

南華大學企業管理學系管理科學碩士班碩士論文

A THESIS FOR THE DEGREE MASTER OF BUSINESS ADMINISTRATION
MASTER PROGRAM IN MANAGEMENT SCIENCES
COLLEGE OF MANAGEMENT
NANHUA UNIVERSITY

在銀行業中顧客參與所扮演的角色：以越南為例

THE ROLE OF CUSTOMER PARTICIPATION IN BANKING INDUSTRY:
EVIDENCE FROM VIETNAM

指導教授：吳萬益 博士

ADVISOR: WANN-YIH WU Ph.D.

研究生：陳玉南

GRADUATE STUDENT: TRAN NGOC NAM

中 華 民 國 1 0 6 年 1 月

January, 2017

南 華 大 學
企業管理學系管理科學碩士班
碩 士 學 位 論 文

在銀行業中顧客參與所扮演的角色：以越南為例

研究生：Tran Ngoc Nam

經考試合格特此證明

口試委員：紀信光
柯壽壽
吳萬益

指導教授：吳萬益

系主任(所長)：褚麗娟

口試日期：中華民國 106 年 1 月 10 日

準碩士推薦函

本校企業管理學系管理科學碩士班研究生 Tran Ngoc Nam 君
在本系修業 1.5 年，已經完成本系碩士班規定之修業課程及論文研究之
訓練。

1、在修業課程方面：Tran Ngoc Nam 君已修滿 39 學分，其中
必修科目：研究方法、決策專題、管理科學、經營專題 等科目，
成績及格(請查閱碩士班歷年成績)。

2、在論文研究方面：Tran Ngoc Nam 君在學期間已完成下列論文：

(1)碩士論文：The Role of Customer Participation in Banking

Industry: Evidence from Vietnam

(2)期刊論文：

本人認為 Tran Ngoc Nam 君已完成南華大學企業管理學系管理
科學碩士班之碩士養成教育，符合訓練水準，並具備本校碩士學位考試
之申請資格，特向碩士資格審查小組推薦其初稿，名稱：The Role of
Customer Participation in Banking Industry: Evidence from Vietnam，以參
加碩士論文口試。

指導教授：吳萬益 簽章

中華民國 106 年 1 月 3 日

ACKNOWLEDGEMENTS

This work would not have been possible without the support of Dr. Wann-Yih Wu, Vice President of Nanhua University, who have been supportive of my career goals and who worked actively to provide me with the protected academic time to pursue those goals.

I am grateful to all of those with whom I have had the pleasure to work during this projects. Each of the members of my Dissertation Committee has provided me extensive personal and professional guidance and taught me a great deal about both scientific research and life in general. I would especially like to thank my advisor Dr. Wann-Yih Wu. As my teacher and mentor, he has taught me more than I could ever give him credit for here. He has shown me, by his example, what a good scientist (and person) should be.

I would also like to thank my tutor, Nadia Anridho. She spent a lot of times teaching me how to do research and shape up my thesis. Without their help, this research would not have been finished.

Nobody has been more important to me in the pursuit of this project than the members of my family. I would like to thank my parents and my lovely sister, whose love and guidance are with me in whatever I pursue. They are the ultimate role models.

Title of Thesis: The role of customer participation in banking industry:
Evidence from Vietnam

Department: Department Master Program in Management Sciences,
Department of Business Administration, Nanhua University

Graduate Date: January, 2017 Degree Conferred : M.B.A.

Name of Student: Tran Ngoc Nam Advisor: Wann-Yih Wu Ph.D.

Abstract

Based on service-dominant (S-D) logic, this study developed an integrative model of customer participation. S-D logic allows us to view service as a transcending mental model for customer participation. The model consists of antecedent, moderators, and consequence of customer participation.

The major contribution of this study is to investigate the relationship marketing literature, namely, service-dominant orientation, customer satisfaction, customer citizenship behaviors, big five personality and customer participation, together in order to test their interrelationships in a very different circumstances. The sample of Vietnamese banking customers was collected on the basis of convenience sampling. Survey study was conducted with seven hypotheses.

The results show that first, service-dominant orientation positively influence on customer participation, customer satisfaction and customer citizenship behaviors. Second, customer participation positively effects customer satisfaction and customer citizenship behaviors. Third, big five personality partially moderate the relationship between customer participation and its antecedent.

This study contributed to the current literature by examining an integrative model of customer participation based on service-dominant logic perspective, proving that S-D logic is appropriate for studying customer participation, and by testing the nomological validity of those constructs.

Key words: Vietnam, Banking Services, Service-Dominant Orientation, Customer Participation, Customer Satisfaction, Customer Citizenship Behaviors, Big Five Personality



TABLE OF CONTENTS

ABSTRACT	II
TABLE OF CONTENTS	IV
LIST OF TABLES	VII
LIST OF FIGURES.....	VIII
CHAPTER ONE INTRODUCTION.....	1
1.1 Research Background and Motivation	1
1.2 Research Objectives	5
1.3 Research Framework.....	5
1.4 The Scope of the Study	6
1.5 The Procedure of Research.....	7
1.6 The Structure of Research	8
CHAPTER TWO LITERATURE REVIEW	10
2.1 Theoretical Background	10
2.2 Research Constructs	11
2.2.1 Service-dominant Orientation.....	11
2.2.2 Customer Participation.....	12
2.2.3 Customer Satisfaction	13
2.2.4 Customer Citizenship Behaviors.....	14
2.2.5 Big Five Personality.....	16
CHAPTER THREE RESEARCH DESIGN AND METHODOLOGY	19
3.1 Hypotheses Development.....	19
3.3.1 The Effects of Service-dominant Orientation on Customer Participation	19
3.3.2 The Effects of Service-dominant Orientation on Customer Satisfaction.....	21
3.3.3 The Effects of Service-dominant Orientation on Customer Citizenship Behaviors	22

3.3.4 The Effects of Customer Participation on Customer Satisfaction.....	23
3.3.5 The Effects of Customer Participation on Customer Citizenship Behaviors.....	23
3.3.6 The Effects of Customer Satisfaction on Customer Citizenship Behaviors.....	25
3.3.7 The Moderating effects of Big Five Personality.....	26
3.2 Research Model and Hypotheses	27
3.2 Construct Measurement.....	29
3.2.1 Service-Dominant Orientation	29
3.2.2 Customer Participation.....	31
3.2.3 Customer Satisfaction	32
3.2.4 Customer Citizenship Behavior (CCBs).....	33
3.2.5 Big Five Personality.....	34
3.2.6 Demographic Information.....	36
3.3 Sampling and Data Collection Procedure	36
3.4 Data Analytical Techniques	37
3.4.1 Descriptive Statistic Analysis	37
3.4.2 Common Method Bias	37
3.4.3 Evaluation of Measurement Model.....	38
3.4.4 Hypotheses Testing Techniques	39
CHAPTER FOUR DATA ANALYSES AND RESULTS.....	40
4.1 Demographic Characteristics	40
4.2 Mean Values of Constructs Measurement	41
4.3 Evaluation of Measurement Model	45
4.3.1 Evaluation of Measurement Model – First Order Constructs....	45
4.3.2 Evaluation of Measurement Model – Second Order Constructs	48
4.4 Common Method Bias.....	49
4.5 Evaluation of Structural Model	49

4.5.1 Interrelationship between Customer Participation and Its Antecedent and Consequences.....	49
4.5.2 The Effects of Service-Dominant Orientation on Customer Participation	51
4.5.3 The Effects of Service-Dominant Orientation on Customer Satisfaction and Customer Citizenship Behavior	53
4.5.4 The Moderating Effects of Extraversion	54
4.5.5 The Moderating Effects of Agreeableness.....	55
4.5.6 The Moderating Effects of Conscientiousness	55
4.5.7 The Moderating Effects of Emotional Stability.....	56
4.5.8 The Moderating Effects of Intellectual.....	56
CHAPTER FIVE CONCLUSIONS AND SUGGESTIONS	57
5.1 Research Conclusions.....	57
5.2 Suggestions and Implications.....	60
5.2.1 Theoretical Implications	60
5.2.2 Managerial Implications	61
5.3 Limitations and Future Research Directions.....	62
REFERENCES.....	64
APPENDIX	78

LIST OF TABLES

Table 1.1 The Scope of This Study	7
Table 4.1 Sample Distribution	41
Table 4.2 Descriptive Analysis for Questionnaire Items	41
Table 4.3 Results of Measurement Scales.....	45
Table 4.4 Measurement Evaluation of Service-Dominant Orientation	48
Table 4.5 Path Coefficients of Customer Participation and Its Antecedent and Consequences.....	50
Table 4.6 Path Coefficients of the Effects of Service-Dominant Orientation on Customer Participation.....	52
Table 4.7 Path Coefficients of the Effects of Service-Dominant Orientation on Customer Satisfaction and Customer Citizenship Behavior.....	53
Table 4.8 Path Coefficients of the Moderating Effects of Extraversion.....	54
Table 4.9 Path Coefficients of the Moderating Effects of Agreeableness.....	55
Table 4.10 Path Coefficients of the Moderating Effects of Conscientiousness.....	55
Table 4.11 Path Coefficients of the Moderating Effects of Emotional Stability	56
Table 4.12 Path Coefficients of the Moderating Effects of Intellectual	56
Table 5.1 The Results of Research Hypotheses.....	58

LIST OF FIGURES

Figure 1.1 Research framework	6
Figure 1.2 The research procedure of this study	8
Figure 3.1 Theoretical framework.....	28
Figure 4.1 The interrelationships between customer participation.....	51



CHAPTER ONE

INTRODUCTION

In this chapter, research background and motivations, research objectives, the scope of the study, procedure, and structure of the dissertation are presented.

1.1 Research Background and Motivation

In the very competitive and ever-changing world of today, paying attention to customers' needs and trying to attract their attention are among the main concerns of managers especially in service-based organizations. On the other hand, keeping the customers satisfied and loyal gives the organization such significant advantages that highlight the importance of paying attention to customers. Organizations rise to fame by their customers and the satisfaction attracts more and more customers. Walsh et al. (2009) stated the way satisfaction affects the customers' voluntary behavior is not clear enough, the customers who satisfied with organizations tend to be more loyal and committed. In case of services provided by a firm meet or surpass a customer's expectation, customers tend to support firms thought their voluntary extra-role behaviors or it may be that they offer valuable feedbacks to the firms. Such customer citizenship behaviors (CCBs) result in effective organizational performance (Karpen et al. 2012) and supplies them with profit through their capital returns (Oliva and Sterman 2001).

Why people help each other in organizations or what actually motivate customers to willingly assist others are not new questions. Barnard (1938) identified the importance of helping behaviors in organizations. Katz (1964) stated that the seeds of almost all form of citizenship behavior can be detected back to Katz's seminal framework. Hui et al. (2001) pointed out that attention

on organizational citizenship behavior (OCB) has been considerable in the services literature. Organizational citizenship behavior is defined as individual voluntary behavior that is not directly recognized by the formal reward system but enhance production process in general (Organ, 1998). The behavior is not requirement role but personal choice of additional activities

Recent work has increasingly centered on citizenship behaviors in the service context and there are empirical evidences that many service-oriented behaviors of frontline employees can be conceptualized as forms of OCB (e.g., Bailey et al., 2001; Bettencourt et al., 2001; Groth, 2003; Hui et al., 2001). This is not extraordinary, it difficult to prescribe and standardize behavior because service has nature characteristic of intangible and heterogeneous (Vaughan and Renn 1999). Bowen et al. (2000) given that firms increasingly theorized customers as key assets, and view effective management of customers as a strategic advantage (Lengnick-Hall 2002), customer citizenship behaviors (CCB), being discretionary, can play a critical role in service delivery (Morrison 1996). A genuine customer orientation and focus on relationship marketing requires development of a better understanding of how firms can motivate their customers as coworker in service transportation (Bitner 1995).

Theoretical research proposes major behaviors of partners, especially customers, may support the firm's service quality efforts (Bowen and Schneider 1985). Bowers et al. (1990) pointed out that customers may firstly be effective promoters of the firm's products and services. Following Kelley et al. (1992), customers' cooperation during the service encounter offers their own satisfaction and service quality cognizance. Schneider and Bowen (1995) stated that one of the most essential source of information is customers in service delivery process. Moreover, Groth (2003) proposed citizenship behavior research in a service context has paid major attention on customers.

There is doubt in whether organizations should directly improve their customer citizenship behaviors (CCB) and how is it affected to other dependent factors in term of customers' participation and satisfaction. Recent researches of service marketing mention the importance of the mediating effects of such related variables as satisfaction and commitment which are evaluated according to changes resulting from customer behavior (Hennig-Thurau et al 2002; Walsh et al 2014; Wang et al., 2006). Several researches have been conducted in the extent of citizenship behavior in services industry studying the effect of customer's levels' variables including participation, satisfaction. Although mediating effects of satisfaction between the customer participation and the citizenship behaviors have not been clarified through sufficient empirical studies, the issue of how these variables interrelate to create various types of customer citizenship behaviors (CCB) is by itself a considerable step towards a broader understanding of voluntary and optional behaviors of customers (Bartikowski and Walsh 2011). All this reflects the vital role of the customer satisfaction in connection with the major results of marketing (Ambler 2000). The present research studies the direct and indirect mediating effects between customer satisfaction and customer citizenship behaviors, for example loyalty and commitment, and further examines the mediating variables of dedication and loyalty customer to customer citizenship behaviors (CCB).

Customers usually act as partial employees in context of service firms (Bowen & Schneider, 1985) and this participation is recognized as an extra-role behaviors (Bettencourt & Brown, 1997). Extra-role behaviors involve sacrifices on the customers' time, effort, material possessions, or physical welfare (Staub, 1978). In general, extra-role behaviors are conjointly consulted to as customer citizenship behaviors (Bettencourt, 1997). Most of the previous related research studies about the relationships between customer participation and its antecedent, moderators, and consequence have been investigated in

developed countries, such as United State and Europe countries. However, in terms of cultures and customers' needs, it is recognized generally differences between these Western countries with Eastern countries. There are major reasons to differentiate Vietnam from other contexts used in previous studies to research the interrelationship between service-dominant orientation, customer satisfaction, customer citizenship behaviors, big five personality, and customer participation. First, Vietnam is an Asian country with the developing economy, which has been undergoing a transformation from a state-controlled economy to a market-driven economy for just under 30 years. In fact, the term of competitive advantages and relationship marketing in particular are recently developed practices in Vietnam, especially for customers. Second, the Vietnamese retail banking industry particularly differ from its counterparts in developed economies in term of competition environment. The main functions of banks in Vietnam are not only accepting deposit and lending loans but being one of the important investment areas for customers. Consequently, Vietnamese banks compete largely by means of the prices of their services or interest rates for deposits and loans. Despite of regulatory toward building a sustainable competitive environment, Vietnamese banks still need more time and effort in order to enhance the quality of their product/service and enhance relationships with their customers. As a result, the Vietnamese banking industry is very different from the contexts constructed by previous authors about the topic. It is very engaging to investigate an empirical study about the connection between service-dominant orientation, customer satisfaction, customer citizenship behaviors, and customer participation carries out in a new background in order to strengthen the previous literature.

This study begins with a literature review and evaluation of ideas about customer citizenship behavior. Next, it examines general role of customer participation in banking services industry. Then, it reviews possible positive

and negative influences of customer citizenship. Finally, it examines managerial and research implications of these considerations.

1.2 Research Objectives

Based on research background and motivation above, there are several research questions that can be drawn. First, do service-dominant orientation, customer participation, and customer satisfaction play important roles in enhancing customer citizenship behaviors? Second, does big five personality moderate the interrelationship between customer participation and its antecedent and consequence?

To answer above research questions, the objectives of this study are as follow:

1. To certify the relationship between customer participation and service-dominant orientation, customer satisfaction, customer citizenship behaviors.
2. To evaluate the moderating effects of big five personality on the relationship between service-dominant orientation and customer participation.

1.3 Research Framework

This study presents an integrated research framework of customer citizenship behaviors. Research framework of this study is shown in Figure 1.1. Service-dominant orientation is an antecedent of customer participation, whose consequence are customer satisfaction and customer citizenship behaviors. Furthermore, there is novel construct that moderate the relationship between

customer participation and service-dominant orientation. This moderator is big five personality.

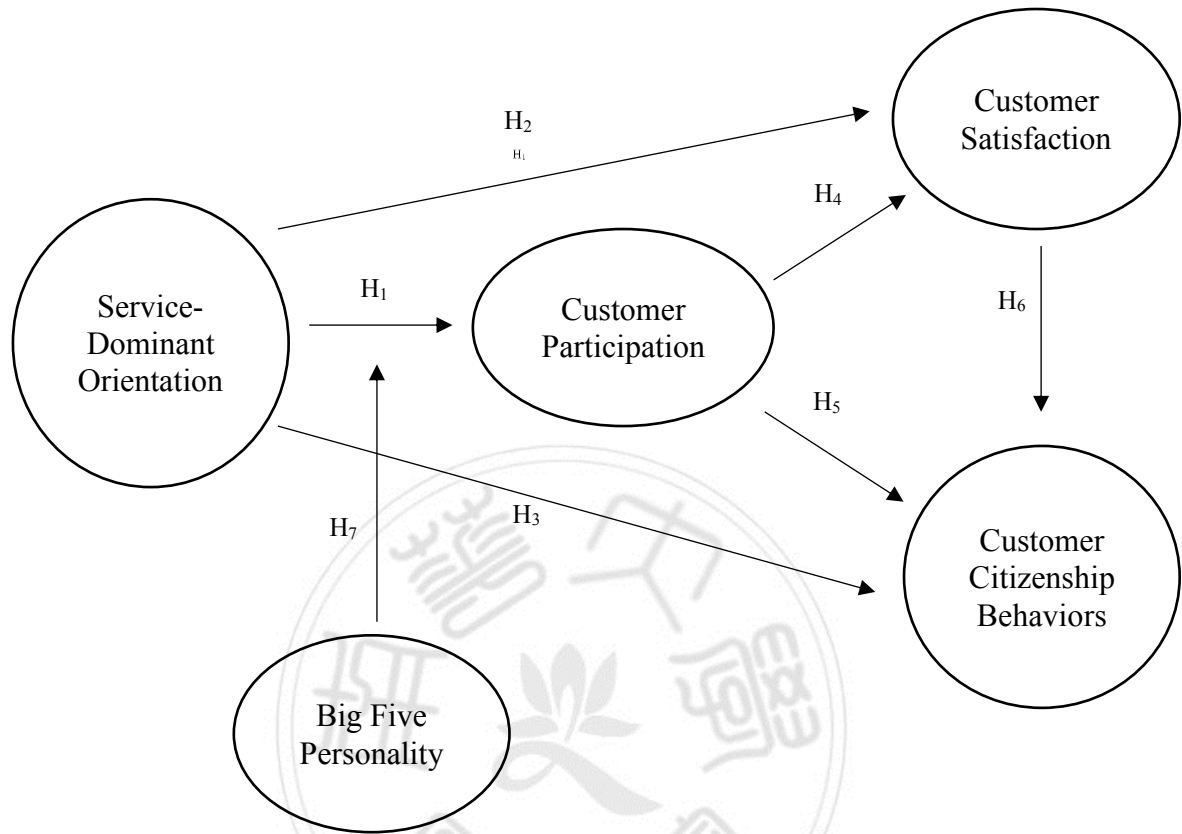


Figure 1.1 Research framework

1.4 The Scope of the Study

Based on the above research objectives, the scope of this study is presented in table 1.1.

Table 1.1 The Scope of This Study

Items	Scope of the Study
Types of the research	The literature reviews was adopted to build up the research hypotheses and framework. Questionnaires and construct measurements were used to collect empirical data and to test the hypotheses and draw the conclusions.
Key issue	This study focuses on identifying the antecedent, moderators, and consequence of customer participation from S-D logic perspective.
Dependent variables	Customer citizenship behaviors.
Independent variables	S-D orientation, customer participation and customer satisfaction.
Moderating variables	Big five personality.
Main Variable	Customer participation.
Underlying theory	Service-dominant logic.
Testing location and Sample	Customers of Banking service industry
Analyzed unit	Individual level.
Time frame	Cross sectional study.
Research instruments	Survey: Theory inference, primary data, and statistical analysis instruments.

1.5 The Procedure of Research

This study reviewed existing literatures related to customer participation from S-D logic perspective. Based on the literature reviews, several research questions are drawn, research objectives are specified, and research framework and proposed hypotheses are developed. Research framework in this study is an integrated model of customer participation from S-D logic perspective which consists of antecedent, moderators, and consequence of customer participation.

This study was conducted by quantitative study. Empirical study was conducted to empirically test proposed research framework and hypotheses. Data was collected by questionnaire survey. The research flow chart is shown in Figure 1.2.

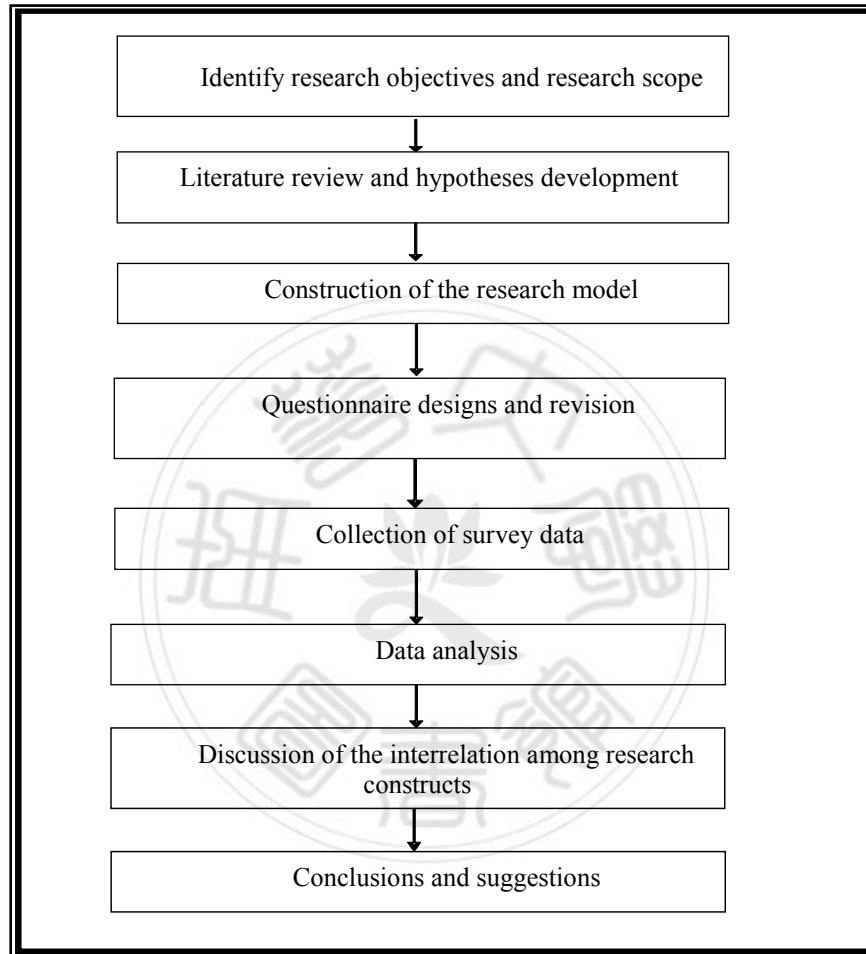


Figure 1.2 The research procedure of this study

1.6 The Structure of Research

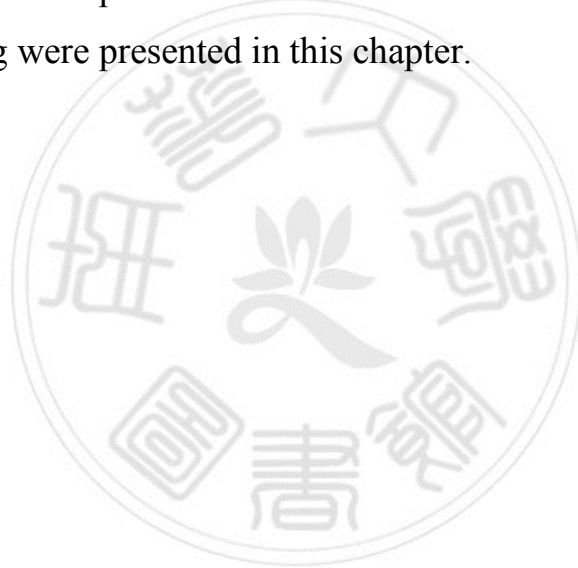
Chapter one describes research background and motivations, research objectives, the scope of the study, procedure, and structure of the dissertation.

Chapter two presents the literature review, including theoretical background, research constructs, and hypotheses development. This chapter

presents theoretical background of service-dominant logic and research constructs of this study such as service-dominant orientation, customer participation, customer satisfaction, big five personality and customer citizenship behaviors. Furthermore, proposed hypotheses developments were also presented.

Chapter three presents research design and methodology. Specifically, the measurement scales, sampling plan, data collection procedure, and data analysis procedure for each study were presented in this chapter.

Chapter four presents the results of the empirical study. Constructs validity and reliability were specified and constructs inter-relationship through hypotheses testing were presented in this chapter.



CHAPTER TWO

LITERATURE REVIEW

This chapter presents theoretical background of service-dominant logic and research constructs of this study such as service-dominant orientation, customer participation, customer satisfaction, customer citizenship behaviors and big five personality. Furthermore, proposed hypotheses developments are also presented.

2.1 Theoretical Background

The service-dominant logic (S-D logic) was first introduced by Vargo and Lusch in 2004 through their study entitled “Evolving to a New Dominant Logic for Marketing” which was published in *Journal of Marketing*. This logic is based on Bastiat’s (1964, pp. 161-162) fundamental idea which stated that services are exchanged for services is the great the economic law and very crucial in economic science.

This statement means that in an exchange, all actors are deploying their skills and competences when offering their service to one another (Lusch & Nambisan, 2015). Service should be viewed as a broad concept of all exchange and a transcend concept on which all of literature should not be construct as reciprocity from goods.

S-D logic is a thinking framework at a pre-theoretic stage and is an alternative paradigm to the traditional goods-centered paradigm which called good-dominant (G-D) logic (Lusch & Vargo, 2011; Vargo & Akaka, 2009). S-D logic conceptualizes business exchanges from a service-based perspective for understanding economic exchange and value creation (Karpen, Bove, & Lukas, 2012; Navarro, Andreu, & Cervera, 2014). S-D logic views service as a

process, a stand-alone variable, and a primary focus of exchange (Lusch, Vargo, & O'Brien, 2007).

Operant resources can be classified by S-D logic, which means they work to act on operand resources and other operant resources. It also includes dynamic resources such as skills and knowledge that are efficient in behavior and producing effects in other resources (Vargo & Lusch, 2004). S-D logic prospects that customers exchange to obtain the benefits of specialized capabilities or services, goods are a communicator of operant resources, the customer is a co-producer of service, value is perceived and determined by the consumer, the customer is primarily an operant resource, and wealth is obtained through the application and exchange of specialized knowledge and skills.

2.2 Research Constructs

2.2.1 Service-dominant Orientation

In this study, service-dominant (S-D) orientation serves as an important antecedent of customer participation. Service-dominant orientation was first developed by Karpen, Bove, & Lukas in 2012. It represents a set of strategic capabilities from a service-dominant logic perspective. Based on S-D logic, strategy is about choosing the best way to facilitate and enhance value co-creation with network partners (e.g., customers, suppliers, etc.) for mutual and long-term benefit (Karpen, Bove, & Lukas, 2012; Karpen, et al., 2015). Specifically, Service-dominant orientation refers to “a co-creation capability, resulting from a firm’s individualized, relational, empowered, and concerted interaction capabilities” (Karpen, Bove, & Lukas, 2012, p. 21). Service-dominant orientation enables a company to co-create value in service exchanges with its network partners. Value co-creation can be defined as giving customers the right to co-construct and enjoy elevated experiences (Vargo & Lusch, 2008).

Service-dominant orientation consists of six strategic themes such as value-in-context, relation focus, values focus, co-production focus, operant resource focus, and process flow focus (Karpen, Bove, & Lukas, 2012). It reflects an understanding meaningful interaction and reciprocal resource integration with value network partners (Karpen, et al., 2015). Service is a value co-creating process (Vargo & Lusch, 2008), therefore, interaction is an important aspect of resource integration effort and value-driving experiences (Prahalad & Ramaswamy, 2004). Interaction requires all co-creative processes be enabled and supported by interaction capabilities (Karpen, Bove, & Lukas, 2012; Ramaswamy, 2009).

2.2.2 Customer Participation

The definitions of customer participation engage various forms and level, such as cooperate production and customer production (Meuter and Bitner, 1998). Because our purpose is to compass value creation process when customers participate and interact with employees in services, we do not consider firm and customer production (e.g., self-service technologies). Previous definitions of customer participation is adapted to this research context (i.e., professional financial services) by constructing customer participation as a behavioral construct that evaluates the dimension to which customers come up with information and become engaged in decision making throughout the service co-creation and delivery process (Auh et al. 2007; Bettencourt 1997; Bolton & Saxena-Iyer 2009; Hsieh, Yen, & Chin 2004). Levitt (1972) defined participation as the customers' involvement to the production of service process, which may negatively influence production efficiency. Literature in service marketing researchers augmented this construct. Lovelock and Young (1979) early realized that customers can behave as productive labor, by encouraging consumers to have little change in their

behavior so firms can delivered services in a more productive and efficient manner. Fitzsimmons (1985) further consolidated this compassing when showed that opportunities exist for productivity obtains by shifting some of the service activities onto the consumers.

While customers' contributions of effective labor continued to be examined as an important form of customer participation (e.g. Bendapudi and Leone, 2003; Hsieh et al., 2004), researchers pay an increasingly attention on customer roles, behaviors, and resources during the service process (Bettencourt et al., 2002). Researchers defined variety roles of customers in the service context, such as lawyer, auditor, information exchange, quality assurance (Youngdahl et al., 2003). Moreover, some academic studies pointed out a wide range of resources that customers contribute through participation (Bettencourt et al., 2002; Skjolsvik et al., 2007).

2.2.3 Customer Satisfaction

Johnson and Fornell (1996) stated customer satisfaction as a personal evaluation of performance of the firms, which has significant positive affect on customer loyalty intentions throughout a wide range of product and service. As an overall valuation that created over time, satisfaction commonly mediates the affect of product and service quality on loyalty, in other words repetition of product or service usage (Bolton and Lemon, 1999; Fornell et al., 1996; Oliver, 1999). In a service context, overall satisfaction is comparable to overall evaluations of service quality. Boulding et al. 1993 pointed out that this satisfaction feeling is effect customer behaviors that support firms' performance, such as positive word of mouth and repurchase.

Satisfaction has been used to interpret loyalty as behavioral intentions, for example, the possibility of repurchasing and recommending. Moreover, Verhoef (2003) investigated that subsequent behavior might be used to create

a formal relationship between perceptions and behavior. Bolton (1998) found a positive connection between customer satisfaction and the continuation of the cellular phone customers. Bolton and Lemon (1999) showed a positive influence of general satisfaction on customer routine of telecom services. Mittal and Kamakura (2001) demonstrated a significant relationship of customer satisfaction on repurchase intention by large-scale study of automotive customers.

2.2.4 Customer Citizenship Behaviors

Concentration on customer citizenship behavior recently exists in management and marketing literature with an increasing rate (Aherne, Bhattacharya and Gruen 2005; Bettencourt 1997; Groth 2005; Lengnick-Hall, Claycomb and Inks 2000). Having several productive companies studied, Bowen (1986, p. 371) argues that their customers seldom get involved in the process of production. In service organizations, moreover, both customers and employees are regarded as human resources. Customers often take part in activities different way or under different circumstances from how employees may do the same; it is therefore possible that customers replace employees in service-based organizations (Halbesleben and Buckley, 2004). Previous studies suggest that service based organizations should, in some cases, consider customers at least as organizational members or even as employees (Kelley, Donnelly and Skinner 1990). Based on these descriptions, it can be claimed that service customers may display citizenship behavior the same way as employees themselves do. Thus, we can apply findings of citizenship behavior studies to the customers. In management literature customer citizenship behavior is formally defined as “the voluntary individual behavior which is not explicitly or directly recognized by means of formal reward system and generally strengthens the effective efficiency of the organization” (Organ 1988, p. 4).

Similarly, customer citizenship behavior is defined as “the voluntary behavior which is not essential to successful production or to introduction of services but totally useful to the whole service organization” (Groth 2005, p. 11). Several terms can be used to explain customer citizenship behavior among which the following are considerable: customer voluntary behavior (Ford 1995) customer's voluntarily performance (Bailey, Gremler & McCollough 2001; Bettencourt 1997), organizational citizen in customers' section (Lengnick-Hall et al 2000), lateral product of production process (Gruen, Summers & Acito 2000), and “extra-role” behaviors of customer (Ahearne et al 2005). The literature regarding the term service suggests various aspects of customer citizenship behavior. Groth (2005) has identified three aspects of customer citizenship behavior: 1) Introducing feedbacks to the organization which means the presentation of applicant's information to the organizations with an aim to help them improve their service providing process, 2) Supporting other customers parallel to the philanthropy aspect in organizational citizenship behavior, and 3) Giving commercial recommendations to friends or relatives (Groth et. al., 2004). Furthermore, Ford (1995) proposed that customers who show citizenship behavior may display their commitment to the service organization and report potential protective issues to the employees. Keh and Teo (2001) have claimed that the customer's resistance against the failure of a service is another aspect of customer citizenship behavior. They state the case as a customer's tendency to accompany the services they encounter while these services are not executed as expected. Such an attitude results in permanent customization and does not publish negative word-of-mouth marketing (advertisements). Marketing literature slightly suggests the main characteristics of customer citizenship behavior to be: voluntary feedback, voluntary behavior, and helping the organization.

Previous components of citizenship behavior have been investigated in very few empirical researches. Bettencourt (1997) stated that customer satisfaction have a positive influence on customer citizenship behavior. Gruen et al. (2000) have provided a positive relation between effective commitment and customer citizenship behavior. The relationship between customer identification of the organization and customer citizenship behavior is proposed by Aherene et al. (2005). Futhermore, Groth (2005) has figured out customer's socialization to be in relation with customer satisfaction with customer citizenship behavior.

2.2.5 Big Five Personality

Srivastava (1999) had reinstated that the term of big five personality was invented by Lewis Goldberg in 1976 and was originally associated with researches of personality used in native tone. At the same time, the expression of five factor model has been more frequently related to research of traits using personality questionnaires. The two research traditions display mainly consonant models and in contemporary application the terms are usually used interchangeably. Roccas, Sagiv, Schwartz, and Knafo (2002) stated in their introduction that this five factor personality model is a dominant approach for representing the human trait structure today. Similarly, empirical evidences by Digman (1990), Goldberg (1993), Mc Crae and Costa (1996), and O'Connor (2002) have all supported that the big five personality dimensions represents the taxonomy to describe human personality in a very orderly manner.

The big five personality factor suggested that human traits consist of five separate dimensions that altogether provide a comprehensive allocation for the study of human behavior. According to this emerging consensus, the big five personality dimensions consists of extroversion, emotional stability, agreeableness, conscientiousness, and Intellectual (Mount & Barrick, 1995).

According to Ivancevich, Konopaske, and Matteson (2008), each of these five dimensions are described as follows:

Extroversion is a broad dimension which encompasses traits such as being active, gregarious, sociable, assertive, talkative and energetic. People who are high in extroversion are usually very jovial, vocal and interactive people. They naturally seem to have a good deal of social interaction. The research by Judge, Heller and Mount (2002) indicates that individuals who are extroverted seem to perform well in consultant, customer service and managerial jobs. Furthermore, that tend to behave better in training programs and often achieve have higher levels of job satisfaction.

Emotional stability (sometimes it's reversed and known as neuroticism) is the tendency to experience positive emotional states. People who are high in emotional stability/neuroticism would feel secure, relaxed, calm and confident. In contrary, people who are low in emotional stability/neuroticism would feel worried, insecure, depressed, overly anxious and angry. These low emotional people are more likely to experience stress and emotional break downs as and when they encounter a new or challenging job.

Agreeableness has the characteristics of being courteous, forgiving, and caring. Being high in agreeableness would mean that they are the kind of people who can get along easily with others on any occasion. It is a dimension that can help make someone an effective team player and can pay off in jobs where developing and maintaining good interpersonal relationships is of utmost importance (Neuman & Wright, 1999). Here again, it looks like this dimension would be crucial for jobs related to sales, customer service, teaching, social work and many others in which a person has to interact with people in general.

Conscientiousness includes the characteristics of being persevering, organized, responsible, dependable, thorough and industrious. Individuals with this dimension are naturally hard working, result oriented, and ambitious. No

doubt this dimension is highly valued by all organizations. In contrast to this dimension, are people who are lazy, inefficient and disorganized in anything that they do? Judge and Ilies's (2002) research indicates that conscientious individuals exhibit a higher level of motivation and job satisfaction.

Openness to experience (sometimes called Intellect or Imagination) reflects the extent to which a person has broad interest and the urge to take risks in dealings. Some of its traits include broad-mindedness, being imaginative, intelligent, curious and flexible. People who exhibit this dimension are always able to work in an environment where change is continuous and innovation is ongoing.

Besides the above mentioned Big Five Personality Dimensions, there are literally hundreds of other personality dimensions, factors or traits that have been classified by psychologists and academicians for the last many years. However, for the purpose of this study, which is very much related to the school of organizational behavior, the Big Five Personality Dimensions are employed due to its validity, comprehensiveness and wide acceptance in many researches.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This study was conducted by quantitative study. Specifically, empirical study by using questionnaire survey was conducted. The research design and methodology adopted were included in this chapter.

3.1 Hypotheses Development

According to the descriptions above, this study proposed seven hypotheses. Furthermore, in order to be more specific and clear for hypothesis to be tested in the latter sections, more detailed sub-hypotheses are also described after each hypothesis as following.

3.3.1 The Effects of Service-dominant Orientation on Customer Participation

As the nature of the business arena is transforming, the traditional roles of economic actors are changing and becoming blurred (Prahalad and Ramaswamy 2004). For example, customers progressively take on employee roles and perform activities in value creation processes. As such, more informed, connected, and active customers progressively demand participation in service provision processes even in traditional manufacturing industries, while organizations inspire and allow customers to do so (Bendapudi and Leone 2003). Consequently, the central element of marketing represents joint processes (of providing benefit) and service flows rather than finished units of output (Vargo and Lusch 2004). Organizations thus constantly exert to supply better service outcomes and seek to compete based on service principles, independent of their industry or pure service business nature (Berry et al. 2006).

Accordingly, it is here argued that organizations could benefit from implementing a strategic orientation consistent with the principles of the S-D logic as it guides organizational strategy making activities and service-like interactions with the market, both internally and externally. It also provides a way of responding not only to the challenges but the opportunities of the current business environment.

In line with S-D logic, organizations increasingly encourage and engage customers and other value creation partners in co-production activities. In detail, Lusch et al. (2007) stated that firms empower customers and aim to maximize the collaboration of value creation partners in the customization of service outcomes. For example, they might open up their service production processes during the ideation, innovation, production, and/or distribution phase of the core of the market offering. However, some customers might not necessarily want to be highly involved in service processes (see, e.g., Kalaignanam and Varadarajan 2006) as this participation might increase their perceived costs. Therefore, competing strategically through service entails offering “service co-production capitalizations and resources concrete with the customer’s desired level of involvement” (Lusch et al. 2007, p.8).

According to S-D logic, service is a customer oriented and relational and customer is always a co-creator of value (Vargo & Lusch, 2004; 2008). It implies that customers play an important role value co-creation (Ordanini & Parasuraman, 2011). Service-dominant orientation is a portfolio of co-creation capabilities which enables company to co-create value with its customers (Karpen, Bove, & Lukas, 2012). Service-dominant orientation companies emphasize value co-creation processes through interactions and resources integrations (Karpen, et al., 2015). These interactions and resources integrations are continuous and interdependent process for mutual benefit of all involved actors. The following hypothesis is given:

Hypothesis 1 (H1): Service-dominant orientation has a positive effect on customer participation

3.3.2 The Effects of Service-dominant Orientation on Customer Satisfaction

Kapen (2014) advanced marketing literature by investigating empirically for the first time the strategic relevance of Service-dominant orientation and, consequently, S-D logic for business performance. Using dyadic data obtained in a retail setting, we show that Service-dominant orientation is an important driver of not only superior firm-related performance, such as financial and market performance, but also customer-related performance, such as perceived value, satisfaction, affective commitment, trust, repurchase intentions, and positive word-of-mouth. Overall, our results indicate that firms, especially retail firms, can significantly benefit from implementing a service-dominant orientation. Organization adopting a service-dominant orientation focuses on facilitating and enhancing customer experiences, this focus should translate into higher levels of customer satisfaction and positive word-of-mouth.

A firm's Service-dominant orientation emphasizes both participation and integration aspects. Service-dominant orientation firstly promote the idea of value co-creation through understanding and empowering customers. This attention in turn helps customers in order to having more effective resources and results. Furthermore, a service-dominant orientation emphasized the quality of the interaction process itself and desires to facilitate delightful customer relationships, such as, acceptable behavior and pleasurable touch points. This focus on contribution of customers' behavior in exchange processes beyond a practical resource perspective. Earlier literature emphasized the positive influence of this orientation on their satisfaction and

repurchase intentions (e.g., Yim, Chan, and Lam 2012). Consequently, the following hypothesis is given:

Hypothesis 2 (H2): Service-dominant orientation has a positive effect on customer satisfaction

3.3.3 The Effects of Service-dominant Orientation on Customer Citizenship Behaviors

For the competitive advantage environment in service industry, it is vital to enhance the innovative performance of human resources in the organization. For example, employees contributed to organizational competitiveness by performing creatively behavior. As the consequence, there has been a raised attention on identifying its antecedent and consequences. In contrast, complicated jobs and social characteristics can have the negative influence to employees. Furthermore, high level of autonomy can lead to raised workload, because employees have to do extra responsibilities and accountability, which is expected to reduce possibility of creativity-oriented CCBs.

However, little is investigated about the innovative performance of customers. According to service-centered dominant logic, customer is the value co-creator. In the customer value co-creation environment, creative-oriented CCBs (customer citizenship behaviors) refer to extra-role roles of customers with regards the development of thinking about products or services, and planning of action that are potentially and possibly useful to a firm. According to the intrinsic motivation perspective, customer citizenship behaviors is influenced by customers' co-create values and their intrinsic motivation. Therefore, this study examine bellowing hypothesis:

Hypothesis 3 (H3): Service-dominant orientation has a positive effect on customer citizenship behaviors

3.3.4 The Effects of Customer Participation on Customer Satisfaction

Customer participation is the activity or resource provided by customers. It includes psychological, physical and even emotional offerings during the process of producing or delivering services (Rodi and Klein, 2000). Through serving themselves or working with staff, customers actually participate in the service to create service value (Claycomb, 2001). Their behavior may seriously involve them in organization management and development (Van, Graham and Dienesch, 1994). Kelley, Donnelly and Skinner (1992) believe that customer participation in the process of service delivery can be presented by providing information and actual working service. Many networks in service trading require multiple factors of customer participation. For example, when trading with brokerage firms, customers must expend both mental and physical effort. The empirical study of Ennew and Binks (1999) shows that participation between service provider and customers shows three aspects of participation: information sharing, responsible behavior and personal interaction. A literature review points out that customer participation could maximize the effectiveness of service and satisfy the needs of service customization. Consequently, the more customers participate, the higher their satisfaction will be.

Hypothesis 4 (H4): Customer participation has a positive effect on customer satisfaction

3.3.5 The Effects of Customer Participation on Customer Citizenship Behaviors

An intrinsic process motivation explanation suggests that individuals are motivated to work or engage in behavior for the pleasure of it. Thus, for example, since customer satisfaction and participation are positively correlated (Bendapudi & Leone, 2003), arguably, customers may cooperate and take part

in co-production because they enjoy the processes rather than for other task performance or outcome reasons. The instrumental motivation view suggests that instrumental rewards prompt individuals if they think that their behavior will lead to certain tangible extrinsic outcomes, e.g., pay or promotion (Barbuto, 2001). In solely psychological terms, this explanation does not apply to customer citizenship behaviors that are voluntary, discretionary, and not reward-oriented. Yet, it compliments rationales for why instrumental motives may be sources of social capital, as subsequently discussed. The external self-concept motivation view indicates that individuals to try to meet others expectations by acting in ways that elicit social feedback consistent with their self-concepts (Barbuto & Scholl, 1998). For instance, they may act in ways that satisfy reference group members to gain first acceptance and then status, e.g., customers may behave as customer citizens to get positive feedback from employees or other customers in their aspired groups. According to the internal self-concept motivation view, individuals set internal standards for traits, competencies, and values that form the basis for their notions of self (Barbuto, 2001). Barbuto & Scholl (1998) stated that they are motivated to enroll in behaviors that increase these internal standards and support reach higher competencies. The goal internalization motivation view suggests that individuals, who are driven by internal goals, maintain attitudes and behavior based on their personal value systems (Barbuto & Scholl, 1998). Those who are motivated by performance goals are suitable to focus on final outcomes, whereas, those who pursue learning goals are likely to enjoy the learning process. Thus, these two types of individuals may engage in customer citizenship behaviors for different reasons. Therefore, this study test the following hypothesis:

Hypothesis 5 (H5): Customer participation has a positive effect on customer citizenship behaviors

3.3.6 The Effects of Customer Satisfaction on Customer Citizenship Behaviors

In organizational behavior literature, employee satisfaction can lead to organizational citizenship behavior (Zeinabadi, 2010). In consideration of customers' role of "partial employees" in organizations, the satisfaction-citizenship link of employees can be extended to customer behavior research domain. Furthermore, empirical researches also posit that customer satisfaction relates positively with customer citizenship behaviors (Bettencourt, 1997; Y. Yi and T. Gong, 2008).

Customer satisfaction is popular investigated concepts in the service literature. Oliver (2010) stated satisfaction as fulfillment of a need or impulse after customers consumed a product or service. Baker & Crompton (2000) satisfaction enhance customers' experience about service which provided by firm. Following social exchange theory (Blau, 1964), customer will focus their attempts to reciprocate toward the source of the benefits collected. When one party offers an benefit to another, the exchange process begins. As a consequence, mutual commitment between the parties are constructed if recipient reciprocates received a bunch of beneficial exchanges.

Bettencourt, (1997) demonstrated that satisfying customers are more likely to kindly reciprocate by engaging in citizenship behavior. The relationship between customer satisfaction and CCB has been investigated empirically (Groth, 2005; Yi & Gong, 2008). Therefore, this research proposes the following hypothesis.

Hypothesis 6 (H6): Customer satisfaction has a positive effect on customer citizenship behaviors

3.3.7 The Moderating effects of Big Five Personality

The services marketing literature suggests a number of factors affecting customer satisfaction in general. These factors may be classified into two groups; (a) factors external to the customer such as attributes of services, service providers and their competitors and (b) factors internal to the customer such as values and mood of the customer. Process definitions of satisfaction permit quick assessments with respect to brief service interactions (for example, obtaining a credit card or purchasing a mobile services contract) as well as assessments from service experiences that associate consumption periods of significant duration (for example, holding credit card). Consequently, satisfaction can be recognized in terms of extraordinary events or as an aggregated indentation of a number of events. Oliver (1997) pointed out that this is a critical characteristic of service providers. Oliver (1997) showed that, the same with consumer's personal characteristic, values and mood also influence customer satisfaction to greater proportions. Values play a role as an antecedent conditions for aspiration and it can regulate consumer expectations, and later, construct a comparison standard for satisfaction assessments. The construction of satisfaction is independently contributed by both disconfirmation of expectations and value fulfilment. Moreover, there was a clearly relationship between consumer feeling and their satisfaction.

Several successful recent studies demonstrate empirically the relationship between personality and consumer behavior. For instance, personality factor of extraversion has significant positive on consumption emotions and neuroticism forecast negative consumption-based emotions. It is not only confirm literature findings that emotions play a central role in satisfaction, but also disclose their dependence on customers' individual characteristic. These findings put forward existence of a mediating relationship between personality and customer behavior (Matzler et al., 2005). The following hypotheses can be raised:

Hypothesis 7a (H7a): Extraversion positively moderates the effects of service-dominant orientation on customer participation.

Hypothesis 7b (H7b): Agreeableness positively moderates the effects of service-dominant orientation on customer participation.

Hypothesis 7c (H7c): Conscientiousness positively moderates the effects of service-dominant orientation on customer participation.

Hypothesis 7d (H7d): Emotional stability positively moderates the effects of service-dominant orientation on customer participation.

Hypothesis 7e (H7e): Intellectual positively moderates the effects of service-dominant orientation on customer participation.

3.2 Research Model and Hypotheses

This study examined an integrative model of customer citizenship behaviors which consists of antecedent, consequences, and moderators of customer participation. The antecedent of customer participation are service-dominant orientation while the consequences are customer satisfaction and customer citizenship behaviors. This study also explored the moderating effects of big five personality on the relationship between customer participation and its antecedent. This study empirically tested seven proposed hypotheses through survey study as shown in Figure 3.1

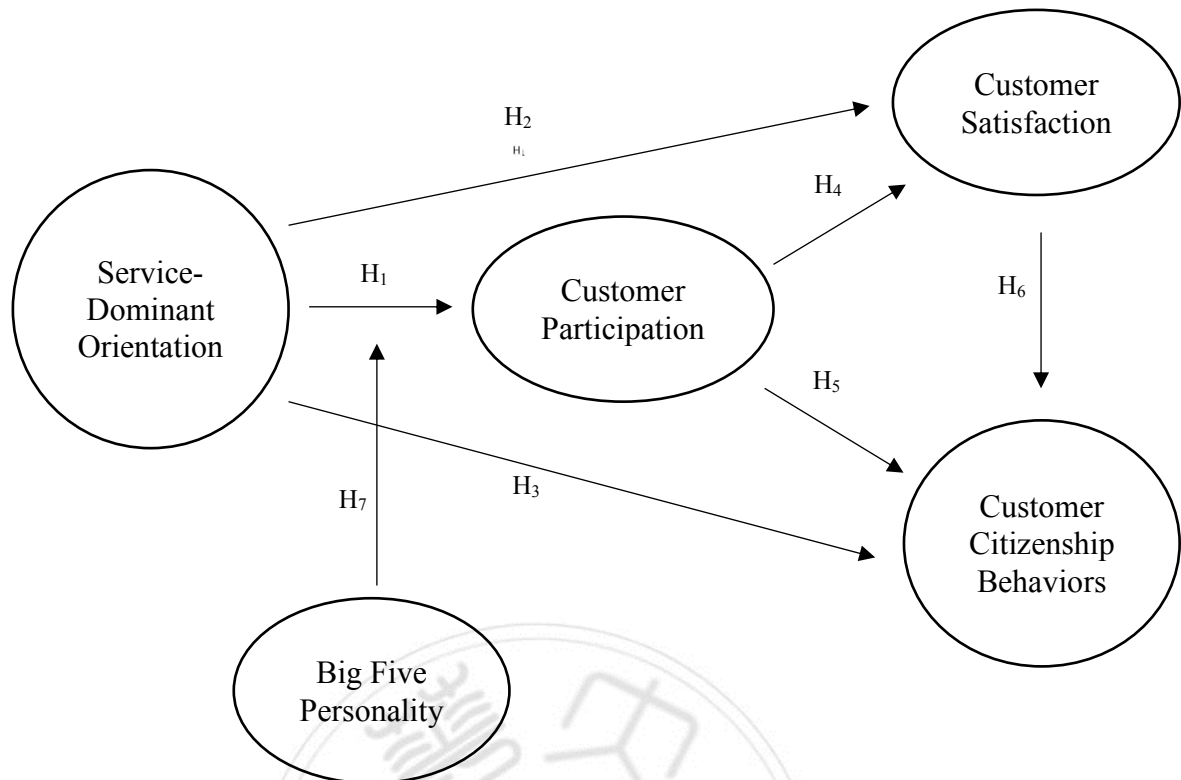


Figure 3.1 Theoretical framework

- H1** - Service-dominant orientation has a positive effect on customer participation.
- H2** - Service-dominant orientation has a positive effect on customer satisfaction.
- H3** - Service-dominant orientation has a positive effect on customer citizenship behaviors.
- H4** - Customer participation has a positive effect on customer satisfaction.
- H5** - Customer participation has a positive effect on customer citizenship behaviors.
- H6** - Customer satisfaction has a positive effect on customer citizenship behaviors.

H7a - Extraversion positively moderates the effects of service-dominant orientation on customer participation.

H7b - Agreeableness positively moderates the effects of service-dominant orientation on customer participation.

H7c - Conscientiousness positively moderates the effects of service-dominant orientation on customer participation.

H7d - Emotional stability positively moderates the effects of service-dominant orientation on customer participation.

H7e - Intellectual positively moderates the effects of service-dominant orientation on customer participation.

3.2 Construct Measurement

To test the hypotheses, five research constructs, and respondents demographic information were operationalized. Those constructs are service-dominant orientation, customer participation, customer satisfaction, customer citizenship behaviors, and big five personality. The measurement scales were developed based on literature review. The questionnaire items were modified in order to fit the purpose of this study.

3.2.1 Service-Dominant Orientation

Following Karpen, et al. (2015), service-dominant orientation consists of six factors and each factor has four items. Those factors are relational interaction, ethical interaction, individuated interaction, empowered interaction, concerted interaction, and developmental interaction. A preliminary version of measurement items as designed by Karpen, et al. (2015) was referred. All measurement items used a seven-point Likert scales from 1=strongly disagree to 7=strongly agree. The questionnaire items are as follow:

This bank ...

❖ Relational Interaction

1. Makes me feel at ease during our dealings.
2. Tries to establish rapport with me.
3. Encourages two-way communication with me.
4. Shows genuine interest in engaging me.

❖ Ethical Interaction

1. Does not try to take advantage of me.
2. Does not pressure me in any way.
3. Does not mislead me in any way.
4. Does not try to manipulate me.

❖ Individuated Interaction

1. Makes an effort to understand my needs.
2. Is sensitive to my situation.
3. Makes an effort to find out what kind of offering is most helpful to me.
4. Seeks to identify my expectations.

❖ Empowered Interaction

1. Invites me to provide ideas or suggestions.
2. Encourages me to shape the service me receive.
3. Provides me with control over me' experiences.
4. Let me interact with them in me preferred way.

❖ Concerted Interaction

1. Works together seamlessly in service to me.
2. Acts as one unit when dealing with me.
3. Provides messages to me that are consistent with other customers.
4. Ensures they have smooth procedures for interacting with me.

❖ Developmental Interaction

1. Shares useful information with me.

2. Helps me become more knowledgeable.
3. Provides me with the advice I need to use our offerings successfully.
4. Offers expertise that I can learn from.

3.2.2 Customer Participation

Meuter and Bitner (1998) stated that the term of customer participation is defined as various forms, from firm production to joint production to customer production.

The purpose of this study is to understand the value creation process when customers participate and interact with employees in services. This study followed previous definitions of customer participation in the context of professional financial services, which defined customer participation as a co-creation behavior (Bolton and Saxena-Iyer 2009).

The huge potential of customer participation has attracted research attention from multiple disciplines. Previous research at the firm level pay attention on supporting the benefits of engaging customers as co-producers (Morris 1986). On the other hand, literature at the customer level try to investigate inspiration of customers in tendency to participate and means to facilitate customer participation (Bagozzi, & Dholakia, 2006). Research has developed from these major conceptual investigations into empirical studies that investigate the influence of customer participation on service outcomes, such as satisfaction and loyalty (e.g., Auh et al. 2007; Bendapudi and Leone 2003). The range of latest research even gains novel product development (Fang 2008; Fang, Palmatier, and Evans 2008) and service failure and recovery (Dong, Evans, and Zou 2008).

Term participation in this research is consistency with the service literature that consults to the customer's active behavior in the production or delivery of a service. To avoid confusion with this usage of the word, participation is only used in this research to refer to the dimension of customer voluntary

performance. All measurement items used a seven-point Likert scales from 1=strongly disagree to 7=strongly agree. The questionnaire items are as follow:

1. I let this bank know of ways that they can better serve my needs.
2. I make constructive suggestions to this bank on how to improve its service.
3. If I have a useful idea on how to improve service, I give it to someone at this bank.
4. When I experience a problem at this bank, I let someone know so they can improve their service.
5. If I notice a problem, I inform an employee of this bank even if it does not affect me.
6. If an employee at this bank gives me good service, I let them know it.
7. If a price is incorrect to my advantage, I still advise someone at this bank.

3.2.3 Customer Satisfaction

Customer satisfaction. Given that many customer satisfaction measures are specific to a particular service context and/or include items tailored to specific characteristics of the service delivery (see Wirtz & Lee, 2003), a three-item customer satisfaction scale was developed for this study. Items were derived from existing customer satisfaction scales in that items that refer to the global nature of customer satisfaction were adopted for the context of this study. All items were assessed on 7-point scales (Item 1: 1 = not at all satisfied to 7 = very satisfied, Item 2: 1 = not at all satisfying to 7 = very satisfying, Item 3: 1 = strongly disagree to 7 = strongly agree).

1. Overall, I satisfied with the service provided by this bank.
2. The customer service provided by this bank is satisfactory.
3. This bank did an excellent job in providing customer satisfaction.

3.2.4 Customer Citizenship Behavior (CCBs)

Customer citizenship behavior is defined in this research as voluntary and discretionary behaviors, which are not required for the successful production and/or delivery of the service but that, in the aggregate, help the service organization overall.

All items of the final version of the CCB scale are shown below. The final measure consisted of 12 items, 4 items for each of the three dimensions of CCB: making recommendations, providing feedback to the organization, and helping other customers. All items were assessed on a 7-point scale, ranging from 1 (not at all likely) to 7 (extremely likely). The questionnaire items are as follow:

❖ Customer citizenship behavior: recommendations

1. I refer fellow students or coworkers to this bank.
2. I recommend this bank to my family.
3. I recommend this bank to my peers.
4. I recommend this bank to people interested in banking products/services.

❖ Customer citizenship behavior: helping customers.

1. I assist other customers in finding products.
2. I help others with their services. Teach someone how to use the service correctly.
3. I explain to other customers how to use the service correctly.

❖ Customer citizenship behavior: providing feedback

1. I fill out a customer satisfaction survey.
2. I provide helpful feedback to customer service.
3. I provide information when surveyed by this bank.
4. I inform this bank about the great service received by an individual employee.

3.2.5 Big Five Personality

The big five personality factor model was confirmed by Goldberg in 1990. In this literature, which later became the basis of the big five factor, shows that human traits can be illustrated in context of five personality dimensions which includes extraversion, agreeableness, conscientiousness, emotional stability, and intellectual (openness to experience). The factors have been investigated and validated in a lot of researches in relation to various behavioral, attitudinal as well as performance measurement (Furnham, Dissou, Sloan, & Chamorro-Premuzic, 2007; Lounsbury, Steel, Loveland, & Gibson, 2004; Judge & Ilies, 2002; Judge, Thoresen, Bono, & Patton, 2001).

With the development of many instruments to measure the five-factor model, the revised NEO Personality Inventory (NEO-PI-R; Costa & McCrae, 1992) is the most widely used and researched. All items were assessed on a 7-point scale, ranging from 1 (not at all likely) to 7 (extremely likely). The questionnaire items are as follow:

❖ **Extraversion**

1. I make the parties alive
2. I feel comfortable around people
3. I start conversations
4. I talk to a lot of different people at social functions
5. I do not talk a lot (Reverse)
6. I keep in the background (Reverse)
7. I have little to say (Reverse)

❖ **Agreeableness**

1. I sympathize with others' feelings
2. I have a soft heart
3. I take time out for others
4. I feel others' emotions

5. I make people feel at ease
6. I am not really interested in others (Reverse)
7. I am not interested in other people's problems (Reverse)
8. I feel little concern for others (Reverse)

❖ **Conscientiousness**

1. I am always prepared
2. I pay attention to details
3. I get chores done right away
4. I like order
5. I follow a schedule
6. I am exacting in my work
7. I leave my belongings around (Reverse)
8. I make a mess of things (Reverse)
9. I often forget to put things back in their proper place (Reverse)
10. I avoid my duties (Reverse)

❖ **Emotional stability**

1. I get stressed out easily (Reverse)
2. I worry about things (Reverse)
3. I am easily disturbed (Reverse)
4. I get upset easily (Reverse)
5. I change my mood a lot (Reverse)
6. I have frequent mood swings (Reverse)
7. I get irritated easily (Reverse)
8. I often feel blue (depress) (Reverse)

❖ **Intellectual**

1. I have a rich vocabulary
2. I have a very clear imagination
3. I have excellent ideas

4. I am quick to understand things
5. I use difficult words
6. I spend time reflecting on things
7. I am full of ideas
8. I have difficulty understanding abstract ideas (Reverse)
9. I am not interested in abstract ideas (Reverse)
10. I do not have a good imagination (Reverse)

3.2.6 Demographic Information

The questionnaire items which are related with the respondents were presented on the last section of the entire questionnaire. These questions are shown below:

❖ Respondents Information

1. Gender (Male / Female)
2. Age (Less than 25 / From 26 to 40 / From 41 to 60 / More than 60 year old)
3. Education (High school or lower / Undergraduate / Graduate)
4. Employment Status (Employed for wages / Self-employed / Unemployed / Retired / Student / Other)
5. Income (Under 5 / From 5 to 10 / From 10 to 20 / Over 20 million VND/month)

3.3 Sampling and Data Collection Procedure

About 800 online questionnaire surveys have been distributed to customers of several commercial banks in Vietnam. This sample was deemed appropriate to the goals of this research since the unit analysis of this study was individual level. Direct customers have better understanding about bank's service practices. Banking industry was chosen as research settings because S-D logic suggests banking industry has a distinct advantage in being the customer's

closest link to the marketplace and it is best characterized as a service-integration function (Lusch, Vargo, & O'brien, 2007).

Originally the questionnaire was developed in English, but for use in this study it was translated into Vietnamese, and then translated back to English. The survey material included a cover letter from researcher. Two academicians were consulted to check the face validity of the scales (Konuk et al., 2015). Before the main study, a pretest was conducted with 50 respondents. Based on the results of this, some questionnaire items were slightly reworded to increase their clarity.

3.4 Data Analytical Techniques

3.4.1 Descriptive Statistic Analysis

To better understand the characteristics of research structures and demographic information, descriptive statistics analysis were used to illustrate the means and standard deviation for all research variables as well as frequency for demographic information.

3.4.2 Common Method Bias

To assess the possibility of common method variance which is biased by collecting two measures from the same source using the same method at the same time, the following validity checks were conducted. First, a Harmon one-factor test was adopted that loads all the factors into a principal component factor analysis (Podsakoff, et al., 2003). Second, discriminated validity was performed by comparing the square root of the AVE (average variance extracted) with the Pearson correlations among the constructs. All AVE estimates should be greater than the corresponding inter construct square correlation estimates (Fornell & Larcker, 1981; Hair, et al., 2010).

3.4.3 Evaluation of Measurement Model

The Partial Least Squares (PLS) path modeling algorithm was adopted in this study for both the measurement model and the structural model. According to Karin (2009), PLS is less restrictive in regard to its normal distribution assumption, sample size restriction, and multicollinearity situation (Anderson & Swaminathan, 2011) than other options. According to Hair et al. (2011), PLS is particularly more appropriate in the following conditions:

1. When the goal of the study is predicting key driven components or constructs;
2. When the structural model is very complex (including many constructs and many indicators);
3. When the sample size is relatively low;
4. When the collected data are to some extent non-normal;
5. When the latent variable score was used in the subsequent analysis.

Both the measurement model and structural model can be simultaneously examined by PLS (Hair et al. 2011). The measurement model was evaluated to ensure the reliability and validity of measurement scales. To assess the reliability of the scales, Cronbach's α and composite reliability (CR) were calculated (Fornell & Larcker, 1981). Critical value of Cronbach's α is 0.7 and critical value of CR is 0.8 (Hair, et al. 2011). CR value is to confirm that the variance shared by the respective indicators is robust (Nunnally & Bernstein, 1994). Convergent validity was assessed by factor loading and average variance extracted (AVE). Critical value of factor loading is 0.6 and critical value of AVE is 0.5 (Hair, et al. 2011). AVE value was used to assure that the latent variables can explain more than half of the variance of the indicators on average (Henseler et al., 2009). Furthermore, discriminant validity was assessed by the construct inter-correlations, AVE square root values, and a comparison between these values. The AVE square root values should be

higher than the constructs' inter-correlations in the research model. Using the above criteria, the reliability and validity of the measurement model were verified.

In addition, another important global criterion is the goodness-of-fit (i.e., the GoF index), which is the geometric mean of the average communality and the models' average R^2 value. According to Vinzi et al. (2010), the goodness of fit index (GoF) greater than 0.36 is considered to be large; 0.25 is described as medium, while 0.10 is described as small.

3.4.4 Hypotheses Testing Techniques

Hair, et al. (2012) further argued that the primary criterion for the PLS model assessment is the coefficients of determination (R^2), which represented the amount of explained variance of each endogenous latent variable. When the measurement model and structural model are justified to be reliable, then the coefficients of the path parameters (β) was used to test the hypotheses as developed in this study. Those (β) values which have $p < 0.05$ were considered as significant values. The PLS procedure was implemented using SmartPLS2 software package.

CHAPTER FOUR

DATA ANALYSES AND RESULTS

This chapter presents data analyses and results such as demographic characteristics, the mean values of construct measurements, evaluation of measurement model, common method bias, and evaluation of structural model.

4.1 Demographic Characteristics

Questionnaires were collected from 800 Vietnamese who are customers of several commercial bank in Vietnam. From 800 online questionnaires, 291 were responded, resulting for 36.38% response rate. However, due to some missing data, only 266 data were used for further analyses. Table 4.1 presents the demographic characteristics of respondents' information. Approximately 45% of the 120 respondents were male. For age, 42% were between the ages of 26 and 40, 37% were less than 25 years old, 18% were between the ages of 41 and 60, and 3% were between the ages over 60. With regard to their educational background, 80% of the respondents had obtained at least a bachelor's degree. In terms of employment status distribution, 50% of the respondents have worked for wages, 20% have worked as self-employed, 16% are student, 4% are retired, and 8% are unemployment. About 40% of the respondents have monthly income from 5 to 10 million VND, followed by income level of under 5 million VND with 26%.

These research variables included 24 items for service-dominant orientation, 7 items for customer participation, 3 items for customer satisfaction, 11 items for customer citizenship behavior, 43 items for big five personality.

Table 4.1 *Sample Distribution*

Demographic Variables		Frequency (N=266)	Percentage
Gender	Male	120	45
	Female	146	55
	Other	0	0
Age	Less than 25 year old	97	37
	From 26 to 40 year old	112	42
	From 41 to 60 year old	49	18
	More than 60 year old	8	3
Education	High school or lower	54	20
	Graduate	142	54
	Undergraduate	70	26
Employment Status	Employed for wages	132	50
	Self-employed	52	20
	Unemployed	23	8
	Retired	11	4
	Student	43	16
	Other	5	2
Income	Under 5 million VND/month	69	26
	From 5 to 10 million VND/month	99	37
	From 10 to 20 million VND/month	44	17
	Over 20 million VND/month	54	20

4.2 Mean Values of Constructs Measurement

Table 4.2 provided descriptive statistics for each of constructs measurement, including mean values and standard deviations of research construct.

Table 4.2 Descriptive Analysis for Questionnaire Items

Research Items	Mean	Std. Dev.
Research Constructs: Service-Dominant Orientation		
Relational Interaction		
[RI1] This bank makes me feel at ease during our dealings.	4.707	1.252
[RI2] This bank tries to establish rapport with me.	4.805	1.282
[RI3] This bank encourages two-way communication with me.	4.778	1.247
[RI4] This bank shows genuine interest in engaging me.	4.838	1.283
Ethical Interaction		
[EI1] This bank does not try to take advantage of me.	5.169	1.524
[EI2] This bank does not pressure me in any way.	5.252	1.500
[EI3] This bank does not mislead me in any way.	5.109	1.502
[EI4] This bank does not try to manipulate me.	5.147	1.529
Individuated Interaction		

Research Items	Mean	Std. Dev.
[II1] This bank makes an effort to understand my needs.	4.756	1.296
[II2] This bank is sensitive to my situation.	4.714	1.286
[II3] This bank makes an effort to find out what kind of offering is most helpful to me.	4.872	1.387
[II4] This bank seeks to identify my expectations.	4.774	1.449
Empowered Interaction		
[EMI1] This bank invites me to provide ideas or suggestions	4.929	1.194
[EMI2] This bank encourages me to shape the service me receive.	4.932	1.137
[EMI3] This bank provides me with control over me' experiences.	5.120	1.201
[EMI4] This bank let me interact with them in me preferred way.	5.004	1.218
Concerted Interaction		
[CI1] This bank works together seamlessly in service to me.	4.955	1.264
[CI2] This bank acts as one unit when dealing with me.	5.038	1.234
[CI3] This bank provides messages to me that are consistent with other customers.	5.094	1.275
[CI4] This bank ensures they have smooth procedures for interacting with me.	5.015	1.219
Developmental Interaction		
[DI1] This bank shares useful information with me.	4.929	1.228
[DI2] This bank helps me become more knowledgeable.	4.801	1.260
[DI3] This bank provides me with the advice I need to use our offerings successfully.	4.929	1.282
[DI4] This bank offers expertise that I can learn from.	4.827	1.354
Research Constructs: Customer Participation		
[CP1] I let this bank know of ways that they can better serve my needs.		
[CP2] I make constructive suggestions to this bank on how to improve its service.	5.124	1.367
[CP3] If I have a useful idea on how to improve service, I give it to someone at this bank.	5.083	1.409
[CP4] When I experience a problem at this bank, I let someone know so they can improve their service.	5.117	1.432
[CP5] If I notice a problem, I inform an employee of this bank even if it does not affect me.	5.278	1.291
[CP6] If an employee at this bank gives me good service, I let them know it.	5.222	1.294
[CP7] If a price is incorrect to my advantage, I still advise someone at this bank.	5.308	1.333
Research Constructs: Customer Satisfaction		
[CS1] Overall, I satisfied with the service provided by this bank.	5.154	1.290
[CS2] The customer service provided by this bank is satisfactory.	5.162	1.297
[CS3] This bank did an excellent job in providing customer satisfaction.	4.966	1.436
Research Constructs: Customer citizenship behavior (CCBs)		
Recommendations		
[CR1] I refer fellow students or coworkers to this bank.	4.876	1.239
[CR2] I recommend this bank to my family.	4.951	1.253
[CR3] I recommend this bank to my peers.	4.921	1.267

Research Items	Mean	Std. Dev.
[CR4] I recommend this bank to people interested in banking products/services.	5.060	1.293
Helping Customers		
[CH1] I assist other customers in finding products.	4.680	1.181
[CH2] I help others with their services. Teach someone how to use the service correctly.	4.763	1.229
[CH3] I explain to other customers how to use the service correctly.	4.842	1.200
Providing Feedback		
[CP1] I fill out a customer satisfaction survey.	5.154	1.107
[CP2] I provide helpful feedback to customer service.	5.203	1.128
[CP3] I provide information when surveyed by this bank.	5.444	1.088
[CP4] I inform this bank about the great service received by an individual employee.	5.252	1.106
Research Constructs: Big Five Personality		
Extraversion		
[EX1] I make the parties alive	3.57	1.617
[EX2] I feel comfortable around people	3.47	1.633
[EX3] I start conversations	3.47	1.621
[EX4] I talk to a lot of different people at social functions	3.53	1.712
[EX5] I do not talk a lot (Reverse)	3.63	1.714
[EX6] I keep in the background (Reverse)	3.70	1.729
[EX7] I have little to say (Reverse)	3.62	1.749
Agreeableness		
[AG1] I sympathize with others' feelings	2.99	1.265
[AG2] I have a soft heart	2.91	1.241
[AG3] I take time out for others	3.02	1.265
[AG4] I feel others' emotions	2.93	1.234
[AG5] I make people feel at ease	4.07	1.744
[AG6] I am not really interested in others (Reverse)	3.06	1.394
[AG7] I am not interested in other people's problems (Reverse)	3.24	1.371
[AG8] I feel little concern for others (Reverse)	3.17	1.292
Conscientiousness		
[CO1] I am always prepared	3.56	1.379
[CO2] I pay attention to details	3.44	1.379
[CO3] I get chores done right away	3.60	1.430
[CO4] I like order	3.47	1.428
[CO5] I follow a schedule	3.47	1.407
[CO6] I am exacting in my work	3.62	1.330
[CO7] I leave my belongings around (Reverse)	3.62	1.367
[CO8] I make a mess of things (Reverse)	3.37	1.351
[CO9] I often forget to put things back in their proper place (Reverse)	3.48	1.369
[CO10] I avoid my duties (Reverse)	3.11	1.526
Emotional Stability		
[ES1] I get stressed out easily (Reverse)	4.18	1.626
[ES2] I worry about things (Reverse)	4.15	1.529
[ES3] I am easily disturbed (Reverse)	4.05	1.584

Research Items	Mean	Std. Dev.
[ES4] I get upset easily (Reverse)	4.17	1.635
[ES5] I change my mood a lot (Reverse)	4.13	1.544
[ES6] I have frequent mood swings (Reverse)	4.17	1.573
[ES7] I get irritated easily (Reverse)	4.32	1.556
[ES8] I often feel blue (depress) (Reverse)	4.34	1.585
Intellectual		
[IN1] I have a rich vocabulary	3.65	1.472
[IN2] I have a very clear imagination	3.48	1.485
[IN3] I have excellent ideas	3.53	1.417
[IN4] I am quick to understand things	3.38	1.388
[IN5] I use difficult words	3.68	1.492
[IN6] I spend time reflecting on things	3.36	1.501
[IN7] I am full of ideas	3.51	1.520
[IN8] I have difficulty understanding abstract ideas (Reverse)	3.56	1.578
[IN9] I am not interested in abstract ideas (Reverse)	3.44	1.544
[IN10] I do not have a good imagination (Reverse)	3.43	1.565

Following the conceptualization of previous studies for research constructs in the proposed model, the research constructs of this study consist of first-order constructs and one second-order construct. First-order constructs are customer participation, customer satisfaction, customer citizenship behaviors, and big five personality. The only second-order construct in this paper is service-dominant orientation which is also the formative second-order construct. The results of the means and standard deviations as shown in Table 4-2 indicate that all respondents tend to report higher levels for most items of the research constructs with mean scores over 4; expect extraversion, agreeableness, conscientiousness and intellectual. The lowest mean value is Agreeableness (AG2) and the highest mean value is Providing Feedback (CP3) with the value of 2.91 and 5.44 respectively. Furthermore, the highest standard deviation value is Extraversion (EX7) with the values of 1.75 while the lowest standard deviation value is Providing Feedback (CP3) with the value of 1.09.

4.3 Evaluation of Measurement Model

4.3.1 Evaluation of Measurement Model – First Order Constructs

The collected data were analyzed by Partial Least Squares (PLS) using SmartPLS software. PLS is appropriate for causal-predictive analysis when the research model is more complicated (Chin, 1998). Both the measurement model and structural model can be simultaneously examined by PLS (Hair, Ringle, & Sarstedt, 2011). The measurement model was evaluated to ensure the reliability and validity of measurement scales. Table 4.3 shows the results of measurement model.

To assess the reliability of the constructs, Cronbach's α and composite reliability (CR) were calculated (Fornell & Larcker, 1981). All constructs have Cronbach's α value higher than its critical value of 0.7 (Hair, William, Babin, & Anderson, 2010). The lowest Cronbach's α value is Customer Satisfaction (CS) construct with the value of 0.845. All constructs have CR value higher than its critical value of 0.8 (Hair, William, Babin, & Anderson, 2010). The highest CR value is Emotional Stability (ES) construct with the value of 0.948 and the lowest CR value is Agreeableness (AGR) construct with the value of 0.897.

Table 4.3 Results of Measurement Scales

Constructs	Research Items	Loadings	AVE	CR	Cronbach's α
Service-Dominant Orientation	Relational Interaction				
	[RI1]	0.870	0.763	0.928	0.897
	[RI2]	0.877			
	[RI3]	0.876			
	[RI4]	0.872			
	Ethical Interaction				
	[ETI1]	0.905	0.806	0.943	0.920
	[ETI2]	0.903			
	[ETI3]	0.895			
	[ETI4]	0.888			
	Individuated Interaction				
	[II1]	0.880	0.803	0.942	0.918

Constructs	Research Items	Loadings	AVE	CR	Cronbach's α	
	[II2]	0.903				
	[II3]	0.904				
	[II4]	0.896				
	Empowered Interaction					
	[EMI1]	0.843				
	[EMI2]	0.852	0.735	0.917	0.879	
	[EMI3]	0.868				
	[EMI4]	0.874				
	Concerted Interaction					
	[CI1]	0.885				
	[CI2]	0.867	0.758	0.926	0.894	
	[CI3]	0.877				
	[CI4]	0.853				
	Developmental Interaction					
	[DI1]	0.878				
	[DI2]	0.885	0.776	0.933	0.904	
[DI3]	0.880					
[DI4]	0.881					
Customer Participation	Customer Participation					
	[CPA1]	0.810				
	[CPA2]	0.800				
	[CPA3]	0.799				
	[CPA4]	0.754	0.599	0.912	0.887	
	[CPA5]	0.816				
	[CPA6]	0.771				
	[CPA7]	0.656				
Customer Satisfaction	Customer Satisfaction					
	[CS1]	0.872				
	[CS2]	0.867	0.763	0.906	0.845	
	[CS3]	0.882				
Customer Citizenship Behavior (CCBs)	Customer Citizenship Behavior (CCBs)					
	Recommendations					
	[RCM1]	0.772				
	[RCM2]	0.769				
	[RCM3]	0.771				
	[RCM4]	0.733				
	Helping Customers					
	[HCU1]	0.756	0.527	0.915	0.899	
	[HCU2]	0.728				
	[HCU3]	0.701				
	Providing Feedback					
	[PFE1]	0.610				
	[PFE2]	0.631				
	[PFE3]	0.614				
[PFE4]	0.639					

Constructs	Research Items	Loadings	AVE	CR	Cronbach's α
Big Five Personality	Extraversion				
	[EXT1]	0.8535			
	[EXT2]	0.8409			
	[EXT3]	0.8596			
	[EXT4]	0.8583	0.697	0.941	0.928
	[EXT5]	0.8209			
	[EXT6]	0.8109			
	[EXT7]	0.797			
	Agreeableness				
	[AGR1]	0.7704			
	[AGR2]	0.7432			
	[AGR3]	0.7837			
	[AGR4]	0.7493	0.555	0.897	0.867
	[AGR5]	DEL			
	[AGR6]	0.7237			
	[AGR7]	0.7056			
	[AGR8]	0.7346			
	Conscientiousness				
	[CON1]	0.815			
	[CON2]	0.7304			
	[CON3]	0.7937			
	[CON4]	0.7796			
	[CON5]	0.8262	0.574	0.914	0.895
	[CON6]	0.8155			
	[CON7]	DEL			
	[CON8]	0.6428			
	[CON9]	0.6297			
	[CON10]	DEL			
	Emotional Stability				
	[ES1]	0.776			
	[ES2]	0.8364			
	[ES3]	0.8606			
	[ES4]	0.8306	0.697	0.9484	0.940
	[ES5]	0.8232			
	[ES6]	0.8652			
[ES7]	0.8604				
[ES8]	0.8231				
Intellectual					
[INT1]	0.812				
[INT2]	0.7961				
[INT3]	0.8528				
[INT4]	0.7576				
[INT5]	0.823	0.613	0.926	0.910	
[INT6]	0.7433				
[INT7]	0.8412				
[INT8]	DEL				
[INT9]	0.6068				
[INT10]	DEL				

Five items were deleted for further analysis because the value was lower than 0.6. They were AG5 from Agreeableness construct, CO7 and CO10 from Conscientiousness construct, IN8 and IN10 from Intellectual construct. All AVE values were higher than the critical value of 0.5. The highest AVE value is Developmental Interaction (DI) construct with the value of 0.776 and the lowest AVE value is Customer Citizenship Behavior (CCB) construct with the value of 0.527.

4.3.2 Evaluation of Measurement Model – Second Order Constructs

To approximate second-order factors is by the repeated indicator approach where the second-order factor is directly measured by using items of all its lower order factors (Lohmöller, 1989). In this study, service-dominant orientation is modeled as second-order formative constructs which reverse the direction of the relationships between the higher and the lower order constructs (Tenenhaus, et al., 2005).

Table 4.4 Measurement Evaluation of Service-Dominant Orientation

First Order Construct	Second Order Construct		
	Service-Dominant Orientation		
	Path Coefficient	t-value	VIF
Relational Interaction	0.191***	21.210	1.893
Ethical Interaction	0.211***	21.665	1.513
Individuated Interaction	0.200***	25.221	1.554
Empowered Interaction	0.154***	9.367	1.870
Concerted Interaction	0.197***	28.131	2.152
Developmental Interaction	0.213***	26.117	1.374

Notes: *** $p < 0.001$

All first-order service-dominant orientation components have significant path coefficients in forming service-dominant orientation. As shown in Table 4.4 concerted interaction ($\beta = 0.197$, $p < 0.001$) is the most important followed by relational interaction ($\beta = 0.191$, $p < 0.001$), empowered interaction ($\beta =$

0.154, $p < 0.001$), individualized interaction ($\beta = 0.200$, $p < 0.001$), ethical interaction ($\beta = 0.211$, $p < 0.001$), and developmental interaction ($\beta = 0.213$, $p < 0.001$).

In order to assess multicollinearity, the variance inflation factors (VIF) were computed for these first-order service-dominant orientation dimensions. VIF values above ten would suggest the present of uncontrolled multicollinearity and construct doubts about the validity of the formative measurement (Diamantopoulos and Winklhofer, 2001). As show in Table 4-4, VIF values for the first-order service-dominant orientation dimensions varied from 1.374 to 2.152. Therefore, all constructs in the proposed model are satisfied.

4.4 Common Method Bias

In order to assess the issues of common method bias, firstly, a Harmon one-factor test was adopted and loaded all variables into a principal component factor analysis (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). The explained variance of one-factor test is 29.37% in the un-rotated solution which is less than 50%. Second, discriminated validity can also be used to identify common method bias. As what explained above, discriminant validity also showed satisfactory results. All the AVE square root values are higher than the constructs' inter-correlations in the research model. These results suggested that the issues of common method bias are still under the accepted level.

4.5 Evaluation of Structural Model

4.5.1 Interrelationship between Customer Participation and Its Antecedent and Consequences

Table 4.5 and Figure 4-1 shows the results of interrelationship between

Customer Participation and its antecedent and consequences. The results show that service-dominant orientation has a positive influence on customer participation ($\beta = 0.572$; $p < 0.001$), and customer citizenship behaviors ($\beta = 0.713$; $p < 0.001$). Furthermore, customer participation has a positive influence on customer satisfaction ($\beta = 0.239$; $p < 0.001$) and customer citizenship behaviors ($\beta = 0.132$; $p < 0.001$). In addition, customer satisfaction has a positive influence on customer citizenship behaviors ($\beta = 0.283$; $p < 0.001$).

Table 4.5 Path Coefficients of Customer Participation and Its Antecedent and Consequences

Hyp.	Path	Standardize Estimate	t-value
H ₁	S-D Orientation → Customer Participation	0.572***	7.053
H ₂	S-D Orientation → Customer Satisfaction	0.713***	12.085
H ₃	S-D Orientation → Customer Citizenship Behaviors	0.239***	2.892
H ₄	Customer Participation → Customer Satisfaction	0.132***	1.995
H ₅	Customer Participation → Customer Citizenship Behaviors	0.420***	8.121
H ₆	Customer Satisfaction → Customer Citizenship Behaviors	0.283***	4.526
Construct R²			
	Customer Participation	0.327	
	Customer Satisfaction	0.634	
	Customer Citizenship Behaviors	0.663	
Goodness-of-Fit			
0.520			

Notes: *** $p < 0.001$

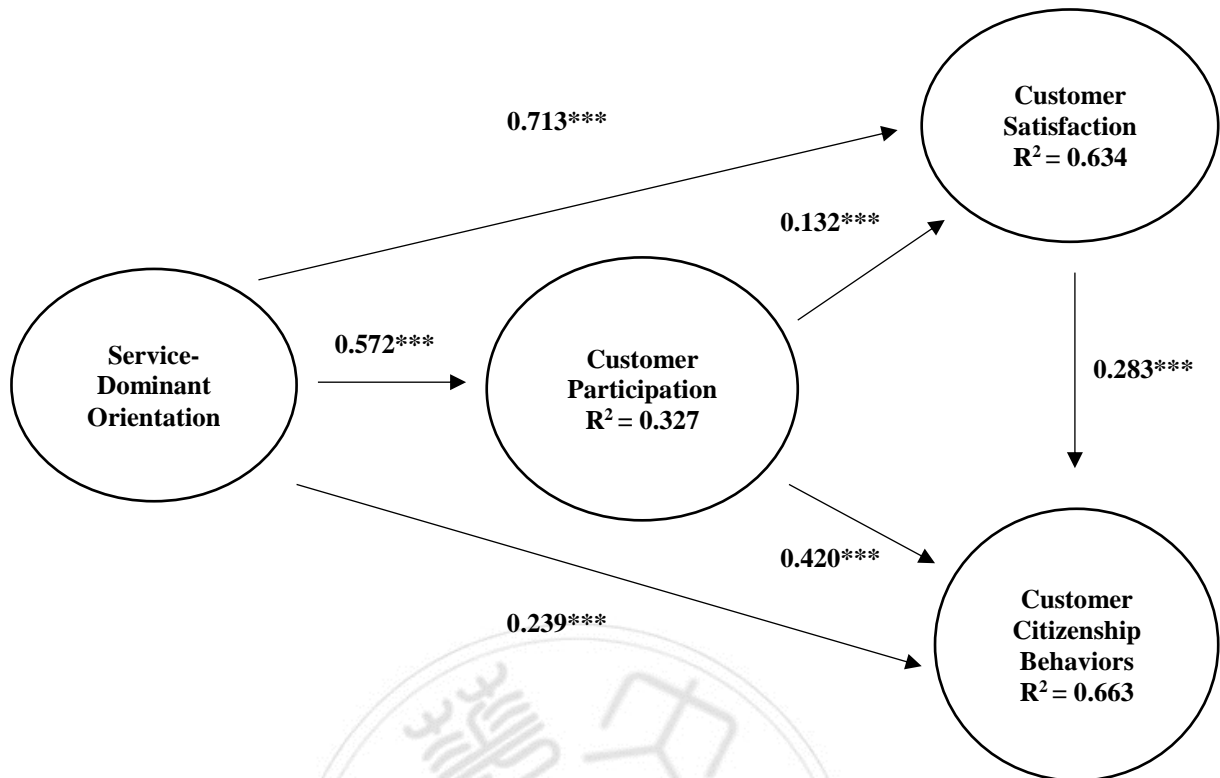


Figure 4.1 The interrelationships between customer participation

The R^2 values of customer participation, customer satisfaction and customer citizenship behaviors are 0.327, 0.634 and 0.663 respectively, which are higher than its critical value of 0.1 (Falk & Miller, 1992), and the goodness-of-fit of the model is 0.520, which is considered as a large effect size for R^2 (Vinzi, et al. 2010). According to Vinzi et al. (2010), the goodness of fit index (GoF) greater than 0.36 is considered to be large; 0.25 is described as medium, while 0.10 is described as small. Therefore, H1, H2, H3, H4, H5 and H6 are supported.

4.5.2 The Effects of Service-Dominant Orientation on Customer Participation

Since the service-dominant orientation construct in the proposed model are quite newly developed, this study also attempts to test the validity of this

construct. Table 4.6 shows the effects of six service-dominant orientation dimensions on customer participation.

Table 4.6 Path Coefficients of the Effects of Service-Dominant Orientation on Customer Participation

Hyp.	Path	Standardize Estimate	t-value
H _{1a}	Relational Interaction → Customer Participation	0.112***	6.808
H _{1b}	Ethical Interaction → Customer Participation	0.121***	6.855
H _{1c}	Individuated Interaction → Customer Participation	0.117***	6.974
H _{1d}	Empowered Interaction → Customer Participation	0.088***	5.994
H _{1e}	Concerted Interaction → Customer Participation	0.110***	6.591
H _{1f}	Developmental Interaction → Customer Participation	0.119***	6.738
Construct R²			
	Customer Participation		0.327
Goodness-of-Fit			
0.404			

Notes: * p < 0.05; ** p < 0.01; *** p < 0.001

The results show that all of six service-dominant orientation dimensions have significant positive effects on customer participation. In detail, relational interaction has a positive influence on customer participation ($\beta = 0.109$; $p < 0.001$), ethical interaction has a positive influence on customer participation ($\beta = 0.148$; $p < 0.001$), individuated interaction has a positive influence on customer participation ($\beta = 0.115$; $p < 0.001$), empowered interaction has a positive influence on customer participation ($\beta = 0.088$; $p < 0.001$), concerted interaction has a positive influence on customer participation ($\beta = 0.113$; $p < 0.001$) and developmental interaction has a positive influence on customer participation ($\beta = 0.122$; $p < 0.001$).

The R² values of customer participation is 0.327 which are higher than its critical value of 0.1 (Falk & Miller 1992), and the goodness-of-fit of the model is 0.404, which is considered as a large effect size for R² (Vinzi, et al. 2010). According to Vinzi et al. (2010), the goodness of fit index (GoF) greater than 0.36 is considered to be large; 0.25 is described as medium, while 0.10 is

described as small. Therefore, H1a, H1b, H1c, H1d, H1e, H1f are supported.

4.5.3 The Effects of Service-Dominant Orientation on Customer Satisfaction and Customer Citizenship Behavior

Table 4.7 shows the effects of six service-dominant orientation dimensions on customer participation and customer citizenship behavior dimensions. First, the results show that all of six dimensions of service-dominant orientation have a positive influence on customer participation ($\beta = 0.123$ to 0.167 ; $p < 0.001$).

Table 4.7 Path Coefficients of the Effects of Service-Dominant Orientation on Customer Satisfaction and Customer Citizenship Behavior

Hyp.	Path	Standardize Estimate	t-value
H _{2a}	Relational Interaction → Customer Satisfaction	0.151***	18.5176
H _{2b}	Ethical Interaction → Customer Satisfaction	0.163***	20.059
H _{2c}	Individuated Interaction → Customer Satisfaction	0.160***	21.151
H _{2d}	Empowered Interaction → Customer Satisfaction	0.123***	9.610
H _{2e}	Concerted Interaction → Customer Satisfaction	0.157***	18.419
H _{2f}	Developmental Interaction → Customer Satisfaction	0.167***	20.927
H _{3a}	Relational Interaction → Customer Citizenship Behavior	0.138***	13.168
H _{3b}	Ethical Interaction → Customer Citizenship Behavior	0.148***	15.271
H _{3c}	Individuated Interaction → Customer Citizenship Behavior	0.146***	14.218
H _{3d}	Empowered Interaction → Customer Citizenship Behavior	0.112***	8.301
H _{3e}	Concerted Interaction → Customer Citizenship Behavior	0.143***	13.426
H _{3f}	Developmental Interaction → Customer Citizenship Behavior	0.153***	14.943
H ₆	Customer Satisfaction → Customer Citizenship Behavior	0.390***	4.793
Construct R²			
	Customer Satisfaction	0.622	
	Customer Citizenship Behavior	0.577	
Goodness-of-Fit			
0.547			

Notes: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Second, customer citizenship behavior is positively affected by all of six service-dominant orientation dimensions. In other words, relational interaction ($\beta = 0.138$; $p < 13.168$), ethical interaction ($\beta = 0.148$; $p < 15.271$), individuated

interaction ($\beta = 0.146$; $p < 14.218$), empowered interaction ($\beta = 0.112$; $p < 8.301$), concerted interaction ($\beta = 0.143$; $p < 13.426$), developmental interaction ($\beta = 0.153$; $p < 14.943$) all have significant influence on customer citizenship behavior. Again, customer satisfaction shows a positive effect on customer citizenship behavior with the significant level of confidence of β is 0.390.

The R^2 values of customer participation and customer citizenship behavior dimensions respectively are 0.622 and 0.577 which are higher than its critical value of 0.1 (Falk & Miller 1992), and the goodness-of-fit of the model is 0.547, which is considered as a large effect size for R^2 (Vinzi, et al. 2010). According to Vinzi et al. (2010), the goodness of fit index (GoF) greater than 0.36 is considered to be large; 0.25 is described as medium, while 0.10 is described as small. Therefore, H2a to H2f, H3a to H3f and H6 are supported.

4.5.4 The Moderating Effects of Extraversion

Table 4.8 Path Coefficients of the Moderating Effects of Extraversion

Hyp.	Path	M1	M2	M3
H ₁	SDO → CPA	0.572***	0.551***	0.521***
	EX → CPA		-0.118***	-0.113***
H _{7a}	SDO*EX → CPA			0.139***
		Construct R²		
Customer Participation		0.327	0.340	0.358

Notes: *** $p < 0.001$

Results of the moderating effects of extraversion (EX) is showed in table 4.8. As the results show in model 3 (M3) that extraversion positively moderates the effect of service-dominant orientation (SDO) on customer participation (CPA) ($\beta = 0.139$; $p < 0.001$). According to Falk & Miller (1992), the significant value of R^2 should be higher than 0.1. In this case, the R^2 values of customer participation is 0.358. Consequently, H7a is supported.

4.5.5 The Moderating Effects of Agreeableness

Results of the moderating effects of agreeableness (AG) is showed in table 4.9. As the results show in model 3 (M3), agreeableness positively moderates the effect of service-dominant orientation (SDO) on customer participation (CPA) ($\beta = 0.253$; $p < 0.001$). According to Falk & Miller (1992), the significant value of R^2 should be higher than 0.1. In this case, the R^2 values of customer participation is 0.444. Consequently, H7b is supported.

Table 4.9 Path Coefficients of the Moderating Effects of Agreeableness

Hyp.	Path	M1	M2	M3
H ₁	SDO → CPA	0.572***	0.510***	0.470***
	AG → CPA		-0.250	-0.198***
H _{7b}	SDO*AG → CPA			0.253***
Construct R²				
	Customer Participation	0.327	0.386	0.444

Notes: *** $p < 0.001$

4.5.6 The Moderating Effects of Conscientiousness

Results of the moderating effects of conscientiousness (CO) is showed in table 4.10. As the results show in model 3 (M3), conscientiousness positively moderates the effect of service-dominant orientation (SDO) on customer participation (CPA) ($\beta = 0.236$; $p < 0.001$). According to Falk & Miller (1992), the significant value of R^2 should be higher than 0.1. In this case, the R^2 values of customer participation is 0.401. Consequently, H7c is supported.

Table 4.10 Path Coefficients of the Moderating Effects of Conscientiousness

Hyp.	Path	M1	M2	M3
H ₁	SDO → CPA	0.572***	0.556***	0.554***
	CO → CPA		-0.154	-0.094
H _{7c}	SDO*CO → CPA			0.236***
Construct R²				
	Customer Participation	0.327	0.349	0.401

Notes: *** $p < 0.001$

4.5.7 The Moderating Effects of Emotional Stability

Results of the moderating effects of emotional stability (ES) is showed in table 4.11. As the results show in model 3 (M3), emotional stability positively moderates the effect of service-dominant orientation (SDO) on customer participation (CPA) ($\beta = 0.233$; $p < 0.001$). According to Falk & Miller (1992), the significant value of R^2 should be higher than 0.1. In this case, the R^2 values of customer participation is 0.387. Consequently, H7d is supported.

Table 4.11 Path Coefficients of the Moderating Effects of Emotional Stability

Hyp.	Path	M1	M2	M3
H ₁	SDO → CPA	0.572***	0.570***	0.564***
	ES → CPA		-0.078	-0.068
H _{7d}	SDO*ES → CPA			0.233***
Construct R²				
	Customer Participation	0.327	0.333	0.387

Notes: *** $p < 0.001$

4.5.8 The Moderating Effects of Intellectual

Results of the moderating effects of intellectual (IN) is showed in table 4.12. As the results show in model 3 (M3), intellectual positively moderates the effect of service-dominant orientation (SDO) on customer participation (CPA) ($\beta = 0.216$; $p < 0.001$). According to Falk & Miller (1992), the significant value of R^2 should be higher than 0.1. In this case, the R^2 values of customer participation is 0.400. Consequently, H7e is supported.

Table 4.12 Path Coefficients of the Moderating Effects of Intellectual

Hyp.	Path	M1	M2	M3
H ₁	SDO → CPA	0.572***	0.543***	0.506***
	IN → CPA		-0.179	-0.138
H _{7e}	SDO*IN → CPA			0.216***
Construct R²				
	Customer Participation	0.327	0.357	0.400

Notes: *** $p < 0.001$

CHAPTER FIVE

CONCLUSIONS AND SUGGESTIONS

This chapter contains three major sections which are conclusions, managerial implication, and future research directions. The first section presented conclusions regarding the empirical results from previous chapter. Suggestions and implications of this study are discussed in the second section. Finally, the third section stated limitations and future research directions of this study.

5.1 Research Conclusions

This study attempted to investigate an integrative framework of customer participation which consists of antecedent, consequences, and moderators. The antecedent is service-dominant orientation while the consequences are customer satisfaction and customer citizenship behaviors. The relationship between customer participation and service-dominant orientation is investigated with present of a special moderator which is big five personality. The five dimensions of big five personality are extroversion, emotional stability, agreeableness, conscientiousness, and openness to experience. Based on the investigations discussed in the previous chapter, results of hypotheses testing are condensed in Table 5.1.

In regard to the result shown in table 5-1, all of hypotheses were significantly supported and several conclusions can be educe from this research. First, service-dominant orientation has a significant positive effect on customer participation. This result suggested that a bank which has service-dominant orientation tends to have better level of customer participation. Karpen (2015) stated that service-dominant orientation organizations focus on value co-

produce processes through interactions and resource integrations with its customers. More specifically, this study makes an effort to determine how the participation behavior in co-created service contexts affects customer satisfaction and citizenship behavior. The results also point out that, customers participate in co-created service process tend to present better cooperate behavior, contributed more value with higher level of satisfaction during the service experience period (Dong B., 2008). Consequently, the higher the service-dominant orientation that a bank has, the higher its customer participation will be.

Table 5.1 The Results of Research Hypotheses

	Research Hypotheses	Result
H1	Service-dominant orientation has a positive effect on customer participation.	Support
H2	Service-dominant orientation has a positive effect on customer satisfaction.	Support
H3	Service-dominant orientation has a positive effect on customer citizenship behaviors.	Support
H4	Customer participation has a positive effect on customer satisfaction.	Support
H5	Customer participation has a positive effect on customer citizenship behaviors.	Support
H6	Customer satisfaction has a positive effect on customer citizenship behaviors.	Support
H7a	Extraversion positively moderates the effects of service-dominant orientation on customer participation.	Support
H7b	Agreeableness positively moderates the effects of service-dominant orientation on customer participation.	Support
H7c	Conscientiousness positively moderates the effects of service-dominant orientation on customer participation.	Support
H7d	Emotional stability positively moderates the effects of service-dominant orientation on customer participation.	Support
H7e	Intellectual positively moderates the effects of service-dominant orientation on customer participation.	Support

Second, this study also supports the conceptualization of service-dominant orientation (Karpen, et al., 2012, 2015) as higher order formative construct which consists of six dimensions such as relational interaction, ethical interaction, individuated interaction, empowered interaction, concerted interaction, and developmental interaction. All six dimensions show significant

path coefficients on service-dominant orientation. Since this construct is newly developed, this study also tested the effects of each dimension of service-dominant orientation on customer participation. The results show that customer participation may be enhanced through relational interaction, ethical interaction, individuated interaction, empowered interaction, and concerted interaction but not through developmental interaction. It is suggested that customer tend to engage more during transaction period with service provider who shows better understands about its customer, make efforts to enhances relationship quality with customers, facilitates service processes by fairly empowering its customers (Karpen, et al., 2015; Ordanini & Parasuraman, 2011). By way of explanation, customer participation may be intensified through relational interaction, individuated interaction, empowered interaction, and concerted interaction. Service-dominant orientation play an important role on customer participation because it facilitates a company to explore and to answer unmet needs of current and potential customers (Crossan & Apaydin, 2010; Gronroos, 2006).

Third, this study explores the relationship between participation and customer citizenship behaviors. Results significantly and positively relate customers' participation to their citizenship behaviors. Findings propose that customer participation enhances the consolidation of the relationship between banks and customers. Customers' participation play an important role in value creation which crucial for the current business era.

The last conclusion which is merit to emphasize is the confirmation of the moderating effects of the big five personality on the relationship between service-dominant orientation and customers participation. Consistent with other areas of personality research (e.g., Paunonen & Ashton, 2001; Paunonen & Nicol, 2001), the present results show that personality traits are also related to customer participation behaviors. This paper fills this potential knowledge

gap in the services marketing literature by extending customer citizenship behavior research to the personality's domain. Investigating so can help gain valuable insight into how customer behavior contributes to the overall success of the service organization, given that customers are often required to be in the service "factory" and actively participate in the delivery process. Knowledge gained in this type of research can help managers to more clearly identify and manage those behaviors that they do or do not want their customers to engage in.

5.2 Suggestions and Implications

5.2.1 Theoretical Implications

This study contributes to the current literature from several aspects. First, this study contributes to customer participation literature by examining an integrative model of customer participation based on service-dominant logic perspective (Vargo & Lusch, 2004) which is still infrequent in literature of marketing. According to S-D logic, service is the fundamental basis of exchange and customers are always co-creators of value (Vargo & Lusch, 2008), this study proposed and proved that there is an important antecedents of customer participation which is service-dominant orientation. By proving that S-D logic, as a theoretical foundation, is appropriate for studying customer participation, this research offers conceptualization of service as a co-produced process and co-created values that involves the application of competences (e.g., knowledge and skills) which supports new perspective for customer participation. This study proved that the application of competences such as service-dominant orientation leads to better customer participation.

Second, since several constructs such as service-dominant orientation (Karpen, et al., 2012, 2015), and customer citizenship behaviors (Janssen, et al., 2015) are newly developed, this study contributes to the literature by testing the

validity of those constructs. This study also contribute to the literature by examining and supporting the conceptualization of service-dominant orientation, customer citizenship behaviors and customer participation constructs as higher order formative construct.

Third, the study empirically supports the relationship of customer participation and service-dominant orientation with moderator effect of big five personality. This finding gains insight into customers' participation and service-dominant orientation, customer traits' effect on participation behavior is especially relevant since it has a significant effects on the relationship between customer participation and service-dominant orientation.

The another major contribution of this study is to investigate the relationship marketing literature, namely, service-dominant orientation, customer satisfaction, customer citizenship behaviors, big five personality and customer participation, together in order to test their interrelationships in a very different circumstances. Nevertheless, this study point out that those constructs are applicable to the Vietnamese context.

5.2.2 Managerial Implications

Furthermore, this study contributed to practitioners from following aspects. The results of this study show that customer participation may be enhanced by service-dominant orientation. Therefore, first, managers should try to build up a service-dominant orientation which is a company's capabilities to interact with value network partners, especially with customers. By interacting with customers, a company may understand better what customer needs and wants.

Serving companies must pay a special attention to personality of customers and try not to judge all of customers as a general look. Many contemporary researches on personality stated that there are five fundamental dimensions of personality, often referred to as the big five personality traits. There is a

significant body of literature supporting this five-factor model of personality which are extraversion, agreeableness, conscientiousness, neuroticism and openness. (Goldberg, 1981; McCrae and Costa, 1987). The result suggests that each one should be known with their own personality and they must be treated as good as it is possible. As a conclusion each company must treat its customers based on their own personality to encourage them take part in value co-creation process and keep them loyal to themselves.

5.3 Limitations and Future Research Directions

Despite the contributions that this study given, research limitations cannot be avoided. First, empirical study was conducted by cross-sectional data in one period of time. The dynamic and evolution of customer participation practices may not be captured. Future study may collect longitudinal data to see the changing of customer participation practices over time.

Second, the statistical population of the research is permanent customers of some commercial banks only in Vietnam, characteristic of their services is different and their customers reveal various preventive behaviors based on such characteristics. Moreover, by Hofstede and McCrae (2004) showed proofs of the effect of culture in the big five model which indicated the unique of culture factor and could be different when investigated in a dissimilar culture. The fact that the big five model has been developed in the west may impose the issue of relevancy of its measurements to the Asian countries such as Vietnam. Future research may collect the data from several industries and different countries in order to test the generalizability of research model.

Furthermore, the conceptual model is came into the possession of current literature but it is still not supported by quantitative research. Further investigation which combines interviewing the customers, service employers

and employees may offer additional insights not specified in the current literature so far.

Lastly, customer citizenship behaviors are extremely valued by firms, particularly in the current environment where there is a push to encourage greater customer participation in service delivery to reduce organizational labor costs and increase productivity. Given the potential value of citizenship behaviors, future research needs to identify organizational and customer factors that serve as antecedents of these behaviors.



REFERENCES

- Ambler, T. & Riley, D. (2000). Marketing metrics: A review of performance measures in use in the UK and Spain. *Proceedings of the Academy of Marketing*, Derby, UK, July.
- Anderson, R. E., & Swaminathan, S. (2011). Customer satisfaction and loyalty in e-markets: a PLS path modeling approach. *Journal of Marketing Theory and Practice*, 19(2), 221-234.
- Ahearne, M., Bhattacharya, C. B. & Gruen, T. (2005): Antecedents and consequences of customer-company identification: Expanding the Role of Relationship Marketing. *Journal of Applied Psychology*, 90(3), 574-585.
- Auh, S., Bell, S., McLeod, C. & Shih, E. (2007). Co-production and customer loyalty in financial services. *Journal of Retailing*, 83(1), 359-370.
- Bettencourt, L. (1997). Customer voluntary performance: customers as partners in service delivery. *Journal of Retailing*, 73(3), 383-406.
- Bateson, J.E.G., (2002). Are your customers good enough for your service business? *The Academy of Management Executive*, 16(4), 110–120.
- Bailey, J. J., Gremler, D. D., & McCollough, M. A. (2001). Service encounter emotional value: The dyadic influence of customer and employee emotions. *Service Marketing Quarterly*, 23(1), 1–25.
- Barnard, C.I. (1938). *The functions of the executive*. Cambridge, MA: Harvard University Press.
- Barbutto, J. E. (2001). Understanding and applying an integrative taxonomy of motivation sources to professional and personal settings. *Journal of Management Education*, 25(6), 713-725.
- Barbutto, J. E. & Scholl, R.W. (1998). Motivation sources inventory: Development and validation of new scale to measure an integrative taxonomy of motivation. *Psychological Reports*, 82(1), 1011-1022.

- Bartikowski, B., & Walsh, G. (2011). Investigating mediators between corporate reputation and customer outcomes. *Journal of Business Research*, 64(1), 39-44.
- Bastiat, F. [1848] (1964). *Selected essays on political economy* (Reprint), Seymour Cain, trans., George B. de Huszar, (ed.), Princeton, NJ: D. Van Nostrand.
- Bendapudi, N. & Robert P. L. (2003). Psychological implications of customer participation in co-production. *Journal of Marketing*, 67(1), 14-28.
- Berry, Leonard L., Venkatesh Shankar, Janet Turner Parish, Susan Cadwallader & Thomas Dotzel (2006), Creating New Markets through Service Innovation. *MIT Sloan Management Review*, 47(2), 56–63.
- Bendapudi, N. & Leone, R.P. (2003). Psychological implications of customer participation in co-production. *Journal of Marketing*, 67(1), 14-28.
- Bendapudi, Neeli & Robert P. L. (2003). Psychological implications of customer participation in co-production. *Journal of Marketing*, 67(1), 14-28.
- Bettencourt, L. A., Gwinner, K., & Meuter, M. L. (2001). A comparison of attitude, personality, and knowledge predictors of service-oriented organizational citizenship behaviours. *Journal of Applied Psychology*, 86(1), 29-41.
- Bettencourt, L. A. & Brown, S.W. (1997). Contact employees: Relationships among workplace fairness, job satisfaction and pro-social behavior. *Journal of Retailing*, 73(1), 39-61.
- Bitner, M. J. (1995). Building service relationships: It's all about promises. *Journal of the Academy of Marketing Science*, 23(1), 246-251.
- Bolton, R. N. & Shruti S. (2009). Interactive Services: A Framework, Synthesis and Research Direction. *Journal of Interactive Marketing*, 23(1), 91-104.

- Bagozzi, R.P. and Dholakia, U.P. (2006). Antecedents and purchase consequences of customer participation in small group brand communities. *International Journal of Research in Marketing*, 23(1), 45-61.
- Bove, L. L., Pervan, S. J. Beatty, S. E. & Shiu, E. (2009). Service worker role in encouraging customer organizational citizenship behavior. *Journal of Business Research*, 62(1), 698-705.
- Bowen, D. E., & Schneider, B. (1985). Boundary spanning role employees and the service encounter: Some guidelines for management and research. In J. A. Czepiel, M. R. Solomon, & C. Surprenant (Eds.), *The service encounter* (pp. 127-147). Lexington, MA: D.C. Heath
- Bowen, D. E., Schneider, B., & Kim. S. S. (2000). Shaping service cultures through strategic human resource management. In T. A. Swartz & D. Iacobucci (Eds.), *Handbook of Services Marketing and Management* (pp. 439-454). Thousand Oaks, CA: Sage.
- Bowers, M. R., Charles, L. M., & Alan, L. (1990). Trading places: Employees as customers, customers as employees. *Journal of Services Marketing*, 4(1), 55-69.
- Blau, P. M. (1964). *Exchange and power in social life*. New York: John Wiley
- Costa, R. R., & McRae, R. R. (1992). Revised NEO Personality Inventory (NEO-PI-R) and NEO five-Factor Inventory (NEO-FFI) professional manual. Odessa, FL: *Psychological Assessment Resources*.
- Claycomb, C., Lengnick-Hall, C. A. & Inks, L. W. (2001). The customer as a productive research: a pilot study and strategic implications. *Journal of Business Strategies*, 18(1), 47-68.
- Chattopadhyay, P. (1999). Beyond direct and symmetrical effects: The influence of demographic dissimilarity on organizational citizenship behaviour. *Academy of Management Journal*, 42(3), 273-287

- Chase, R.B. (1978). Where does the customer fit in a service operation? *Harvard Business Review*, 56(6), 371-383.
- Dong, B., Evans, K. R. & Zou, S. (2008). The effects of customer participation in co-created service recovery. *Journal of the Academy of Marketing Science*, 36(1), 123-137.
- Digman, J. M. (1990). Personality structure: Emergence of the five-factor model. *Annual Review of Psychology*, 41(1), 417-440
- Ennew, C.T. & Binks, M.R. (1999). Impact of participative service relationships on quality, satisfaction and retention: an exploratory study. *Journal of Business Research*, 46(2), 121-132.
- Ennew CT, Binks MR. (1999) Impact of participative service relationships on quality, satisfaction and retention: an exploratory study. *Journal of Business Research*, 46(2), 121–32.
- Fang, E., Palmatier, R. W., & Evans, K. R. (2008). Influence of customer participation on creating and sharing of new product value. *Journal of the Academy of Marketing Science*, 36(3), 322-336.
- Fornell, C., Johnston, M. D. Anderson, E., Cha, J., & Bryant, B. E. (1996). The American customer satisfaction index: nature, purpose, and findings. *Journal of Marketing*, 60 (1), 7-18.
- Fornell & Larcker. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 48(1), 39-50.
- Ford, W. S. Z. (1995). Evaluation of the indirect influence of courteous service on customer discretionary behavior. *Human Communication Research*, 22(1), 65–89.
- Fitzsimmons, J.A. (1985). Consumer participation and productivity in service operations. *Interfaces*, 15(3), 60-67.

- Firat, A. (1991). The consumer in postmodernity. *Advances in Consumer Research*, 18(1), 70-76.
- Furnham, A., Dissou, G., Sloan, P., & Chamorro-Premuzic, T. (2007). Personality and intelligence in business people: A Study of two personality and two intelligence measures. *Journal of Business Psychology*, 22(1), 99–109.
- Goldberg, L. R. (1982). From Ace to Zombie: Some explorations in the language of personality. In C. D. Spielberger & J. N. Butcher (Eds.), *Advances in Personality Assessment* (Vol. 1, pp.203-234). Hillsdale, NJ: Erlbaum.
- Goldberg, L. R. (1990). Standard markers of the Big-Five factor structure. *Unpublished report, Oregon Research Institute*.
- Goldberg, L. R. (1990). An alternative “description of personality”: The Big Five Factor structure. *Journal of Personality and Social Psychology*, 59(1), 1216-1229.
- Goldberg, L. R. (1992). The development of markers for the Big Five factor structure. *Psychological Assessment*, 4(1), 26-42.
- Goldberg, L. R. (1993). The structure of phenotypic personality traits. *American Psychologist*, 48(1), 26–34.
- Goodwin C., (1988). I can do it myself: Training the service consumer to contribute to service productivity. *Journal of Services Marketing*, 2(4), 71 – 78.
- Groth, M. (2005). Customers as good soldiers: Examining citizenship behaviors in internet service deliveries. *Journal of Management*, 31(1), 7–27.
- Groth, M., Mertens, D. P., & Murphy, R. O. (2004). Customers as good soldiers: Extending organizational citizenship behavior research to the customer

- domain. In D. L. Turnipseed (Ed.), *Handbook of Organizational Citizenship Behavior* (pp. 411–430). Nova Science Publishers.
- Groth, M. (2003a). Customers as good soldiers: Examining citizenship behaviours in internet service deliveries. *Manuscript under review*.
- Groth, M. (2003b). Service delivery on the internet: The effects of organizational citizenship behaviours and customer satisfaction on customer citizenship behaviours. *Manuscript under review*.
- Grönroos, C., & Ravald, A. (2011). Service business logic: implications for value creation and marketing. *Journal of Service Management*, 22(1), 5–22
- Gruen, T. W., Summers, J. O., & Acito, F. (2000). Relationship marketing activities, commitment, and membership behaviors in professional associations. *Journal of Marketing*, 64(1), 34–49.
- Hair, J.F., Black, W.C., Babin, B.J., & Anderson, R.E. (2010). *Multivariate data analysis*. Seventh Edition. Prentice Hall, Upper Saddle River, New Jersey.
- Halbesleben, J. R. B., & Buckley, M. R. (2004). Managing customer as employees of the firm. *Personnel Review*, 33(3), 351–372.
- Hennig-Thurau, T., Gwinner, K. P., & Gremler, D. D. (2002). Understanding relationship marketing outcomes. *Journal of Service Research*, 4(1), 230-247.
- Heinonen, K., & Strandvik, T. (2009). Monitoring value-in-use of e-service. *Journal of Service Management*, 20(1), 33–51.
- Heinonen, K., Strandvik, T., Mickelsson, K.-J., Edvardsson, B., Sundström, E., & Andersson, P. (2010). A customer-dominant logic of service. *Journal of Service Management*, 21(4), 531–548.

- Hui, C., Lam, S. K., & Schaubroeck, J. 2001. Can good citizens lead the way in providing quality service? A field quasi experiment. *Academy of Management Journal*, 44(5), 988-995.
- Hsieh, A. T., Chang H. Y., & Ko C. C. (2004). Participative customers as partial employees and service provider workload. *International Journal of Service Industry Management*, 15(2), 187-199.
- Ivancevich, J.M, Konopaske, R., & Matteson, M.T. (2008). *Organizational behavior and management*. New York: McGraw-Hill/Irwin.
- Johnston, M., & Fornell, C. (1991). A Framework for comparing customer satisfaction across individuals and product categories. *Journal of Economic Psychology*, 12(2), 267-286
- Johnston, R. (1989). The customer as employee. *International Journal of Operations & Production Management*, 9(5), 15-23
- John, O. P. & Srivastava, S., (1999). The Big Five Trait Taxonomy: History, measurement, and theoretical perspectives. *Handbook of Personality: Theory and Research*. 2nd ed. New York: Guilford, pp. 102-138.
- Judge, T.A., Heller, D. & Mount, M.K. (2002). Five-Factor model of personality and job satisfaction: A meta-analysis. *Journal of Applied Psychology*, 87(3), 530-541.
- Judge, T. A., Thoresen, C. J., Bono, J. E., & Patton, G. K. (2001). The job satisfaction-job performance relationship: A qualitative and quantitative review. *Psychological Bulletin*, 127(1), 376–407.
- Judge, T. A., & Ilies, R. (2002). Relationship of personality to performance motivation: a meta-analytic review. *Journal of Applied Psychology*, 87(4), 797–807.
- Kalaighnam, K. & Varadarajan, P. R. (2006). Customers as co-producers: implications for marketing strategy effectiveness and marketing operations efficiency. *The Service Dominant Logic of Marketing*, Robert

- F. Lusch and Stephen L. Vargo, eds. Armonk, NY: M.E. Sharpe, 166–79.
- Karpen, I. O., Bove, L. L., Lukas, B. A., & Zyphur, M. J. (2015). Service dominant orientation: measurement and impact on performance outcomes. *Journal of Retailing*, 91(1), 89–108.
- Karpen, I.O., Bove, L.L. & Lukas, B.A. (2012). Linking service-dominant logic and strategic business practice: A conceptual model of a service-dominant orientation. *Journal of Service Research*, 15(1), 21–38.
- Karpen, I.O., Bove, L.L., Lukas, B.A. & Zyphur, M.J. (2015). Service-dominant orientation: Measurement and impact on performance outcomes. *Journal of Retailing*, 91(1), 89–108.
- Katz, D. (1964). Motivational basis of organizational behavior. *Behavioral Science*, 9(1), 131–146.
- Keh, H. T., & Teo, C. W. (2001). Retail customers as partial employees in service provision: A conceptual framework. *International Journal of Retail & Distribution Management*, 29(8), 370–378.
- Kelley, S. W., James, H. D., & Steven, J. S. (1990). Customer participation in service production and delivery. *Journal of Retailing*, 66(1), 315-335.
- Kelley, S. W., Steven, J. S., & James, H. D. (1992). Organizational socialization of service customers. *Journal of Business Research*, 25(1), 197-214.
- Kellogg, D.L., Youngdahl, W.E. & Bowen, D.E. (1997). On the relationship between customer participation and satisfaction: two frameworks. *International Journal of Service Industry Management*, 8(3), 206-219
- Kajri, M. (2002). Whose house is it? Exploring user participation in the design process of residences. *Systems Research & Behavioral Science*, 19(4), 301-311.

- Konovsky, M. A., & Pugh, S. D. (1994). Citizenship behaviour and social exchange. *Academy of Management Journal*, 37(1), 656-669.
- Konuk, F. A., Rahman, S. U., & Salo, J. (2015). Antecedents of green behavioral intentions: A cross-country study of Turkey, Finland and Pakistan. *International Journal of Consumer Studies*, 39(1), 586-596.
- Schneider, B., & Bowen, D. E. (1995). *Winning the service game*. Boston, MA: Harvard Business School Press.
- Lengnick-Hall, C. A. (1996). Customer contributions to quality: A different view of the customer-oriented firm. *Academy of Management Journal*, 21(1), 791-824.
- Lengnick-Hall, M. L. (2002). Advances in organizational justice. *Personnel Psychology*, 55(3), 781-783.
- Lengnick-Hall, C. A., Claycomb, V., & Inks, L. W. (2000). From recipient to contributor: Examining customer roles and experienced outcomes. *European Journal of Marketing*, 34(3/4), 359–383.
- Levitt, T. (1972). Production-line approach to service. *Harvard Business Review*, 50(5), 41-52
- Lovelock, C.H. & Young, R.F. (1979). Look to consumers to increase productivity. *Harvard Business Review*, 57(3), 9-20.
- Lounsbury, J. W., Steel, R. P., Loveland, J. M., & Gibson, L. W. (2004). An investigation of personality traits in relation to adolescent school absenteeism. *Journal of Youth and Adolescence*, 33(5), 457–466
- Lusch, R.F. & Nambisan, S. (2015). Service innovation: A service-dominant logic perspective. *MIS Quarterly*, 39(1), 155-175.
- Lusch, R.F. & Vargo, S.L. (2011). Service-dominant logic: A necessary step. *European Journal of Marketing*, 45(7/8), 1298-1309.

- Lusch, R.F., Vargo, S.L. & Malter, A.J. (2006) Taking a leadership role in global marketing management. *Organizational Dynamics*, 35(3), 264-278.
- Lusch, R.F., Vargo, S.L. & O'Brien, M. (2007). Competing through service: Insights from service-dominant logic. *Journal of Retailing*, 83 (1), 5-18.
- McCrae, R. R. & Costa, P. T. (1997). Personality trait structure as a human universal. *American Psychologist*, 52(1), 509-516.
- Meuter, M. & Mary J. B. (1998). Self-Service Technologies: extending service frameworks and identifying issues for research. *AMA Winter Educators' Conference*, Grewal Dhruv and Connie Pechmann (Eds.). Chicago: American Marketing Association.
- McKeen J. D., Guimaraes, T. & James, C. W. (1994). The relationship between user participation and user satisfaction: an investigation of four contingency factors. *MIS Quarterly*, 18(4), 427-451.
- Milewa, T. (1997). User participation in service planning: a qualitative approach to gauging the impact of managerial attitudes. *Journal of Management in Medicine*, 11(4), 238-245.
- Mills, P.K., Morris, J.H., (1986). Clients as "Partial" employees of service organizations: role development in client participation. *Academy of Management Review*, 11(4), 726-735
- Morrison, E. W. (1996). Organizational citizenship behaviour as a critical link between HRM practices and service quality. *Human Resource Management*, 35(1), 493-512.
- Mount, M.K., Barrick, M. R., Stewart, G. L. (1998). Five-Factor Model of Personality and performance in jobs involving interpersonal interactions. *Human Performance*, 11(1), 145-165.

- Navarro, S., Andreu, L. & Cervera, A. (2014). Value co-creation among hotels and disabled customers: An exploratory study. *Journal of Business Research*, 67(1), 813–818.
- Neuman, G. A. & Wright, J. (1999). Team effectiveness; Beyond skills and cognitive ability. *Journal of Applied Psychology*, 84(3), 376-389.
- Ngo M. V. & Nguyen H. (2016). The Relationship between service quality, customer satisfaction and customer loyalty: An Investigation in Vietnamese Retail Banking Sector. *Journal of Competitiveness*, 8(2), 103-116.
- O'Connor, B.P. (2002), A quantitative review of the comprehensiveness of the five-Factor model in relation to popular personality inventories, *Assessment*, 13(35), 109- 25.
- Oliva, R., J.D. Sterman. 2001. Cutting corners and working overtime: quality erosion in the service industry. *Management Science*, 47(7), 894-914.
- Oliver, R.L. (1997). *Satisfaction: A behavioral perspective on the consumer*. New York: McGraw-Hill.
- Oliver, R.L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(Special issue), 33–44.
- Oliver, R.L., Rust, R.T., & Varki, S. (1997). Customer delight: Foundations, findings, and managerial insight. *Journal of Retailing*, 73(3), 311–336.
- Ordanini A., Miceli L., Pizzetti M., Parasuraman A., (2011). Crowd-funding: transforming customers into investors through innovative service platforms. *Journal of Service Management*, 22(4), 443-470.
- Organ, D. W. (1988). *Organizational citizenship behavior: The good soldier syndrome*. Lexington, MA: Lexington Books.
- Prahalad, C.K., & Ramaswamy, V. (2003). The new frontier of experience innovation. *Sloan Management Review*, 12–18.

- Prahalad, C.K., & Ramaswamy, V. (2004). The future of competition: co-creating unique value with customers. Boston: *Harvard Business School Press*.
- Prahalad, C.K., & Ramaswamy, V. (2005). Building new strategic capital for co-creation. *Strategy + Business*, forthcoming.
- Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, 88(1), 879-903.
- Ramaswamy, V. (2009). Leading the transformation to co-creation of value. *Strategy and Leadership*, 37(2), 32-37.
- Roccas, S., Sagiv, L., Schwartz, S. H., & Knafo, A. (2002). The big five personality factors and personal values. *Personality and Social Psychology Bulletin*, 28(1), 789-801.
- Rosenbaum, M. S. & Massiah, C. A. (2007). When customers receive support from other customers. *Journal of Service Research*, 9(3), 257-270.
- Rodie, A. R. & Kleine, S. S. (2000). Customer participation in services production and delivery. in Swartz, T. A. and Iacobucci, D. (Eds.), *Handbook of Services Marketing and Management*, California: Sage Publications, Inc., 111-126.
- Skjolsvik, T., Lowendahl, B.R., Kvalshaugen, R. & Fosstenlokken, S.M. (2007). Choosing to learn and learning to choose: strategies for client co-production and knowledge development. *California Management Review*, 49(3), 110-128.
- Stahl, H. K., Kurt, K., & Hinterhuber, H. H. (2003). Linking customer lifetime value with shareholder value. *Industrial Marketing Management*, 32(4), 267-79.

- Staub E. (1978). Positive social behavior and morality: social and personal influences. *New York: Academic Press.*
- Van Dyne, L., Graham J. W. & Dienesch, R. M. (1994). Organizational citizenship behavior: construct redefinition, measurement, and validation. *Academy of Management Journal*, 37(1), 765-902
- Tether, B.S. & Tajar, A. (2008). Beyond industry-university links: Sourcing knowledge for innovation from consultants, private research organizations and the public science-base. *Research Policy*, 37(1), 1079-1095.
- Van Dyne, L., Graham, J. W., & Dienesch, R. M. (1994). Organizational citizenship behavior: Construct redefinition, measurement, and validation. *Academy of Management Journal*, 37(1), 765-802.
- Vargo, S.L. & Akaka, M.A. (2009). Service-dominant logic as a foundation for service science: Clarifications. *Service Science*, 1(1), 32–41.
- Vargo, S.L. & Lusch, R.F. (2004). Evolving to a new dominant logic for marketing. *Journal of Marketing*, 68(1), 1-17.
- Vargo, S.L. & Lusch, R.F. (2006). Service-dominant logic: Reactions, reflections, and refinements. *Journal of Marketing Theory*, 6(3), 281-288.
- Vargo, S.L. & Lusch, R.F. (2008). Service-dominant logic: Continuing the evolution. *Journal of the Academy of Marketing Science*, 36(1), 1-10.
- Vaughan, B. J., & Renn, R. W. (1999). Customer service citizenship behaviour: Bridging the employee-customer relationship. *Advances in the Management of Organizational Quality*, 4(1), 151-186.
- Wang, Y., Kandampully, J. A., Lo, H. P., & Shi, G. (2006). The roles of brand equity and corporate reputation in CRM: A Chinese study. *Corporate Reputation Review*, 9(3), 179-197.
- Walsh, K. ; O'Kiely, P. ; Taweel, H. Z. ; McGee, M. ; Moloney, A. P. ; Boland, T. M., (2009). Intake, digestibility and rumen characteristics in cattle

- offered whole-crop wheat or barley silages of contrasting grain to straw ratios. *Animal Feed Science and Technology*, 148(2-4), 192-213
- Walsh, G., Bartikowski, B., & Beatty, S. E. (2014). Impacts of customer-based corporate reputation on non-monetary and monetary outcomes: The roles of commitment and service context risk. *British Journal of Management*, 25(2), 166-185.
- Wirtz, J. & Mattila, A.S. (2004). Consumer responses to compensation, speed of recovery and apology after a service failure. *International Journal of Service Industry Management*, 15(2), 150-66.
- Wikström, Solveig (1996). The customer as co-producer. *European Journal of Marketing*, 30(4), 6-19.
- Yi Y, Gong T. (2008). If employees “go the extra mile”, do customers reciprocate with similar behavior? *Psychol Mark*, 25(10), 961–86.
- Yim C. K., & Simon S. L. (2010). Is customer participation in value creation a double-edged sword? Evidence from professional financial services across cultures. *Journal of Marketing*, 74(1), 48–64.
- Youngdahl, W.E., Kellogg, D.L., Nie, W. & Bowen, D.E. (2003). Revisiting customer participation in service encounters: does culture matter? *Journal of Operations Management*, 21(1), 109-120.

APPENDIX
PHIẾU KHẢO SÁT
QUESTIONNAIRE



**Vai trò của nhân tố Tham gia đối với sự HÀi lòng và Hành vi
của Khách hàng: Dẫn chứng từ Việt Nam.**

Thân gửi

Bạn đang được mời tham gia vào một nghiên cứu có tựa đề "Vai trò của khách hàng tham gia vào sự hài lòng của khách hàng và Công Dân Hành vi: Bằng chứng từ Việt Nam" (English title: The role of customer participation on Satisfaction and Customer Citizenship Behaviors: Evidence from Vietnam).

Nghiên cứu này được thực hiện bởi Trần Ngọc Nam

Mục đích của nghiên cứu này là điều tra các tiền đề, trung gian, và kết quả của nhân tố tham gia của khách hàng. Sự tham gia của bạn trong nghiên cứu này là hoàn toàn tự nguyện và bạn có thể dừng lại bất cứ lúc nào. Bạn được tự do để bỏ qua bất kỳ câu hỏi.

Tôi tin rằng bạn sẽ không gặp phải bất cứ rủi ro nào khi thực hiện khảo sát này; Tuy nhiên, với bất kỳ hoạt động khảo sát trực tuyến nào cũng tiềm ẩn nguy cơ về bảo mật. Trong khả năng tốt nhất của mình, tôi đảm bảo câu trả lời của bạn trong nghiên cứu này sẽ được giữ kín. Kết quả sẽ được bảo mật và chỉ dùng cho khuôn khổ Nghiên cứu này, không có một mục đích nào khác. Sự giúp đỡ của

bạn là rất quan trọng cho bài nghiên cứu cũng như cho sự hiểu biết của tôi về những vấn đề này.

Tôi vô cùng đánh giá cao sự hợp tác của các bạn.

Cảm ơn bạn!



Dear Respondent

You are being invited to participate in a research study titled "The role of customer participation on Satisfaction and Customer Citizenship Behaviors: Evidence from Vietnam". This study is being done by Tran Ngoc Nam.

The purpose of this research study is investigating the antecedents, mediate, and consequences of customer participation in minutes to complete. Your participation in this study is entirely voluntary and you can withdraw at any time. You are free to omit any question.

I believe there are no known risks associated with this research study; however, as with any online related activity the risk of a breach is always possible. To the best of my ability your answers in this study will remain confidential. Your help is crucial for this research and also for our understanding about these issues. We deeply appreciate your kind cooperation.

Thank you!

Tran Ngoc Nam
Undergraduate Student
Nanhua University, Taiwan
Email:

Phần 1. Quan điểm trọng Dịch vụ (Service-Dominant Orientation)							
<p>Hãy đọc những câu hỏi khảo sát liên quan đến Quan điểm trọng dịch vụ của ngân hàng dưới đây, sau đó chọn mức độ đồng ý của bạn cho từng câu hỏi dựa trên ý kiến cá nhân. Please take a short look on the questions below related with Service-Dominant Orientation of the bank, and then choose the level of agreement on each of the items below based on your opinion.</p> <p>Please take a short look on the questions below related with Service-Dominant Orientation of the bank, and then CIRCLE the level of agreement on each of the items below based on your opinion.</p>	Levels of Agreement (Mức độ đồng ý)						
	Strongly disagree (Hoàn toàn không đồng ý)	Disagree (Không đồng ý)	Somewhat disagree (Khá không đồng ý)	Neutral (Trung lập)	Somewhat agree (Khá đồng ý)	Agree (Đồng ý)	Strongly agree (Hoàn toàn đồng ý)
	< ----- >						
Trương tác quan hệ (Relational Interaction)							
1. Ngân hàng này làm cho tôi cảm thấy thoải mái trong quá trình giao dịch của tôi. (This bank makes me feel at ease during my dealings.)	1	2	3	4	5	6	7
2. Ngân hàng này cố gắng thiết lập mối quan hệ với tôi. (This bank tries to establish rapport with me.)	1	2	3	4	5	6	7
3. Ngân hàng này thúc đẩy sự tương tác hai chiều với tôi. (This bank encourages two-way communication with me.)	1	2	3	4	5	6	7
4. Ngân hàng này thể hiện sự quan tâm thực sự đối với việc tôi tham gia giao dịch. (This bank shows genuine interest in engaging me.) *	1	2	3	4	5	6	7
Trương tác đạo đức (Ethical Interaction)							
1. Ngân hàng này không cố gắng lợi dụng tôi. (This bank does not try to take advantage of me.)	1	2	3	4	5	6	7
2. Ngân hàng này không gây áp lực cho tôi theo bất kỳ cách nào. (This bank does not pressure me in any way.)	1	2	3	4	5	6	7
3. Ngân hàng này không đánh lừa tôi theo bất kỳ cách nào. (This bank does not mislead me in any way.)	1	2	3	4	5	6	7
4. Ngân hàng này không cố gắng làm thao túng tôi. (This bank does not try to manipulate me.)	1	2	3	4	5	6	7
Trương tác cá nhân (Individuated Interaction)							
1. Ngân hàng này nỗ lực để hiểu được nhu cầu cá nhân của tôi. (This bank makes an effort to understand my individual needs.)	1	2	3	4	5	6	7
2. Ngân hàng này nhạy cảm với trường hợp cá nhân của tôi. (This bank is sensitive to my individual situation.)	1	2	3	4	5	6	7
3. Ngân hàng này nỗ lực để tìm ra những sản phẩm/dịch vụ hữu ích nhất đối với tôi. (This bank makes an effort to find out what kind of offering is most helpful to me.)	1	2	3	4	5	6	7
4. Ngân hàng này tìm cách xác định những kỳ vọng cá nhân của tôi. (This bank seeks to identify my personal expectations.)	1	2	3	4	5	6	7
Trương tác trao quyền (Empowered Interaction)							
1. Ngân hàng này mời tôi cung cấp những ý tưởng hoặc ý kiến đóng góp. (This bank invites me to provide ideas or suggestions.)	1	2	3	4	5	6	7
2. Ngân hàng này khuyến khích tôi định hình dịch vụ tôi muốn nhận được. (This bank encourages me to shape the service I receive.)	1	2	3	4	5	6	7
3. Ngân hàng này cung cấp cho tôi quyền kiểm soát những trải nghiệm của mình. (This bank provides me with control over my experiences.)	1	2	3	4	5	6	7
4. Ngân hàng này cho phép tôi tương tác với họ theo cách ưa thích của tôi. (This bank let me interact with them in my preferred way.)	1	2	3	4	5	6	7
Trương tác phối hợp (Concerted Interaction)							
1. Ngân hàng này hoạt động với nhau liền mạch trong quá trình cung cấp dịch vụ cho tôi. (This bank works together seamlessly in service to me.)	1	2	3	4	5	6	7
2. Ngân hàng này hoạt động như một thể thống nhất khi giao dịch với tôi. (This bank acts as one unit when dealing with me.)	1	2	3	4	5	6	7
3. Ngân hàng này cung cấp những thông tin cho tôi một cách nhất quán. (This bank provides messages to me that are consistent with each other.)	1	2	3	4	5	6	7
4. Ngân hàng này bảo đảm rằng họ có các quy trình nghiệp vụ thông suốt để tương tác với tôi. (This bank ensures smooth procedures for interacting with me.)	1	2	3	4	5	6	7

Tương tác phát triển (Developmental Interaction)							
1. Ngân hàng này chia sẻ thông tin hữu ích với tôi. (This bank shares useful information with me.)	1	2	3	4	5	6	7
2. Ngân hàng này giúp tôi trở nên hiểu biết hơn. (This bank helps me become more knowledgeable.)	1	2	3	4	5	6	7
3. Ngân hàng này cung cấp cho tôi những lời khuyên mà tôi cần để sử dụng dịch vụ của họ một cách thành công. (This bank provides me with the advice I need to use their offerings successfully.)	1	2	3	4	5	6	7
4. Ngân hàng này cung cấp những kiến thức và kỹ năng chuyên môn mà tôi có thể học hỏi. (This bank offers expertise that I can learn from.)	1	2	3	4	5	6	7

Phần 2. Sự tham gia của khách hàng (Customer Participation)							
<p>Hãy đọc những câu hỏi khảo sát liên quan đến Sự tham gia của khách hàng khi thực hiện giao dịch tại các ngân hàng dưới đây, sau đó chọn mức độ đồng ý của bạn cho từng câu hỏi dựa trên ý kiến cá nhân.</p> <p>Please take a short look on the questions below related with your Participation, and then CIRCLE the level of agreement on each of the items below based on your opinion.</p>	Levels of Agreement (Mức độ đồng ý)						
	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)
	← ----- →						
1. Tôi chia sẻ cho ngân hàng này cách để cung cấp dịch vụ đáp ứng nhu cầu của tôi tốt hơn. (I let this bank know of ways that they can better serve my needs.)	1	2	3	4	5	6	7
2. Tôi góp ý xây dựng để ngân hàng này cải thiện dịch vụ của mình. (I make constructive suggestions to this bank on how to improve its service.)	1	2	3	4	5	6	7
3. Nếu tôi có một ý tưởng hữu ích về làm thế nào để cải thiện dịch vụ, tôi đưa nó cho nhân viên tại ngân hàng này. (If I have a useful idea on how to improve service, I give it to staff of this bank.)	1	2	3	4	5	6	7
4. Khi tôi gặp một sự cố tại ngân hàng này, tôi đề cho nhân viên của ngân hàng này biết để họ có thể cải thiện dịch vụ của họ. (When I experience a problem at this bank, I let staff of this bank know so they can improve their service.)	1	2	3	4	5	6	7
5. Nếu tôi nhận thấy một vấn đề, tôi thông báo cho nhân viên của ngân hàng này ngay cả khi nó không ảnh hưởng đến tôi. (If I notice a problem, I inform an employee of this bank even if it does not affect me.)	1	2	3	4	5	6	7
6. Nếu một nhân viên tại ngân hàng này cung cấp cho tôi dịch vụ tốt, tôi cho họ biết điều đó. (If an employee at this bank gives me good service, I let them know it.)	1	2	3	4	5	6	7
7. Nếu việc giao dịch không chính xác và có lợi cho tôi, tôi vẫn khuyên nhân viên tại ngân hàng này. (If a price is incorrect to my advantage, I still advise employee at this bank.)	1	2	3	4	5	6	7

Phần 3. Sự hài lòng của khách hàng (Customer Satisfaction)							
<p>Hãy đọc những câu hỏi khảo sát liên quan đến Sự hài lòng của khách hàng dưới đây, sau đó chọn mức độ đồng ý của bạn cho từng câu hỏi dựa trên ý kiến cá nhân.</p> <p>Please take a short look on the questions below related with your Satisfaction, and then CIRCLE the level of agreement on each of the items below based on your opinion.</p>	Levels of Agreement (Mức độ đồng ý)						
	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)
	← ----- →						
1. Nhìn chung, tôi hài lòng với dịch vụ cung cấp bởi ngân hàng này. (Overall, I satisfied with the service provided by this bank.)	1	2	3	4	5	6	7
2. Các dịch vụ khách hàng được cung cấp bởi ngân hàng này rất thỏa đáng. (The customer service provided by this bank is satisfactory.)	1	2	3	4	5	6	7
3. Ngân hàng này đã thực hiện rất xuất sắc việc mang đến sự hài lòng cho khách hàng. (This bank did an excellent job in providing customer satisfaction.)	1	2	3	4	5	6	7
Phần 4. Hành vi tiêu dùng của khách hàng (Customer citizenship behavior - CCBs)							
<p>Hãy đọc những câu hỏi khảo sát liên quan đến Hành vi tiêu dùng của khách hàng dưới đây, sau đó chọn mức độ đồng ý của bạn cho từng câu hỏi dựa trên ý kiến cá nhân.</p> <p>Please take a short look on the questions below related with your Customer citizenship behavior (CCBs), and then CIRCLE the level of agreement on each of the items below based on your opinion.</p>	Levels of Agreement (Mức độ đồng ý)						
	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)
	← ----- →						
1. Tôi giới thiệu bạn bè của mình đến ngân hàng này. (I refer fellow friends to this bank.)	1	2	3	4	5	6	7
2. Tôi giới thiệu gia đình mình đến ngân hàng này. (I recommend this bank to my family.)	1	2	3	4	5	6	7
3. Tôi giới thiệu đồng nghiệp của mình đến ngân hàng này. (I recommend this bank to my peers.)	1	2	3	4	5	6	7
4. Tôi giới thiệu ngân hàng này cho những người quan tâm đến các sản phẩm/dịch vụ của ngân hàng. (I recommend this bank to people interested in banking products/services.)	1	2	3	4	5	6	7
Sự khuyến nghị (Recommendations)							
1. Tôi hỗ trợ những khách hàng khác trong việc tìm kiếm các sản phẩm/dịch vụ. (I assist other customers in finding products/services.)	1	2	3	4	5	6	7
2. Tôi giúp đỡ người khác với giao dịch của họ trong ngân hàng. Hướng dẫn họ làm thế nào để sử dụng dịch vụ một cách chính xác. (I help others with their transaction at bank. Teach someone how to use the service correctly.)	1	2	3	4	5	6	7
3. Tôi giải thích cho khách hàng khác làm thế nào để sử dụng dịch vụ một cách chính xác. (I explain to other customers how to use the service correctly.)	1	2	3	4	5	6	7
Cung cấp thông tin phản hồi (Providing feedback)							
1. Tôi hoàn thành phiếu khảo sát sự hài lòng của khách hàng. (I fill out a customer satisfaction survey.)	1	2	3	4	5	6	7
2. Tôi cung cấp thông tin phản hồi hữu ích cho Dịch vụ hỗ trợ khách hàng. (I provide helpful feedback to customer service.)	1	2	3	4	5	6	7
3. Tôi cung cấp thông tin khi được khảo sát bởi ngân hàng này. (I provide information when surveyed by this bank.)	1	2	3	4	5	6	7
4. Tôi thông báo cho ngân hàng này về các dịch vụ tuyệt vời mà tôi nhận được từ nhân viên cá nhân. (I inform this bank about the great service received by an individual employee.)	1	2	3	4	5	6	7

Phần 5. Năm nhóm tính cách chủ yếu (Big five Personality)

Hãy đọc những câu hỏi khảo sát liên quan đến 5 nhóm tính cách chủ yếu dưới đây, sau đó chọn mức độ đồng ý của bạn cho từng câu hỏi dựa trên ý kiến cá nhân.

Please take a short look on the questions below related with your **Big five Personality**, and then **CIRCLE** the level of agreement on each of the items below based on your opinion.

	Levels of Agreement (Mức độ đồng ý)						
	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)	Strongly disagree (Hoàn toàn không đồng ý)
< ----- >							
Hướng ngoại (Extraversion)							
1. Tôi là người khuấy động các bữa tiệc. (I make the parties alive.)	1	2	3	4	5	6	7
2. Tôi cảm thấy thoải mái khi ở gần mọi người. (I feel comfortable around people.)	1	2	3	4	5	6	7
3. Tôi thường là người bắt đầu những cuộc trò chuyện. (I start conversations.)	1	2	3	4	5	6	7
4. Tôi nói chuyện với rất nhiều người có những vai trò xã hội khác nhau. (I talk to a lot of different people at social functions.)	1	2	3	4	5	6	7
5. Tôi không nói nhiều. (I do not talk a lot.)	1	2	3	4	5	6	7
6. Tôi không muốn gây sự chú ý. (I keep in the background.)	1	2	3	4	5	6	7
7. Tôi có ít điều muốn nói. (I have little to say.)	1	2	3	4	5	6	7
Thân thiện (Agreeableness)							
1. Tôi đồng cảm với những cảm xúc của người khác. (I sympathize with others' feelings.)	1	2	3	4	5	6	7
2. Tôi có một trái tim nhân hậu. (I have a soft heart.)	1	2	3	4	5	6	7
3. Tôi dành thời gian cho những người khác. (I take time out for others.)	1	2	3	4	5	6	7
4. Tôi cảm nhận được những cảm xúc của người khác. (I feel others' emotions.)	1	2	3	4	5	6	7
5. Tôi làm cho mọi người cảm thấy thoải mái. (I make people feel at ease.)	1	2	3	4	5	6	7
6. Tôi không thực sự quan tâm đến người khác. (I am not really interested in others.)	1	2	3	4	5	6	7
7. Tôi không để ý đến các vấn đề của người khác. (I am not interested in other people's problems)	1	2	3	4	5	6	7
8. Tôi cảm thấy ít lo lắng cho người khác. (I feel little concern for others.)	1	2	3	4	5	6	7
Tận tâm (Conscientiousness)							
1. Tôi luôn luôn chuẩn bị sẵn sàng. (I am always prepared.)	1	2	3	4	5	6	7
2. Tôi chú ý đến các chi tiết. (I pay attention to details.)	1	2	3	4	5	6	7
3. Tôi hoàn thành những việc vặt rất nhanh chóng. (I get chores done right away.)	1	2	3	4	5	6	7
4. Tôi thích thứ tự. (I like order.)	1	2	3	4	5	6	7
5. Tôi làm theo lịch trình định sẵn. (I follow a schedule.)	1	2	3	4	5	6	7
6. Tôi rất chính xác trong công việc. (I am exacting in my work.)	1	2	3	4	5	6	7
7. Tôi để đồ đạc lung tung. (I leave my belongings around.)	1	2	3	4	5	6	7
8. Tôi để mọi thứ lộn xộn. (I make a mess of things.)	1	2	3	4	5	6	7
9. Tôi thường quên đưa mọi thứ trở lại đúng vị trí của nó. (I often forget to put things back in their proper place.)	1	2	3	4	5	6	7
10. Tôi trốn tránh trách nhiệm của mình. (I avoid my duties.)	1	2	3	4	5	6	7
Tâm lý ổn định (Emotional stability)							
1. Tôi rất dễ bị căng thẳng. (I get stressed out easily.)	1	2	3	4	5	6	7
2. Tôi lo lắng về mọi thứ. (I worry about things.)	1	2	3	4	5	6	7
3. Tôi rất dễ bị làm phân tâm. (I am easily disturbed.)	1	2	3	4	5	6	7
4. Tôi rất dễ có cảm giác buồn chán. (I get upset easily.)	1	2	3	4	5	6	7
5. Tôi thay đổi tâm trạng rất nhiều. (I change my mood a lot.)	1	2	3	4	5	6	7
6. Tôi thường xuyên thay đổi tâm trạng. (I have frequent mood swings.)	1	2	3	4	5	6	7
7. Tôi dễ dàng bị kích động. (I get irritated easily.)	1	2	3	4	5	6	7
8. Tôi thường cảm thấy buồn chán and suy sụp. (I often feel blue and depress.)	1	2	3	4	5	6	7
Năng lực trí tuệ (Intellectual)							
1. Tôi có một vốn từ vựng phong phú. (I have a rich vocabulary.)	1	2	3	4	5	6	7
2. Tôi có một trí tưởng tượng rất rõ ràng. (I have a very clear imagination.)	1	2	3	4	5	6	7
3. Tôi có những ý tưởng tuyệt vời. (I have excellent ideas.)	1	2	3	4	5	6	7
4. Tôi nhanh chóng hiểu được mọi thứ. (I am quick to understand things.)	1	2	3	4	5	6	7

5. Tôi sử dụng những từ khó. (I use difficult words.)	1	2	3	4	5	6	7
6. Tôi dành thời gian để suy nghĩ về nhiều thứ. (I spend time reflecting on things.)	1	2	3	4	5	6	7
7. Tôi có đầy ắp những ý tưởng. (I am full of ideas.)	1	2	3	4	5	6	7
8. Tôi gặp khó khăn trong việc hiểu ý tưởng trừu tượng. (I have difficulty understanding abstract ideas.)	1	2	3	4	5	6	7
9. Tôi không thích những ý tưởng trừu tượng. (I am not interested in abstract ideas.)	1	2	3	4	5	6	7
10. Tôi không có một trí tưởng tượng tốt. (I do not have a good imagination.)	1	2	3	4	5	6	7

Phần 6. Thông tin cá nhân (Personal Information)

Chân thành cảm ơn các bạn đã dành thời gian hoàn thành phiếu khảo sát. Những thông tin này sẽ được giữ kín và chỉ phục vụ cho bài trình nghiên cứu của tôi. Mời bạn vui lòng cung cấp thêm những thông tin dưới đây:

I sincerely appreciate your time and efforts to answer the following questions. Your answer will be treated in strict confidence. For our information, would you please indicate the following questions:

Giới tính (Gender)	<input type="checkbox"/> Male (Nam)	<input type="checkbox"/> Female (Nữ)	<input type="checkbox"/> Other (Khác)	
Tuổi (Age)	<input type="checkbox"/> Dưới 25 Less than 25	<input type="checkbox"/> Từ 26-40 From 26-40	<input type="checkbox"/> Từ 41-60 From 41-60	<input type="checkbox"/> Trên 60 More than 60
Education (Trình độ học vấn)	<input type="checkbox"/> THPT/Trường nghề hoặc thấp hơn (High school or lower) <input type="checkbox"/> Cao đẳng/Đại học (Undergraduate) <input type="checkbox"/> Sau đại học (Graduate)			
Tình trạng việc làm (Employment Status)	<input type="checkbox"/> Lao động hưởng lương (Employed for wages) <input type="checkbox"/> Lao động tự do (Self-employed) <input type="checkbox"/> Thất nghiệp (Unemployed) <input type="checkbox"/> Nghỉ hưu (Retired) <input type="checkbox"/> Học sinh/Sinh viên (Student) <input type="checkbox"/> Khác (Other)			
Thu nhập (Income)	<input type="checkbox"/> Dưới 5 triệu đồng/tháng (Under 5 million VND/month) <input type="checkbox"/> Từ 5 đến 10 triệu đồng/tháng (From 5 to 10 million VND/month) <input type="checkbox"/> Từ 10 đến 20 triệu đồng/tháng (From 10 to 20 million VND/month) <input type="checkbox"/> Trên 20 triệu đồng (Over 20 million VND/month)			