

## EMPIRICAL STUDY ON THE IMPACT OF CUSTOMER TRUST AND CUSTOMER VALUE ON CUSTOMER CITIZENSHIP BEHAVIOR

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### ABSTRACT

Taking the service industry as the research object, this thesis takes the travel agency team tour as the research background, constructs the structural equation model, studies the influence of customer trust on customer citizenship behavior, and studies the mediating role of customer value. The paper used street interception to collect 405 valid samples for research. The results show that in the service industry, customer trust has a significant direct positive impact on customer citizenship behavior. At the same time, the two dimensions of customer value, practical value and hedonic value, play a part of intermediary role in the significant positive impact of customer trust on customer citizenship behavior. Service enterprises should actively cultivate customer citizenship behavior, promote customer trust, and transfer appropriate value to customers in order to improve market competitiveness.

**Keywords:** Customer Citizenship Behavior, Customer value, Customer trust

## INTRODUCTION

Customer citizenship behavior (abbreviated as CCB) is put forward on the basis of the concept of organizational citizenship behavior, which refers to the behavior that consumers voluntarily make in favor of enterprises beyond the role of purchasing. In the increasingly competitive environment, customer citizenship behavior plays a very important role for service enterprises to gain competitive advantage. At present, there is a lack of research on the formation mechanism of customer citizenship behavior in academia, especially the formation mechanism of customer citizenship behavior from the perspective of customers. This paper takes the service industry as the research background, and constructs a customer citizenship behavior formation mechanism model based on customer trust and customer value from the perspective of customers, which provides a new path for service enterprises to cultivate customer citizenship behavior, and enriches the research on customer citizenship behavior theory.

## RESEARCH OBJECTIVES

This paper uses empirical research methods to study the formation mechanism of customer citizenship behavior in service industry from the perspective of customers.

The specific research goal of this paper is to demonstrate whether customer trust has a positive impact on customer citizenship behavior, and whether there is an intermediary effect of customer value, so as to build a framework mechanism for the formation of customer citizenship behavior in the service industry from the perspective of customers and provide guidance for service enterprises to promote customer citizenship behavior.

## RESEARCH SCOPE

This paper takes the service industry as the research object, uses the empirical research method, studies the influence of customer trust on customer citizenship behavior from the perspective of customers, and discusses the intermediary role of customer value. In terms of sample selection, taking the team tour of travel agencies as the research background, and adopting the way of street interception, we respectively issued questionnaires to collect data in Guangzhou, Maoming, Chongqing, Shanghai and Bangkok, Thailand (for tourists from China).

## LITERATURE REVIEW AND RESEARCH HYPOTHESIS

### 1. Customer Citizenship Behavior

The research on customer citizenship behavior began with the concept

of “citizenship behavior” proposed by Gruen (1995) for the first time. He believes that customer citizenship behavior is the result of relationship marketing. Customers also have behavior similar to employee organizational citizenship behavior. He defines customer citizenship behavior as a spontaneous behavior made by customers, which has nothing to do with their purchasing role, but is appreciated by enterprises and can bring good results to enterprises. Groth (2005) formally proposed the concept of customer citizenship behavior for the first time, he defined customer citizenship behavior as a voluntary behavior that had a positive impact on business performance beyond the role of consumer purchasing. In addition, many scholars have put forward different interpretations, but its connotation is basically the same as that of customer citizenship behavior, and there are several common points: Firstly, customer citizenship behavior is not the behavior that customers have to do in the process of purchasing products and services, but the behavior that outside the customers’ purchasing and consuming roles; Second, customer citizenship behavior is voluntary and spontaneous behavior of consumers; Third, customer citizenship behavior is not related to enterprise reward and punishment system; Fourthly, customer citizenship behavior has

a significant positive impact on corporate performance. Groth (2005) believes that customer citizenship behavior can be divided into three dimensions: feedback behavior, recommendation behavior and help behavior. Feedback behavior refers to consumers actively participating in the enterprise survey and feedback activities, and feeding back the problems encountered by themselves and their acquaintances to enterprises in a timely manner; Recommendation behavior refers to consumers actively recommending products and services to relatives and friends; Help behavior refers to the act of actively helping other customers, such as product use problems. The relationship between customer citizenship behavior and corporate reputation, customer loyalty and corporate brand image is mutually reinforcing and virtuous circle.

## **2 The impact of customer trust on customer citizenship behavior**

Customer Trust (CT) is not only the recognition of products and services and brand of enterprises by consumers, but also the recognition of technology and ability of enterprises by consumers, as well as the recognition of behavior, quality and attitude of enterprises. Customer trust includes trust in enterprises and employees. According to the different forming factors, customer trust can be divided into four categories: First,

generalized trust, such as trust based on the recognition of the scale and reputation of enterprises; Second, systematic trust, such as trust based on laws, contracts, industrial norms and professional skills of enterprises; Third, interpersonal trust, that is, consumers believe in the words and deeds of enterprises and are willing to continue to interact with them; Fourth, process trust, which is based on consumers'satisfaction with past transactions and cooperation(Gronroos,2001). According to the different levels of consumer trust, customer trust can be divided into three types: One is cognitive trust. Consumers recognize the efficacy and value of products and services because they meet their individual needs. This is the most basic level of customer trust. This trust may change with the change of customers'needs and environment; Second, emotional trust, based on the continuous satisfaction of products and services, consumers form strong preferences for the products and services; Third, behavioral trust, products and services have become indispensable needs and enjoyment of consumers, consumers are willing to build long-term cooperative relationship with enterprises, and continue to buy the products and services. Trust is very important for customer consumption, especially for service products. Because service has the characteristics of

simultaneous production and consumption, and service can not be stored, consumers can not predict the quality of service, and trust can reduce consumers'perceived risk and obtain satisfactory consumption. For enterprises, obtaining customer trust is very important to reduce operating costs and improve competitiveness.

Customer trust has a significant positive impact on customer citizenship behavior. Trust promotes tacit understanding of cooperation. Customer trust includes customers'perception of the reliability of service providers to meet their needs. Consumers trust service product providers and form a certain degree of tacit understanding with service enterprises and their employees. They recognize the quality of service products provided by service enterprises. They believe that service enterprises are fully capable of providing high-quality service products without price fraud. From the perspective of relationship marketing theory, when service enterprises strive to build a long-term stable cooperative relationship with consumers and form mutual trust, both sides will benefit from this stable cooperative relationship. Consumers are also increasingly trusting service enterprises and their employees, thus willing to make customer citizenship behavior beneficial to service enterprises. Such as word-of-mouth

publicity, helping to train and educate other customers, and actively feedback favorable opinions and suggestions to service enterprises. Based on the above theoretical inferences, the following research hypotheses are proposed:

H1: Customer trust has a significant positive impact on customer citizenship behavior.

### 3. The Impact of Customer Trust on Customer Value

In 1954, Management Master Drucker put forward the idea of customer value in his book "Management Practice". In 1985, Porter first proposed the concept of customer value (CV) in his book Competitive Advantage. The connotation of customer value can be explained from two different perspectives: enterprise perspective and customer perspective. From the perspective of enterprises, customer value is the value that customers provide to enterprises in the process of purchasing products and services, including the currency of payment, beneficial suggestions for enterprises and products, word of mouth recommendation, customer loyalty value, etc., also known as customer asset value. From the perspective of customers, customer value refers to the value that customers acquire from enterprises by purchasing products and services, also called customer perceived value. Kotler

(1994) believes that customer value is the difference between the value acquired and the cost paid by customers in purchasing products and services. It is also called customer delivered value. Babin, Darden and Griffin (1994) believe that customer value can be divided into two aspects: utility value and hedonic value. Utilitarian value refers to the use value, efficiency and convenience, cost savings brought by products and services to consumers. Hedonic value is closely related to consumers' subjective feelings, reflecting the pleasure, emotion and entertainment of consumption, and closely related to consumers' personality. From the perspective of utility theory, consumers analyze the perceived benefits and perceived costs of purchasing behavior. The more perceived benefits than perceived costs, the higher perceived value of consumers, the stronger consumers' purchase intention (Dickson & Sawyer, 1990). Zeithaml (1988) argues that customers determine perceived quality based on perceived price, thereby determining perceived value and ultimately determining purchase decisions. Wu and Hsing (2006) used structural equation model to prove that customer value has a positive impact on customer purchase intention, which is even greater than customer satisfaction. Based on the research viewpoint of Babin et al. (1994), this paper divides customer

value into two dimensions: practical value (PV) and hedonic value (HV). Practical value refers to the use value and cost savings that consumers obtain from service products. Hedonic value refers to the psychological experience and pleasure consumers get from service products.

Customer trust includes the belief of service enterprises in safeguarding consumers' interests. The more consumers trust service enterprises, the more they believe in the strength and reliability of service enterprises. The more they recognize the efforts of service enterprises to meet their own service needs, the more consumers are more likely to recognize the practical value and hedonic value of service products. In addition, from the perspective of emotional priming theory, consumers' trust in service enterprises is conducive to consumers' initiation of positive emotions, acceptance of service products provided by service enterprises, and acceptance of practical value and hedonic value brought by service products. Based on the above theoretical reasoning, the following research hypotheses are put forward:

H2a: Customer trust has a significant positive impact on practical value.

H2b: Customer trust has a significant positive impact on hedonic value.

#### **4. The impact of customer value on customer citizenship behavior**

According to the theory of social exchange, the basic principle of social interaction is reciprocity. After consumers gain their own value from the enterprise, they not only generate positive feelings for the company, but in return, consumers will actively make customer-friendly behaviors that are beneficial to the company, such as word-of-mouth recommendation and information feedback. In the process of acquiring customer value, consumers also construct knowledge about service products, have more understanding and recognition of service products and service enterprises, produce emotional internalization, change the role of consumers from the heart, and change the relationship with service enterprises from the exchanger of external value to the co-creation of internal value. Consumers' roles are consciously adjusted, from external purchasers' roles before purchasing to employees' roles within enterprises. They are willing to consciously undertake some tasks that should be undertaken by employees, such as product publicity, consumer training and education, which lead to the occurrence of customer citizenship behavior. From the point of view of social exchange theory, customer citizenship behavior is a kind of

return to the enterprise after consumers obtain customer value. Based on the above theoretical reasoning, the following research hypotheses are proposed:

H3a: Practical value has a significant positive impact on customer citizenship behavior.

H3b: Hedonic value has a significant positive impact on customer citizenship behavior.

#### **5. The mediating role of customer value in the relationship between customer trust and customer citizenship behavior**

According to the above theoretical reasoning, customer trust and customer value have significant positive effects on customer citizenship behavior. Customer trust has significant positive effects on customer value. It can be inferred that customer value plays a part of intermediary role in the positive impact of customer trust on customer citizenship behavior. In addition, from the perspective

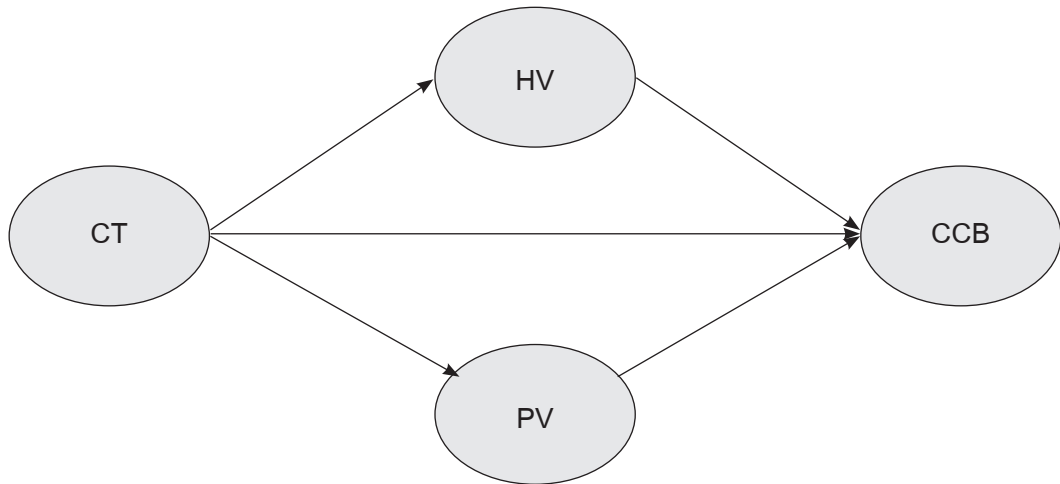
of social exchange theory, reciprocity is the core criterion of social interaction. Based on customer trust, the higher customer value consumers get, the more willing they are to make customer citizenship behavior beneficial to service enterprises. Based on the above theoretical reasoning, the following research hypotheses are proposed:

H4a: Practical value partially mediates the significant positive impact of customer trust on customer citizenship behavior.

H4b: Hedonic value partially mediates the significant positive impact of customer trust on customer citizenship behavior.

### **CONCEPTUAL FRAMEWORK**

Based on the above theoretical reasoning and research hypothesis, the theoretical model of the study is constructed as shown in Figure 1.



**Figure 1** Theoretical model of research

**Notes:** “CT” stands for customer trust, “HV” stands for hedonic value, “PV” stands for practical value, and “CCB” stands for customer citizenship behavior.

## METHODOLOGY

### 1. Variable measurement

The scale of variables involved in this study was revised on the basis of the existing maturity scale. The customer trust scale developed by Crosby (1990) and Lagace (1991) is composed of five questions. The practical value scale developed by Chan, Yim and Lam (2010) consists of five questions. The hedonic value scale developed by Yim, Chan and Lam (2012) consists of five questions. Customer citizenship behavior refers to the customer citizenship behavior scale developed by Bettencourt (1997) and Groth (2005), which consists of five questions.

### 2. Data collection

The author chooses the travel agency group tourists as the research background. The main consideration is that the travel agency group tourists have a higher degree of customer participation and a higher possibility of customer citizenship behavior. From February to May 2019, the author used street interception to send out 90 questionnaires in Guangzhou, Maoming, Guangdong, Bangkok, Thailand (for tourists from China), Chongqing and Shanghai. A total of 450 questionnaires were sent out, and 450 questionnaires were recovered. The recovery rate of the questionnaires was 100%. 45 invalid questionnaires with incomplete filling



in and random and large-scale choosing the same answer were excluded. In the end, 405 valid questionnaires were obtained, and the validity rate of the questionnaires was 90%. Sample descriptive statistical analysis shows that, in terms of gender, there are 178 females, accounting for 44%, 227 males, accounting for 56%, and slightly more males than females; More than three-quarters of the samples were between 20 and 30 years old in terms of age; From the perspective of educational background, nearly 90% of the total sample are undergraduates or below; From the income point of view, apart from a small number of respondents without income, the higher the income, the higher the proportion of respondents with income, indicating that the higher the income, the more likely they are to take part in group travel of travel agencies; From the professional point of view, among the respondents, the company staff is the most, followed by teachers, the third is professional and technical personnel, the fourth is students, the fifth is private owners.

Because the data collected in this study come from five different places, in

order to test whether there are significant differences in the data from these five different places, the author uses SPSS 19.0 statistical software, using one-way ANOVA to test. The test results show that there is no significant difference between the data from five different sources ( $P$  value is greater than 0.05), which is suitable for further analysis.

### 3. Common method biases test

The collection of the data of this study was carried out in an anonymous manner, in which some of the questions in the questionnaire used reverse scoring to reduce the common method bias of data collection. The common method biases test using Harman single factor test showed that among the factors with eigenvalue greater than 1, the maximum factor explained variation was 26.78%, which was lower than the critical value of 40%, indicating that the common method biases were not obvious.

### 4. Reliability and validity test

The test results show that the CITC (Corrected Item-Total Correlation) of each variable is greater than the recommended minimum value of 0.5, and the Cronbach alpha coefficient of each.

Table 1 Reliability and validity test results

Variable	Composite Item	CITC	Factor Loading	P	$\alpha$	CR	AVE
Customer Trust (CT)	CT1: I think the travel agency will achieve the travel service promised to me.	0.514	0.685	0.000	0.801	0.866	0.565
	CT2: I think the travel agency is trustworthy.	0.621	0.736	0.000			
	CT3: In the process of using the travel service of the travel agency, I have always felt relieved.	0.652	0.794	0.000			
	CT4: I think the travel agency attaches great importance to my needs.	0.635	0.722	0.000			
	CT5: I think the service claimed by the travel agency is in line with the substance.	0.689	0.814	0.000			
Customer Citizenship Behavior (CCB)	CCB1: I will recommend this travel agency to my family and friends.	0.516	0.648	0.000	0.753	0.845	0.522
	CCB2: I would like to offer advice and suggestions to travel agencies.	0.600	0.781	0.000			
	CCB3: I would like to help the tour guide and other members of the tour group during the trip.	0.540	0.746	0.000			
	CCB4: At the end of the trip, I would like to fill in the customer satisfaction questionnaire.	0.594	0.701	0.000			
	CCB5: If I have an opinion on promoting service, I will let someone in the travel agency know.	0.572	0.731	0.000			
Practice Value (PV)	UV1: Travel process has enabled me to obtain high quality travel products and services.	0.727	0.832	0.000	0.845	0.906	0.708
	UV2: Travel process has enabled me to obtain personalized travel products and services.	0.778	0.847	0.000			
	UV3: The travel process has enabled me to acquire more specialized tourism products and services.	0.731	0.877	0.000			
	UV4: I have enough control over the quality of travel services during my trip.	0.768	0.808	0.000			
Hedonic Value (HV)	HV1: I enjoyed the journey very much.	0.763	0.699	0.000	0.901	0.875	0.588
	HV2: The journey was very pleasant.	0.804	0.858	0.000			
	HV3: The journey is full of fun.	0.796	0.836	0.000			
	HV4: The journey gave me a lot of pleasure.	0.812	0.821	0.000			
	HV5: It was a very wise decision for me to choose this travel agency.	0.603	0.585	0.000			

variable is greater than 0.70. It shows that the measurement items of each variable scale are valid, and the scale has good reliability, which can be further tested and analyzed.

The variable scales used in this paper are revised on the basis of the existing mature scales and have content validity. The load value of standardization factor of each variable is above 0.5, P value is less than 0.05, AVE (Average Variance Extracted)

value of each variable is above 0.5, CR (Composite Reliability) value is above 0.7, which indicates that each variable has good convergence validity.

From Table 2, the correlation coefficients between variables are less than 0.7, and the AVE square root of each variable is larger than the correlation coefficients between the variable and other variables. The results show that the variables used in this study have high discriminatory validity.

**Table 2** Comparison of correlation coefficient values between variables and AVE square root values

	CT	CCB	PV	HV
CT	0.752			
CCB	.445**	0.722		
PV	.322**	.432**	0.841	
HV	.304**	.456**	.582**	0.767

**Note:** "\*\*\*" means significant correlation at 0.01 level (bilateral). "\*\*\*\*" indicates a significant correlation (bilateral) at the 0.001 level. The value on the diagonal is the square root of AVE, and the value under the diagonal is the correlation coefficient value between the variables.

[illegible]

The standardized path coefficient of the impact of customer trust on hedonic value is 0.201, T value is 2.978, greater than 1.96, P value is 0.018, less than 0.05, which indicates that customer trust has a significant positive impact on practical value. The research hypothesis H2b is verified.

The standardized path coefficient of the effect of practical value on customer citizenship behavior is 0.252, T value is 3.050, greater than 1.96, P value is 0.02, less than 0.05, which indicates that practical

value has a significant positive impact on customer citizenship behavior. The research hypothesis H3a has been verified.

The standardized path coefficient of hedonic value's impact on customer citizenship behavior is 0.291, T value is 2.425, greater than 1.96, P value is 0.016, less than 0.05, which indicates that hedonic value has a significant positive impact on customer citizenship behavior. The research hypothesis H3b has been verified.

**Table 4** Test results of structural equation model hypothesis

Path relationship	Standardized path coefficient	T	P
CCB <--- CT	0.302	3.871	0.002***
PV <--- CT	0.194	2.849	0.004***
HV <--- CT	0.201	2.978	0.018*
CCB <---PV	0.252	3.050	0.02*
CCB<---HV	0.291	2.425	0.016*

**Note:** "\*" means significant correlation at 0.05 level (bilateral). "\*\*\*\*" indicates a significant correlation (bilateral) at the 0.001 level.

The author uses SPSS macro program PROCESS v3.3 to test the mediation effect. The test results show that the non-standardized coefficient of direct effect of customer trust on customer citizenship behavior is 0.2178, P value is 0.000, 95% confidence interval is [0.1658, 0.2698], which does not contain zero, indicating that customer trust has a significant direct positive effect on customer citizenship behavior. As for indirect effect, the non-standardized coefficient of indirect effect of practical value is 0.2569, and the 95% confidence interval is [0.1929, 0.3209], which does not contain zero, indicating that the partial mediating effect of practical value is significant. Each unit of independent variable customer trust increases 0.2569 units of dependent variable customer citizenship behavior through the practical value of intermediary variable, and the research hypothesis H4a is verified. The indirect effect coefficient of hedonic value is 0.3145, and the 95% confidence interval is [0.2325, 0.3965]. It does not contain zero, indicating that the partial mediating effect of hedonic value is significant. For each additional unit of the independent customer trust, the hedonic value of the intermediary variable will increase the customer citizenship behavior by 0.3145 units, and the research hypothesis H4b is verified.

## RESULTS CONCLUSION AND DISCUSSION

### 1. Research conclusion

In the service industry, customer trust has a significant direct positive impact on customer citizenship behavior. At the same time, two dimensions of customer value, practical value and hedonic value, play a part of intermediary role in the significant positive impact of customer trust on customer citizenship behavior.

### 2. Discussion

Customer trust is the psychological identity of customers to the enterprise and its products, which represents the recognition and affirmation of customers to the product quality, technology and management of the enterprise. Customer trust is an important prerequisite to obtain loyal customers. Customers trust the enterprise and its products and represent their recognition of the enterprise products, so they are willing to buy the enterprise products repeatedly, recommend the enterprise products to their acquaintances, feed back the consumption experience and existing problems in a timely manner, help the customers around to solve the problems existing in the consumption and use of products, and actively cooperate with the employees of the enterprise in the supply of products and services.

Customer value refers to the value that enterprises transfer to consumers in the process of purchasing products and services. On the basis of customer's trust in the enterprise and its products, consumers obtain customer value by purchasing and consuming the enterprise's products and services. From the perspective of social exchange theory, customers are willing to make customer citizenship behavior, such as word-of-mouth recommendation, helping to train and educate other customers, timely feedback on consumption and use, and cooperating with employees' work, etc.

## SUGGESTIONS AND RECOMMENDATIONS

### 1. Managerial Implications

Service enterprises should pay attention to fostering consumer citizenship behavior. Customer citizenship behavior is a behavior that consumers voluntarily make beneficial to enterprises, employees and other consumers, and the value brought to them is very large. Service enterprises should attach great importance to customer citizenship behavior strategically, study the law of the formation of customer citizenship behavior, and create conditions for consumers to make customer citizenship behavior.

Service companies should actively cultivate customer trust. Customer trust has a significant positive impact on

customer citizenship behavior. The more customers trust service enterprises, the more willing they are to accept service enterprises' products, reduce suspicion, and reduce marketing promotion and after-sales service costs of service enterprises. Service enterprises should actively carry out relationship marketing, strengthen emotional ties, build long-term cooperative relationship with consumers, and gain customer trust.

Service enterprises should create value for customers reasonably. Customer value is the direct purpose for customers to purchase service products. In the competitive market environment, the amount of customer value transferred by service enterprises directly affects customer satisfaction, and largely determines the competitive advantage of service enterprises. There are differences in the value of service products pursued by different consumers. At the same time, the value of service products provided to consumers by different competitors is also different. In the process of providing service products to consumers, how much service value should the service enterprise provide and what kind of service product value should be provided, mainly considering two factors: One is the demands of customers, the other is the performance of competitors. On the whole, the value of the service provided by the service enterprise to the

consumer should be different from that of the competitor. It is possible to obtain a competitive advantage if the total amount of customer value provided should not be lower than the competitor. Of course, in the process of giving consumers customer value, service enterprises should consider their own costs. Service enterprises should fully tap the potential of cost savings, and try to reduce costs on the premise of guaranteeing the quality of service products, so as to provide space for the transfer of more customer value to consumers.

## **2. Research limitations and prospects for further research**

The samples of this study are only from Guangzhou, Maoming, Guangdong, Bangkok, Thailand (for tourists from China), Chongqing and Shanghai. There are some

limitations in cross-regional research. In the future, more samples from different regions can be collected for research or comparative study among different countries. This study only chooses the travel industry as the research background. Whether the research conclusion can be applied to other service industries remains to be tested. In the future, other service industries can be selected for comparative study to see whether the same conclusion can be drawn. In addition, in terms of data collection, respondents answered questionnaires according to their memories of participating in travel agency group tours, which affected the quality of data collection. In the future, tourists who are participating in travel agency group tours can be selected to fill out questionnaires to improve the quality of data collection.

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