

**EFFECTS OF COMPANY REPUTATION ON  
COMMITMENT, LOYALTY, AND IDENTIFICATION,  
AND THEIR RESPECTIVE INFLUENCE ON  
CUSTOMER CITIZENSHIP BEHAVIOURS**

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JYVÄSKYLÄN YLIOPISTO

## ABSTRACT

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Title Effects of company reputation on commitment, loyalty, and identification, and their respective influence on customer citizenship behaviours	
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<p>Abstract</p> <p>Company reputation is considered a hard to build, but an easy to lose immaterial asset. It is known to offer numerous financial and non-financial benefits, such as increased price premiums, customer loyalty, stronger company growth, and attracting better recruits. Included among these are also the so-called citizenship behaviours.</p> <p>The purpose of the study was to expand knowledge on the connections between company reputation and citizenship behaviours. Commitment and loyalty are constructs known to be influenced by reputation, and likewise to influence citizenship behaviours. One of the objectives was to confirm their status. The focal point of the study was to expand the model to include customers' identification with the company. Generic citizenship behaviours and word of mouth intentions were measured as outcomes. Trust was also tested as moderator for reputation-commitment and reputation-identification connections.</p> <p>The study was constructed as a quantitative survey set into online fashion retail context. The data acquisition was executed over approximately two weeks and resulted in 211 valid responses from Facebook followers of the co-operating company. The analysis was carried out using IBM SPSS Statistics and AMOS; structural equation modelling was used to test the viability of the model and hypotheses.</p> <p>The results were partly in accord with the previous literature. Factors measuring commitment and trust were removed from the model due to validity issues, thus remaining untested. Reputation had significant influence on loyalty and identification, as well as both outcome variables. These were as literature suggested. Loyalty notably influenced word of mouth intentions, but not citizenship behaviours. Identification in turn influenced citizenship behaviours, but not word of mouth intentions. Both constructs were expected to positively influence the outcome variables.</p>	
Keywords Customer citizenship behaviour, reputation, loyalty, identification, word of mouth	
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# 1 INTRODUCTION

## 1.1 Research background

Company reputation has been a topic of interest for both managers and researchers for decades. The topic often reaches media headlines, where companies are ranked regularly by their reputation. For example, Finnish T-Media Oy yearly publishes their list of Finnish companies ranked by their reputation. Due to risk of potentially controversial media coverage, managers tend to be touchy about issues that could harm the public perception of the company - and for a good reason. It is commonly agreed that while reputation is hard and time-consuming to build, it can be ruined almost overnight (Hall 1993).

There are many ways to define reputation, but at simplest it could be referred to as the measure of whether, and to what extent, the company is perceived as “good” or “bad” in eyes of various stakeholder groups and customers (Keh and Xie 2009; Weiss, Anderson and MacInnis 1999; Roberts and Dowling 2002). It is acknowledged to be an important intangible asset, one that contributes to company’s long-term competitive advantages (Diederickx and Cool 1989; Hall 1983). After all, reputation is rather hard to imitate due to its intangible nature and lengthy build-up process.

Management literature has concerned itself with various dimensions, antecedents and outcomes of corporate reputation. With variety of stakeholder groups forming different kinds of perceptions, for each their own variety of reasons, the scientific definitions grow increasingly complex. Walsh and Beatty (2007) for example focus on single stakeholder group, customers, measuring reputation on five dimensions: customer orientation, reputation as employer, financial strength, quality of offerings, and social and environmental responsibility. Furthermore, literature has studied influence of reputation on both financial and non-financial concepts. Claimed financial benefits include increased price premiums (Shapiro 1983; Rindova, Williamson, Petkova and Sever 2005), reduced risk perceived by investors and stronger stock performance (Podolny 1993; Roberts and Dowling 1997; Roberts and Dowling 2002), and increased growth (Carmeli and Tishler 2005). Reputation is known also to influence various attitude-related constructs such as loyalty intention, trust, and commitment (Andreassen and Lindestad 1998; Sung and Yang 2008; Dutton, Dukerich and Harquail 1994; Bergami and Bagozzi 2000). Some direct behavioural influences are also recognized, namely citizenship behaviours (Bartikowski and Walsh 2011; Schaarschmidt, Walsh and Ivens 2015; Jinfeng, Runtian and Qian 2013; Mehtap and Kokalan 2012).

Concerning this study, the citizenship behaviours are of particular interest. Customer and organizational citizenship behaviours are used as kind of an umbrella term that covers a multitude of various positive, voluntary behaviours. In case of customer citizenship behaviour (hereby referred to as CCB), typical ex-

amples of this behaviour are recommending the company to peers, giving customer feedback or participating in development of the company or its offers. (Groth 2005) As opposed to in-role behaviour that is required for successful service delivery situations, CCB is classified as extra-role. This means that the behavioural actions that are done are not required for service situation to succeed, but are rather done voluntarily without typically expecting any immediate rewards. (Organ 1988; Organ 1997.) In most extreme cases of CCB, customers may even resemble partial employees owing to their behaviours and benevolent intents (Keh and Teo 2001).

The study is set into online context by co-operating with a Finnish e-retailer for data acquisition. The online context seems particularly fitting: trends suggest that preceding a purchase, individuals spend significant amounts of time comparing and reviewing their options in online. Information about retailers and their offers is readily available for consumers via 3<sup>rd</sup> party channels such as reviews, comparison sites, online discussion and social media. The quantity and immediate availability of this information easily and often exposes faults of companies, thus managing online communities and company reputation may be of even higher importance in current online era than in the pre-internet era. As noted before, careful management of reputation may encourage the positive voluntary behaviours, the citizenship behaviours, among customers. Carrying these out is likewise increasingly easy for customers engaged online, and they may further influence other potential customers. In other words, creating a setting where reputation and customer behaviours are well-managed may create a situation where positive perceptions feed further positive perceptions.

## 1.2 Research problem and study objectives

Majority of the CCB research appears to have focused on direct effects that predict these behaviours. As a refreshing exception to this, Bartikowski and Walsh (2011) studied influence of company reputation on citizenship behaviours both directly and through other constructs. Their conclusion was that customer-based corporate reputation positively influences customer commitment and loyalty intentions, which likewise influence company- or customer-oriented citizenship behaviours. Ahearne, Bhattacharya and Gruen (2005) discovered that various company characteristics and company image perceptions had an effect on customers' identification with the company, which in turn was found to encourage in-role and extra-role behaviours. The reputation and identification link was further confirmed by Keh and Xie (2009).

The aim of this study is to find out whether company identification acts akin to how commitment and loyalty do with customer citizenship behaviour & reputation (see Bartikowski and Walsh 2011). Finding such connections would shed further light to what drives customer citizenship behaviours, beneficial

acts such as word-of-mouth (WoM) recommendations, customer feedback and participating in company development, all useful for e-commerce companies. Furthermore, confirming that company reputation influences identification, commitment and trust is situated as secondary objective. Trust is notably seen to influence commitment, as stated by Morgan and Hunt (1994), and identification (Bhattacharya and Sen 2003).

Applying above, the primary research question for this study is:

- Are customer-company identification, commitment and loyalty influenced by customer-based corporate reputation and do they in turn, together with customer-based corporate reputation, influence citizenship behaviour and word-of-mouth?

And the secondary research questions:

- Does trust moderate the links between customer-based corporate reputation and commitment, or customer-company identification, such that when the reputation is perceived well, the perception of the other construct improves.
- Do various respondent groups exhibit differences in perceptions of the measured constructs?

While all of the aforementioned connections have been proposed in earlier literature, they have not been tested together in one study. Reputation and citizenship behaviours appear particularly relevant for online environments, as increasing availability of reviews, discussion and information is bound to influence customer actions.

For the study, quantitative approach was chosen for its main benefits - finding causal relationships from relatively large samples (Hirsjärvi, Remes and Sajavaara 2007, 135, 175). Online survey was chosen as the data acquisition method.

### **1.3 Research structure**

The study consists of five chapters. The introduction chapter briefly discusses key definitions, research background, study objectives and research problems, as well as study structure. The second chapter reviews relevant literature about reputation and how it influences other related concepts, customer citizenship behaviour literature and the proposed research model. Third chapter elaborates on methodological choices. Fourth chapter covers the review and analysis of the data. The final fifth chapter includes conclusions, discussing the acquired results as well as evaluating the research. The progression is pictured in the following figure.

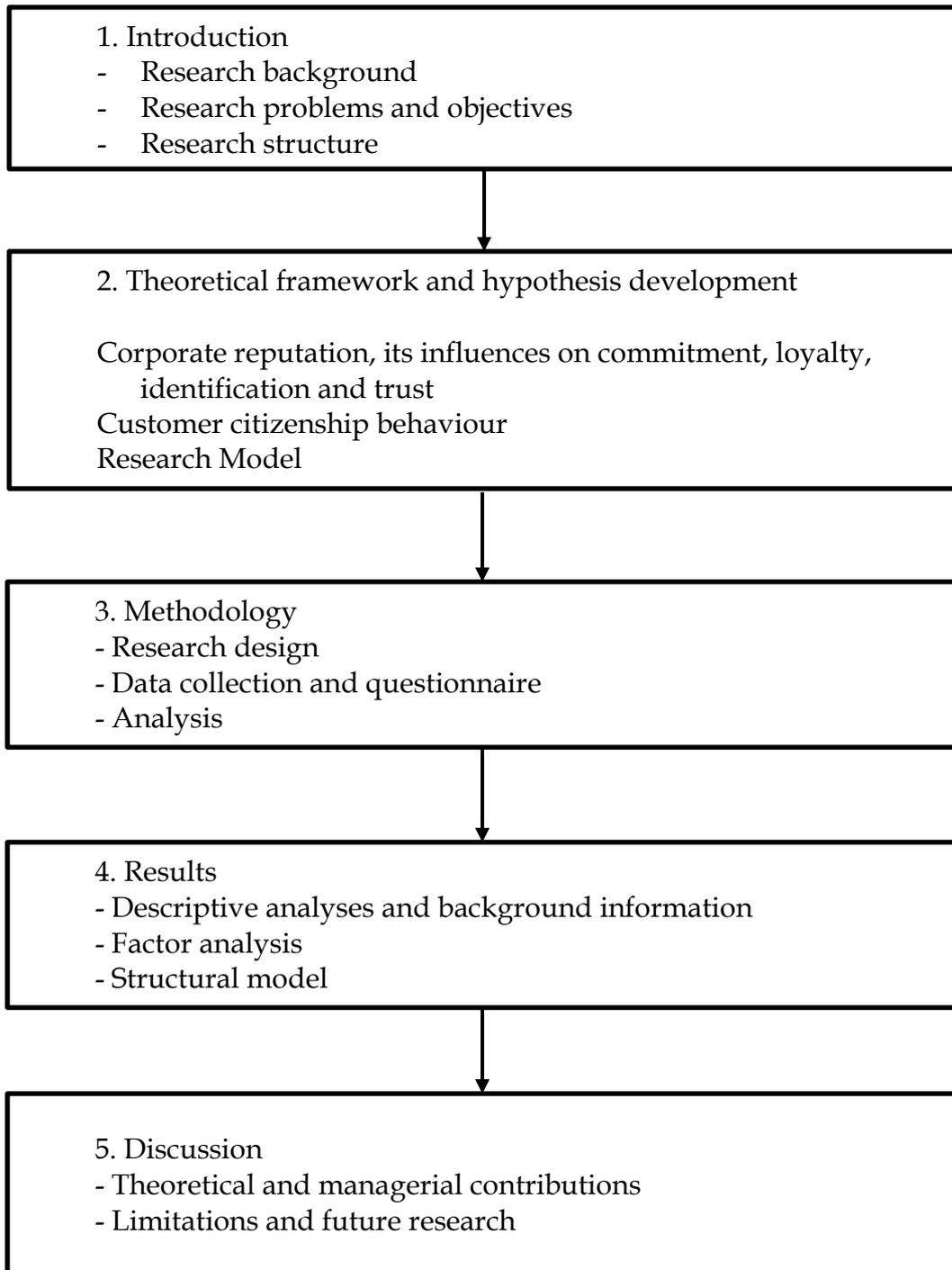


FIGURE 1: Research structure

## 2 THEORETICAL FRAMEWORK

### 2.1 Corporate reputation

Reputation is considered a signal of company's qualities, capturing a set of associations related to the company (Brown, Dacin, Pratt and Whetten 2006). It requires nurturing, but also provides the company an excellent leverage for future actions such as acquisition of funding, sales negotiations or recruitment. Managers see it as an intangible resource that contributes to company's long-term competitive advantage. (Hall 1993.) Hall (1992) discovered that managers rank reputation as the most important intangible assets. Yet, as a "soft asset", companies may find it difficult to reliably measure or define (Capozzi 2005). Company reputations is considered difficult to imitate and equally hard to build. One may not simply acquire or buy reputation, but it is rather accumulated over time like a resource by maintaining consistency in policies, quality, production etc. (Hall 1993; Diederickx and Cool 1989.) The accumulated reputation will reflect on the type of behaviour company engages in. For example, consistently competing aggressively will yield an aggressive company image, while a cooperative approach yields softer reputation. (Diederickx and Cool 1989.) Yet while reputation is difficult to build, it is easily ruined, thus leading managers tread cautiously and emphasis sustaining gained advantages. Despite its relative fragility, managers consider reputation an important factor to success. (Hall 1993.)

Reputation may be defined in multiple ways, and it draws attention from a multitude of disciplines: management, economics, sociology and marketing (Brown et al. 2006). Economics perspective defines reputation as insiders' or outsiders' expectations or estimations of an organization's attributes, based on perceptions of company's past actions (Weigelt and Camerer 1988). According to Keh and Xie (2009), institutional theory defines reputation as a reflection stakeholder groups' (e.g. customers, employees, investors, media) perceptions (Deephouse 2000; Fombrun and Shanley 1990). Overall, reputation can be seen as the measure of whether, and to what extent, customers perceive the company as "good" or "bad" (Keh and Xie 2009; Weiss, Anderson and MacInnis 1999; Roberts and Dowling 2002).

While most definitions of reputation gaze at the entire group of stakeholders, Walsh and Beatty (2007) instead focus on what they argue is the most important group: customers. They define customer-based corporate reputation (CBR) as an attitude-like judgement. As per their own words:

*"The customer's overall evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives or constituencies (such as employees, management, or other customers) and/or known corporate activities." (Walsh and Beatty 2007, 129)*

The definition differs from others by highlighting that reputation perception is not uniform among stakeholder groups, and may rather be significantly different between e.g. shareholders and customers. Unlike most corporate reputation definitions, CBR also includes the idea of both direct 1<sup>st</sup> hand experiences and indirect experiences with the observed company influence reputation perceptions. Walsh and Beatty (2007) also develop a five-dimension scale for CBR: "Customer orientation, Good employer, Reliable and Financially Strong Company, Product and Service Quality, and Social and Environmental Responsibility". The scale was employed in this study's questionnaire.

### 2.1.1 Antecedents

What influences formation of reputation perceptions? Literature provides multiple perspectives on the matter, some quite distinct from one another. According to Walsh, Mitchell, Jackson and Beatty (2009), some scientists consider reputation an antecedent or independent variable, while others see it as a dependent outcome variable. Thus literature is not quite unanimous how the construct should be treated.

Rindova et al. (2005) propose two dimensions that influence reputation formation: stakeholders' perceptions of organization's output quality (goods, services), and prominence in the mind of these stakeholders (such as affiliation with well-perceived institutions, provided media rankings, certifications and achievements etc.). Rindova et al. (2005) base their two dimensions on economical and institutional perspectives on reputation. Economical perspective emphasizes stakeholders' perception of quality regarding organizations' outputs, thus forming the 1<sup>st</sup> dimension. The economical dimension is claimed to influence customers' perceived risks related to output qualities and increase willingness to pay price premiums (Shapiro 1982, Shapiro 1983). The 2<sup>nd</sup> dimension is based on institutional view, being concerned with how and what kind of collective awareness and recognition company accrues over time, therefore emphasizing the prominence dimension (Shapiro 1982, Shapiro 1983).

Carmeli and Tisher (2005) set forth the role of the company performance. Highlighted dimensions include the quality of products and services, and customer satisfaction. Curiously, quality of products and services were observed to not have a significant influence on organizational reputation, but were observed to exert strong influence on satisfaction which in turn acted as mediator in the relationship. Thus quality of products and services had an indirect effect on reputation. As a conclusion, managing customers' expectations is important as even high-quality products may perform badly on the markets when customers anticipate something even greater. (Carmeli and Tisher 2005.)

Focusing on single stakeholder group, customers, Walsh et al. (2009) test a set of two antecedents: customer satisfaction and trust. According to Walsh et al. (2009), a correlation between satisfaction and reputation was already established in literature in both service and retailing contexts, yet the earlier studies did not specifically observe the type of impact satisfaction has on reputation.

Based on this earlier literature they deduce that customers ought to perceive the company well should it match or exceed laid expectations. Similar connection was noted in earlier literature regarding reputation and trust. Empirically testing these hypothesized connections, both satisfaction and trust were discovered to positively influence reputation perceptions. (Walsh et al. 2009.)

### 2.1.2 Consequences

Both financial and non-financial consequences of reputation have been studied thoroughly over the years. Some of the key topics of interest have thus far been: price premiums and other financial benefits such as reduced costs, changes in stock market value, impact on growth and attracting customers, expectations of quality. Potential downsides and negative reputation have also seen some research. Returning to positives, reputation is recognized to have influence on attracting better recruits and on variables such as commitment, trust, identification and loyalty. The listed four variables will be discussed in chapter 2.1.3, but all other aforementioned benefits will be briefly reviewed below. Behavioural outcomes related to customer citizenship behaviour will be discussed in chapter 2.2.3.

Good reputation allows companies to sell at premium prices in settings where information is asymmetrical as customers cannot fully perceive the quality before purchase (Fombrun 1996, 73; Shapiro 1983). Rindova et al. (2005) find similar results, but add that quality perception dimension of reputation alone did not result in willingness to pay price premiums, whereas high prominence of mind (recognized well in the field) did do so.

Podolny (1993) claims that company status or reputation may influence market decisions, providing financial benefits. Roberts and Dowling (1997) in turn argue that even minor improvements in reputation may reduce risk perceived by potential investors. This in turn may help company reduce the cost of acquired funding. Continuing on the topic, Roberts and Dowling (2002) further study financial outcomes, discovering that well-performing firms have improved odds of sustaining superior financial performance provided that they also sport good reputation. In other words, company financial reputation is stated to have a consistent, strong influence on profit persistence (persistence of profitability during high competitive pressure).

Roberts and Dowling (2002) also note a type of rigidity caused by reputation: short-term profits remain steadier during tougher times, but raising profitability is likewise tough in long-term. The effect is attributed to possible organizational stagnancy noted by Sorensen (2002), where sustaining old habits in relatively stable markets helps during tough times to maintain profitability, but likewise constrains the firm from adapting to better suit more volatile markets. Strong company cultures allow minor incremental changes, but restricts more rapid adaptation (Sorensen 2002).

Somewhat contradictory to popular views in the field, Rose and Thomsen (2004) find that reputation does not directly increase the stock market value of

the company. Company financial performance was however found to influence reputation. Furthermore, Rose and Thomsen (2004) note that reputation may influence company business performance and thus indirectly also influence stock market values. The results indicate that boosts to company reputation might not provide sought benefits, but that it should also not be neglected.

According to Benjamin and Podolny (1999), whether company has high or low status in the industry and whether it is affiliated with other high-status entities influences how others parties pay attention to quality, assessment of quality and general opinion of the offerings. Higher status firms would thus likely benefit more of consistently producing quality.

Carmeli and Tishler (2005) associate strong company reputation with increased growth and accumulation of customers, but argue that no connection to profitability, market share of financial strength. Thus benefits of reputation are reaped only in long-term by converting accumulated growth into other beneficial effects, such as increased market share (Carmeli and Tishler 2005).

As with good reputation, bad reputation will have an impact. Page and Fearn (2005) suggest that suffering bad reputation makes brand building increasingly difficult (although good reputation doesn't guarantee strong brands either). Good reputation may also turn into an issue when facing troubles. Rhee and Haunschild (2006) assert that highly reputed companies and products suffer larger hits to customers' quality expectations in case of defects. Einwiller, Fedorikhin, Johnson and Kamins (2006) note that impacts of bad reputation may be moderated by the level of identification with company. Compared to weakly identifying customers, strongly identifying individuals reacted more softly to negative publicity about the company by forming less negative associations.

Some studies also support the notion that good reputation perceptions cause positive WoM behaviour in customers. Identification also appears to mediate this connection. (Hong and Yang 2009; Walsh et al. 2009.)

### **2.1.3 Influence on commitment, loyalty and identification**

Cognitive consistency theories may be the underlying reason for reputation leading into attitudinal effects such as commitment (Bartikowski and Walsh 2011). Individuals seek to maintain consistency in their beliefs, attitudes and actions, as straying from these would lead into psychological discomfort (Osgood and Tannenbaum 1955). When a company is perceived well, the outcome would typically be attitudes and feelings consistent with the perception - leading into conclusions such as commitment or various beneficial behaviours, such as the citizenship behaviours or other types of goodwill (Bettencourt 1997; Zeithaml, Berry and Parasuraman 1996). Notion of Einwiller et al. (2006) discussed before is in accord with the idea: customers identifying with the company are likely to continue perceive it similarly, even when presented with bad publicity.

Commitment is defined as the intention to retain an ongoing long-term relationship with another party, in cases the relationship considered valuable enough to warrant effort to maintain it (Morgan and Hunt 1994). Keh and Xie (2009) in turn define it as “an exchange partner’s willingness to maintain an important enduring relationship”. If the company displays integrity, honesty and high quality, customers will likely be more intent on engaging with the company (Andreassen and Lindestad 1998; Walsh et al. 2009). Besides reputation leading to commitment (Andreassen and Lindestad 1998; Sung and Yang 2008), Einwiller et al. (2006) notice that customer identification acts as an antecedent. Regarding outcomes, Morgan and Hunt (1994) list commitment among the key factors contributing to relationships promoting cooperative behaviour and producing positive outcomes. Commitment is claimed to increase repeat purchase intention, cross-buying and price insensitivity (Musa, Pallister and Robson 2005), and also serve as a mediator variable for other outcomes such as between trust and certain behavioural outcomes or future intentions (Morgan and Hunt 1994; Garbarino and Johnson 1999; Hennig-Thurau, Gwinner and Gremler 2002). Based on the information available, the following hypothesis is proposed:

H1: Customer-based reputation has a positive influence on commitment.

As with commitment, good reputation is recognized to influence loyalty formation (Fombrun 1996, 73; Sung and Yang 2008; Walsh and Beatty 2007). Loyalty can be defined in many ways, but this study will support Oliver’s definition: a commitment to rebuy a product or service in repetitive manner regardless of situational influences (Oliver 1999). Studies into self-image and consumption habits suggest that customers use purchases to support formation of their ideal self-concepts. As customers want others to associate them with positive attributes, they may seek to patronage companies that are perceived well. Therefore, repeated patronage would increase the possibility of these attributes “rubbing off” into individual’s public image. (Sirgy 1982.)

H2: Customer-based reputation has a positive influence on loyalty intentions.

Identification refers to events where a person feels a sense of connectedness with the organization, defining oneself with similar terms. Individual may for example perceive organization’s successes and shortcomings as his own, or feel that the value and image are akin. (Mael and Ashforth 1992.) According to Bhattacharya, Rao and Glynn (1995), identification with an organization stems from organizational and product characteristics, member’s affiliation characteristics and activity characteristics. Organizational identification as a construct can be applied to both employees (e.g. Berger, Cunningham and Drumwright 2006) and customers (Underwood, Bond and Baer 2001), and being formally part of the organization is not necessary (Scott and Lane 2000). It is noteworthy that brand identification and company identification are not the same thing, although one may identify with both. Keh and Xie (2009) provide an example of

multi-brand companies - individual may identify with a car brand such as Cadillac, but feel no such connection with the owner company General Motors.

Organizations can be seen as entities with their individual image, personalities and identities (Melewar and Karaosmanoglu 2006). But what leads customers into identifying with corporation? Social identity theories provide a possible explanation. Individuals pursue an ideal self-image, and may seek to leverage company reputations or company external image to support it. (Underwood et al. 2001; Kleine, Kleine and Kernan 1993; Ahearne, Bhattacharya and Gruen 2005.) Thus if the characteristics (including reputation) and perceived identity are perceived appealing, consumers will seek to identify with them (Dutton, Dukerich and Harquail 1994; Bergami and Bagozzi 2000). Bhattacharya and Sen (2003) studied the attractiveness of company identities, arguing in favour of identity, similarity, distinctiveness and prestige being the key factors. Corporate social responsibility efforts may also support customer-company identification (Sen, Bhattacharya 2001). Additionally, good reputation may lead to identification due to companies possessing good reputation often also possessing strong financial performance, good products or services and positive media coverage (Keh and Xie 2009). Ahearne et al. (2005) study customer-company identification in detail, stating perceived company characteristics, construed external image and perception of the company boundary-spanning agent as the antecedents.

H3: Customer-based reputation has a positive influence on identification.

#### **2.1.4 Moderating influence of trust**

Mayer, Davis and Schoorman (1995, 712) proposed the following definition for trust:

“The willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (Mayer, Davis and Schoorman 1995, 712)

Morgan and Hunt (1994) stated in somewhat similar manner that trust may form when one has confidence in other party's reliability and integrity. They continue that good reputation creates confidence among customers, supporting their formation of trust. Trust is also credited as a prerequisite for building relationships, and that it precedes commitment. (Morgan and Hunt 1994.) Similar conclusion is reached by Moorman (1992), who argue that trust towards a service provider significantly increases commitment to relationship. Benjamin and Podolny (1999) and Rindova et al. (2005) continue that trust reduces uncertainty. While overall literature suggests a connection between trust and commitment, Hennig-Thurau et al. (2002) deviate from the consensus based on their data. However, they soften their statement due to their model including satisfaction that was not included in the model of Morgan and Hunt (1994). Satisfaction is seen as the key mediating variable between trust and other constructs

(Morgan and Hunt 1994; Hennig-Thurau et al. 2002; Garbarino and Johnson 1999; Doney and Cannon 1997).

As trust is key characteristic in successful social exchanges and building long-term committed relationships, it would be tough to claim that customers can identify with something they are unable to trust (Keh and Xie 2009; Morgan and Hunt 1994). Bhattacharya and Sen (2003) propose that the extent company is perceived trustworthy will influence the extent it can be identified with, thus heavily influencing the response.

H4: Trust has a moderating effect on links between c-c reputation and commitment, and c-c reputation and customer-company identification, such that when trust is high, the links become stronger.

## 2.2 Customer citizenship behavior

Discussion on citizenship behaviour began in the 1980s with management literature coining the term. The original literature focused on observing the employees' behaviour within the work organization. Marketing science adopted the literature roughly two decades later, as Groth (2005) settled on the term customer citizenship behaviour (CCB). As an adaptation of the organizational citizenship behaviour (OCB) literature, it follows a similar definition: a type of behaviour that is classified discretionary (done by personal choice), promotes the functionality of the organization, and is often carried out without expectation of any direct reward. (Organ 1988; Organ 1997.) In most extreme cases CCB, customer behaviour may even resemble role of a partial employee, exhibiting company-positive behaviour voluntarily (Keh and Teo 2001). While OCB and CCB are distinct lines of research, owing to similarity of concepts (and ultimately being observations of human behaviour) the research can be at times interchanged with discretion - thus results of OCB research may sometimes be cautiously generalized to CCB.

Essential to customer citizenship behaviour is to understand the distinction between in-role (or role-prescribed) and extra-role behaviour. Engaging in certain acts or behaviours is expected of both employees and customers in service situations - these are typically referred to as in-role behaviour. (Groth 2005.) It is noteworthy that the boundary is not something clearly defined - what is classified in-role or extra-role largely depends on individual's perceptions of expected behaviour in each context (Morrison 1994). Therefore, customer may perceive something to be extra-role behaviour, while the business may consider something in-role. An example of this could be immediate feedback over service results. While organizational citizenship behaviour may define in-role and extra-role based on either the employers or employees' ideas, with customer citizenship behaviour it depends largely on the business context. (Morrison 1994.) A typical example of in-role service behaviour could be describing your needs, paying for chosen goods or inputting information to complete a transac-

tion. An example of extra-role behaviour, could be giving the company constructive feedback or spreading positive WoM.

Both in-role and extra-role behaviour can be either positive or negative, although the negative forms of in-role behaviour seem more rarely discussed. According to Yi and Gong (2006), the positive type of extra-role behaviour is generally referred to as citizenship behaviour, while the negative manifestations as customer dysfunctional or customer badness behaviour. Similarly, positive (or functional) in-role behaviour is dubbed customer participation behaviour, and dysfunctional compliant behaviour. Therefore, depending on the circumstances, customer may exhibit extra-role behaviour other than CCB.

### **2.2.1 Types of citizenship behaviour**

Literature recognizes at least three types of citizenship behaviour: Civic, customer and organizational. Argued responsibilities of civic citizenship may provide insight onto organizational citizenship, which in turn may shed light on customer citizenship. (Fowler 2014.)

Three common civic responsibilities can be brought up: obedience, loyalty, and participation (Fowler 2014; Graham 1991). Van Dyne, Graham and Diensch (1994) highlight citizens' responsibility to keep oneself informed, exchange this information, contribute and encourage contribution to the community. Balancing these responsibilities is one of civic citizen's challenges. Thematically, organizational citizenship is not unlike civic citizenship. Individual behaviour is expected to voluntarily promote the functionality of the organization, even if it is not directly rewarded. (Organ 1988; Organ 1997.) Similarly, Fowler (2014) argues that customer citizenship corresponds with aspects of civic and organizational citizenship: for example, WoM or advocacy behaviours of CCB would respond to civic citizenship's loyalty and participation, and organizational citizenship's initiative and organizational loyalty. Much like in civic citizenship, behaviours and responsibilities that are expected of individuals' likely change contextually and culturally - both organizational and customer citizenships (Fowler 2014).

### **2.2.2 Manifestations of customer citizenship behaviour**

Customer citizenship is known to manifest in several ways. Fowler (2014) acknowledges seven general categories of CCB: positive WoM and advocacy, co-operation, participation in governance and development, feedback, policing other customers' behaviour, and flexibility. To an extent, the ways how CCB are said to manifest may be considered to overlap with what is classified as an outcome of CCB. Such is the case with WoM for example, as it may be considered both behaviour and a measurable outcome.

WoM as a behaviour is known to indicate customer loyalty and attraction towards company. WoM itself, or other similar instruments such as Net Pro-

moter Score (Reichheld 2003), are often used as a measure of company success. Positive WoM may help elevate customers' perceptions of company image, quality expectations and even evaluations (Bailey, Dwayne, McCollough 2001; Gruen 1995; Keh and Teo 2001). However, not all WoM is positive: dissatisfied customers may just as well spread the word of their disappointments (Richins 1983). In the context of this study, focus is put only on the positive WoM behaviour.

Advocacy refers to behaviour where the customer voluntarily communicates his support for the company or organization. Examples could be open display company related clothing or messaging in customers' personal space. (Gruen 1995.)

Co-operation includes behaviour that are done discretionary out of benevolence for other customers or the company but not specifically required of them, thus separating it from in-role behaviour. For example, muting phones in movie theatres, disposing thrash in fast food restaurants or cafeterias, placing gym weights back into their racks etc. The behaviour might not improve the perception of service success for the actor, but improves the experience of others. In co-operation, the customer is essentially a co-producer of a service. (Bettencourt 1997; Lengnick-Hall, Claycomb and Inks 2000.)

Customers may voluntarily partake in developing and governing the organization or company (Graham 1991; Van Dyne et al. 1994). Customer role in voluntary development and governance resembles that of consultant with something to personally gain out of improved services. Customer perspective may be invaluable in eliminating service problems or expanding the portfolio, turning customer issues and complaints into opportunities. Oftentimes, customers partake in development via company events. (Bettencourt 1997; Plymire 1991; Tax, Brown and Chandrashekar 1996.)

Customers may voice their concerns, wishes, or service problems. Managing this feedback helps the company to maintain or improve customer relationships. (Bove, Pervan, Beatty and Shiu 2009; Singh 1988.)

CCB also may entail customers policing other customers. Commonly, the policing happens to prevent various offenses such as shoplifting or aggressive behaviour. (Fowler 2014.)

Finally, Bettencourt (1997) notes increased tolerance for occasional service failures or unsatisfying outcomes.

TABLE 1: Known manifestations of customer citizenship behaviour

Type of behaviour	Mentioned by
Word of Mouth	Bailey et al. 2001; Gruen 1995, Keh et al. 2001
Advocacy	Gruen 1995
Co-operation	Bettencourt 1997; Lengnick-Hall et al. 2000
Development and governance	Graham 1991; Van Dyne et al. 1994; Bettencourt 1997; Plymire 1991; Tax et al. 1996
Voice	Bove et al. 2009; Singh 1988
Policing	Fowler 2014
Tolerance	Bettencourt 1997

### 2.2.3 Predictors of citizenship behaviour

This section will discuss known predictors of citizenship behaviours, primarily focusing on those of CCB: Psychological ownership; satisfaction, commitment and loyalty; justice perception, fairness and trust; company reputation; employee influences; customer-company identification. While the items listed before are seen as relevant enough to warrant mentioning, not all of them are strictly relevant for this study's objectives and only those related to research questions will be covered more thoroughly.

Psychological ownership refers to mental state where regardless of legal ownership or whether the object is material or immaterial, the individual perceives the object as his or hers (Pierce, Rubenfield and Morgan 1991). Van Dyne et al. (2004) mention a link to OCB, and a similar link likely exists in CCB. Customer socialization is essential in driving in-role behaviours, but has no similar connection to extra-role behaviours - somewhat counterintuitively, higher levels of socialization may even reduce extra-role behaviours as individuals are more accustomed to the manners that are expected of them (Groth 2005; Organ and Ryan 1995). Employees can also cause "spillover effects" due to customers mirroring employee emotions or action (e.g. "customer-employee satisfaction mirror", see Bowen, Schneider and Kim 2000; Masterson 2001; Heskett, Sasser and Schleisinger 1997). Customer extra-role behaviour could be thus encouraged through employee extra-role behaviour (Bowen et al. 2000; Masterson 2001, Heskett et al. 1997). Additionally, Bove et al. (2009) argue that by forming customer-employee relationships, customers become more likely to engage in citizenship behaviours - if the worker is found to be credible and benevolent, and customer displays commitment, then the customer more likely to engage in citizenship behaviour.

#### 2.2.3.1 Satisfaction, commitment, loyalty and employee influence

Organizational citizenship behaviour literature states that employee satisfaction more likely results in extra-role behaviour than in predetermined in-role behaviours (LePine, Erez and Johnson 2002; Organ and Ryan 1995). Groth (2005) mirrors the idea and confirms similar behaviour in customer citizenship: citizenship behaviour was strongly predicted by customer satisfaction, while partici-

pation behaviour (customer in-role behaviour) was less influenced by satisfaction and more by customer socialization.

An effect similar to satisfaction was observed for employees' organizational commitment (LePine et al. 2002; Organ and Ryan 1995). Thus customers' commitment towards the company would result in increased citizenship behaviour. Furthermore, affective type of commitment is suggested increase likelihood of spreading WoM (Harrison-Walker 2001), and those highly committed are more likely spread WoM regardless of satisfaction level (Brown, Barry, Dacin and Gunst 2005). Consequently, Groth (2005) brought forth the question of whether citizenship behaviour can spread from employees to customers: empowered employees going beyond call of duty to serve customers better, influencing customers to reciprocate in similar manner. Likewise, one may ask whether employees can in other ways encourage customers to engage in citizenship behaviour.

H5: Commitment has a positive influence on CCB

H6: Commitment has a positive influence on WOM

Hartline and Ferrell (1996) describe that in medium or higher contact context, service employee attitudes and actions may influence customer satisfaction, loyalty, and behavioural intentions. Similarly, salespersons may support formation of customer-company identification, indirectly promoting customer extra-role behaviours (Ahearne et al. 2005). Additionally, Bove et al. (2009) argue that by forming customer-employee relationships, customers become more likely to engage in citizenship behaviours - if the worker is found to be credible and benevolent, and customer displays commitment, then the customer more likely to engage in citizenship behaviour. In cases of exceptionally high commitment and trusts, customers may even display exclusive patronage or loyalty. In addition to the benefits of customer extra-role behaviour, loyalty that is formed towards the employee tends to spill over to the company (Bove and Johnson 2006).

But why would customers exercise commitment towards a service worker? What influences customer perceptions of worker credibility, benevolence, or formation of loyalty, which in turn would influence commitment? Affective commitment appears to lead into citizenship behaviour, as noted by OCB literature (Meyer, Stanley, Herscovitch and Topolnytsky 2002). In long-term relationships, customers benefit of increased confidence, additional social interaction and possibility of special treatment (Gwiner, Gremler and Bitner 1998). Willingness to accommodate one another or make personal sacrifices indicates for the other party that the relationship is valued, encouraging formation of trust. Through increased trust, or lack of alternatives, customers are more likely to commit themselves onto the existing customer-employee relationship. (Wieselquist, Rusbult, Foster and Agnew 1999.) Credibility is formed based on customers' perceptions of worker capabilities to perform required tasks in efficient and reliable manner, thus it is a judgement of employee's in-role performance (Ga-

nesan 1994; LaPierre 2007). Perception of benevolence on the other hand is customer's idea of whether employee wishes to remain benevolent, even in situation that relevant conditions change, or if the customer perceives that employee is placing customer's welfare above his own (Ganesan 1994). Benevolence can be seen to be based on employee extra-role performance (LaPierre 2007). These perceptions are likely formed over multiple encounters (Ganesan 1994).

Customers may seek to display loyalty or affiliation towards highly esteemed companies. The reason may be intention to act in belief-consistent manner, or to seek enhance one's self-image as was described in chapter 2.1.3. Citizenship behaviours are one notable manifestation of these displays of affiliation. (Gruen 1995; Bartikowski and Walsh 2011; Sirgy 1982.) Additionally, loyalty is also suggested to positively influence WoM actions in customers (Dick and Basu 1994; De Matos and Rossi 2008).

H7: Loyalty has a positive influence on CCB

H8: Loyalty has a positive influence on WOM

### **2.2.3.2 Justice perception, fairness and trust**

Fairness and justice, often used nearly synonymously, are recognized in the organizational and customer citizenship behaviour literature among the list of predictors for extra-role behaviour (LePine et al. 2002; Organ and Ryan 1995; Di, Huang, Chen and Yu 2010; Masterson 2001; Patterson, Razzaque and Terry 2003; Yi and Gong 2008). Trust in turn is recognized to serve as a mediator in this justice-citizenship behaviour link (Di et al. 2010).

While the discussed concept is commonly referred to just as "justice" or "fairness", it is not a simple construct. Rather, it consists of multiple dimensions: procedural justice, referring to fairness of company processes; distributive justice, referring to justness of outcomes; and interactional justice, referring to perceived fairness employee-customer interactions. (Homburg and Fürst 2005; Tax et al. 1998; Yi and Gong 2008.) Thus research often focuses only on individual facets of justice rather than the entire concept of "justice" at once.

While according to Yi and Gong (2008) most of the research on justice perceptions has focused on service recovery situations, listed dimensions encourage a wider point of view. Consequently, Bowen, Gilliland and Folger (1999) suggest that justice perception could cover all facets of social exchange. While justice concept contains multiple facets or dimensions, Bowen et al. (1999) argue that customers' perception of justice at its simplest is based on customer's perception of whether the company has delivered promised outcomes, and in a satisfying manner. Literature does however recognize a spillover effect from company-employee justice on customers - employees receiving fair treatment will in return treat customers fairly, customers receiving fair treatment will reciprocate. This is in line with Gouldner (1960), stating that due to human nature to return favours to those seen worthy, customers may reciprocate with positive behaviour. Likewise, the statement is in accord with Masterson (2001), who proposes that organizational justice "trickles down" from employees to cus-

tomers: higher perceived distributive and procedural justice resulted in increased commitment, which in turn correlated with increase in customer citizenship behaviour. Furthermore, if company treats employees badly, it will influence customers' perceptions of justice (Bowen et al. 1999).

As Yi and Gong (2008) remind, it is crucial to make a distinction between the perception of service quality and perception of justice. While justice perception is based on comparison of anticipated and perceived service, service quality is rather a judgement of experienced benefits. Customer may thus perceive that the service was of high quality, but still feel injustice as they experience that they were promised more.

Companies often seek trust, as it is listed among the key predictors of customer loyalty (Aydin and Özer 2005). The importance of trust is further highlighted, as loyalty is one of the more common ways of seeking competitive advantages in business. Elaborating on the role of trust: according to Blau (1964, as cited by Di et al. 2010), public interaction is divided to social exchange and economic exchange - while economic exchange leans towards calculated and transaction based activities, social exchange is long-term oriented and highly based on trust (Holmes 1981 per citation of by Di et al. 2010). To form trust towards company, it is essential that the customer perceives company as just (Di et al. 2010). Based on this, they argue that by increasing customer perception of justice, company fosters trust among customers. Customers with high level of trust would in turn reciprocate by engaging in customer citizenship behaviour. (Di et al. 2010.) Furthermore, in addition to trust and citizenship behaviour, justice also positively influences customer satisfaction, another desired outcome among customers (Bowen et al. 1999).

Justice perception can influence not only citizenship behaviour, but also customer dysfunctional behaviour (Yi and Gong 2008; Zoghbi-Manrique-de-Lara, Aguiar-Quintana and Suárez-Acosta 2012). Dysfunctional behaviour is the term used of customers' negative extra-role behaviour - therefore essentially the opposite form of CCB. Harris and Reynolds (2009) describe them as customers that, regardless of intentions, behave in a way that disrupts or fails the service encounter. In worst cases according to Anderson (2007, 163), these "customers from hell" may even be nosily taunting reactions out of employees. Much like employees may seek personal revenge, be upset or angry due to perceived injustice, customers may manifest similar behaviour. On the other hand, if customers perceive justice positively, the outcome may be increased affect and citizenship behaviours (Harris and Ogbonna 2002; Yi and Gong 2008).

The explained relationship between various facets of perceived justice and the two types of extra-role behaviour is not necessarily direct, but rather mediated by customers' feelings of affect. As customers perceive the company behaviour as just, increased positive affect may lead into citizenship behaviour, while unjust behaviour turns into negative affect consequently leading into dysfunctional behaviour. (Yi and Gong 2006, 2008.) Perceiving unjust treatment towards employees, customers often identify and sympathize with the victim (Zoghbi-Manrique-de-Lara et al. 2012).

Thus we can conclude that in promoting CCB, managing customers' justice perception is of high importance. Depending on how customers perceive justice, trust, and affect, the equilibrium may swing either towards negative or positive extra-role behaviour.

### 2.2.3.3 Customer-company identification

By definition, organizational identification as a term is used to refer to the sense of connection an individual establishes between oneself and an organization, based on perceptions of what in the organization is seen as distinctive, central and enduring, or what outsiders think of the organization. Individuals measure whether perceived organizational image provides continuity of self-concept, distinctiveness, or enhances their self-esteem. If the organizational image is found attractive, individuals may identify with the organization, adopting traits associated with the organization. (Dutton, Dukerich and Harquail 1994.) By adopting the identification literature to business, Bhattacharya and Sen (2003) coin the term customer-company identification. Their key proposal is that customers gain some form of perceived value by identifying with a company.

Bhattacharya and Sen (2003) provide a list of six propositions, according to which customers gauge the attractiveness of customer-company identification:

P<sup>1</sup>: Consumers are more likely to identify with companies that they perceive to be similar to themselves (Bhattacharya and Sen 2003). For example, a customer that cares about green values will be more likely to identify with companies adopting green values.

P<sup>2</sup>: According to Brewer's (1991) model of optimal distinctiveness, individual's feel urge to balance identity similarities and gained sense of belonging with relative distinctiveness compared to others. Customers may thus attempt to identify with one company and at the same time use it to distinct themselves from other groups at the same time.

P<sup>3</sup>: The more prestigious the company identity is perceived to be, the more likely consumer is to identify with it.

P<sup>4</sup>: The perceived knowledge of a company identity moderates consumers' decisions regarding the extent their identity perceptions are used to make identity-related decisions.

P<sup>5</sup>: The perceived coherence of a company identity moderates consumers' decisions regarding the extent their identity perceptions are used to make identity-related decisions.

P<sup>6</sup>: Perceived trustworthiness of a company identity acts as a moderator in the relationship of consumer's identity-related decisions and overall perception of identity attractiveness.

Furthermore, Bhattacharya and Sen (2003) state that while identity attractiveness is essential, it alone is not sufficient to create customer-company identification. The relationship that customer maintains with the company must be significant and meaningful enough that they are "embedded" in the company network. Thus embeddedness is proposed as seventh predictor for customer-company identification. The eighth and final proposed predictor is identity salience, which refers to the extent that a concept dominates the working memory of an individual. (Bhattacharya and Sen 2003, Scott and Lane 2000.) The proposition states that salience would act as a moderator between identity attractiveness and C-C identification, with increased salinity leading to stronger sense of identification.

Importance of employee-company identification in predicting citizenship behaviours was noted in OCB literature by Bergami and Bagozzi (2000) and Dukerich, Golden and Shortell (2002). Bergami and Bagozzi (2002) empirically tested aspects of social identity, affective commitment and group self-esteem as precedents of positive extra-role behaviours, concluding that affective commitment and group self-esteem had the highest impact on predicting citizenship behaviours. Identification was found to serve as a mediator, thus indirectly influencing citizenship behaviours (Bergami and Bagozzi 2002). Dukerich et al. (2002) found out that attractiveness of perceived identity and construed external image influenced strength of system identification, which in turn influenced various cooperative and citizenship behaviours.

In customer citizenship literature, customer-company identification was empirically studied in detail by Ahearne, Bhattacharya and Gruen (2005). Perceived company characteristics, construed external image and the perception of the company's boundary-spanning agent were identified as potential antecedents for customer-company identification. As an outcome of customer-company identification, Ahearne et al. (2005) tested both in-role and extra-role behaviours.

H9: Customer-company identification has a positive influence on CCB

Bhattacharya and Sen (2003) support the importance of identification, claiming that some of the strongest relationships occur when customer-company identification is strong. Sense of identification may support not only customers' positive extra-role behaviours, but also other beneficial behaviours such as WoM, customer feedback or more positive judgements and responses (Ahearne et al. 2005). Identifying with company-related brand communities may influence related purchases and community membership duration (Algesheimer, Dholakia and Herrmann 2005). According to Brown et al. (2005), influence of identification on WoM tends to be mediated through commitment. On the other hand, Hong and Yang (2009) suggest customer-company identification mediates reputation's influence on WoM. Despite somewhat contradictory statements in earlier literature, identification will be tested as antecedent for reputation and WoM in the context of this study.

H10: Customer-company identification has a positive influence on WoM

#### **2.2.3.4 Perceived company reputation**

Marketing literature recognizes that company reputation has numerous influences on customer attitudes, perceptions and behaviours. Both organizational and customer citizenship behaviour literature recognize that reputation influences citizenship behaviours (Bartikowski and Walsh 2011; Schaarschmidt, Walsh and Ivens 2015; Jinfeng, Runtian and Qian 2013; Mehtap and Kokalan 2012). Besides OCB and CCB, positive company reputation is known to have numerous other beneficial outcomes: increased customer-company identification, consumer's willingness to pay premium prices; increased purchase inten-

tion; satisfaction, loyalty, trust (Keh and Xie 2009; Helm 2007; Bennett and Gabriel 2001), and increased likelihood to spread WoM (Walsh, Mitchell, Jackson and Beatty 2009; Bontis, Booker and Serenko 2007; Hong and Yang 2009; Hansen, Samuelsen, Silseth 2008).

H11: Customer-based corporate reputation has a positive influence on CCB

H12: Customer-based corporate reputation has a positive influence on WoM

Yet naturally, the effects of corporate reputation are not necessarily uniform, as various stakeholders each perceive company reputation in their own way (Mehtap and Kokalan 2013). Some of the outcome effects may be explained by theory of cognitive dissonance (see Festinger 1957), where customer seeks to avoid psychological discomfort resulting from experiences inconsistent with their previous beliefs and perceptions (Helm 2007). Thus by patronizing a well-reputed company, the inconsistency is avoided and customers perceive the situation positively (Bartikowski and Walsh 2011). If the perception of the company remains positive and consistent, customer's beliefs are reinforced and they are increasingly likely to act positively or express a manner of goodwill towards the company. Outcomes of this could for example be commitment and loyalty. (Einwiller et al. 2006; Bettencourt 1997; Zeithaml et al. 1996.)

The assumption that reputation leads into customer citizenship behaviour can be based on study by Sung and Yang (2008), who suggest that customers patronizing well-reputed companies display helpful or supportive behaviour. Literature also suggests that the link is not necessarily direct, but mediated by other factors (Sung and Yang 2008; Walsh et al. (2009). Bartikowski and Walsh (2011) empirically study this, inspecting how consumer-based reputation influences commitment and loyalty intentions, CCB towards customers, and CCB towards the company, and how moderators influence each citizenship behaviour (see figure 2).

Like Bartikowski and Walsh (2011), this study will use Walsh and Beatty (2007) definition of reputation, called consumer-based corporate reputation (CBR). CBR was defined by Walsh and Beatty (2007, 129) as following:

*"The customer's overall evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives or constituencies (such as employees, management, or other customers) and/or known corporate activities."*

Bartikowski and Walsh (2011) base their inclusion of commitment and loyalty on studies of Morgan and Hunt (1994), Raj (1982), and Lengnick-Hall (1996). Commitment is seen as mediating variable in well-performing business relations - committed partners are more likely to make amends and seek results, and more committed customers often reach better results due to having acquired experience of how company's offerings operate (Morgan and Hunt 1994; Lengnick-Hall 1996). Advertising may also increase purchase intent among loyal customers for several months at a time (Raj 1994).

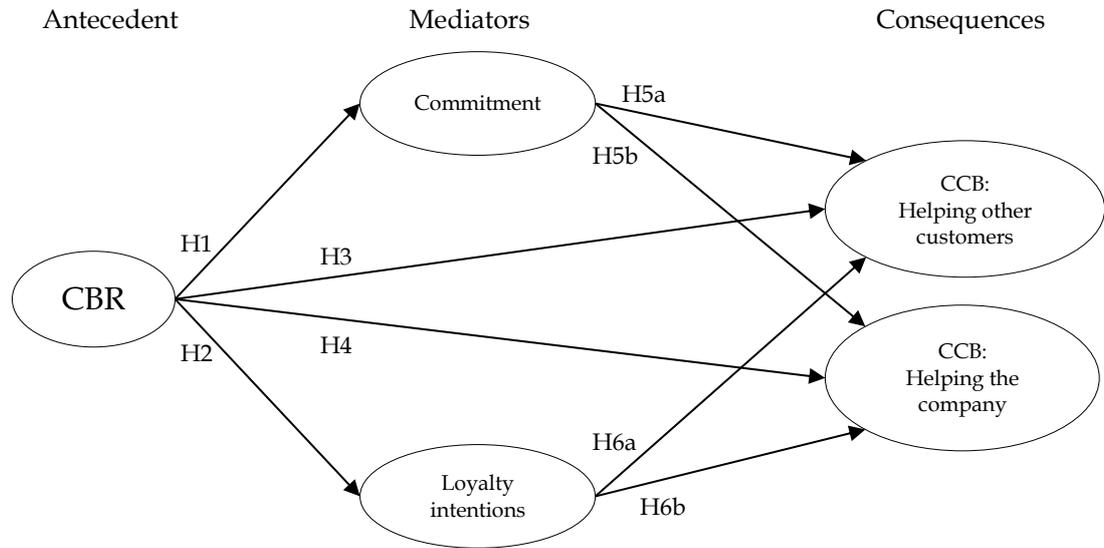


FIGURE 2: How CBR indirectly influences CCB (Bartikowski and Walsh 2011)

Bartikowski and Walsh (2011) discovered that customer-based company reputation does influence commitment and loyalty intentions. Likewise, reputation was seen to influence both types of tested citizenship behaviour: CCB towards company and CCB towards other customers. Both commitment and loyalty were observed to mediate the reputation-CCB connection towards company, but no significant relation between the mediators and CCB directed at other customers. Thus it may be deduced that good company reputation encourages customers to act favourably towards the company, and that the relationships are not entirely direct. How CCB is limited to behaviour towards company may be explained by customer's opportunistic behaviour: customer perceives more immediate rewards from acting beneficially towards the company, while similar yields are not expected of exceptional behaviour towards other customers. (Bartikowski and Walsh 2011.)

Similar studies were also conducted by Schaarschmidt, Walsh and Ivens (2015) and Mehtap and Kokalan (2012) on organizational citizenship behaviour. The results of Schaarschmidt et al. (2015) suggested that if employees perceive outsiders viewing their employer with prestige, OCB would be encouraged. Similarly, literature recognizes that this same perceived external reputation influences pride in membership, affective commitment, and job satisfaction, while also reducing emotional exhaustion and quitting intentions (Carmeli 2005; Helm 2013; Mishra 2013). Schaarschmidt et al. (2015) also note the mediating effects of job satisfaction and self-determination. Mehtap and Kokalan (2012) observed effect of reputation on various facets of OCB, concluding that reputation increases loyalty, social participation, advocacy and functional participation dimensions. Thus while outsider's perception of company results in citi-

zanship behaviour in both cases (customer and employee), the motivators and mediators are somewhat different.

Corporate reputation and corporate social responsibility (CSR) are two highly connected concepts, as one method of improving customer's positive perception of company is corporate social responsibility (Fombrun and Shanley 1990). CSR refers to company behaviour that seeks to fulfil social needs beyond what is legally obliged - for example by building waste treatment facilities, or arranging education for employees' children voluntarily (Angelidis and Ibrahim 1993). Corporate social responsibility provides an opportunity for customers to identify with the company: the more the CSR actions are in accord with customers' self-concept, beliefs and ideologies, the greater the level of consumer-company identification (Sen, Bhattacharya 2001; Bhattacharya, Rao and Glynn 1995; Bhattacharya and Sen 2003; Ahearne et al. 2005). Lii and Lee (2012) argue that CSR initiatives influence C-C identification and brand attitude, which in turn mediate behavioural responses.

Lii and Lee (2012) also suggest that for corporate reputation may act as a moderating variable that indirectly influences customer citizenship behaviour. As mentioned above, Lii and Lee (2012) claim that CSR initiatives (commonly sponsorship, cause-related marketing and philanthropy) have an influence on C-C identification and brand attitude. These two factors behave as mediators for in-role and extra-role behaviour, among which CCB is included. The better the CSR efforts are perceived, the stronger the mediating factors are and in turn the exhibited in-role and extra-role behaviours. The connection between CSR efforts and both C-C identification and brand attitude is in turn moderated by company reputation: if consumers perceive company's CSR efforts negatively, they form sceptical attitudes towards it; on the other hand, if the efforts are perceived well, the brand will be evaluated positively. (Lii and Lee 2012.)

To conclude, well-perceived company reputation is known to influence citizenship behaviours in both employees and customers. The connection may be either direct or indirect, and it may be influenced by other factors such as commitment and loyalty. (Schaarschmidt et al. 2015; Bartikowski and Walsh 2011.) In addition to direct effects, reputation may also act as a mediating variable for other drivers of CCB (Lii and Lee 2012). Therefore, reputation can be listed among predictors of citizenship behaviour.

### **2.2.3.5 Potential outcomes**

Many known positive outcomes of CCB naturally correlate with the ways citizenship manifests, notably: spreading of WoM; increased customer co-operation; customer participation; customers' altruistic behaviour; policing other customers (Fowler 2014). WoM is known to have a strong influence on customer's purchase decisions; power of it increasing the more important customer perceives the purchase. Similarly, spreading WoM is more likely if the person talking finds the object relevant for his self-concept. (Chung and Darke 2006.) WoM also tends to enjoy credibility that company messaging may be lacking (Herr, Kardes and Kim 1991). The increased co-operation, participation and al-

truism may lead to potential monetary savings through efficiency. Companies may also be able to reduce formal controls as customers enforce rules upon each other through policing behaviour and teaching norms to other customers. Through outcomes such as ones mentioned above, citizenship behaviour may even become a competitive advantage for the company. For both company and customers, citizenship behaviour may create a sense of community through participation, altruism and co-operation, also complimenting efforts to improve service delivery and solve issues. (Fowler 2014.) Customer citizenship behaviour is also known to have an impact on the employees, increasing performance and employee commitment, and reducing turnover intention (Yi and Gong 2011).

Fowler (2014) summarizes most of potential negative effects of CCB. First noted issue is that customers may seek to limit the benefits and solidarity of the group to a limited sect of customers, excluding others and thus undermining the beneficial effects of citizenship. Additionally, potential and excluded existing customers may perceive barriers to joining the privileged group, essentially dividing the customer base and possibly employees as well. Consequently, some customers may attempt to freeride the benefits of other customers' citizenship behaviour. Fowler also mentions that the solidarity of employees and customers may limit individual customer freedoms, as patronizing competitors is frowned upon. Focusing too heavily on a subset of customers may restrict the thinking of company and customers, causing inward focus that averts new ideas and innovations. (Fowler 2014.)

### **2.3 Research model**

The research model is based on the model developed by Bartikowski and Walsh (2011). The core structure remains similar as the model tests antecedents of CCB. However, WoM was added as second outcome as commitment, loyalty and identification are all recognized to influence it (Brown et al. 2005, Dick and Basu 1994; De Matos and Rossi 2008, Hong and Yang 2009), and it is considered as one of the CCB manifestations. CCB was also condensed into single outcome variable instead of being divided into two dimensions based on the recipient of behaviour. Bartikowski and Walsh based their inclusion of loyalty on Kunda's (1990) theory of motivated reasoning. Both commitment and loyalty intentions were kept in the model to confirm earlier results. Based on the study of Ahearne et al. (2005), customer-company identification will be added as third construct to expand the model. Ahearne et al. recognized that customer-company identification may influence behavioural outcomes in both in- and extra-role behaviours. Customer perceptions of company and employee characteristics were recognized as antecedents, suggesting reputation as potential predictor. The idea was further supported in study by Keh and Xie (2009), recognizing a moderate but statistically significant link between company reputation and custom-

er identification. Furthermore, based on same study by Keh and Xie (2009), trust was also added as a moderator for customer identification and commitment. Age, gender, length of customer relationship and frequency of visits and purchases were included as descriptive variables, but not pictured in the model.

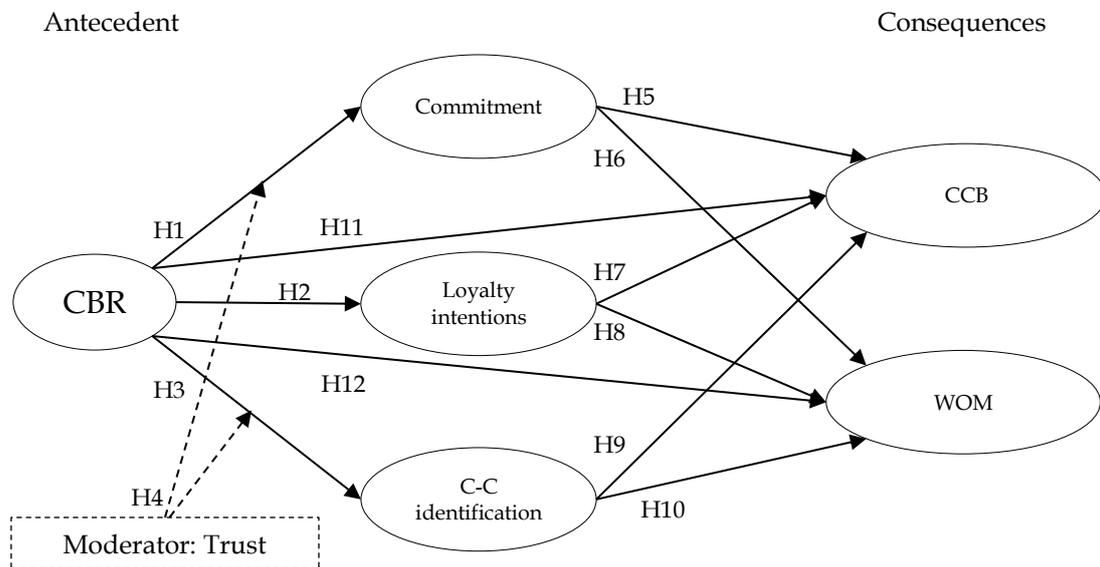


FIGURE 3: Research model

Formation of the hypotheses was discussed in the theory section and will not be repeated here. The complete list of proposed hypotheses and relevant literature is included in the following table 2.

TABLE 2: List of hypotheses

Hypothesis	Key literature
H1: CBR → Commitment	Adreassen and Lindestad 1998; Walsh et al. 2009
H2: CBR → Loyalty intentions	Fombrun 1996; Sung and Yang 2008; Sirgy 1982; Walsh and Beatty 2007
H3: CBR → C-C identification	Underwood et al. 2001; Kleine, Kleine and Kernan 1993; Ahearne et al. 2005; Keh and Xie 2009
H4: Trust has a moderating effect on the links between CBR and C-C identification, Commitment	Morgan and Hunt 1994; Moorman 1992; Keh and Xie 2009; Bhattacharya and Sen 2003
H5: Commitment → CCB	LePine et al. 2002; Organ and Ryan 1995
H6: Commitment → WoM	Harrison-Walker 2001; Brown, Barry, Dacin and Gunst 2005

(continues)

TABLE 2: (continues)

H7: Loyalty intentions → CCB	Gruen 1995; Bartikowski and Walsh 2011; Sirgy 1982
H8: Loyalty intentions → WoM	Dick and Basu 1994; De Matos and Rossi 2008
H9: C-C identification → CCB	Bergami and Bagozzi 2000; Dukerich, et al. 2002; Ahearne et al. 2005
H10: C-C identification → WoM	Hong and Yang 2009; Ahearne et al. 2005; Brown et al. 2005
H11: CBR → CCB	Bartikowski and Walsh 2011; Schaarschmidt, Walsh and Ivens 2015; Jinfeng, Runtian and Qian 2013; Mehtap and Kokalan 2012
H12: CBR → WoM	Walsh et al. 2009; Bontis et al. 2007; Hong and Yang 2009; Hansen et al. 2008

### 3 METHODOLOGY

This section will discuss and justify the plans and methodological selections that were found to be best suited for the study. The chapter begins with a brief view on selected research strategy and features of quantitative research. The following section will discuss data collection and formation of the questionnaire. The final section will go through the tools of analysis.

#### 3.1 Research design

According to Hirsjärvi et al. (2007, 130), there are three traditional approaches to research: experimental, survey and case study. Furthermore, the study objectives are typically categorized into four groups: explorative, explanatory, descriptive and predictive. As the field of study already provides a strong theoretical base, and the objective of the study is to uncover causal effects between established concepts, the study is of explanatory nature.

Quantitative research is described as hypothetical and deductive, experimental and positivistic. It highlights causal relationships resembling universal laws. The key features of quantitative research include making conclusions from earlier literature, emphasizing theories, defining concepts, proposing and testing hypotheses, carefully planning and executing data collection in a manner that supports numerical measurements, proper sample-collection, and statistical analysis. (Hirsjärvi et al. 2007, 135-136.)

Quantitative approach offers several worthwhile benefits. The approach allows observation of causal relationships. With an appropriate sample, the results can be generalized to the entirety of the observed population, and with proper documentation the quantitative results are relatively easy to replicate. (Bryman and Bell 2007, 168-171.) Quantitative approach also faces some noteworthy criticism. Bryman and Bell (2007, 174) state that researchers often fail to distinguish between people and social institutions from so called "the world of nature". This view on people and social institutions does not necessarily reflect the reality with precision, and rather turns a blind eye on individual's interpretations of the world around them. The measurement process of quantitative research is criticized to contain "artificial and spurious sense of precision and accuracy" (Bryman and Bell 2007, 174), as the connection between measurements and intended concepts may be assumed rather than real. Quantitative research's reliance on instruments to gather the data is claimed to obscure the connection between daily life and the research. For example, the data gathered may not be reliable out of the simple reason that the respondents lack the required knowledge or insight to respond truthfully. (Bryman and Bell 2007, 174.) Furthermore, the perspective of quantitative research on people and social lives

is criticized of being static and independent of reality, omitting connections that would naturally exist (Bryman and Bell 2007, 174).

The study objective and the explanatory nature point towards quantitative survey research. Strong theoretical base and known advantages of quantitative survey research also suit the study, thus it was seen as the most suitable approach.

### **3.2 Data collection and questionnaire**

Questionnaire is one of the traditional forms of survey research. It is used to gather extensive amounts of data from a single point of time from a selected sample in a standardized manner. (Hirsjärvi et al. 2007; Bryman and Bell 2007, 56.) The main benefits of questionnaire are that it allows the researcher to gather large data sample from a wide array of topics while also being very efficient. Delivering the survey online is perceived to be relatively effortless, quick, and it is capable of reaching wide audience in a short time. Furthermore, respondents may complete the survey whenever most convenient to them, and the researcher cannot adversely influence the results of the questionnaire by being present or asking questions in different order. (Bryman and Bell 2007, 242.) According to Birks and Malhotra (2007, 274), survey data is also of good quality, low costing and provides a possibility to classify respondents. According to Hirsjärvi et al. (2007, 192), survey research is most adept in studying behaviours and intents, knowledge, values, attitudes and beliefs. As the goal is to acquire information about customer attitudes and intentions from ideally a large sample, a quantitative survey approach is fitting. Survey approach comes with certain innate disadvantages however. The acquired results may be considered to be of shallow nature, and there is no certainty that the respondents have answered the questions seriously and with honesty. There is a possibility of misunderstandings, and there is no certainty of how well-educated the respondents are of the topic. In some cases, there may also be a significant amount of missing responses or even a lack of respondents. (Hirsjärvi 2007, 190.) Should the respondents require assistance with completing or understanding the survey, the researcher is not available. There may also be cases where the reported respondent is not the one truly answering the questions. (Bryman and Bell 2007, 242-243.) In cases of online surveys, the sample will also be biased towards those with access or easier access to the web (Birk, Malhotra 2007, 274).

For this study, the survey data was gathered online using online questionnaire platform Webropol 2.0. Once the survey data was acquired the absolute amount as well as the relative number of respondents was compared. The measurement for response percentage was based on the comparison of surveys opened and surveys completed. The total amount of responses acquired was 219, and the response rate based on times opened and times answered was 52%. The dominating character of the sample was its accessibility, thus the sample

was essentially a convenience sample (Bryman and Bell 2007, 198). The data acquisition was carried out in March 2016 over roughly two weeks via the partnering company's Facebook site.

The initial questionnaire draft was in English, and thus had to be translated to Finnish. The translation was carried out by the author; translations to other languages were not requested by the company. Feedback about the survey was gathered from four other persons prior to release in order to spot potential mistakes in the draft or to discover if any meanings were lost in translation. All measures and used questions were taken directly or adapted from peer-reviewed journal articles, and thus were established on theory and pre-tested for validity and reliability. To ensure suitability of the measures for the context, most questions saw minor changes in wording.

The total sum of questions in the questionnaire was 43. The questionnaire included several demographic and descriptive questions (sex, age, customer relationship length, frequency of visits, frequency and recency of purchases). The partnering company did not wish to add any questions, although some topics and individual questions were omitted as per their request. None of the questions were compulsory.

For easier comparisons and analysis, the questionnaire resorted to structured questions. Multiple-indicator questions were measured with a 7-point Likert scale with range from "strongly disagree" to "strongly agree" along with option for "neither agree nor disagree" (or similar adaptations if context required such). According to Metsämuuronen (2011, 70), the Likert scale is suitable for measuring attitudes, motives, intentions and so forth when individual estimates their own perceptions. 7-point scale was opted for as it provides more accurate responses than the 5-point scale (Metsämuuronen 2011, 79). Some of the additional demographic questions used more customized scales to guarantee better fit. As an exception to the Likert-scale measures, customer-company identification used a visualized scale borrowed from Ahearne and Bhattacharya (2005).

As per recommendation of Hirsjärvi et al. (2007, 198), the questionnaire was ordered so that the questions considered to be easy or short were asked first. These included respondent's sex, age, and other such questions. The rest of the questions were in mixed order and some of the items were reversed to minimize bias. The time it took to complete the survey was estimated to be around 10 minutes, and none of the testers considered questionnaire length to be an issue.

Customer-based company reputation was asked by using scale developed by Walsh and Beatty (2007). However, some of the questions in the 15-item scale were omitted by the request of the company as the context for asking about the particular items did not appear suitable and would likely not have generated sufficient responses. The questions will be coded for analysis per their factor and dimension as RepCustOri1, RepCustOri2, etc. Commitment measures were adapted from Hennig-Thurau et al. (2002). Measures for CCB were adapted from Groth (2005), for WOM from Brown, Barry, Dacin and

Gunst (2005). The questions for measuring loyalty were borrowed from Srinivasan, Anderson, Ponnnavolu (2002). In order to replicate the results of Bartikowski and Walsh 2011 study, it would have been ideal to use the same items for loyalty. As the original source for the measure used in said study could not be found, an alternative scale was brought in as replacement. Trust measures are based on study by Bhattacharjee (2002), measuring three dimensions of trust with a total of six questions. Finally, customer-company identification will be measured by scale from Ahearne and Bhattacharya (2005). The short list of measures and their respective sources are listed in table below, and the full list of measures is available in the appendix.

TABLE 3: Short list of measures

Measure	Source of adaptation
Customer-based reputation	Walsh and Beatty (2007)
Commitment	Hennig-Thurau (2002)
Loyalty	Srinivasan, Anderson, Ponnnavolu (2002)
Identification	Ahearne and Bhattacharya (2005)
CCB	Groth (2005)
Word of Mouth	Brown, Barry, Dacin and Gunst (2005)
Trust	Bhattacharjee (2002)
Customer-company identification	Ahearne, Bhattacharya and Gruen (2005)

### 3.3 Analysis

The acquired survey data was exported from Webropol 2.0 to IBM SPSS Statistics 22 for analysis. The data was reviewed for insufficient responses and missing values, which will be discussed more thoroughly in the results section. Basic statistical analysis of frequencies, distributions etc. were carried out in SPSS.

Factor analyses were conducted using SPSS and AMOS. The method allows reducing the number of variables into more condensed entities (Metsämuuronen 2011, 598). The factors are formed by using the statistics program to estimate how strongly each variable loads into the factor. Both exploratory (for pre-analysis) and confirmatory factor analysis were used so that unfit variables (e.g. low factor loading, loads into too many factors, too low or high correlations with other variables) could be removed. (Metsämuuronen 2011, 609-614.) The results of factor analysis were applied into structural equation modelling based on hypotheses.

## 4 RESULTS

This chapter presents the acquired results based on the data gathered. The section will first cover the data preparation. Relevant descriptive statistics will be analysed before moving on to means and variances and mean comparisons. Factor analyses will follow the comparisons and the section will conclude with the analysis of the structural equation model and hypothesis results.

### 4.1 Data preparation

The acquired data was transferred from Webropol online questionnaire platform to IBM SPSS for the analyses. A crosscheck was done between SPSS and Webropol to ensure no data was lost in the transition. The questionnaire resulted in total of 219 responses. Some outlier responses were removed based on Mahalanobis distance values. The final sum of responses was 211. The acquired data contained missing values that were replaced mean values. Rotated items were also recoded to be consistent with other items. Despite missing values having been estimated, certain variables were seen appropriate to be dismissed due to high amount of missing values (>50% of responses).

### 4.2 Descriptive statistics

The questionnaire was opened 208 times without responding, thus the effective response rate was estimated to be 52%.

A significant majority of the respondents were women (N=164, 77%) while 47 (22,3%) identified as men. The result was a mild surprise considering that the partnering company does not specifically cater for female customers. However, the results likely tell more of the company's Facebook followers rather than typical customer profile.

Majority of the respondents were young adults, aged 21-30 (N=96, 45,5%), the second most significant group being those aged 31-40 (N=60, 28,4%). 33 of the respondents were under age 21 (15,6%), with the smallest group being 41-54 year olds (N=22, 10,4%). Age distribution did not provide any additional surprises.

Vast majority of the respondents only possessed second level degree (N=118, 55,9%), thus possessing moderate education level. A significant group also reported bachelor level education (N=60, 28,4%). 17 individuals claimed to have only completed basic education (8,1%), 15 having completed master's degree (7,1%) and one having achieved higher level of education than master's (0,5%). The results are visible in the tables below.

TABLE 4: Gender, age and education level of respondents

<b>Gender</b>	<b>%</b>	<b>N</b>
Male	22,3	47
Female	77,7	164
<b>Total</b>	<b>100</b>	<b>211</b>

<b>Age</b>	<b>%</b>	<b>N</b>
Under 21	15,6	33
21-30	45,5	96
31-40	28,4	60
41-54	10,4	22
<b>Total</b>	<b>100</b>	<b>211</b>

<b>Education level</b>	<b>%</b>	<b>N</b>
Basic education	8,1	17
Second level degree	55,9	118
Bachelors	28,4	60
Master	7,1	15
Higher	0,5	1
<b>Total</b>	<b>100</b>	<b>211</b>

The relationship age with the company was also measured as descriptive variable. Nearly half of the respondents claimed to have been customers for at least four years (N=103, 48,8%). Relationship length of 3-4 years received 34 responses (16,1%), 2-3 years a total of 32 responses (15,2%), 1-2 years summed up to 17 answers (8,1%). 21 persons claimed to have been patrons for less than a year (10,0%), and four stated no previous customer relationship (1,9%). Thus it appears that most of the respondents were established long-term customers.

Regarding the frequency of visiting the co-operating company website, almost half of the respondents reported visiting 2-3 times a month (N=100, 47,4%). Second most frequent group was those visiting once a week or more (N=57, 27,0%). 22,3% of the respondents (N=47) visit every 1-3 months, a mere 2,8% visit every 4-6 months and a single respondent reported visiting at least once a year.

Purchase frequency was measured in similar manner. The largest representing group claimed to make purchases every 1-3 months (N=75, 35,5%). 27,5% of the respondents make purchases slightly less frequently, shopping once every 4-6 months (N=58). 23,7% state they purchase at least once a year (N=50).

37,9% of the respondents state they have made a purchase in the last 1-3 months (N=80) and 20,9% (N=44) in the last month. 14,2% have made purchases within a week from answering (N=30). 10,4% (N=22) stated their most recent purchase being 4-6 months ago, and 9% (N=19) last made their purchase over a year ago. Six respondents stated there had been no prior purchases.

The frequencies reveal minor inconsistencies among the respondents. When questioned about relationship age, four responses claimed there was no previous relationship. When asked about purchase frequency, two stated no

previous purchases, and regarding purchase recency there were six responses telling no earlier purchases. This suggests that at least some of the respondents responded carelessly or even at random. The frequency tables for relationship age, visit and purchase frequency and purchase recency are listed below.

TABLE 5: Relationship age, purchase and visit frequencies, purchase recency

<b>Relationship age</b>	<b>%</b>	<b>N</b>
Less than a year	10,0	21
1-2 years	8,1	17
2-3 years	15,2	32
3-4 years	16,1	34
4 years or more	48,8	103
No previous relationship	1,9	4
<b>Total</b>	<b>100</b>	<b>211</b>

<b>Visit frequency</b>	<b>%</b>	<b>N</b>
Once a week or more	27,0	57
2-3 times a month	47,4	100
Every 1-3 months	22,3	47
Every 4-6 months	2,8	6
At least once a year	0,5	1
<b>Total</b>	<b>100</b>	<b>211</b>

<b>Purchase frequency</b>	<b>%</b>	<b>N</b>
Once a week or more	0,5	1
2-3 times a month	4,7	10
Between 1-3 months	35,5	75
Between 4-6 months	27,5	58
At least once a year	23,7	50
Less than once a year	7,1	15
Has not bought before	0,9	2
<b>Total</b>	<b>100</b>	<b>211</b>

<b>Purchase recency</b>	<b>%</b>	<b>N</b>
Less than a week ago	14,2	30
Less than a month ago	20,9	44
1-3 months ago	37,9	80
4-6 months ago	10,4	22
6-12 months ago	4,7	10
Over a year ago	9,0	19
Has not bought before	2,9	6
<b>Total</b>	<b>100</b>	<b>211</b>

### 4.3 Means and variances of measured variables

Reputation, commitment, loyalty and identification were measured on a seven-step Likert scale. The measure for reputation consisted of adapted 11-item customer-based company reputation scale including multiple dimensions: social responsibility, economical prowess, customer orientation, and perceptions of quality. The three variables measuring social responsibility dimension were dismissed due to having high amount of missing values. Trust also contained multi-dimensional measure, measuring consumer's trust on company expertise, benevolence and fairness. Rests of the used measures were simpler and included only single dimension. The questions used, respectable variable names, means and variances are listed in the table below. The full adapted and translated questionnaire that was used is available in the appendix.

TABLE 6: Means and variances of variables

<b>Question</b>	<b>Variable</b>	<b>Mean</b>	<b>Variance</b>
<b>Reputation</b>			
Has employees who treat customers courteously	RepCustOri1	5,38	0,656
Is really concerned about its customers	RepCustOri2	4,97	0,371
Treats its customers fairly	RepCustOri3	5,07	0,476
Clearly outperforms competitors	RepEconPow1	5,02	0,957
Recognizes and takes advantage of market opportunities	RepEconPow2	4,77	0,732
Has strong prospects for future growth	RepEconPow3	4,97	0,566
Offers high quality products and services	RepQual1	4,94	0,572
Stands behind the services that it offers	RepQual2	5,11	0,440
<b>Loyalty</b>			
I seldom consider switching to another website.	Loyalty1	3,97	1,552
As long as the present service continues, I doubt that I would switch websites.	Loyalty2	5,51	0,670
I try to use the website whenever I need to make a purchase.	Loyalty3	4,49	1,203
When I need to make a purchase, this website is my first choice.	Loyalty4	4,50	1,451
I like using this website.	Loyalty5	4,98	0,762
To me this website is the best retail website to do business with.	Loyalty6	4,86	1,323
I believe that this is my favourite retail website.	Loyalty7	4,82	1,094
<b>Commitment</b>			
I am very committed to this company.	Commitment1	4,57	1,094
My relationship with this company means a lot to me.	Commitment2	4,28	1,098
If this company would not exist any longer, it would be a hard loss for me.	Commitment3	5,20	0,960

(continues)

TABLE 6: (continues)

<b>Identification</b>			
Estimate, how strongly you feel yourself identifying with the company. (see appendix for the picture and full description)	Identification	5,19	1,478
<b>CCB</b>			
Based on your past experience with this firm, how likely are you to...?			
... teach a friend how to use the service correctly.	CCBOthers1	5,12	0,690
... help other shoppers when they don't know how to use this service.	CCBOthers2	5,15	0,964
... explain to other customers how to use the service correctly.	CCBOthers3	4,80	0,973
... provide information when surveyed by the business.	CCBCompany1	4,70	0,660
... provide helpful feedback to customer service.	CCBCompany2	4,49	1,146
... inform the firm about the service provided by this employee.	CCBCompany3	4,87	0,544
<b>WOM</b>			
"If a friend were shopping for clothing, how likely is it that you would recommend the company"	WOM1	4,91	0,762
"If you were helping your son, daughter, or other close relative make a decision on what dealership to shop for clothing, how likely is it that you would recommend the company?"	WOM2	4,54	1,002
<b>Trust</b>			
Company has the skills and expertise to perform transactions in an expected manner	TrustExpertise1	5,10	0,461
Company has access to the information needed to handle transactions properly	Trustexpertise2	5,30	0,363
Company is fair in its conduct of customer transaction	TrustFairness1	5,16	0,342
Company is fair in its customer service policies following a transaction	TrustFairness2	4,91	1,450
Company is open and receptive to customer needs	TrustBenevolence1	4,88	0,429
Company makes good-faith efforts to address most customer concerns	TrustBenevolence2	4,76	0,667

Dimensions of reputation received similar mean values, ranging slightly above or under five. The variances for customer orientation were slightly less than those of other dimensions, and the means slightly higher. The values indicate that most customers perceived the company either in slightly or moderately positive manner.

Loyalty and Commitment scored slightly lesser values than reputation, also with significantly more variance in the responses. However, the perception is again oriented towards positive, suggesting moderate loyalty and commitment attitudes. Overall, the responses for both were very similar, with an exception being made by Loyalty1 (3,97 mean value suggesting more indifferent attitude). The mean value for identification was 5,19, suggesting relatively high identifi-

cation with the company. The variance however was notable high at 1,4978, hinting that the perceptions are not as uniform as with, e.g. reputation.

CCB towards other customers scored slightly better mean values (5,12, 5,15, 4,80) than CCB towards the company (4,70, 4,49, 4,98) and a smaller variance. This would suggest the respondents are slightly more likely to be willing to help their peers than the company. Overall, respondents seem cautiously willing to engage in citizenship behaviours

Trust items scored means ranging from 4,76 to 5,30, thus being moderately high. Variance values were mostly reasonable, staying below 0,5 apart from TrustFairness2. Results would indicate that the respondents trust the company, but not very highly.

#### 4.4 Mean comparisons

Means between groups were compared using the descriptive variables. Comparisons between two groups were made using Mann-Whitney's U-test, which was seen more fitting than the similar but more commonly used t-test due to many of the variables not following normal distribution, a precondition for using t-test. Comparisons between multiple groups was carried out using Kruskal-Wallis' nonparametric test. (Karjaluoto 2007) The tables below only list significant connections – the full mean comparison tables are listed in the appendix.

TABLE 7: Gender and age group comparisons

Variable	Gender		Age					
	Sig.	Male	Female	Sig.	U-21	21-30	31-40	41-54
RepCustOri1		5,43	5,37	*	5,30	5,32	5,40	5,68
RepQual1		4,85	4,85	*	5,09	4,78	4,98	5,27
Loyalty7	*	4,51	4,90		4,91	4,85	4,73	4,73
CCBOthers3	*	4,45	4,90		4,82	4,82	4,70	4,95
CCBCompany1	*	4,47	4,76		4,82	4,61	4,73	4,77
CCBCompany3		4,68	4,92	*	5,18	4,86	4,70	4,86

Note: \*:  $p < 0,05$

The gender of the respondents was only found to display differences in single loyalty variable and two CCB variables. In all three variables, female respondents averaged slightly higher values. Age on the other hand had a minor impact on one of the customer orientation variables, one reputation variable and one of the CCB variables. Customer orientation appeared to be perceived slightly better among the older respondents, while quality perceptions peaked amongst the youngest and the oldest of the respondents. CCB attitudes tended to decline with age, but rose up again for the eldest respondents. Overall, differences between gender and age groups were essentially negligible despite displaying some statistically almost significant connections.

TABLE 8: Education level group comparisons

Variable	Sig.	Education				
		Basic	Secondary	Bachelor	Master	Higher
CCBCompany2	*	3,76	4,59	4,48	4,53	4,00

Note: \*:  $p < 0,05$

The only statistically significant difference amongst different education levels was found in of the CCB variables. Thus overall, degree level of the respondents appeared to make no difference on the values.

TABLE 9: Relationship age group comparisons

Variable	Sig.	Relationship age (years)					
		<1	1-2	2-3	3-4	>4	None
RepCustOri3	*	5,00	5,06	5,16	5,03	5,13	3,75
Loyalty3	**	4,05	4,94	4,53	4,09	4,66	3,50
Loyalty4	*	4,00	4,82	4,44	4,35	4,65	3,75
Loyalty7	**	4,48	4,88	4,34	4,82	5,04	4,25
Commitment3	*	4,95	5,29	4,91	5,06	5,41	4,25

Note: \*:  $p < 0,05$ ; \*\*:  $p < 0,01$

Inspecting relationship age resulted in a slightly more eventful outcome. One reputation variable, three of the loyalty variables and single commitment variable displayed statistically significant differences. Apart from those with no earlier purchases responding less favourably, reputation shows no clear trend depending relationship age. Loyalty values appear to slightly increase as relationship age grows, but the differences, apart from no relationship group, are rather minor. The variable Commitment3 behaved similarly to the loyalty variables. The main takeaway is that for commitment and loyalty, the respondents who had no previous customer relationship responded less favourably. However, the low sample of no relationship -respondents suggests the results should be taken with a grain of salt.

TABLE 10: Visiting frequency group comparisons

Variable	Sig.	Frequency of visits				
		At least once a week	2-3 times a month	Every 1-3 months	Every 4-6 months	Once a year+
RepCustOri2	*	5,14	4,93	4,81	5,33	5,00
RepCustOri3	**	5,30	5,03	4,98	4,50	4,00
RepEconPow1	*	5,19	4,95	5,00	5,00	4,00
RepQual1	**	5,14	5,01	4,55	4,83	5,00
Loyalty2	***	5,86	5,41	5,36	5,33	4,00
Loyalty3	**	4,86	4,51	4,13	3,67	3,00
Loyalty4	***	5,00	4,50	3,98	4,17	3,00
Loyalty5	**	5,18	5,09	4,57	4,67	4,00
Loyalty6	***	5,33	4,82	4,51	3,50	6,00
Loyalty7	**	5,19	4,77	4,47	4,83	4,00
Commitment1	***	4,88	4,72	3,94	4,17	4,00
Commitment2	***	4,75	4,28	3,68	4,50	4,00
Commitment3	***	5,63	5,10	4,96	4,67	5,00
Identification	*	5,46	5,24	4,85	4,50	5,00
CCBOthers2	*	5,44	5,15	4,89	4,33	5,00
CCBCompany3	*	5,09	4,82	4,81	4,17	4,00
WOM1	*	5,18	4,91	4,57	4,83	5,00

Note: \*:  $p < 0,05$ ; \*\*:  $p < 0,01$ ; \*\*\*:  $p < 0,001$

Company website visiting frequency was inspected next. Four of the reputation variables had statistically significant differences between the groups. All but one loyalty variable displayed differences; all commitment items showed differences. Two of the CCB items demonstrated differences and one of the WoM items. Typically, the trends appeared to be in cautious decline: those visiting increasingly often scored slightly higher values than those rarely visiting. The results are understandable: those viewing the company more favourably visit more often. However, the differences between the mean values tended to be small and the group visiting the least provided only a small sample.

TABLE 11: Purchase frequency group comparisons

Variable	Sig.	Frequency of purchases						
		At least once a week	2-3 times a month	Every 1-3 months	Every 4-6 months	At least once a year	Less than once a year	Never
RepCustOri2	*	6,00	5,40	5,04	4,93	4,92	4,67	4,50
RepCustOri3	**	6,00	5,50	5,17	5,09	4,94	4,73	4,00
RepEconPow1	*	6,00	5,70	4,95	5,09	5,00	4,87	4,00
Loyalty2	*	6,00	5,50	5,57	5,59	5,44	5,20	5,00
Loyalty3	***	4,00	4,90	4,79	4,66	4,14	3,47	3,00
Loyalty4	**	4,00	4,80	4,85	4,52	4,28	3,33	4,00
Loyalty6	***	6,00	5,80	5,05	4,71	4,72	4,20	5,00
Loyalty7	*	6,00	5,50	5,05	4,64	4,60	4,53	4,50
Commitment1	***	6,00	5,00	4,87	4,52	4,30	3,93	3,50
Commitment2	***	6,00	4,90	4,52	4,34	3,90	3,73	3,00
Commitment3	**	6,00	5,80	5,43	5,14	5,00	4,53	5,00
CCBCompany2	*	6,00	4,70	4,36	4,48	4,72	4,33	3,00
WOM1	*	6,00	5,40	4,99	4,98	4,78	4,27	4,50

Note: \*:  $p < 0,05$ ; \*\*:  $p < 0,01$ ; \*\*\*:  $p < 0,001$

Similar to frequency of visits, investigating differences between purchase frequency groups resulted in certain reputation, loyalty and commitment items displaying statistically significant differences. Excluding groups where sample size was low, the mean values suggest that groups buying more frequently responded more favourably.

TABLE 12: Purchase recency group comparisons

Variable	Sig.	Recency of purchases						Never
		Less than week ago	Less than month ago	1-3 months ago	4-6 months ago	6-12 months ago	Over a year ago	
RepCustOri1	*	5,47	5,52	5,39	5,27	5,20	5,16	5,17
RepCustOri3	***	5,33	5,25	5,14	4,82	4,50	4,84	4,17
Loyalty2	**	5,50	5,64	5,63	5,41	5,40	5,37	4,17
Loyalty3	***	4,70	4,75	4,73	4,32	4,10	3,32	3,33
Loyalty4	**	4,60	4,70	4,70	4,55	4,30	3,42	3,50
Loyalty6	**	5,43	4,73	4,94	4,64	4,70	4,32	4,67
Loyalty7	*	5,10	5,11	4,79	4,59	4,50	4,42	4,17
Commitment1	**	4,90	4,64	4,70	4,32	4,60	3,79	4,00
Commitment2	***	4,70	4,43	4,40	4,18	3,60	3,47	3,50
Commitment3	**	5,40	5,48	5,26	4,95	5,10	4,53	4,50
CCBCompany1	**	4,90	4,84	4,64	4,23	5,20	4,74	4,17
CCBCompany3	*	4,97	4,98	4,85	4,91	4,60	4,84	4,17
WOM1	*	5,17	5,05	4,96	4,82	4,50	4,42	4,33

Note: \*:  $p < 0,05$ ; \*\*:  $p < 0,01$ ; \*\*\*:  $p < 0,001$

Following the trend of the previous two comparisons, loyalty and commitment display the highest amount significant differences between the groups. The values tend to decline as the most recent purchase grows distant, but the differences are not always quite as pronounced as in previous comparisons.

Overall, the most significant differences between groups were observed when inspecting frequency of visits, frequency of purchases and recency of purchases. The groups who had recently visited or purchased, or purchased more often, viewed the company slightly more favourably than the other groups. The results are not surprising - by common sense, those more favourably inclined are more likely to visit the website and patronise the company. While there were multiple statistically significant differences, the discrepancies between groups were so mild that in most cases it would seem unwise to make any far-reaching conclusions of the results.

## 4.5 Factor analysis

An exploratory factor analysis (EFA) was carried out in SPSS for pre-analysis in order to test the functionality of presumed factors and used measures. The analysis was run multiple times. Kaiser-Meyer-Olkin measure of sample adequacy (KMO) resulted in values above 0,8 (values above 0,6 are considered fit enough). The null hypothesis was rejected with sig value of 0,000, thus the KMO test proved there was enough correlation between the factors to run the EFA. Furthermore, the sample size of 211 and scale type were suitable for analysis. (Karjaluoto 2007.)

According to Metsämuuronen (2011), communality value measures the variance in the variable that the factor is capable of explaining. It is suggested that the value should exceed 0,30, which was used as the cut-off. Factors may also experience multicollinearity, overlapping with each other due to strong correlation. Multiple items had to be removed due to either low communalities or too strong overlapping with multiple factors. The results were not surprising considering the similarities in responses and theoretical concepts. Loyalty and Commitment in particular overlapped with one another, which was not a surprise due to theoretical similarity of the constructs. Multiple variables tended to also overlap with the intended reputation factor, particularly those measuring Trust.

The final factor table based on EFA and CFA is listed below along with the Cronbach alpha values. The EFA results were used for preliminary tests, but did not yield very usable results due to factor cross-loading. The EFA results were acquired running the analysis based on principal axis factoring, varimax rotation and eigenvalues over 1. Majority of the factor construction was executed in AMOS. Multiple variables had to be removed based on the results of EFA and CFA to improve the viability of the factors. The table below is based on the final CFA results from AMOS. Trust-factor had issues identifying as a unique

factor and overlapped strongly with Reputation. While later analyses revealed that reliability and convergent validity would have been acceptable, the factor would have failed discriminant validity due to the aforementioned overlap with Reputation-factor. Trust factor was therefore eliminated from further analyses and will not be listed in the table below.

TABLE 13: Factor loadings

<b>Factor</b>	<b>Cronbach alpha</b>	<b>Variable</b>	<b>Factor loading</b>
Reputation	0,744	RepCustOri2	0,674
		RepCustOri3	0,664
		RepEconPow3	0,692
Loyalty	0,834	Loyalty3	0,848
		Loyalty4	0,847
Commitment	0,716	Commitment1	0,718
		Commitment2	0,778
CCB	0,736	CCBOthers1	0,709
		CCBOthers3	0,745
		CCBCompany3	0,676
WOM	0,695	WOM1	0,854
		WOM2	0,629

Cronbach alpha values higher than 0,8 indicate excellent fit. While most did not reach this value, values above 0,6 are still considered acceptable according to Metsämuuronen (2011). All variables fit the criteria.

Convergent validity was measured using average variance extracted (AVE) values. AVE values are considered suitable should they surpass 0,5, suggesting that half or less of the variance in the construct is caused by error (Karjaluoto and Juntunen 2007). All factors scored higher than the 0,5. Discriminant validity was used to test whether factors can be distinguished from one another. Discriminant validity is calculated from square root of AVE values, and the acquired values should be higher than those of correlations with other factors (Karjaluoto and Juntunen 2007). One factor had an issue with this: correlation of WOM and loyalty is higher than square root of AVE ( $0,774 > 0,750$ ). The values are not far from acceptable however, thus the factor was kept for later analyses. The Trust-factor was also tested, but unlisted below. Trust received an acceptable AVE value, but failed discriminant validity with Reputation. As mentioned, the Trust factor failed to identify strongly enough as individual factor and was therefore dismissed. Similarly, Commitment had issues discriminant validity and was removed from the later analyses. The final values without commitment and trust factors are listed in the table below.

TABLE 14: Factor validity results

Factor	AVE	CCB	Loyalty	Reputation	WOM
CCB	0,507	0,712			
Loyalty	0,720	0,500	0,848		
Reputation	0,531	0,699	0,480	0,729	
WOM	0,562	0,647	0,774	0,581	0,750

## 4.6 Structural model

The model fit was inspected with multiple indicators. Overall the fit was good, if not excellent. NFI, RFI, IFI, TLI and CFI values each should be above 0,9. With most, the criteria were met. RFI, while failing to reach 0,9, was still relatively good with value of 0,869, thus not being far from the criteria. RMSEA value should be less than 0,08 and therefore the value 0,079 is acceptable. (Karjaluoto and Juntunen 2007.) The model fit results are listed below.

TABLE 15: Model fit results

RMSEA	NFI	RFI	IFI	TLI	CFI
0,079	0,908	0,859	0,946	0,915	0,945

Chi-square test resulted in value of 82 (DF=36) and  $p=0,000$ . The chi-square value is recommended to be twice or more than the degrees of freedom to indicate good model fit.

Factor connections were inspected by using regression weights. Standardized path coefficient values were used to observe connection strengths. According to Chin (1998), these values should ideally exceed 0.2 or 0.3 to be meaningful even if statistical significance is reached. A value of 0.2 would indicate that the connection explains 20% of variation in the factor. C.R. values, which indicate whether the connection is statistically significant, should exceed 1.96 at minimum (Karjaluoto and Juntunen 2007). Higher C.R. values indicate stronger significance. In the model below, connections almost significant are marked with a single asterisk (\*), significant connections are marked with double asterisk (\*\*) and very significant connections with triple asterisk (\*\*\*). Insignificant connections have been marked with a dotted line. Commitment and trust were not tested and have been faded in the model below.

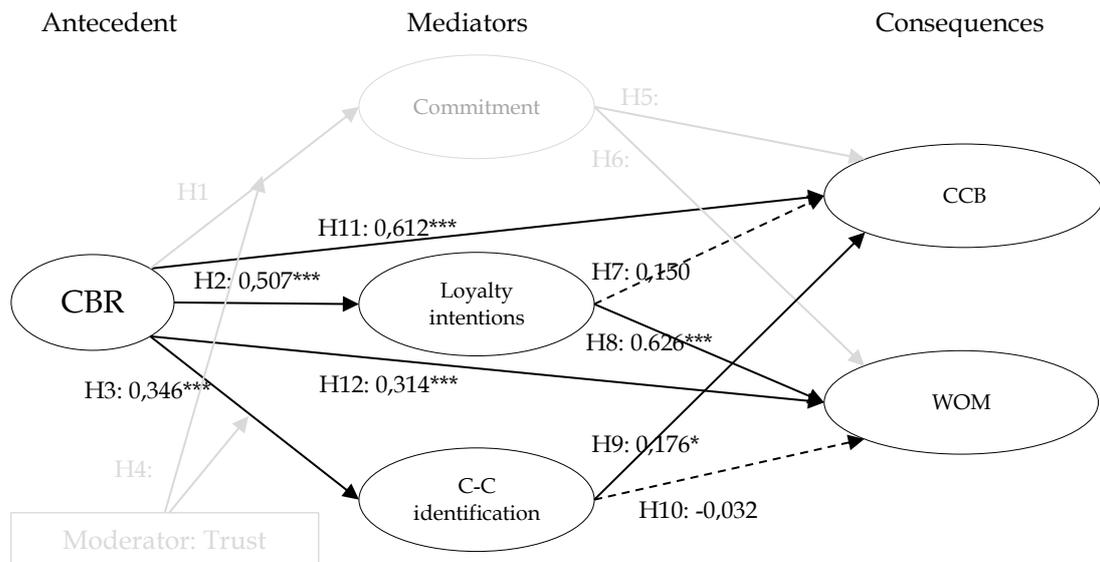


FIGURE 4: Structural model results

H1: Customer-based reputation has a positive influence on commitment

H2: Customer-based reputation has a positive influence on loyalty intentions.

H3: Customer-based reputation has a positive influence on identification.

Hypothesis 1 could not be tested. The data supported the hypotheses H2 and H3. In each case the path coefficient values exceeded the values suggested by Chin (1998): 0,507 (\*\*\*) for CBR to Loyalty and 0,346 (\*\*\*) for CBR to C-C Identification. C.R. values indicated that both of the above connections were statistically very significant.

H4: Trust has a moderating effect on links between c-c reputation and commitment, and c-c reputation and customer-company identification, such that when trust is high, the links become stronger.

H5: Commitment has a positive influence on CCB

H6: Commitment has a positive influence on WoM

As previously discussed, both the trust and commitment factors did not allow for tests to be run. Therefore, all, H4, H5 and H6 are not supported.

H7: Loyalty has a positive influence on CCB

H8: Loyalty has a positive influence on WoM

Loyalty to CCB connection strength received value 0,150 and the loyalty to WoM a value of 0,626 (\*\*\*) . C.R. values suggested that the loyalty to CCB con-

nection was not significant, but that the loyalty to WoM connection was very significant. Therefore, hypothesis H7 was rejected and H8 supported.

H9: Customer-company identification has a positive influence on CCB

H10: Customer-company identification has a positive influence on WoM

Identification to CCB connection strength value was 0,176 (\*) and identification to WoM -0,032. The identification to CCB link was visible but relatively weak and merely almost significant, while identification to WoM showed no significant connection. Thus hypothesis H9 was cautiously supported and H10 rejected.

H11: Customer-based corporate reputation has a positive influence on CCB

H12: Customer-based corporate reputation has a positive influence WoM

CBR to CCB connection receive a value of 0,612 (\*\*\*) and CBR to WoM a value of 0,314 (\*\*\*). Both connections were statistically significant and strong enough to be considered meaningful, thus both hypotheses H11 and H12 received steady support.

TABLE 16: Hypothesis results

Hypothesis	Connection strength	Statistical significance	Results
H1: CBR → Commitment	-		Not applicable
H2: CBR → Loyalty intentions	0,507	***	Supported
H3: CBR → C-C identification	0,346	***	Supported
H4: Trust → Rep.-Identification	-		Not applicable
Trust → Rep.-Commitment	-		Not applicable
H5: Commitment → CCB	-		Not applicable
H6: Commitment → WoM	-		Not applicable
H7: Loyalty → CCB	0,150		Rejected
H8: Loyalty intentions → WoM	0,626	***	Supported
H9: C-C identification → CCB	0,176	*	Supported
H10: C-C identification → WoM	-0,032		Rejected
H11: CBR → CCB	0,612	***	Supported
H12: CBR → WoM	0,314	***	Supported

Note: \*:  $p < 0,05$ ; \*\*:  $p < 0,01$ ; \*\*\*:  $p < 0,001$

## 5 DISCUSSION

This chapter will conclude the study by discussing the findings, how they responded to research questions, and how they link to previous literature. Managerial implications are proposed based on the findings, after which study limitations and future research are discussed.

### 5.1 Theoretical contributions and findings related to research questions

Customer citizenship behaviours cover a variety of positive customer behaviours that could benefit either a company or their customers: customer feedback, recommendations, assisting other customers, spreading of WoM etc. By definition, none of these behaviours are required from customers in order to successfully complete transactions. (Groth 2005, Organ 1988; Organ 1997.) Despite the voluntary nature, advocating such behaviours can be highly beneficial for the company. The citizenship behaviours appear particularly relevant for online contexts as many of the actions mentioned above can influence customers' purchase decisions, and customers are generally known to be willing to put in the effort to compare and review their options, further supported by the availability of information online.

Outcomes, as well as direct antecedents of CCB and have been investigated relatively well in the earlier literature. So far is known that concepts such as reputation (Bartikowski and Walsh 2011, Mehtap and Kokalan 2012), satisfaction (Groth 2005), commitment (LePine et al. 2002; Organ and Ryan 1995), loyalty (Gruen 1995; Bartikowski and Walsh 2011; Sirgy 1982), and identification (Ahearne 2005), to name a few, can all directly influence formation of CCBs. Bartikowski and Walsh (2011) studied the mediating effects of commitment and loyalty. Expanding the knowledge on these effects was chosen as the focus point for the study, although the constructs are not strictly tested as mediators.

To reiterate, the objective of this study was to study various antecedents preceding CCB, notably customer-company, commitment, loyalty, and identification. Essentially, the various antecedents of CCB. The primary research question for this study was:

- Are customer-company identification, commitment and loyalty influenced by customer-based corporate reputation and do they in turn, together with customer-based corporate reputation, influence citizenship behaviour and word-of-mouth?

And the secondary research questions:

- Does trust moderate the links between customer-based corporate reputation and commitment, or customer-company identification, such that when the reputation is perceived well, the perception of the other construct improves.
- Do various respondent groups exhibit differences in perceptions of the measured constructs?

The study acquired merely part of the sought results for the primary research question: do identification, commitment and loyalty serve as antecedents. Following issues with the commitment measure validity, hypotheses related to the factor were not tested, and thus part of the research question remains unanswered. Connections testing reputation to loyalty and identification will be inspected first, followed by connections from loyalty and identification to the outcome variables. A brief note about commitment will follow to conclude discussion of the primary research questions.

First part of the primary research question sought to find out whether reputation directly influences identification, commitment and loyalty. In other words, the objective was to confirm the results of prior studies on the topic and to expand the model to identification. Reputation to loyalty (see Fombrun 1997, 73; Walsh and Beatty 2007) and reputation to identification (see Underwood et al. 2001; Kleine et al. 1993; Ahearne et al. 2005; Keh and Xie 2009) behaved as earlier literature suggested.

The second part of the primary research question sought to answer whether commitment, loyalty, and identification influence CCB. The hypothesis testing loyalty as driver for CCB was rejected. The results are contrary to those suggested in the literature (e.g. Bartikowski and Walsh 2011), although they may be partly explained by CCB not being divided to other customer-oriented and company-oriented dimensions in this study. In some cases, results may indicate acting positively for one group but not the other, e.g.: Bartikowski and Walsh (2011) stated that commitment and loyalty both predicted company-oriented CCB but not customer-oriented CCB. The results may have been closer to earlier literature had the CCB measures been properly divided into two measured factors. While loyalty to CCB could not be confirmed, the SEM results show loyalty heavily influencing WoM. This result on the other hand is generally in accord with the earlier literature: e.g. Dick and Basu (1994) supported loyalty influencing WoM provided the consumer had a positive emotional response towards the company; De Matos and Rossi (2008) meta-analysis demonstrates a moderate, albeit somewhat conditional link between loyalty and WoM.

Unlike loyalty, identification gained moderate support for precursor status with CCB. Although the connection was not particularly strong and the connection qualified merely as almost significant, the results indicate the outcome suggested by earlier literature. (Bergami and Bagozzi 2000; Dukerich, et al. 2002; Ahearne et al. 2005.) The data did not support identification as antecedent for WoM, opposed to the results of Hong and Yang (2009) and Ahearne et al (2005). While Hong and Yang (2009) concluded that identification's effect between reputation and WoM is visible, the connection was not very powerful

or as strong as the direct reputation to WoM link. Brown et al. (2005) suggested that identification to WoM link is mediated by commitment. The claim could have been tested had the commitment factor passed the validity tests.

The third part of the primary question sought to find out if reputation directly influences the outcome variables. The data provided firm support for positive reputation leading to both increased citizenship behaviours and WoM. Link to CCB behaved just as earlier literature suggested, although the testing was done using only single factor CCB scale, unlike Bartikowski and Walsh (2011) for example did. As both factors were positively influenced by reputation in the mentioned study, the outcomes appear comparable. Other OCB and CCB literature also support the conclusion (see Schaarschmidt, Walsh and Ivens 2015; Jinfeng, Runtian and Qian 2013; Mehtap and Kokalan 2012). The link to WoM was likewise cohesive with results from earlier literature, despite the test settings being somewhat different in most studies: reputation was often tested as mediator for other constructs, such as satisfaction and trust, or with another construct situated as mediator, such as customer perceived value. (Walsh et al. 2009; Bontis et al. 2007; Hong and Yang 2009; Hansen et al. 2008.) Based on the acquired results and aforementioned literature, reputation appears to influence CCB rather thoroughly: behaviours directed towards other customers, behaviours directed towards the company and advocacy behaviours (WoM) were all supported.

To conclude the discussion on the primary research question, one must ponder the issues with the commitment factor: what caused the reliability and validity issues as well as factor cross-loadings that ultimately lead to dismissal of the construct? The measure consisted of three items. Only items one and two identified with the intended factor, and removing item three did not notably reduce the reliability test scores. The items were adopted from Bartikowski and Walsh (2011) and translated to Finnish. Bartikowski and Walsh (2011) in turn had adopted the items from Hennig-Thurau et al. (2002). The wording was not changed significantly prior to the translation; thus it should have remained acceptable barring potential mistranslations. The translations were tested with four different persons for mistakes, making it unlikely they would be blatantly misunderstood. It still remains possible that some meanings were lost in the process, as maintaining both semantical accuracy and fluent flow of the language can be challenging to balance. Barring careless respondents, the internal issues were most likely caused by an error in the adaptation process. The second issue was the factor cross-loading with loyalty. Bartikowski and Walsh (2011) study which served as the source for most items successfully tested loyalty and commitment in the same study. However, having to change loyalty measure from those originally used may have caused an overlap in the questions, which could explain the issue. The two concepts are theoretically quite similar, which is why the questions are easily akin unless specifically prepared for the purpose of testing together.

The secondary question was intent on testing whether trust moderates links between reputation and commitment, and reputation and identification.

Unfortunately, trust suffered issues similar to commitment: testing could not be completed following issues with the factor validity. Thus the secondary research question remained unanswered. As with commitment, it appears warranted to discuss what may have led to the issues with the factor. As the Trust-items were not part of Bartikowski and Walsh (2011) study that set the example for the structural model, there was uncertainty whether the factor would function well with the other constructs. The issues cropped up when the discriminant validity test failed due to multicollinearity with reputation. Furthermore, the internal cohesion of the factor could have been better: some items identified with the factor very poorly in the CFA, if at all. As with commitment, translation increased the risk of lost meanings when adapting the scale for use and may have contributed to the issues.

The final research question sought to observe whether respondent groups would exhibit differences in perceptions. While some minor differences among the respondents were visible, they were mostly questionable due to either their weak (or non-existent) statistical significance or due to the absolute differences of the mean values being essentially negligible.

## 5.2 Managerial implications

The study outcomes indicate that cultivating a good reputation can produce notable beneficial effects. Of course, such implications are no surprise: common sense suggests as much and reputation has garnered praise in earlier literature. Nevertheless, the results suggest that reputation alone can positively influence various beneficial behaviours directly (citizenship behaviours, advocacy) and foster attitudes which further support the company: improved loyalty and customer identification with the company brand or image. Therefore, managers should seek to nurture a positive, lasting reputation among the stakeholder groups.

For improving company reputation, Walsh and Beatty (2007) emphasized the importance of three dimensions in the CBR scale: customer orientation, good employer, and product and service quality. The statement appears agreeable, although the data acquired now only provides limited support. Good employer dimension was not measured per wishes of the partnering company - measuring it might not be very effective in online context as the odds are, that the customers have no notable opinion on the subject as a result of lacking face-to-face contact with the employees. Thus the data offers no clear indication on that subject, nor on quality dimension due to the items being dropped from final reputation factor.

Increasing loyalty had a notable positive effect on WoM intentions. Managers already concerned with managing reputation should extend their efforts to managing loyalty to reap the full benefits. Likewise, those wishing to increase customer's likelihood to spread WoM should seek to manage reputation

perceptions and loyalty. There are little downsides for increased customer loyalty as long as funds invested to developing it cause sufficient monetary return.

Respectively for CCB, identification moderately predicted citizenship behaviours. Developing a company or brand image that customers can align with would further encourage beneficial behaviours. Particularly for smaller or niche retailers this can prove vital against competitors an order of magnitude larger (such as H&M or Zalando in case of fashion retail). Quite often the retail giants tend to possess more generic image catering to wide audiences, appealing less for niche or passionate customers. To compete, larger retailers may also try to leverage identification via sub-brands that tend to be easier to customize and fit than the main-brand itself.

While this study only tested reputation's influence on identification, the relationship is not necessarily one-way road. By having consumers identify with the company traits and characteristics, reputation perceptions may improve. Additionally, building reputation by nurturing favourable traits is claimed to not only lead into more enduring positive reputation, but also company culture - one that penetrates the entire company behaviour: actions, decision-making, treatment of employees and customers, crisis management etc. (Fombrun 1996, 110-111.) Even without face-to-face contact, customers may experience company culture e.g. through interaction with customer service, assessing warranty and service terms, or social media etc.

### 5.3 Study limitations and future research

Study limitations are characterised by the limitations imposed by removal of measurement items, nature of some of the constructs and the drawbacks of the survey method. Background literature also mentions some links between constructs that were not tested in this study. The acquired data did not have much variation amongst the groups, making group comparison tests somewhat futile.

Multi-dimensional instruments (reputation, trust) are not as comprehensive as intended after removal of individual items, even dimensions. This puts the reliability of the study into questionable light: what was measured may not be truly what was intended to be measured, or the coverage is not as thorough as intended. Commitment and Trust could not be tested at all primarily as a result of multicollinearity with other factors leading into discriminant validity issues. While removal of commitment could have been justified with the theoretical proximity to loyalty, the ideal construct to remove would in fact have been loyalty: maintaining commitment in the model would have allowed investigating moderating effect of trust had the said construct also functioned as intended. Replication of earlier results would also have been more ideal with commitment in the model instead of loyalty, as the items measuring commitment were the same as in study by Bartikowski and Walsh.

Furthermore, citizenship behaviours were measured as single unified construct. CCB is commonly measured with a division to CCB towards others and CCB towards the company, as the attitudes tend to be different depending on the receiving party. Groth's (2005) CCB scale, described above, measures generic helping behaviour and feedback, but does not inspect in much detail what kind of behaviour the respondent engages in. Constructing a more comprehensive multi-dimensional instrument would assist in understanding how different citizenship behaviours are influenced.

Ahearne et al. (2005) noted that C-C identification mediates salesperson influence on extra-role behaviours (e.g. citizenship): customers could presumably engage in said behaviour when encouraged by the salesmen. This interaction is typically absent in the context of e-commerce, unless consumer somehow engages with the customer service prior to the purchase. In this study the effect could not be observed, but it could be interesting to measure whether chat customer servants cause similar effects.

Background literature notes connections that were not tested in the study, such as identification preceding commitment (see Einwiller et al. 2006) and justice perception influencing trust and extra-role behaviours (e.g. Yi and Gong 2008; Di et al. 2010). Investigating them would have revealed more detail about the interactions, but on the other hand would've also further complicated the SEM. Satisfaction is often mentioned in studies related to CCB or reputation (e.g. Walsh et al. 2009), but was excluded from the model. Bloating the model with too many constructs could risk compromising the focus of the study.

Variable means were compared earlier in the study. While some statistically significant differences were found, the actual variances between the groups were ultimately minor. Stronger fluctuations between the groups would have allowed stronger managerial implications (e.g. had gender or age been more influential).

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## APPENDIX

Attachment 1: Measured concepts and questions planned for the survey (before translation to Finnish). Questions that were part of the original source papers but removed before translation have been marked with strikethrough.

Measure	Source of adaptation
Customer-based reputation: <i>Customer orientation</i> Has employees who treat customers courteously Is really concerned about its customers Treats its customers fairly	Walsh and Beatty 2007
<del><i>Good employer</i></del> <del>Treats its people well</del> <del>Has management who pays much attention to the needs of its employees</del> <del>Maintains high standards in the way that it treats people</del>	
<i>Reliable and financially strong company</i> Clearly outperforms competitors Recognizes and takes advantage of market opportunities Has strong prospects for future growth	
<i>Product and service quality</i> Offers high quality products and services Stands behind the services that it offers <del>Develops innovative services</del>	
<i>Social and environmental responsibility</i> Would reduce its profits to ensure a clean environment Is environmentally responsible Is a company that supports good causes	
Loyalty: I seldom consider switching to another website. As long as the present service continues, I doubt that I would switch websites. I try to use the website whenever I need to make a purchase. When I need to make a purchase, this website is my first choice. I like using this website. To me this website is the best retail website to do business with. I believe that this is my favourite retail website.	Srinivasan, Anderson, Ponnaveolu (2002)
Commitment: I am very committed to this company. My relationship with this company means a lot to me. If this company would not exist any longer, it would be a hard loss for me.	Hennig-Thurau et al. 2002
CCB: Helping other customers: Based on your past experience with this firm, how likely are you to...? ... teach a friend how to use the service correctly.	Groth 2005

... help other shoppers when they don't know how to use this service.

... explain to other customers how to use the service correctly.

CCB: Helping the company

Based on your past experience with this firm, how likely are you to...?

... provide information when surveyed by the business.

... provide helpful feedback to customer service.

... inform the firm about the service provided by this employee.

Word of Mouth intentions:

"If a friend were shopping for clothing, how likely is it that you would recommend this company"

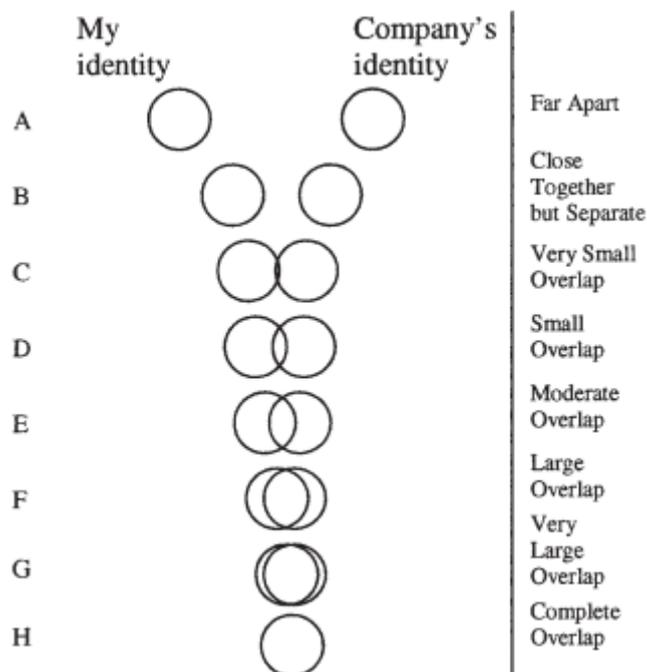
"If you were helping your son, daughter, or other close relative make a decision on what dealership to shop for clothing, how likely is it that you would recommend this company?"

Brown, Barry, Dacin,  
Gunst 2005

Customer-company identification:

We sometimes strongly identify with a company. This occurs when we perceive a great amount of overlap between our ideas about who we are as a person and what we stand for (i.e., our self-image) and of who this company is and what it stands for (i.e., the company's image). Imagine that the circle at the left in each row represents your own personal identity and the other circle, at the right, represents the company's identity. Please indicate which case (A, B, C, D, E, F, G, or H) best describes the level of overlap between your and the company's identities. (Circle Appropriate Letter)

Ahearne and  
Bhattacharya 2005



Trust:

Bhattacharjee 2002

*Ability*

Company has the skills and expertise to perform transactions in an expected manner

Company has access to the information needed to handle transactions properly

*Integrity*

Company is fair in its conduct of customer transaction

Company is fair in its customer service policies following a transaction

*Benevolence*

Company is open and receptive to customer needs

Company makes good-faith efforts to address most customer concerns

Attachment 2: Full finnish questionnaire used. The order of the items as used in the questionnaire, will not match the order above. References to the partnering company have been removed.

Cover letter:

" \_\_\_\_:n asiakaskysely

Hei ja kiitos kyselyyn osallistumisesta! Tietoa kerätään yrityksen maineen epäsuoria vaikutuksia käsittelevää pro gradu -tutkielmaa varten yhteistyössä \_\_\_\_:n kanssa. Vastaukset käsitellään luottamuksellisesti sekä anonyymisti. Kyselyyn vastattuasi saat koodin, joka oikeuttaa sinut 10% alennukseen tilatuista tuotteista. Koodi on voimassa 15.4.2016 asti.

Kysely sisältää erilaisia kysymyksiä sekä väittämiä. Pyri vastaamaan näihin mahdollisimman totuudenmukaisesti omien näkemyksiesi mukaan. Vastaamisen arvioidaan kestävän enintään 15 minuuttia. Mikäli kyselyn kanssa nousee ongelmia tai muuta tutkimukseen liittyvää nousee askarruttamaan, minut tavoittaa sähköpostilla osoitteesta otto.merta@gmail.com

Terveisin,  
Otto Merta"

Page 1:

1. Kuinka usein arvioisit käyväsi yrityksen verkkosivuilla?
  - Kerran viikossa tai useammin
  - 2-3 kertaa kuukaudessa
  - 1-3 kk välein
  - 4-6 kk:n välein
  - Vähintään kerran vuodessa
  - Harvemmin
  - En koskaan
  
2. Kuinka usein arvioisit ostavasti yritykseltä tuotteita?
  - Kerran viikossa tai useammin

- 2-3 kertaa kuukaudessa
  - 1-3 kk välein
  - 4-6 kk:n välein
  - Vähintään kerran vuodessa
  - Harvemmin
  - En ole ostanut yritykseltä aikaisemmin mitään
3. Kuinka hiljattain olet ostanut yritykseltä jotain?
- Alle viikko sitten
  - Alle kuukausi sitten
  - 1 kk - 3 kk sitten
  - 4-6 kk:n sitten
  - Alle vuosi sitten
  - Yli vuosi sitten
  - En ole ikinä asioinut yrityksellä
4. Koen, että yrityksen asiakaspalvelijat ovat kohdelleet minua kohteliaasti.
- Täysin eri mieltä
  - Eri mieltä
  - Jokseenkin eri mieltä
  - Jokseenkin samaa mieltä
  - Samaa mieltä
  - Täysin samaa mieltä
  - Ei samaa eikä eri mieltä
5. Koen yrityksen suoriutuvan kilpailijoihinsa nähden hyvin.
- Täysin samaa mieltä
  - Samaa mieltä
  - Jokseenkin samaa mieltä
  - Jokseenkin eri mieltä
  - Eri mieltä
  - Täysin eri mieltä
  - Ei samaa eikä eri mieltä
6. Kuinka todennäköisesti vastaisit muihin yrityksen tuottamiin kyselyihin.
- Ehdottomasti en vastaisi
  - Hyvin todennäköisesti en vastaisi
  - Mahdollisesti en vastaisi
  - Luultavasti vastaisin
  - Hyvin todennäköisesti vastaisin
  - Ehdottomasti vastaisin
  - En osaa sanoa

7. Mikäli yrityksen nykyinen palvelutaso säilyy, aion pysyä yrityksen asiakkaana.
  - Täysin eri mieltä
  - Eri mieltä
  - Jokseenkin eri mieltä
  - Jokseenkin samaa mieltä
  - Samaa mieltä
  - Täysin samaa mieltä
  - Ei samaa eikä eri mieltä
  
8. Yrityksen verkkokauppa on suosikkini
  - Täysin samaa mieltä
  - Samaa mieltä
  - Jokseenkin samaa mieltä
  - Jokseenkin eri mieltä
  - Eri mieltä
  - Täysin eri mieltä
  - Ei samaa eikä eri mieltä
  
9. Yritys tunnistaa ja hyödyntää markkinoiden suomat mahdollisuudet.
  - Täysin samaa mieltä
  - Samaa mieltä
  - Jokseenkin samaa mieltä
  - Jokseenkin eri mieltä
  - Eri mieltä
  - Täysin eri mieltä
  - Ei samaa eikä eri mieltä
  
10. Voisin auttaa muita käyttämään yrityksen verkkokauppaa, jos he tarvitsevat apua.
  - Täysin eri mieltä
  - Eri mieltä
  - Jokseenkin eri mieltä
  - Jokseenkin samaa mieltä
  - Samaa mieltä
  - Täysin samaa mieltä
  - Ei samaa eikä eri mieltä
  
11. Yritys tarjoaa korkealaatuisia tuotteita ja palveluita.
  - Täysin eri mieltä
  - Eri mieltä
  - Jokseenkin eri mieltä
  - Jokseenkin samaa mieltä
  - Samaa mieltä

- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

12. Yritys uskoo tuotteidensa arvoon.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

13. Yrityksellä on verkkomyynnin edellyttämä tietämys.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

14. Yrityksen osto- ja takuuehdot ovat mielestäni reilut.

- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

Page 2:

15. Harkitsen harvoin muilta vastaavilta sivustoilta ostamista.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

16. Yritys olisi valmis liikevoittonsa laskuun ollakseen ympäristöystävällinen.

- Täysin eri mieltä

- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

17. Voisin antaa \_\_\_\_:n toiminnasta rakentavaa palautetta.

- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

18. Pyrin asioimaan \_\_\_\_:llä aina kun olen ostamassa vaatteita verkosta.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

19. Yrityksen verkkokauppa on yksi parhaista.

- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

20. \_\_\_\_ on yritys, joka mielestäni ajaa hyviä arvoja.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

21. Jos ystäväsi olisi aikeissa ostaa verkosta vaatteita, kuinka todennäköisesti suosittelisit hänelle \_\_\_\_:tä?

- Ehdottomasti en suosittelisi
- Hyvin todennäköisesti en suosittelisi
- Mahdollisesti en suosittelisi
- Luultavasti suosittelisin
- Hyvin todennäköisesti suosittelisin
- Ehdottomasti suosittelisin
- En osaa sanoa

22. Koen olevani sitoutunut yritykseen asiakkaana.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

23. Yritys toimii vastuullisesti ympäristöasioissa.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

24. \_\_\_\_:n verkkokauppa on ensimmäinen vaihtoehtoni, kun teen verkossa vaateostoksia.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

25. Koen asiakassuhteeni yrityksen kanssa merkittäväksi.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä

- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

26. Jos \_\_\_\_:n toiminta lakkaisi, kokisin sen menetyksenä.

- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

27. Koen yrityksen kohtelevan asiakkaitaan reilusti.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

28. Yritys suhtautuu avoimesti ja vastaanottavasti asiakkaiden tarpeiden täyttämiseen.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

Page 3:

29. Voisin opettaa kaveriani käyttämään \_\_\_\_:n verkkokauppaa.

- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

30. Koen yrityksen välittävän asiakkaistaan.

- Täysin eri mieltä

- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

31. \_\_\_\_:n verkkosivuja on miellyttävää käyttää.

- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

32. Voisin arvioida \_\_\_\_:n palveluiden laatua.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

33. Jos olisit auttamassa perheenjäsentäsi valitsemaan vaatekauppaa, kuinka todennäköisesti suosittelisit \_\_\_\_:tä?

- Ehdottomasti en suosittelisi
- Hyvin todennäköisesti en suosittelisi
- Mahdollisesti en suosittelisi
- Luultavasti suosittelisin
- Hyvin todennäköisesti suosittelisin
- Ehdottomasti suosittelisin
- En osaa sanoa

34. Yrityksellä on vahvat kasvumahdollisuudet.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

35. Yrityksellä on kyky ja osaaminen käydä kauppaa odotustesi mukaisesti.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

36. Yrityksen ehdot ja tapa myydä vaikuttavat oikeudenmukaisilta.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

37. Yritys pyrkii hyvässä hengessä ratkaisemaan asiakkaidensa esiin nostamat ongelmat.

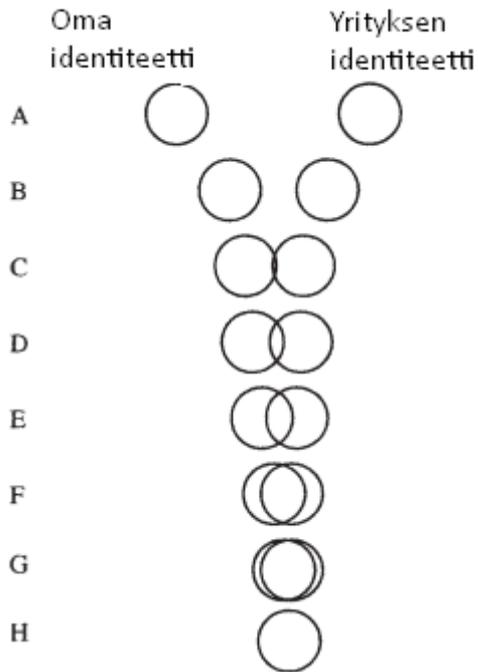
- Täysin samaa mieltä
- Samaa mieltä
- Jokseenkin samaa mieltä
- Jokseenkin eri mieltä
- Eri mieltä
- Täysin eri mieltä
- Ei samaa eikä eri mieltä

38. Voisin neuvoa muille asiakkaille, kuinka käyttää \_\_\_\_:n verkkokauppaa.

- Täysin eri mieltä
- Eri mieltä
- Jokseenkin eri mieltä
- Jokseenkin samaa mieltä
- Samaa mieltä
- Täysin samaa mieltä
- Ei samaa eikä eri mieltä

39. Arvioi, kuinka vahvasti koet samastuvasi \_\_\_\_:n imagon kanssa.

Aika ajoin ilmenee tilanteita, joissa koemme vahvaa päällekkäisyyttä omakuvaamme liittyvien näkemysten sekä yrityksen imagon kanssa. Kuvittele, että vasemmanpuolinen ympyrä kuvaisi omaa identiteettiäsi ja vastaava oikeanpuolinen ympyrä kuvaisi \_\_\_\_:tä. Mikä seuraavista tilanteista kuvaisi mielestäsi parhaiten sinun ja \_\_\_\_:n välistä samaistumista?



- A: Hyvin kaukaiset
- B: Jokseenkin lähellä, mutta erillään
- C: Hyvin pientä yhteneväisyyttä
- D: Pientä yhteneväisyyttä
- E: Kohtalaista yhteneväisyyttä
- F: Suurta yhteneväisyyttä
- G: Hyvin suurta yhteneväisyyttä
- H: Täysin yhtenäinen

40. Mihin seuraavista ikäryhmistä kuulut?

- Alle 21-vuotiaat
- 21-30 v.
- 31-40 v.
- 41-54 v.
- 55 vuotta täyttäneet

41. Kuinka kauan olet ollut \_\_\_\_:llä asiakkaana?

- Alle vuoden
- Vähintään vuoden, mutta alle kaksi vuotta
- Vähintään kaksi vuotta, mutta alle kolme vuotta
- Vähintään kolme vuotta, mutta alle neljä vuotta
- Neljä vuotta tai kauemmin
- En ole aikaisemmin asioinut \_\_\_\_:llä

42. Korkein suorittamasi tutkintoaste?

- Peruskoulu
- Toisen asteen tutkinto

- Alempi korkeakoulututkinto
- Ylempi korkeakoulututkinto
- Korkeampi

## 43. Oletko..?

- Mies
- Nainen

Attachment 3: Complete mean comparison tables:

Variable	Sig.	Gender		Sig.	Age			
		Male	Female		U-21	21-30	31-40	41-54
RepCustOri1		5,43	5,37	*	5,30	5,32	5,40	5,68
RepCustOri2		4,96	4,98		5,15	4,93	4,93	5,00
RepCustOri3		4,91	4,91		5,18	4,98	5,10	5,23
RepEconPow1		5,11	5,11		4,94	5,08	4,98	5,00
RepEconPow2		4,81	4,81		4,97	4,75	4,72	4,68
RepEconPow3		4,81	4,81		4,88	5,03	4,93	4,91
RepQual1		4,85	4,85	*	5,09	4,78	4,98	5,27
RepQual2		4,91	4,91		5,06	5,04	5,17	5,32
Loyalty1		3,81	4,02		4,03	3,92	4,03	3,95
Loyalty2		5,32	5,57		5,61	5,47	5,48	5,64
Loyalty3		4,34	4,53		4,76	4,44	4,38	4,59
Loyalty4		4,36	4,54		4,91	4,51	4,40	4,14
Loyalty5		4,79	5,04		5,33	4,90	4,92	5,00
Loyalty6		4,66	4,91		4,91	4,96	4,78	4,55
Loyalty7	*	4,51	4,90		4,91	4,85	4,73	4,73
Commitment1		4,49	4,59		4,85	4,50	4,53	4,55
Commitment2		4,40	4,24		4,39	4,14	4,48	4,18
Commitment3		4,96	5,27		5,24	5,21	5,25	4,95
Identification		4,87	5,28		5,27	5,28	5,07	5,00
CCBOthers1		4,91	5,18		5,12	5,12	4,97	5,14
CCBOthers2		4,96	5,20		5,42	5,42	4,98	5,36
CCBOthers3	*	4,45	4,90		4,82	4,82	4,70	4,95
CCBCompany1	*	4,47	4,76		4,82	4,61	4,73	4,77
CCBCompany2		4,51	4,48		4,48	4,41	4,62	4,50
CCBCompany3		4,68	4,92	*	5,18	4,86	4,70	4,86
WOM1		4,72	4,96		4,97	4,81	5,05	4,82
WOM2		4,34	4,59		4,42	4,50	4,57	4,77

Variable	Sig.	Education				
		Basic	Secondary	Bachelor	Master	Higher
RepCustOri1		5,24	5,38	5,32	5,80	5,00
RepCustOri2		4,88	5,07	4,84	4,93	4,00
RepCustOri3		4,88	5,13	4,97	5,33	4,00
RepEconPow1		5,24	4,97	5,13	4,87	4,00
RepEconPow2		4,59	4,80	4,75	4,87	4,00
RepEconPow3		4,88	5,06	4,83	4,93	4,00
RepQual1		5,12	5,03	4,77	4,80	4,00
RepQual2		4,94	4,19	5,03	5,13	4,00
Loyalty1		4,06	3,97	3,95	4,00	3,00
Loyalty2		5,35	5,57	5,53	5,13	6,00
Loyalty3		4,59	4,53	4,37	4,60	4,00
Loyalty4		4,53	4,60	4,35	4,40	3,00
Loyalty5		5,12	5,03	4,90	4,80	5,00
Loyalty6		4,94	4,89	4,87	4,53	4,00
Loyalty7		4,41	4,91	4,78	4,73	4,00
Commitment1		4,59	4,64	4,40	4,67	4,00
Commitment2		4,24	4,33	4,18	4,33	4,00
Commitment3		5,00	5,25	5,15	5,27	4,00
Identification		5,12	5,23	5,02	5,60	6,00
CCBOthers1		4,88	5,25	5,00	4,93	4,00
CCBOthers2		5,29	5,18	5,12	4,93	4,00
CCBOthers3		4,76	4,79	4,80	4,93	4,00
CCBCompany1		4,41	4,72	4,63	5,13	4,00
CCBCompany2	*	3,76	4,59	4,48	4,53	4,00
CCBCompany3		4,82	4,90	4,78	5,00	5,00
WOM1		5,06	4,93	4,87	4,73	4,00
WOM2		4,47	4,60	4,47	4,40	4,00

Variable	Sig.	Relation age (years)					
		<1	1-2	2-3	3-4	>4	None
RepCustOri1		5,38	5,29	5,41	5,32	5,42	5,00
RepCustOri2		5,00	5,00	5,00	4,91	4,99	4,50
RepCustOri3	*	5,00	5,06	5,16	5,03	5,13	3,75
RepEconPow1		4,90	4,94	4,94	5,06	5,10	4,50
RepEconPow2		5,10	4,82	4,62	4,71	4,78	4,25
RepEconPow3		4,86	4,94	4,91	4,88	5,03	5,25
RepQual1		5,00	5,12	4,88	4,91	4,93	4,75
RepQual2		4,90	5,12	4,97	5,32	5,12	5,25
Loyalty1		3,71	4,35	4,13	3,38	4,09	4,50
Loyalty2		5,24	5,59	5,59	5,47	5,57	4,75
Loyalty3	**	4,05	4,94	4,53	4,09	4,66	3,50
Loyalty4	*	4,00	4,82	4,44	4,35	4,65	3,75
Loyalty5		4,95	5,12	4,97	5,00	4,98	4,50
Loyalty6		4,48	4,65	4,62	4,85	5,07	4,50
Loyalty7	**	4,48	4,88	4,34	4,82	5,04	4,25
Commitment1		4,71	4,65	4,59	4,24	4,66	3,75
Commitment2		4,29	4,47	4,16	4,15	4,37	3,25
Commitment3	*	4,95	5,29	4,91	5,06	5,41	4,25
Identification		5,05	4,41	5,22	5,09	5,26	3,75
CCBOthers1		5,00	5,18	4,94	5,12	5,22	4,50

CCBOthers2	5,33	5,35	5,16	4,97	5,17	4,25
CCBOthers3	4,95	5,06	4,63	4,53	4,89	4,00
CCBCompany1	4,62	4,82	4,63	4,53	4,79	4,79
CCBCompany2	4,76	4,82	4,34	4,29	4,51	4,51
CCBCompany3	4,86	4,88	4,97	4,71	4,91	4,91
WOM1	4,76	5,06	4,84	4,79	4,99	4,99
WOM2	4,19	5,06	4,34	4,53	4,60	4,60

Variable	Sig.	Frequency of visits				
		Once a week+	2-3 times a month	Every 1-3 months	Every 4-6 months	Once a year+
RepCustOri1		5,49	5,33	5,34	5,50	5,00
RepCustOri2	*	5,14	4,93	4,81	5,33	5,00
RepCustOri3	**	5,30	5,03	4,98	4,50	4,00
RepEconPow1	*	5,19	4,95	5,00	5,00	4,00
RepEconPow2		4,93	4,69	4,74	4,83	4,00
RepEconPow3		5,16	4,97	4,74	4,83	5,00
RepQual1	**	5,14	5,01	4,55	4,83	5,00
RepQual2		5,28	5,08	4,96	5,17	5,00
Loyalty1		3,98	4,03	3,77	4,50	4,00
Loyalty2	***	5,86	5,41	5,36	5,33	4,00
Loyalty3	**	4,86	4,51	4,13	3,67	3,00
Loyalty4	***	5,00	4,50	3,98	4,17	3,00
Loyalty5	**	5,18	5,09	4,57	4,67	4,00
Loyalty6	***	5,33	4,82	4,51	3,50	6,00
Loyalty7	**	5,19	4,77	4,47	4,83	4,00
Commitment1	***	4,88	4,72	3,94	4,17	4,00
Commitment2	***	4,75	4,28	3,68	4,50	4,00
Commitment3	***	5,63	5,10	4,96	4,67	5,00
Identification	*	5,46	5,24	4,85	4,50	5,00
CCBOthers1		5,25	5,14	5,04	4,33	5,00
CCBOthers2	*	5,44	5,15	4,89	4,33	5,00
CCBOthers3		4,98	4,83	4,51	4,83	4,00
CCBCompany1		4,89	4,69	4,53	4,33	4,00
CCBCompany2		4,68	4,49	4,32	4,00	4,00
CCBCompany3	*	5,09	4,82	4,81	4,17	4,00
WOM1	*	5,18	4,91	4,57	4,83	5,00
WOM2		4,81	4,48	4,38	4,17	4,00

Variable	Sig.	Frequency of purchases						
		Once a week +	2-3 times a month	Every 1-3 months	Every 4-6 months	At least once a year	Less than once a year	Never
RepCustOri1		6,00	5,60	5,43	5,31	5,40	5,20	5,00
RepCustOri2	*	6,00	5,40	5,04	4,93	4,92	4,67	4,50
RepCustOri3	**	6,00	5,50	5,17	5,09	4,94	4,73	4,00
RepEconPow1	*	6,00	5,70	4,95	5,09	5,00	4,87	4,00
RepEconPow2		6,00	4,90	4,88	4,79	4,58	4,67	4,00
RepEconPow3		6,00	5,30	4,99	4,98	4,82	5,00	5,00
RepQual1		6,00	5,10	4,91	5,02	4,84	4,93	5,00
RepQual2		6,00	5,20	5,12	5,17	5,02	5,00	5,00
Loyalty1		5,00	4,10	4,09	3,91	3,86	3,73	4,50
Loyalty2	*	6,00	5,50	5,57	5,59	5,44	5,20	5,00
Loyalty3	***	4,00	4,90	4,79	4,66	4,14	3,47	3,00
Loyalty4	**	4,00	4,80	4,85	4,52	4,28	3,33	4,00
Loyalty5		6,00	5,20	5,17	4,90	4,76	4,93	4,50
Loyalty6	***	6,00	5,80	5,05	4,71	4,72	4,20	5,00
Loyalty7	*	6,00	5,50	5,05	4,64	4,60	4,53	4,50
Commitment1	***	6,00	5,00	4,87	4,52	4,30	3,93	3,50
Commitment2	***	6,00	4,90	4,52	4,34	3,90	3,73	3,00
Commitment3	**	6,00	5,80	5,43	5,14	5,00	4,53	5,00
Identification		6,00	5,20	5,21	5,45	5,04	4,73	3,50
CCBOthers1		6,00	5,50	5,16	5,07	5,14	4,80	5,00
CCBOthers2		6,00	5,80	5,16	5,17	5,00	5,07	4,50
CCBOthers3		6,00	5,30	4,76	4,81	4,76	4,73	4,00
CCBCompany1		5,00	4,90	4,71	4,66	4,72	4,67	4,00
CCBCompany2	*	6,00	4,70	4,36	4,48	4,72	4,33	3,00
CCBCompany3		6,00	5,00	4,80	4,83	5,00	4,87	4,00
WOM1	*	6,00	5,40	4,99	4,98	4,78	4,27	4,50
WOM2		5,00	5,00	4,65	4,48	4,52	3,93	4,00

Variable	Sig.	Recency of purchases						
		Less than week ago	Less than month ago	1-3 months ago	4-6 months ago	6-12 months ago	Over a year ago	Never
RepCustOri1	*	5,47	5,52	5,39	5,27	5,20	5,16	5,17
RepCustOri2		5,23	5,02	4,98	4,91	4,50	4,84	4,67
RepCustOri3	***	5,33	5,25	5,14	4,82	4,50	4,84	4,17
RepEconPow1		4,93	5,16	5,06	4,82	5,30	4,89	4,67
RepEconPow2		4,93	4,93	4,76	4,73	4,20	4,63	4,33
RepEconPow3		5,03	5,07	4,93	4,77	4,90	5,00	5,17
RepQual1		5,07	5,00	4,95	4,64	4,90	4,89	5,00
RepQual2		5,27	5,25	5,11	4,82	5,10	4,84	5,17
Loyalty1		4,07	3,89	4,15	4,18	4,00	3,11	3,67
Loyalty2	**	5,50	5,64	5,63	5,41	5,40	5,37	4,17
Loyalty3	***	4,70	4,75	4,73	4,32	4,10	3,32	3,33
Loyalty4	**	4,60	4,70	4,70	4,55	4,30	3,42	3,50
Loyalty5		5,23	5,14	4,98	4,68	4,50	4,89	4,83
Loyalty6	**	5,43	4,73	4,94	4,64	4,70	4,32	4,67
Loyalty7	*	5,10	5,11	4,79	4,59	4,50	4,42	4,17
Commitment1	**	4,90	4,64	4,70	4,32	4,60	3,79	4,00
Commitment2	***	4,70	4,43	4,40	4,18	3,60	3,47	3,50
Commitment3	**	5,40	5,48	5,26	4,95	5,10	4,53	4,50
Identification		5,43	5,09	5,31	5,18	5,00	4,95	4,17
CCBOthers1		5,23	5,20	5,15	5,18	4,90	5,00	4,17
CCBOthers2		5,40	5,30	5,11	4,77	5,20	5,05	4,83
CCBOthers3		5,10	4,89	4,79	4,45	4,60	4,79	4,33
CCBCompany1	**	4,90	4,84	4,64	4,23	5,20	4,74	4,17
CCBCompany2		4,67	4,32	4,46	4,64	4,90	4,42	4,17
CCBCompany3	*	4,97	4,98	4,85	4,91	4,60	4,84	4,17
WOM1	*	5,17	5,05	4,96	4,82	4,50	4,42	4,33
WOM2		4,70	4,59	4,61	4,36	4,30	4,26	4,17