

A Study of factors effecting customer citizenship behavior

Abbas , Abbasi

(Faculty Member of Shahid Bahonar University of Kerman(Iran))

Department of Management, Economy and Management Faculty, University of Shahid Bahonar Kerman, Kerman, Iran

Hasan , Safarnia

(Faculty Member of Shahid Bahonar University of Kerman(Iran))

Department of Management, Economy and Management Faculty, University of Shahid Bahonar Kerman, Kerman, Iran

Mehdi, Baradaran

(Master of Business Management, Azad Islamic University, Qeshm Unit (Iran))

Department of Management, Azad Islamic University, Qeshm Unit, Qeshm, Iran

Rasoul.Abbasi (*Corresponding author*)

(Master of Business Management, Isfahan University (Iran))

Department of Management, Administrative Science and Economics Faculty, Isfahan University, Hezar Jerib Street, Isfahan, Iran.

Abstract

Extra-role behaviors in organizations have recently drawn the ever-increasing attention of researchers and managers regarding both their employees and their customers. While relatively more attention has been paid to extra-role behaviors performed by employees, this research tried to study the same behavior on the part of customers in some Iranian banks in Shiraz province, I.R. Iran. The effective factors were recognized and studied through historical approaches as well as literature review. Sampling was carried out in simple classified random method. In order to collect data, we applied a closed questionnaire while data analysis was performed through structural-equations model using Amos. This research introduced loyalty and commitment as mediator variables for customer-based corporate reputation and customer citizenship behavior. Citizenship behavior is studied in the two aspects of helping-to-customers and helping-to-organization. Results show that hypotheses related to customer-based corporate reputation (CBR) and customer citizenship behavior (CCB) of helping-to-customers and helping-to-organization are rejected; other hypotheses, however, confirmed with the acceptable affect.

Key words: customer citizenship behavior, Extra-role behaviors, Iranian banks.

1. Introduction

In the very competitive and ever-changing world of today, paying attention to customers' needs and trying to attract their attention are among the main concerns of managers especially in service-based organizations. On the other hand, keeping the customers satisfied and loyal gives the organization such significant advantages that will highlight the importance of paying attention to customers. Organizations rise to fame by their customers and the very reputation attracts more and more customers. Although the way their reputation affects the customers' voluntary behavior is not clear enough, the customers who maintain relations with reputable organizations tend to be more loyal and committed (Sung and Yang 2008; Walsh et al. 2009). It is also possible that these customers support highly reputable organizations via their voluntary extra-role behaviors or it may be that they offer valuable feedbacks to the organization. Such customer citizenship behaviors (CCBs) result in effective organizational performance (Bove et al. 2009; Gouthier and Schmid 2003; Groth 2005; Singh 0000) and provides them with profit through their capital returns (Oliva and Sterman 2001).

The question is whether organizations should directly improve their customer citizenship behaviors (CCB); if so, how is it related to other dependent variables regarding customers' commitment and loyalty? Recent researches of service marketing mention the importance of the mediating affects of such related variables as satisfaction and commitment which are evaluated according to changes resulting from customer behavior (Hennig-Thurau et al 2002; Walsh et al 2006; Wang et al,2003). Previous researches, too, have stated that citizenship behavior helps productivity, efficiency and success of the organization. Since citizenship behavior causes a more efficient application of the institutions' resources, it allows employees and managers to allocate more of their time to enhancement of employees' capabilities and productivity of the organization as their duties (LeBlanc 1992). During the past decade several researches have been conducted in the field of citizenship behavior in human resources studying the effect of employees levels' variables including job satisfaction, confidence, organizational justice, organizational commitment on managers' evaluation of their employees performance (Morrison 2006); there is still a lack of sufficient research regarding the relationship between the company's reputation and the customer's income. How customers' voluntary behaviors affects the organizations' reputation is not clear yet. Although mediating effects of commitment and loyalty between the company's reputation and the citizenship behaviors have not been clarified through sufficient experimental studies, the issue of how these variables interrelate to create various kinds of customer citizenship behaviors (CCB) is by itself a considerable step towards a broader understanding of voluntary and optional behaviors of customers (Bartikowski and Walsh 2009). All this reflects the importance of the company's reputation in relation to the key results of marketing (Ambler 2000). The present research studies the direct and indirect mediating effects between the company's reputation and the customer citizenship behaviors, i.e. loyalty and commitment, and further examines the mediating variables of commitment and loyalty between customer-based corporate reputation (CBR) and customer citizenship behaviors (CCB).

2. Conceptual framework

2.1. Customer citizenship behavior

Concentration on customer citizenship behavior recently exists in management and marketing literature with an increasing rate (Aherne, Bhattacharya and Gruen 2005; Bettencourt 1997; Groth 2005; Lengnick-Hall, Claycomb and Inks 2000). It is possible that the customers get involved in a set of citizenship behaviors the way organizational employees themselves are directly guided to a special organizational direction. Having several productive companies studied, Bowen (1986, p. 371) argues that their customers seldom get involved in the process of production. In service organizations, moreover, both customers and employees are regarded as human resources. Customers often take part in activities different way or under different circumstances from how employees may do the same; it is therefore possible that customers replace employees in service-based organizations (Halbesleben and Buckley, 2004). Previous studies suggest that service-based organizations should, in some cases, consider customers at least as organizational members or even as employees (Kelley, Donnelly and Skinner 1990). Based on these descriptions, it can be claimed that service customers may display citizenship behavior the same way as employees themselves do. Thus, we can apply findings of citizenship behavior studies to the customers. In management literature *customer citizenship behavior* is formally defined as “the voluntary individual behavior which is not explicitly or directly recognized by means of formal reward system and generally strengthens the effective efficiency of the organization” (Organ 1988, p. 4). Similarly, *customer citizenship behavior* is defined as “the voluntary behavior which is not essential to successful production or to introduction of services but totally useful to the whole service organization” (Groth 2005, p. 11). Several terms can be used to explain customer citizenship behavior among which the following are considerable: customer voluntary behavior (Ford 1995) customer's voluntarily performance (Bailey, Gremler & McCollough 2001; Bettencourt 1997), organizational citizen in customers' section (Lengnick-Hall et al 2000), lateral product of production process (Gruen, Summers & Acito 2000), and “extra-role” behaviors of customer (Aherene et al 2005).

The literature regarding the term *service* suggests various aspects of customer citizenship behavior. Groth (2005) has identified three aspects of customer citizenship behavior: 1) Introducing feedbacks to the organization which means the presentation of applicant's information to the organizations with an aim to help them improve their service-providing process, 2) Helping other customers parallel to the philanthropy aspect in organizational citizenship behavior, and 3) Giving commercial recommendations to friends or family members (Groth, Mertens & Murphy 2004). In addition, Ford (1995) suggests that customers who display citizenship behavior may show their commitment to the service organization and report potential protective issues to the employees. Keh and Teo (2001) have claimed that the customer's resistance against the failure of a service is another aspect of customer citizenship behavior. They state the case as a customer's tendency to accompany the services they encounter while these services are not executed as expected. Such an attitude results in permanent customerization and does not publish negative word-of-mouth marketing (advertisements). marketing literature slightly suggests the main characteristics of customer citizenship behavior to be: voluntary feedback, voluntary behavior, and helping the organization.

Previous factors of citizenship behavior have been studied in very few empirical studies. Bettencourt (1997) found out that customer satisfaction, customer commitment and perceived support for customers have a positive relation with customer citizenship behavior. Gruen, Summers, and Acito (2000) have shown a positive relation between effective commitment and customer citizenship behavior. Aherene, Bhattacharya, and Gruen (2005), too, have suggested links between customer- identification of the organization and customer citizenship behavior. Finally, Groth (2005) has figured out customer's socialization to be in relation with his/her satisfaction with customer citizenship behavior.

2.2. Reputation arises from the customer-based company

Organization's reputation as a concept has attracted the attention of academicians in different fields of management, economy, sociology and marketing (Brown, Dacin, Pratt, and Whetten 2006). Generally, researchers have observed reputation of the company from an economical viewpoint so that the company's reputation is conceived as expectations of internal or external members of the organization, estimating specific organizational characteristics (e.g. Weigelt and Camerer 1988) or it is created from organizational theory which identifies the understanding of shareholders' groups reflected from collective perceiving, including customers, employees and investors (Deephouse 2000; Fombrun and Shanley, 1990; Olins 1990).

Based on organizational viewpoint, company's reputation is defined as a general evaluation of whether the organization is originally good or bad (Weiss, Anderson, and MacInnis 1999; Roberts and Dowling 2002). Rindova, Williamson, Petkova and Sever (2005) have pinpointed prominent sources such as quality of data and factors of production, rating in progress, organizational success, and dependence upon other institutions as arrangements of organizational reputation (though some researches have limited the generality of their model). Carmeli and Tishler (2005) have studied the roles of production quality and customer satisfaction in predicting the company's reputation. Previous researches demonstrate that the company's reputation has a positive effect on financial performance (e.g. Fombrun 1996; Roberts and Dowling 1997, Podolny 1993). Moreover, companies can benefit from a desirable organizational reputation through various methods like: 1) delay in the capability of the competitor's motion in industry, 2) increasing the value-added price for customers at least in certain markets, 3) attracting more amounts and higher quality of investments from the stock market, 4) preserving the spiritual value among the employees, 5) increasing the benefits related to reduction of the contract's costs, supervising providers and reducing employees' wages, and 6) enhancing the introduction of new products and supporting improvement strategies in critical times (Benjamin & Podolny 1999; Carmeli & Tishler 2005; Fombrun & Shanley (1990; Fombrun, 1996; Rindova et al. 2005; Roberts & Dowling 2002).

A good reputation has not already work as a cure-all medicine. In a recent study, Page and Fearn (2005) have stated that although a bad reputation definitely makes the competition of commercial brands a more difficult task, a good reputation does not guarantee strong commercial brands. Researches also show that earning a strong organizational reputation has a pitfall especially when organizations are faced with a problem. Rhee and Haunschild (2006) have studied production companies in the USA automobile industries in order to demonstrate the necessity of a good reputation. Their

findings, specifically, reveal that companies with a good reputation will have, in cases of mistake occurrence, more trouble than those with a weak reputation (a fact which is probably due to the contradictive effect of satisfying the customers' high expectations) (Herr 1989). A strong organizational reputation represents an organizational brand which, in turn, reduces transactional costs and attracts incomes to the company (e.g., Caruana et al. 2004; Einwiller et al. 2006; Rose and Thomsen 2004; Shapiro 1983).

Fombrun (1996) and Sung & Yung (2008) have recommended that customers of organizations with a good reputation and privileged background are committed to offer supportive behaviors; the company's reputation will consequently result in a reduction of payments. Since higher-level customers attribute competence and quality to the organization, they in fact support the organization in this way. In order to obtain more profound knowledge about reputation based on customers' viewpoint, Walsh and Beatty (2007, p. 129) have introduced the concept of customer-based corporate reputation (CBR). This concept is defined according to the general valuation of the customer by the company based on customer's contacts with goods, services, communicative activities, interactions with the company and/or representatives and its members (including employees, managers or other customers), or identified activities of the company. Their customer-based corporate reputation (CBR) scale contains five aspects of background (i.e. orientation of customer towards employer's quality, financial ability, quality of services, quality of productions, and social responsibility) perceived by recent customers of the company.

2.3. Customer commitment

Commitment is one of the main factors that take part in successful relations of marketing owing to its capability in indirect guidance of voluntary behaviors as well as the results of production which enhances the productivity potential and impacts of performance (Morgan and Hunt 1994). Commitment is one of the main concepts in researches of relations' marketing in social-exchanges theory (Dwyer, Schurr, and Oh 1987; Hennig-Thurau, (Gwinner and Gremler 2002). Commitment is a long-term exchange of parties for maintaining valuable permanent relations (Moorman, Zaltman, and Deshpande 1992; Morgan and Hunt 1994). Berry and Parasuraman (1991) have stated that relations in the field of service-marketing are built based on mutual commitment. The customer's commitment is mainly defined as a tendency in partners' interactions for maintaining permanent relations (Garbarino and Johnson 1999; Hennig-Thurau et al. 2002). Commitment against service-based organizations reflects the customers' permanent tendency to maintain their valuable relations (Moorman et al 1992). This tendency may be a result of lateral advantages of long-term relations with service organizations such as increase in confidence and mutual social relations (Gwinner et al 1998). In order to maintain the customers' relations with service organizations, benefits of products and self-sacrifice should be increased and choices should be extended in order to decrease customers' resistance (Wieselquist et al 1999). Therefore, customer's organizational citizenship behavior (OCB) may be a result of a self-service motivation of the customer, that is, "I need these relations to continue". Consequently, it is useful for service organizations in such direction. Moreover, Bettencourt's results (1997) show that customer's commitment towards the company increases the possibility of positive word-of-mouth marketing and active voice.

2.4. Customer loyalty

Customer loyalty is a mixture of customer's attitudinal loyalty in terms of degree of priority and perceived differences of customers in relation to service companies (Dick and Basu 1994). This issue is derived from theories of confidence and commitment and has more influence on customer behaviors compared to other forms of relations, as far as loyalty can be developed (Lacobucci and Ostrom 1996). This is due to the fact that commercial relations with high levels of customer loyalty are probably regarded as social relations. In such social relations, individuals have a sense of responsibility for private wealth of other individuals/companies (Clark et al 1987). They feel responsible for the benefits of organizations when needed with the purpose of enhancing the institutions. Therefore, while the customer is loyal to the service companies, it is also possible that another service motivation be in progress at the same time. Based on feelings of dependence and affection, the customer is exposed to this issue so much so that he has a sense of unanimity towards service companies and wants to help them by representing right behaviors at the right time. This issue provides evidences which support customer loyalty and link with customer organizational citizenship behavior. Reynold and Arnold (2000) have shown that customer loyalty to a seller in a retail sale environment is accompanied directly with important outcomes of the store, such as word-of-mouth marketing, sales share, and competitive resistance. Besides, Macintosh's findings reveal that customers with strong inter-individual behaviors show higher levels of particulars that include voluntary extra-role behaviors like identification, reinforcement, cooperation and support.

The studied samples in researches carried out in France, 2009 were customers of banking services, retail sale and fast-food restaurants after mediating roles of commitment and loyalty of customer between the company's reputation and the customer citizenship behaviors had been examined. Citizenship behaviors were considered in two dimensions of *helping other customers* and *helping the company*. Results reveal that the company's reputation is the most prominent factor with regard to commitment and loyalty of the customer. Variables related to commitment and loyalty with regard to customer citizenship behavior (CCB) in *helping other customers* were not supported. And voluntary and extra-role behaviors have been considered useful just in relation with the company (Bartikowski and Walsh 2009a).

In studies performed in Korea, 2008 the purpose was to examine the intensity of customers' fair understanding of developing the received services or of the failure to receive services. The studied sample was 609 MBA students and 68 purchasing companies; the impact of the customers' fair understanding and its influence on customer citizenship behavior, as well as the unusual behaviors of customers have been studied. The effect of factors like distributive justice, procedure justice and mutual justice (along with their positive or negative impacts) on customer citizenship behavior and on customers' unusual behavior were studied and most hypotheses of the research were confirmed (Yi and Gong, 2008 767).

In researches of Bove et al. (2008), the role of service workers in encouraging customer organizational citizenship behavior has been studied. Research variables of commitment to service workers, personal loyalty, credibility of service worker, and finally the benevolence of service worker were all tested in relation with customer organizational citizenship behavior; personal-loyalty variable was considered as a commitment mediator

for service workers and organizational citizenship behavior. Results reveal that other hypotheses are confirmed except for the effect of benevolence of service workers on customer organizational citizenship behavior (Bove et al. 2008, p. 702).

A research in China, 2008 studied the company's reputation and customer behavioral purposes, together with the role of confidence, identity, and commitment of customer. The sample in this research was three Chinese service-based companies. Customer confidence, customer identity, and customer commitment are regarded as mediators for the company's reputation and the customers' purchasing behavioral purposes plus satisfaction for paying the reward. Results show that company's reputation, with a positive effect on customer's confidence, identity, and commitment, is placed as a mediator between the structural relations (customer confidence and customer identity) and the behavioral purposes (Keh and Xie 2008, p. 732). The present article, however, aims to study a model edited and tested by Bartikowski and Walsh (2009); the primary model together with hypotheses of the research are represented as figure 1:

Hypothesis 1. CBR has a positive impact on customer commitment.

Hypothesis 2. CBR has a positive impact on customer loyalty.

Hypothesis 3. CBR has a positive impact on "helping other customers" dimension of customer citizenship behaviors.

Hypothesis 4. CBR has a positive impact on "helping the company" dimension of customer citizenship behaviors.

Hypothesis 5. Customer commitment mediates the effect of CBR on the (a) "helping other customers" dimension and (b) "helping the company" dimension of customer citizenship behaviors.

Hypothesis 6. Customer loyalty intentions mediate the effect of CBR on (a) "helping other customers" dimension and (b) "helping the company" dimension of customer citizenship behaviors.

3. Methodology

The statistical population of this research is permanent customers of Tejarat bank and Keshavarzi bank branches in Shiraz province. As the population is statistically large, access to all the above-mentioned customers was practically impossible. So, we have used sampling and the time period of research is the first six months of the year 2010; the sampling method of this research is classified sampling proportional to the volume; samples are selected through simple randomization in each class. The sample volume is considered from among unlimited population formula with error amount 196 (0.07) of random sampling.

$$n = \frac{Z_{\alpha/2}^2 P(q)}{e^2} = ?$$

$$n = \frac{1/96^2 0/5(0/5)}{0.07^2} = 196$$

In order to determine sample volume in classes, Partial abundance of each class is taken into consideration. Therefore, number of samples in each class has been determined with regard to the portion of each class from the total population (applying Kokran formula) and is shown in table 1 as the following: (Table 1)

Metrical data is firstly collected from a sample of 196 individuals of permanent customers of banking services and then applied in testing the hypotheses. Respondents of the recent questionnaire have been two groups of customers of bank services in Tejarat and Keshavarzi banks. They have used Likert's fifth score scale (1 for the strong disagreement to 5 for strong agreement). Five aspects of customer-based corporate reputation (CBR) are adopted from Walsh and Beatty (2007) consisting of 14 items. Measuring the remaining structures of each one includes three items. Items related to commitment are adopted from Hennig-Thurau et al (2002), items related to customer loyalty are obtained from Arnold and Reynolds (2003), and two aspects of customer citizenship behaviors are derived from Groth (2005).

In order to determine the reliability of the selected tools, the questions' factorial analysis based on variables were used with an aim to study and confirm its significance and standard coefficient. The standard questionnaire of Bartikowski and Walsh (2009, p. 5) is applied. Validity of the research has been identified through Cronbach's alpha coefficient of 30 customers as random sample in the form of a case-study with classified sampling method. Alpha coefficient is obtained 0.88 percent which is confirmed (related explanation in table 2).

4. Data analysis and research findings

According to the general information obtained, the largest age-group is 25-30 yrs old with 29.1 percent of all respondents while the smallest group is 15-20 yrs old with 1.5 percent of all respondents. Regarding the respondents' level of education, most are finished school graduates (or below that) with 38.8 percent of all respondents. Regarding the time period of working with the branch, the highest number is related to 1-4 years with 34.7 percent of all respondents. Regarding the gender of respondents, 81.1 percent are male and 18.9 percent female. Regarding their marital status, 69.9 percent are married and 30.1 percent single. Further information is shown in table 3.

4.1. Testing of hypotheses

To examine the direct effect of Customer-based corporate reputation (CBR), the research hypotheses are tested by structural equations modeling in Amos 18, regarding commitment, loyalty and two aspects of customer citizenship behaviors (CCB) together with the mediating effects of commitment and loyalty for Customer-based corporate reputation (CBR) and two aspects of customer citizenship behavior (CCB). According to the research structural model, its suitability indexes CMIN/DF is obtained 791/120 (which is a high number due to the large number of variables). The amount of CMIN/DF equals 2/719. Since it is between 2 and 3, goodness of the model is acceptable. The

remaining square mean roots (RMR) shows that goodness of fit index (GFI= 0.759) and adjusted goodness of fit index (AGFI=0.709) are not between 0.9 and 1. Root mean square of estimation error of squares (RMSEA=0.94) is higher than 0.05, PCLOSE (being 0.000) is lower than 0.05, and the low limit is higher than 0.05. All these indicate that the compiled model doesn't acquire an acceptable goodness in terms of this index.

4.2. Primary analysis and estimation of hypotheses

Factorial analysis proves the regression weight for problem-solving of error variables without scale. Considering the factorial analysis according to the effect of all hypotheses, hypothesis 1 shows the relation between Customer-based corporate reputation (CBR) and commitment with a significant p-value and the amount of effect of its loading factor is a standard coefficient of ($\beta= 0.843$, $p< 0.001$); hypothesis 2 shows the impact of Customer-based corporate reputation (CBR) on loyalty with a significant p-value lower than 0.05 and a standard coefficient of ($\beta=0.817$, $p< 0.001$); Hypothesis 3 shows the effect of Customer-based corporate reputation (CBR) on customer citizenship behavior (CCB) of "helping the customers" with no significant p-value and a standard coefficient of ($\beta= -0.443$); this hypothesis is hereby rejected. Hypothesis 4 is with no significant p-value and a standard coefficient of $\beta=0.332$; this hypothesis is rejected too. Hypothesis 5A shows the amount of impact of commitment on customer citizenship behavior (CCB) of "helping the customers" with a significant p-value of 0.012 and a standard coefficient of ($\beta= 0.524$, $p< 0.05$). Hypothesis 5B shows the amount of impact of commitment on customer citizenship behavior (CCB) of "helping the company" with no significant p-value and is therefore rejected. Hypotheses 6A and 6B show the amount of impact of loyalty on customer citizenship behavior (CCB) of "helping the customers" and "helping the company", both with significant p-values and standard coefficients of ($\beta= 0.637$, $p< 0.001$) and ($\beta= 0.346$, $p< 0.05$) respectively. These hypotheses are confirmed as explained in table 4.

4.3. Factorial analysis and primary estimation of research questions

Factorial analysis of questions is studied regarding standard and non-standard regression volumes of research items. The standard coefficient of these items (β) is confirmed to be higher than 0.4 with significant p-values lower than 0.05. Results show that all questions of the questionnaire have significance amount of ($p< 0.001$). The amount of standard coefficient (β) for all items is higher than 0.4. In this phase, the reliability of questions used in this research is confirmed with a positive effect. Related data is shown in table 5.

4.4. Final analysis of research hypotheses

Estimating the factorial analysis of hypotheses based on modified model of this research, some differences in research results are found (compared to its primary analysis) which is due to the elimination of hypotheses with rejected significance. Results derived from our significant hypotheses, p-value, and standard coefficient (β) show that hypothesis 1 is confirmed, showing the impact of customer-based corporate reputation (CBR) on commitment with a significant p-value and a standard coefficient of ($\beta=0.844$, $p<0.001$);

hypothesis 2 is confirmed, showing the impact of customer-based corporate reputation (CBR) on loyalty with a significant p-value and a standard coefficient of ($\beta=0.817, p<0.001$); hypothesis 5A is confirmed, showing the effect of commitment on customer citizenship behavior (CCB) of “helping the customer” with a significant p-value and a standard coefficient of ($\beta=0.322, p<0.05$); hypothesis 5B is confirmed, showing the effect of commitment on customer citizenship behavior (CCB) of “helping the company” with a significant p-value and a standard coefficient of ($\beta=0.307, p<0.05$); hypothesis 6A is confirmed, showing the effect of loyalty on customer citizenship behavior (CCB) of “helping the customers” with a significant p-value and a standard coefficient of ($\beta=0.484, p<0.001$); hypothesis 6B is confirmed, showing the effect of loyalty on customer citizenship behavior (CCB) of “helping the company” with a significant p-value and a standard coefficient of ($\beta=0.471, p<0.001$); hypotheses 3 and 4 are rejected due to their insignificance. Explanation of the results is shown in table 6.

4.5. Final analysis of research questions

Few changes are obtained in the amount of impact of standard coefficient (β) of each research items through factorial analysis of research questions. But all questions still have significant p-values ($p<0.001$) and their amounts of standard coefficient are higher than 0.4. Final validity of all items is consequently confirmed. Explanation of factorial loads' analysis is represented in table 7.

According to table 6, hypothesis 1 shows the direct effect of Customer-based corporate reputation (CBR) on customer's commitment is confirmed; hypothesis 2 shows the effect of Customer-based corporate reputation (CBR) on customers' loyalty is positively confirmed. There is no significant relation in hypotheses 3 and 4, showing the effect of Customer-based corporate reputation (CBR) on customers' citizenship behaviors, and are therefore rejected. Hypothesis 5A shows the amount of effect of commitment on customer citizenship behavior (CCB) of “helping the customers” to be of positive impact. Hypothesis 5B shows the effect of commitment with customer citizenship behavior (CCB) of “helping the company” with a significant effect; Thus, hypotheses 5A and 5B are both confirmed. According to hypotheses 6A and 6B which show the effect of customers' loyalty on customer citizenship behavior (CCB), loyalty has a significance lower than 0.05 and a positive effect on customer citizenship behavior (CCB) of both “helping the customers” and “helping the company”; these hypotheses are confirmed, too. Related descriptions are illustrated in the figure 2.

5. Discussion and conclusion

This research studies factors affecting the citizenship behavior of customers of Tejarat and Keshavarzi banks in Shiraz province. Based on tests performed on our hypotheses, some of the hypotheses show a significant relation for customer-based corporate reputation (CBR), commitment and loyalty variables with customer citizenship behavior (CCB) of “helping the customer” and customer citizenship behavior (CCB) of “helping the company” variables. Results also reveal that the strongest amount of impact belongs to customer-based corporate reputation (CBR) and commitment variables (hypothesis 1); the second strongest impact pertains to customer-based corporate reputation (CBR) and loyalty variables (hypothesis 2); the background provided by the previous researches (e.g. Bartikowski and Walsh 2009, p. 3) confirm our results. Other highest significances in our

results can be ranked as follows: the variables of customers' loyalty and customer citizenship behavior (CCB) of "helping the customer" (hypothesis 6A), loyalty and customer citizenship behavior (CCB) of "helping the company" (hypothesis 6B), commitment and customer citizenship behavior (CCB) of "helping the customers" (hypothesis 5A), and commitment and customer citizenship behavior (CCB) of "helping the company" (hypothesis 5B). It should also be noted that the hypotheses related to the effect of customer-based corporate reputation (CBR) on customer citizenship behavior (CCB) of "helping the customers" (hypothesis 3) and the effect of customer-based corporate reputation (CBR) on customer citizenship behavior (CCB) of "helping the company" (hypothesis 4) are rejected.

Researchers can develop a customer-based corporate reputation (CBR) scale including five main aspects as well as potential dimensions specific to a country through explorative interviews. Several organizations in the USA and many countries of European Union, for instance, apply variety management for achieving valuable human resources for increasing production and creating a development culture (Harris et al 2003). Results of this research show that the reputation of a company has no direct or positive effect on its helping other customers and the company; this is in contrast with the results obtained from previous researches. Commitment has a good relation with customer citizenship behavior (CCB) of helping other customers and the company. Loyalty of customers has an acceptable relation with customers' cooperation in terms of helping other customers and the company; this, by itself, shows that paying attention to plans for developing the customers' commitment and loyalty will bring about more effective results for reputation of the company on customers' precautionary behaviors instead of philanthropic and helping-other- customers.

Findings further reveal that behaviors a good reputation stimulates the customer citizenship behavior (CCB) and positively affects the commitment and loyalty. CCB-CBR link is deceptive in a special form for those who have jobs. Customer's integration is considered to be the most effective way to increase service production (Lovelock and Young 1979; Gouthier and Schmid 2003). One of the useful methods for creating commitment and loyalty in customers' consumption is to pay more attention to sensational aspects for customers' commitment. It will result in repeated purchasing or becoming a permanent customer for preferred services by focusing on customers' attitude and ideas. This subject is similar in tendency to recommending the company to other customers and that's the reason why such customers' loyalty can be considered as an attitudinal structure. Strong relations of customer-based corporate reputation (CBR), commitment, and loyalty of customers show equal dependence. As mentioned in the literature of services marketing, it is essential to nurture customers' commitment to the service organization with an aim to gain positive effects of marketing results (e.g., Hennig-Thurau et al., 2002).

An especially important result which can be presumed according to the rejection of the direct impact of corporate reputation on customer citizenship behavior (CCB) to the other customers as well as to the organization, is that organization's high reputation alone does not cause a customer to show any citizenship behaviors; on the contrary, customers who have become loyal and committed to an organization can be a more probable source of such behaviors.

6. Limitations of the research

Some limitations exist in this study:

- 1- Since the statistical population of the research is permanent customers of Tejarat and Keshavarzi banks, and they both are known as specialized banks, this limitation exists that characteristic of their services is different and their customers reveal various precautionary behaviors based on such characteristics.
- 2- The conceptual model is obtained from the current literature but it is not supported by quantitative field work. A strategy which includes interviewing the customers and the service managers may offer additional insights not specified in the current literature so far.
- 3- As there is no access to the information about permanent customers of banks in Shiraz province, the volume of the population has been regarded in this study as unlimited. Thus, generalizing of the acquired results to the whole population may face deficiencies.
- 4- Some permanent customers' reluctance to participate or lack of cooperation in completing the questionnaires may make imbalances in data collection based on the current fact.
- 5- Because of the time restriction in collecting the questionnaires, this limitation exists that all data is not gathered by target customers during data collection.

This research is merely focused on the main and effective aspects of commitment and loyalty as mediator variables in reputation-income relation. This study demonstrates customer citizenship behaviors as two-dimensional structures, while other researches recommend more dimensions of citizenship behavior.

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Annexure

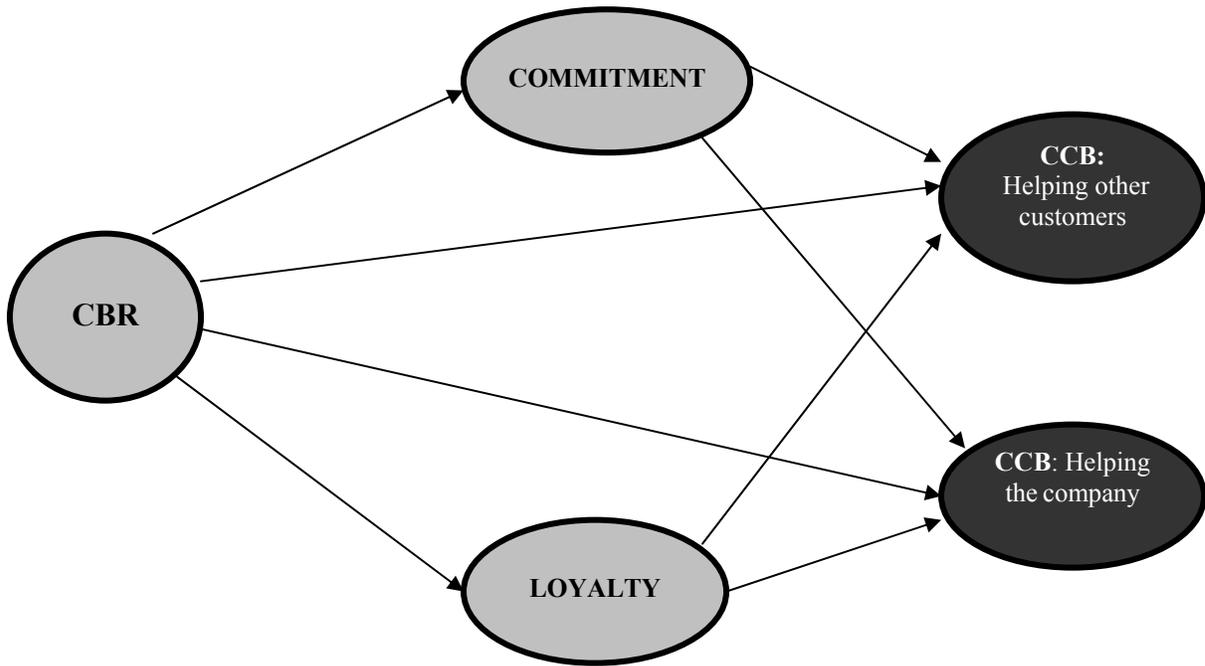


Figure 1 - Conceptual Model

Collected questionnaires		Total number of Keshavarzi branches	Total number of Tejarat branches	Bank rankings of Tejarat & Keshavarzi branches
Keshavarzi	Tejarat			
5	5	1	3	excellent
5	5	1	3	1 st grade
5	18	1	11	2 nd grade
20	53	4	33	3 rd grade
41	26	8	16	4 th grade
10	3	2	2	5 th grade
196		17	68	Total

Table 1 - The Method of Spreading the Questionnaires per Selected Branches

Variables	Number of questions	Cronbach's alpha coefficient
CBR	1-14	0/79
Commitment	15-17	0/75
Loyalty	18-20	0/76
CCB-CU	21-23	0/81
CCB-CO	24-26	0/74
total	1-26	0/88

Table 2- Cronbach's Alpha Coefficients

>45	40-45	35-40	30-35	20-30	20-25	15-20	Age
24/0	8/2	8/7	18/4	29/1	10/2	1/5	Percentage
100/0	76/0	67/9	59/2	40/8	11/7	1/5	Aggregational Percentage
		Ph.D	Master	Bachelor	Associate degree	Without academic education	Education
		2/6	3/1	30/6	25/0	38/8	Percentage
		100/0	98/4	94/4	63/8	38/8	Aggregational Percentage
			More than 10 years	5-9 years	1-4 years	Less than 1 year	connection duration
			21/4	24/5	34/7	19/4	Percentage
			100/0	78/6	54/1	19/4	Aggregational Percentage
					Female	Male	Gender
					18/9	81/1	Percentage
					100/0	81/1	Aggregational Percentage
					married	single	marital status
					69/9	30/1	Percentage
					100/0	30/1	Aggregational Percentage
					inactive	active	Type of connection
					17/3	82/7	Percentage
					100/0	82/7	Aggregational Percentage

Table 3-General Information: Age Combination, Education, Connection Duration, Gender, Marital Status, Type of Connection

hypotheses		p-value	Non-standard coefficients	standard coefficients	Result
H1	CBR ←- COMMITMENT	***	1.321	.843	Confirmed
H2	LOYALTY←- CBR	***	1.141	.817	Confirmed
H3	←- CBR CCB-CU	.187	-.443	-.345	Rejected
H4	←- CBR CCB-CO	.168	.388	.322	Rejected
H5a	COMMITMENT CCB-CU←-	.012	.429	.524	Confirmed
H5b	COMMITMENT CCB-CO←-	.561	.081	.106	Rejected
H6a	CCB-CU←-LOYALTY	***	.586	.637	Confirmed
H6b	CCB-CO←-LOYALTY	.036	.298	.346	Confirmed

Table 4 -The Summary of Hypotheses Estimation of Initial Model

Questions	Variables	p-value	Non-standard coefficients	standard coefficients
q1	CBR	***	.962	.668
q2		***	.0201	.606
q3		***	.972	.642
q4		***	.865	.546
q5		***	.698	.428
q6		***	1.042	.597
q7		***	.966	.564
q8		***	.940	.571
q9		***	.972	.591
q10		***	1.107	.670
q11		***	.960	.610
q12		***	1.055	.610
q13		***	.912	.500
q14		***	1.000	.640
q15	COMMITMENT	***	.644	.601
q16		***	.898	.805
q17		***	1.000	.694
q18	LOYALTY	***	.772	.657
q19		***	.839	.716
q20		***	1.000	.807
q21	CCB-CU	***	.958	.655
q22		***	.916	.746
q23		***	1.000	.697
q24	CCB-CO	***	.957	.669
q25		***	1.101	.794
q26		***	1.000	.613

Table 5-Regression Coefficients (Volume of Items) Questions of Each Item

hypotheses		p-value	Non-standard coefficient	standard coefficient
H1	CBR ←- COMMITMENT	***	1.320	.844
H2	LOYALTY ←- CBR	***	1.137	.817
H5a	COMMITMENT CCB-CU ←-	.013	.263	.322
H5b	COMMITMENT CCB-CO ←-	.021	.232	.307
H6a	CCB-CU ←-LOYALTY	***	.444	.484
H6b	CCB-CO ←-LOYALTY	***	.400	.471

Table 6-Summary of the Results of Modified Model

Questions	Variable	p-value	Non-standard coefficient	standard coefficient
q1	CBR	***	.960	.670
q2		***	1.019	.608
q3		***	.964	.640
q4		***	.863	.547
q5		***	.696	.428
q6		***	1.039	.597
q7		***	.961	.563
q8		***	.931	.568
q9		***	.961	.587
q10		***	1.101	.669
q11		***	.953	.608
q12		***	1.048	.608
q13		***	.908	.500
q14		***	1.000	.643
q15	COMMITMENT	***	.640	.599
q16		***	.894	.805
q17		***	1.000	.696
q18	LOYALTY	***	.776	.661
q19		***	.836	.714
q20		***	1.000	.808
q21	CCB-CU	***	.977	.665
q22		***	.927	.751
q23		***	1.000	.693
q24	CCB-CO	***	.973	.674
q25		***	1.100	.786
q26		***	1.000	.607

Table 7- Regression Coefficients (Volume of Items) Questions Related to Items

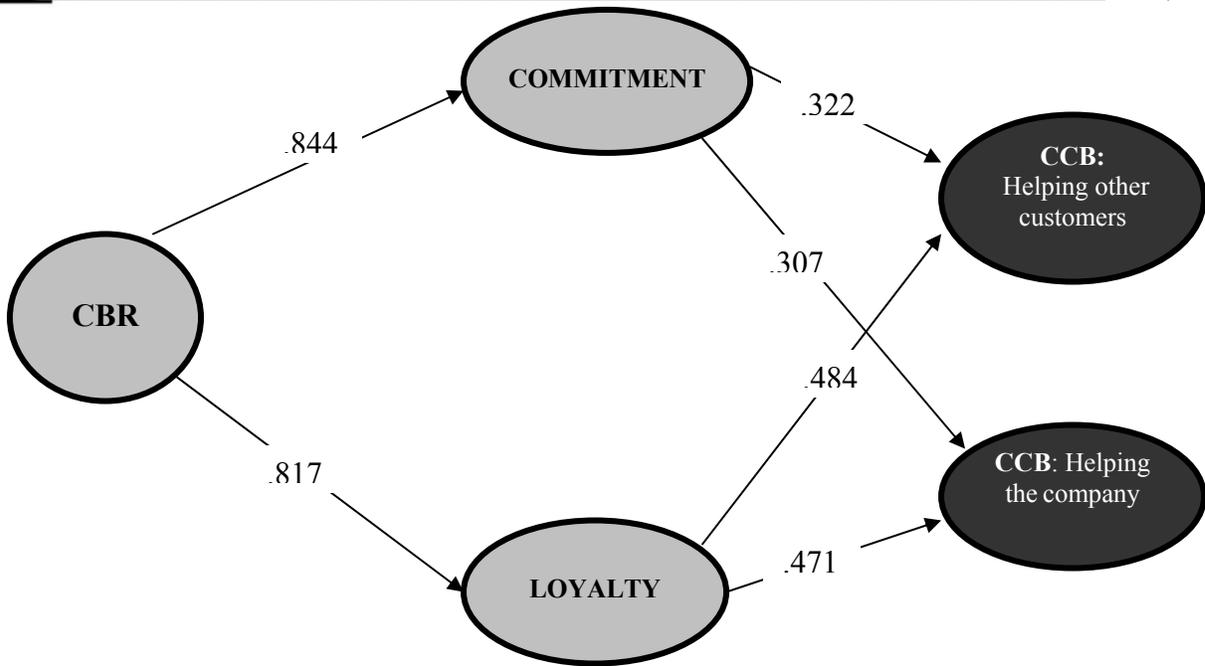


Figure 2 - Final Model

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