

MANAGING MEMBERS' CITIZENSHIP BEHAVIOUR: A VALUE CO-CREATION DIMENSION IN COOPERATIVES AND ITS RELATIONSHIP VIEW

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ABSTRACT

Members' citizenship is a form of voluntary, extra-role customer behaviour which is found to have positive impact on the service organization. Although past studies have been dedicated to value co-creation behaviour in service industry, much less is done to substantiate the causality between its specific dimension, namely members' citizenship, and its outcome in the context of cooperative industry, in particular the credit service in the emerging markets. This paper aims to look into members' citizenship behaviour and determine its relationship with trust and loyalty among the members in the credit cooperatives in Sarawak. Service Dominant (S-D) Logic and Social Exchange Theory are adopted as the underpinning basis to develop the framework of the study. By appropriating the quantitative approach, 395 copies were collected and deemed usable after data cleaning procedure. Common method variance and non-response bias were checked statistically and addressed. Partial least squares structural equation modelling was employed to test the hypotheses empirically. The findings indicate that members' citizenship has positive effect on the trust and loyalty of the cooperative members in the state with substantive effect. This study contributes to the knowledge and practice in the service industry by underscoring the importance of member's citizenship behaviour in the credit cooperatives in Sarawak and emerging markets.

Keywords: Cooperative; Loyalty; Members Citizenship; Trust; Value Co-creation

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INTRODUCTION

Recently there are several numbers of research on customer citizenship behaviour which is continuously growing in the service marketing literatures. Yi, Natarajan and Gong (2013) refer customer citizenship behaviour as a voluntary (extra-role) behaviour which provides value to the organization however is not necessarily required for value co-creation. Customer citizenship behaviour may help the organization to enhance their performance (Groth, 2005). In the service marketing literatures they widely used this particular behaviour as it given a possible influence on firm performance (Bettencourt, 1997). Yi and Gong (2013) conceptualizes value co-creation behaviour as a multidimensional concept consisting of two-higher order factors namely customer participation and customer citizenship. Therefore, customer citizenship is a dimension that has different antecedents that could lead into to a successful service delivery of the firm. Customers are service co-producers and they involved in the marketing process by collaborating and interacting with customers (Vargo & Lusch, 2004). This means that organization can only become value creators when they interact with the customers. Customer citizenship behaviour offers an “additional value to the firm” (Yi et al., 2011, p.88).

In a cooperative context, members as a customer of cooperatives play an important role to ensure the co-creation of value can be strategized. This requires active participation among members in the service delivery and also more extra roles in economic and social activity in cooperatives. Cooperatives are social enterprises that are formed and owned by a group of individuals for the purpose to meet their social and economic benefits (Rosmimah, 2011). The underlying philosophy of cooperatives is essentially service and the well-being of members and as such, co-operatives are non profit-oriented and will always put the welfare of the members as a priority when making key decisions (Tchami, 2007).

Extant research suggest that relationship quality is an important factor for both parties; customers and service provider to build a long-term relationships (Barry & Terry, 2008). Trust and commitment are the two key elements required to ensure a relationship marketing success. When trust is built and retained between both customers and service provider, this would translate and lead into a cooperative behaviour so as to ensure the relationship marketing successfull (Morgan & Hunt, 1994). However, numbers of marketing literatures reveals that a several issues are still remain debatable and unclear (Balaji, 2014). In specific, it is remain unclear when customers perform their citizenship behaviour in a relationship exchange. Customer citizenship is a dimension of value co-creation behaviour (Yi & Gong, 2013). It is a voluntary and discretionary actions that provides extraordinary value to the firm. Although it is not necessarily required for value co-creation (Bove et al., 2008), it may resulted into higher service quality and promote the effective roles and functions of service organization (Groth, 2005). It is an extra role initiated by customers which is beyond their requirements. Therefore, in a cooperative business context, members' citizenship or customer citizenship is viewed as an important determinant in the service co-creation.

As a democratically controlled organization and a members' based organization, members of a cooperative are expected to play significant extra roles in service co-creation in order to achieve their future goals. As a dimension of co-creation, it is suggested the relational aspects on future intention should be studied further (Yi & Gong, 2012). Study shows that trust, commitment and satisfaction are related to future intention (Ulaga & Eggert, 2016). This kind of relationship exchange offers quality and value which is rewarded with customers' commitment and loyalty toward the firm (Balaji, 2014). Trust among members of a cooperative is a major issue to be

addressed that can lead to their loyalty. In addition, customer loyalty is one of the intangible asset for the organization can have and becoming a source of competitive advantage. Despite, there is an extreme lack of study done in the cooperative context to date to understand customer citizenship behaviours towards trust and loyalty. Despite its important roles, the service marketing literatures gives limited attention on the area of customer citizenship behaviour. The issue being neglected is due to the inadequate of conceptual understanding, the reasons why such behaviours occurs and the impact towards the firm (Fowler, 2013).

This paper examines the relationship between members' citizenship behaviour among credit cooperative members towards trust and loyalty. By examining citizenship behaviour in a relationship perspective, this work will provide a more extensive and comprehensive understanding of members' extra role behaviours in service co-creation in a cooperative setting. The flow of this paper is organized as follows. We briefly outline a review of literatures on customer citizenship behaviour and its relationship on trust and loyalty. Thereafter, we present the framework of the study. Next we discuss on the methodology carried out in this study and report the findings respectively. Discussion and conclusions are presented towards the end of the paper.

LITERATURE REVIEW

Customer Citizenship Behaviour

Customer citizenship behaviour consists of actions which is voluntarily performed that may not provide an explicit benefit (Bove et al., 2009). However this type of behaviour may aggregate into enhancing service quality and promoting the effective role of the service firm. According to Groth (2005), these behaviours can influence the organizations' interest and performance. In the service marketing literatures, citizenship behaviour is widely studied given a reason it may affects the organization performance (Bettencourt, 1997; Rosenbaum & Massiah, 2007). It involves extra role behaviours in which the customer deliver something to the firm or other customers that are not typically expected by the other customers. Customer citizenship behaviour benefits can be in a form of co-operation, helpfulness and kindness (Lengnick-Hall, Claycomb & Inks, 2000). There are three dimensions of customer citizenship behaviour which consists of i.e. recommendations to friends and family, providing feedback to the organization and helping other customers (Groth, 2005). Customer citizenship behaviour is one of the dimensions which is voluntary (extra-role) behaviour which provides extraordinary value to the firm that could enhance firm's performance for value co-creation (Yi & Gong, 2013). They viewed customer citizenship behaviour consisting of feedback, advocacy, helping and tolerance constructs.

Feedback consists of solicited and unsolicited information in which the customers provide to the employee that would help the employee and firm to improve their service creation in long term (Groth, Martend & Murphy, 2004). This is important as the customers are in the best position to offer their guidance and support to the employee and service provider as they have considerable experience with the service. The advocacy construct refers to how far the firm, employee and customer recommend the business to others such as friend or family (Groth et al., 2004). Advocacy through positive word of mouth can contributes to good firm reputation, product and service promotion, service quality (Bettencourt, 1997). On the other hand, helping refers to the behaviour of the customer in which they are willing to help and assisting other customers in service co-creation. Customer might translate their empathy to other customers by helping behaviours

(Rossenbaum & Massiah, 2007). In addition, tolerance relates to customer willingness to react patiently when the delivery of the service could not meet their expectations (Lengnick-Hall et al., 2000). According Keaveny (1995), service encounter failure can lead to switching behaviour among customers which resulted into the damage of market share and profitability of the firm.

Customer Citizenship, Trust and Loyalty

Study on customer citizenship became more important and is not new as it helps the organization to attain competitive advantage among competitors (Vargo & Lusch, 2008). In the literatures, value co-creation behaviours can be divided into necessary behaviour participation or in-role behaviour and voluntary citizenship behaviour or extra-role behaviour (Bettencourt & Brown, 1997; Yi & Gong, 2013). Both factors require separate analysis and they have different antecedents and independently contribute to the performance of the firm (Motowidlo & Van Scotter, 1994). Past studies empirically show these two co-creation behaviours have a significant influence on trust and satisfaction in the organization (Vega-Vazques, Revilla-Camacho & Cossio-Silva, 2013). Research shows that satisfaction, trust and commitment are related to citizenship behaviour. Bove et al., (2009) proves that the credibility of trust is positively related to citizenship behaviour. In addition, the quality of the relationship between the seller and buyer relationship may affect the extent citizenship behaviours exhibited by them. For example, the customers who are favourably assess the exchange relationship are more likely to engage in citizenship behaviour, as this resulted into a good social outlook and make them feel better (Garma & Bove, 2011). A study among online shopping customers by Guo and Zhou (2013) shows that customer citizenship behaviour has a positive impact on trust in the organization. It involves interaction with the customers, which can establish trust relationship between the firm which led the customers to implement more "extra-role" behaviours whereby of this behaviour will be taken by customers.

Study by Jose Cossio-Silva et al., (2015) examines the effect of value co-creation and loyalty in the personal care service organization. Their study found co-creation behaviours significantly affect attitudinal loyalty however, their study does not confirm that co-creation has a direct effect on the loyalty toward the organization. Prior research studies have shown that customer citizenship behaviours are positively related to loyalty and brand equity (Bove et al., 2009). Trust is one of the main factors affecting customer loyalty (Kuusik et al., 2009). It has been viewed as a cornerstone to retain long term relationship between the service provider and customers. It is a customer willingness to depending on someone whom one has confidence and being an exchange partner (Kwon & Suh, 2005). When a customer trusts a service provider, their loyalty towards the firm will increased (Kassim & Abdullah, 2008). Ranaweera and Prabhu (2003) suggested that trust has stronger state of emotion compared to satisfaction in which it may predict loyalty better. Yieh et al., (2007) also support the argument that trust has a stronger and positive impact on loyalty.

Underlying Theories

Service Dominant Logic (S-D Logic)

Value co-creation is one of the cornerstones of the S-D-Logic (Vargo & Lusch, 2010). Value co-creation in the service research has been introduced to explain a new paradigm that characterises the interaction as depicted by the beginning of the service tendered by the exchange between producers and customers that make up the experience of the service. The focus of value co-creation is important for the organization to survive in the competition, getting the acceptance

from the society and able to achieve its mission (Yi, 2012). Under the fundamental premise of this theory, it is stated that customer is always a co-creator of the value and this implies value creation is interactional between the actors.

Social Exchange Theory

Social exchange theory suggests that social behaviour is the consequence of the exchange process. The central idea of this theory is that both parties enter into and maintain exchange relationships with others with the expectation that, by exercising so, they will be rewarding (Blau, 1968). Grounded on this idea, trust is a consequence of value co-creation. Gruen (1995) argued that a key of behavioural outcome from the relational exchange in the markets are customer citizenship behaviours. Customer citizenship behaviours establish relationship outcomes such as trust, commitment and satisfaction (Robertson et al., 2003). In addition, citizenship behaviours would lead to building relationships (Sheth & Parvatiyar, 1995). The implications of this social exchange relationships happens when the customer trusts the service by the service provider or they feel they received treatments beyond their expectation, thus, they are more likely to reciprocate by engaging into extra-role or voluntarily behaviour that may benefit the organization and the employee as a whole.

MODEL DEVELOPMENT AND HYPOTHESES

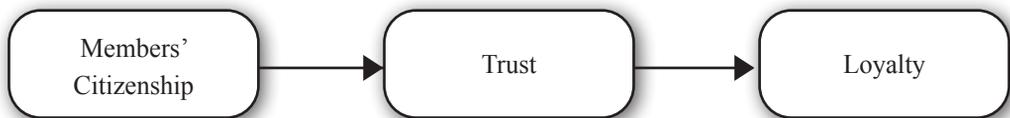


Figure 1: Research Model

The research model of this study is presented in Figure 1. Research model adapted in this study is developed by Yi & Gong (2012), Ball et al., (2004) and Sudhahar (2006). This model states that members' citizenship as a value co-creation leads to trust and loyalty. In light of the aforementioned, three hypotheses are formulated to address the research problems and objectives. They are stated as follows:

- H_1 *Members' citizenship has positive effect on loyalty*
- H_2 *Members' citizenship has positive effect on trust*
- H_3 *Trust has positive effect on loyalty*

METHODOLOGY

In this present study, we tested the hypothesized model by surveying credit cooperative members in Sarawak who have been using credit and service facilities offered. The study sample consisted of credit cooperative members in Sarawak, East Malaysia. The credit cooperative industry was selected in this study due to the advancement in Malaysian economy especially in the financial services sector where the roles of credit cooperative movement is being recognized as a contributor to the socio economic development that can help to bring significant transformation to the country

(National Cooperative Policy, 2010). Secondly, realizing the critical roles of members in a cooperative which was argued in terms of their co-creation behaviours towards their cooperative they representing as a member (Yusman, Jati & Hiram, 2016). Consequently, this study on co-creation behaviours among credit cooperative members is an important aspect to be studied as to determine the cooperative success.

This study adopted quantitative approach using self-administered questionnaire. To ensure the usability of the questionnaire, a pre-test procedure was carried out (Hunt et al., 1982). The questionnaire was prepared both in English and Malay language. Following the pretest of the questionnaire with a group of cooperative members and faculty members, the final version of the questionnaire to a purposive sample of approximately 500 credit cooperative members. The scale of measurement for measuring was a 7 points Likert type scale; with scoring of 1 (Strongly Disagree) to 7 (Strongly Agree). All the measurement items for this study were adapted from existing studies in the literatures. All constructs were measured using seven-point Likert-type scale ranged from 1= 'strongly disagree' to 7= 'strongly agree'. To enhance the understanding among respondents and to suit into the context of credit cooperative industry, the measurement items were reworded and rephrased. All the statements measuring members' citizenship behaviours, trust and loyalty were adapted from the past literatures (Yi & Gong, 2012; Ball et al., 2004; Ball et al., 2006 and Sudhahar et al., 2006). The measure of members' citizenship consisted of four latent constructs as proposed by Yi and Gong (2012) which were (1) feedback, (2) advocacy, (3) helping and (4) tolerance. The key variables were measured using multiple statements as to ensure greater degrees of freedom when partitioning the data into groups. This also allow measurement error adjustments, as to increase the reliability and predictive validity (Hair et al., 2014). As suggested by Podsakoff et al., (2003), common method bias was assessed using both procedural and statistical approach. A post hoc Harman single-factor was performed after the data collection to address the potential concerns of common method bias arising from the measurement model.

By using G-Power Analysis software, with the effect size of f square 0.15, α error pro 0.05, power of 0.8 with a number of 4 tested predictor, therefore 92 respondents are the minimum sampling for this study. 500 questionnaires were distributed; and 395 completed and usable copies were collected over a 12 weeks data collection period. The response rate of over 70 percent indicates non-response error was not a concern (Nulty, 2008). Data was then keyed in into SPSS and imported to SmartPLS to perform latent variable analysis (Ringle et al., 2015). This software utilizes structural equation modelling of partial least squares (PLS-SEM) approach to enhance predictive relevance by maximizing the variance of key target variables by different explanatory variables (Hair et al., 2014). PLS-SEM is becoming increasingly useful in explaining complex consumer behaviour in marketing research (Hair et al., 2012)

FINDINGS

Demographic of Respondents

Table 1 shows the demographic profiles of 395 respondents for this study. Most of the respondents are found to be male, age between 41-50 years old and having length of membership between 6-10 years.

Table 1: Respondent Profile

| <i>Variable</i> | | <i>Frequency</i> | <i>Percent</i> |
|----------------------|----------------|------------------|----------------|
| Gender | Male | 216 | 54.7 |
| | Female | 179 | 45.3 |
| Age | 21-30 | 66 | 16.7 |
| | 31-40 | 103 | 26.1 |
| | 41-50 | 111 | 28.1 |
| | Above 50 | 115 | 29.1 |
| Length of Membership | Below 5 years | 87 | 22.0 |
| | 6-10 years | 121 | 30.6 |
| | 11-15 years | 47 | 11.9 |
| | 16-20 years | 61 | 15.4 |
| | Above 20 years | 79 | 20.0 |

Measurement Model

A two step approach was used in this study in which the measurement model and structural model were estimated separately (Anderson & Gerbing, 1988). Table 2 depicts the assessment of construct reliability and convergent validity for the constructs of this study. The composite reliability (CR) values of 0.917 (FED), 0.918 (ADV), 0.927 (HELP), 0.924 (TOL), 0.941 (ATL), 0.938 (BEL) and 0.957 (TRU) demonstrate that these constructs have high levels of internal consistency. The composite reliability which is considered as a better measure of internal consistency (Bagozzi & Yi, 1988) was greater than or equal to 0.7 for all constructs. These results indicate that all constructs demonstrated acceptable reliability. In addition, all the constructs demonstrate good convergent validity. Convergent validity was assessed from the measurement model to determine whether the standardized factor loadings of the measurement items on its hypothesized underlying construct were significant (Anderson & Gerbing, 1988). The average variance extracted (AVE) of all constructs achieve the minimum threshold value of 0.5 which indicates the items explain more than 50 percent of the construct's variances (Hair et al., 2014).

Table 2: Internal Consistency and Convergent Validity

| Construct | Item | Loading | Composite Reliability | AVE | Convergent Validity (AVE>0.5) |
|---------------------|-------|---------|-----------------------|-------|-------------------------------|
| Feedback | FED1 | 0.873 | 0.917 | 0.786 | Yes |
| | FED2 | 0.919 | | | |
| | FED3 | 0.867 | | | |
| Advocacy | ADV1 | 0.884 | 0.918 | 0.788 | Yes |
| | ADV2 | 0.904 | | | |
| | ADV3 | 0.875 | | | |
| Helping | HELP1 | 0.845 | 0.927 | 0.761 | Yes |
| | HELP2 | 0.88 | | | |
| | HELP3 | 0.876 | | | |
| | HELP4 | 0.889 | | | |
| Tolerance | TOL1 | 0.894 | 0.924 | 0.801 | Yes |
| | TOL2 | 0.9 | | | |
| | TOL3 | 0.891 | | | |
| Attitudinal Loyalty | ATL1 | 0.84 | 0.941 | 0.727 | Yes |
| | ATL2 | 0.869 | | | |
| | ATL3 | 0.837 | | | |
| | ATL4 | 0.874 | | | |
| | ATL5 | 0.862 | | | |
| | ATL6 | 0.675 | | | |
| Behavioral Loyalty | BEL1 | 0.864 | 0.938 | 0.79 | Yes |
| | BEL2 | 0.818 | | | |
| | BEL3 | 0.847 | | | |
| | BEL4 | 0.828 | | | |
| Trust | TRU1 | 0.829 | 0.957 | 0.818 | Yes |
| | TRU2 | 0.922 | | | |
| | TRU3 | 0.932 | | | |
| | TRU4 | 0.904 | | | |
| | TRU5 | 0.931 | | | |

Table 3 shows the result of the assessment discriminant validity using Henseler's HTMT (2015) criterion. The square root of AVE of each constructs show larger value than the correlation estimates of the constructs as illustrated. It indicates that all the constructs are distinctly different from one another, thus implying that each constructs is unique and captures the phenomena not

represented by other constructs in the model (Hair et al., 2014). In addition, Henseler's HTMT criterion, which imposes more stringent assessment than the earlier criterion, suggest that all constructs at HTMT_{0.85} threshold (Henseler et al., 2015). The SRMR is an absolute measure of fit and is defines as the standardized difference between the observed correlation and predicted correlation. As the result shows 0.075, which is less than 0.08, the model is surmised to have a good fit (Hu & Bentler, 1999).

Table 3: HTMT Criterion

| | Members' Citizenship | Loyalty | Trust |
|----------------------|----------------------|---------|-------|
| Members' Citizenship | | | |
| Loyalty | 0.712 | | |
| Trust | 0.572 | 0.803 | |

Criteria: Discriminant validity is established at HTMT_{0.85}

Assessment of Structural Model

Prior to the assessment of structural model, it is important to ensure that there is no collinearity issue in the inner model of the study. Table 4 presents the outcome of the collinearity test. The result shows VIF value for each of the constructs is lower than the offending value of 3.3 (Diamontopoulos & Siguaw, 2006), thus suggesting that there is no issue with collinearity in the study.

Table 4: Collinearity Assessment

| | Loyalty | Trust |
|----------------------|---------|-------|
| Members' Citizenship | 1.827 | 1.000 |

Table 5 presents the results of path co-efficient assessment using bootstrapping procedure for each of the hypothesized relationship in the model. Three (3) relationships are found significant at 99 percent confidence interval (Members' Citizenship->Loyalty, $\beta=0.269$, $t=4.529$, $LL=-0.000$, $UL=-0.00$; Members' Citizenship->Trust, $\beta=0.251$, $t=3.091$, $LL=-0.117$, $UL=0.375$; Trust->Loyalty, $\beta=0.386$, $t=5.909$, $LL=-0.000$, $UL=0.000$). Hence, it surmised that members' citizenship has positive effect on loyalty. On the other hand, members' citizenship have positive on trust. Trust is found to have a positive effect on loyalty.

Table 5: Path Co-efficient Assessment

| | <i>Beta</i> | <i>S.E.</i> | <i>T Stat</i> | <i>P</i> | <i>LL</i> | <i>UL</i> | <i>Result</i> |
|-----------------------------------|-------------|-------------|---------------|----------|-----------|-----------|---------------|
| Member Citizenship →Loyalty | 0.269 | 0.059 | 4.529** | 0.000 | -0.000 | -0.000 | Supported |
| Member Citizenship → Trust | 0.251 | 0.081 | 3.091** | 0.001 | 0.117 | 0.375 | Supported |
| Trust → Loyalty | 0.386 | 0.065 | 5.909** | 0.000 | -0.000 | 0.000 | Supported |

**p<0.01, *p<0.05 (one-tailed)

Note: LL indicates Lower Limit and UL Indicates Upper Limit at 95% and 99% confidence Interval

The assesment of coefficient determination (R^2), the effect size (f^2) and the predictive relevance (Q^2) of exogenous variables on endogenous variables in this study are presented in Table 6. The value for co-efficient of determination (R^2) are 0.681 and 0.288. This suggest that the exogenous variables in this study namely, members' citizenship explain 68.1 percent of variances in loyalty and 28.8 percent of variances in trust. The Q^2 value of 0.597 for loyalty and 0.220 on trust which is larger than 0 (Hair et al., 2014) suggesting that all exogenous variables possess predictive ability over the endogenous variable. Each of the exogenous variables (Members' Citizenship, $f^2 = 0.301$, $f^2 = 0.404$) has medium to substantial effect size on the endogenous variable.

Table 6: Determination of Co-efficient (R^2), Effect Size (f^2) and Predictive Relevance (Q^2)

| | Coefficient of Determination | Predictive Relevance | Effect Size f^2 | | | | |
|-----------------------|---------------------------------|-------------------------|-------------------|--------------------------|---------|--------------------------|-------|
| | | | R^2 | Q^2 | Loyalty | Effect Size | Trust |
| Loyalty | 0.681 | 0.597 | | | | | |
| Trust | 0.288 | 0.220 | | | | | |
| Member Citizenship | | | 0.301 | Medium to Substantial | 0.404 | Medium to Substantial | |

DISCUSSION AND CONCLUSION

Although customer citizenship behaviour is an important dimension in co-creation that could drive the firm to a better performance, little is known about its relational aspects in a cooperative context. To address this gap, this study examines the relationship between members' citizenship behaviour toward trust and loyalty. The results provide support for the hypotheses tested, which shows that there are linkages between members' citizenship behaviour toward trust (Guo & Zhuo, 2013) and loyalty (Bove et al., 2009). In a service cooperative context, citizenship behaviour

among members remain crucial that eventually would lead to trust and loyalty towards the firm. Although there are debates among scholars who think that this dimension only acted as an extra-role behaviour and does not necessarily require for a successful co-creation process in the organization, in a cooperative context, the findings from this present study show that this type of behaviour by having a medium to substantial effect is significantly important for a successful service co-creation.

This study makes an important contribution in the marketing literatures by providing insights about the role of citizenship behaviour in influencing trust and loyalty among consumers. By empirically examining the relationship between trust and loyalty, this study extends the current knowledge of citizenship behaviour on relationship marketing. Findings from this study confirms that S-D Logic (Vargo & Lusch, 2010) and Social Exchange (Blau, 1964) underpinning the phenomenon of the present study. Customer who holds more extra role citizenship behaviours would lead to higher relationship quality. This current study has contributed to a few managerial implications. This study indicates that citizenship behaviour is important aspect within service firm-customer relationships. This underscores the importance of cooperative members to play an extra role behaviour as to ensure the co-creation process is smoothly and successfully internalized in the organization. For example, by providing constructive ideas and suggestions and saying positive good things offered by their cooperative. Relationship quality especially on the aspect of trust and loyalty are critical in cooperative as it would help to strengthen the relationship for the members of a cooperative to perform their citizenship behaviour.

Due to study limitations, this study has suggested few research suggestions to enhance the body of knowledge especially in the service marketing literatures. Since this study only looking at the influence of customer citizenship behaviour towards trust and loyalty, future research can broaden by including the antecedents of citizenship behaviour. This can be strategized by using in-depth interview to delve into the antecedents of citizenship behaviour dimensions. Instead of using trust as an outcome variable, it can be tested as a mediator variable that links citizenship behaviour and loyalty. In addition, relationship strength, gender, ethnicity, service experience could also be incorporated in the framework to provide more understanding of study phenomenon. Finally, since this study only focused on credit service sector in cooperative, future research can be extended to other sectors and also can be tested across different service industry as to provide generalizability and the relevance of the model.

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