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HOW CUSTOMER PARTICIPATION CAN DRIVE REPURCHASE INTENT

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Abstract

The purpose of this paper is to examine the impact of customer participation in the service delivery process by designing and testing an empirical model with the customers' point of view in mind. Data are collected in the context of professional financial insurance services. The proposed model is analyzed with partial least squares (PLS) path modeling in SmartPLS 2.0 software.

The results of the study show that customer participation produces positive effects on customer satisfaction and affective commitment through the customer relational value. Affective commitment is a strong predictor of repurchase intent, but no relationship between customer satisfaction and repurchase intent was found. This study suggests that customer participation can be a win-win situation for customers and the service firm. Customers who create relational value with their service providers effectively enjoy their services more and are more likely to build and maintain long-term relationships with their service firm. Our findings highlight the roles of the customer and indicate the heuristic value of viewing customer satisfaction and affective commitment as consequences of customer participation. This can enhance the understanding of how encounters should be designed in order to support employees and improve the co-creation of value.

Keywords: Customer Participation, Customer Relational Value, Customer Satisfaction, Affective Commitment, Repurchase Intent

1 INTRODUCTION

Customers are fundamentally changing the dynamics of the marketplace. The market has become a forum in which consumers play an active role in creating and competing for value (Prahalad and Ramaswamy, 2000). Many studies in the literature unequivocally support the goal of increasing opportunities for co-production between the firm and its customers as a means to achieve a competitive advantage (e.g., Chen *et al.*, 2013). Encouraging customer participation has even become a central tenet of a proposed service-dominant logic for marketing which could be the “next frontier in competitive effectiveness” (Bendapudi and Leone, 2003). This new service-dominant logic views customers as proactive cocreators rather than as passive receivers of value and views companies as facilitators in the value co-creation process rather than as producers of standardized value (Payne *et al.*, 2008). The role of customers as participants in the service delivery process has long been recognized, but until recently, customer participation has remained something that service organisations have simply endured (Auh *et al.*, 2007).

Customer participation is a behavioural concept that refers to the actions and resources supplied by customers for service production and/or delivery (Rodie and Kleine, 2000). For many services, the customer is required to provide production resources in the form of information or effort before the service transaction can be completed. It reflects the customer’s active role which includes the customers supplying ‘activities’ and ‘input’ and not just being present or having contact with service employees during the service encounter (Silpakit and Fisk, 1985). Firms must learn from and collaborate with their customers to create values that meet their individual and dynamic needs (Prahalad and Ramaswamy, 2000). The notion of value co-creation is particularly salient for professional financial services, which are customized, necessitate high contact, and where credence properties are important (Chen *et al.*, 2013). Customers of professional financial services participate by providing information to their financial advisors and jointly making decisions about investment plans (Auh *et al.*, 2007). Although customers do not think of themselves as members of the service organisation, they participate in the service delivery process playing the role of organisational members or “partial employees” (Larsson and Bowen, 1989; Xie, Bagozzi and Troye, 2008). Partial employees are in fact temporary participants in the service delivery process by the organisation (Kelley *et al.*, 1990). In this sense, the concepts of producers and customers are much more encompassing than in traditional thinking, and customers take the role of prosumers who undertake value creating activities that result in the production of products they eventually consume and that become their consumption experiences (Xie *et al.*, 2008). This type of customer participation should benefit customers through improved service quality, more customization, and better service control (Xie *et al.*, 2008), and it would benefit firms through increased customer satisfaction and gains in productivity (Chan *et al.*, 2010).

Customer participation is also more salient and offers greater value creation opportunities for service providers and customers in professional (e.g., financial, legal, medical) services that feature high credence qualities, high degrees of customer contact and customization, and high interdependence between customers and service providers for co-creating favourable outcomes (Auh *et al.*, 2007; Sharma and Patterson, 2000). Therefore, this study focuses on professional financial services as an appropriate context in which to assess the desirability of customer participation as a potential source of value creation and satisfaction. Involving customers in the creation of a financial arrangement helps tailoring the service to the customers’ particular needs and hence assists in creating a unique experience.

Customer participation should deliver value to both customers and firms (Auh *et al.*, 2007), and customers who perceive more value from their service encounters tend to be more satisfied (Ouschan *et al.*, 2006; Patterson and Smith, 2001). Except satisfaction, recent work suggests that affective commitment might be another consequence, yet empirical work in this area is sparse (Grisaffe and Nguyen, 2011). Affective commitment reflects the consumer’s sense of belonging and involvement with a service provider and as such is akin to emotional bonding (Fullerton, 2003; Rhoades *et al.*, 2001). In other words, high affective commitment might produce some “stickiness” in terms of loyalty behaviors such as repurchase intent. In Shemwell *et al.*’s (1994) exploratory study of three

service categories (physicians, hairstylists, and auto mechanics), emotional bonding with the service provider was positively correlated with higher levels of purchase intention.

However, extant findings about the effect of customer participation on customer satisfaction and affective commitment are, at best, mixed and inconsistent (e.g., Auh *et al.*, 2007; Bendapudi and Leone, 2003; Ennew and Binks, 1999). Bendapudi and Leone (2003) find that participating customers are more satisfied than nonparticipating customers when the service outcome is better than expected, whereas Ennew and Binks (1999) conclude that customer participation is positively related to service quality and satisfaction but has mixed impacts on future purchase intentions. Moreover, most evidence pertaining to value co-creation either is theoretical or reflects anecdotal accounts in business-to-business literature (e.g., Normann and Ramírez, 1993; Prahalad and Ramaswamy, 2000; Ulaga, 2003). However, there has been a lack of empirical study investigating this value co-creation process, particularly in the business-to-consumer context. Furthermore, there has been a strong focus on value creation for service providers, while neglecting the idea that value is also created for customers. To make up for this lack, the author empirically examines the role of customer participation from the customer's perspective, specifically looking at its impact on customers within the context of the professional financial insurance service organisations.

Building on the premise in the service literature that customer participation alone is not the key to customer satisfaction but that value co-creation is what matters, the author undertake an empirical study to address some overarching questions: Are more participatory service relationships between customers and service providers desirable? How effective is customer participation in creating value and affecting service outcomes for customers? In particular, this study aims to demonstrate that customer participation has an important influence on customer's relational values. In turn, perceptions of value impact customer service outcomes, like customer satisfaction, affective commitment, and repurchase intent.

The goal of this study is to systematically model the effects of customer participation in the service delivery process. The research contributes to the existing literature by demonstrating that customer participation can improve service outcomes through their positive effects on specific factors. By identifying the effects of customer participation in the service interaction, organisations can determine optimum roles for customers in the service delivery process that will yield a more efficient use of organization resources and improve operational performance (Melton and Hartline, 2010). The contribution to the existing literature is twofold. First, this study obtain empirical results from testing how customer participation drives service outcomes (i.e., customer satisfaction, affective commitment, and repurchase intent) through the creation of relational value in the business-to-consumer context of professional financial services. In this study, relational value refers to the value derived from emotional or relational bonds between customers and service employees. The author's methodology also overcomes the problem of over simplistic models that rely on the views of just one party. Since customer participation likely influences employees' emotional responses, productivity, and organisational commitment (Chen *et al.*, 2013), a better understanding of its simultaneous effects on customers and employees should help managers overcome the formidable challenge of satisfying both groups (Hsieh *et al.*, 2004).

Second, despite the growing trend toward considering relationships as a means of value creation, there is still a dearth in the marketing literature related to this topic. For example, there has been a greater focus on profit as value at the expense of other possible contributions that relationships can make. Up to now, the lack of systematic investigation has made it difficult to evaluate value creation in business-to-customer relationships. This study helps fill these gaps by developing a model of customer participation and relationships, and by testing this model empirically.

The remainder of this article organized as follows. First, we provide an overview of the literature on customer participation and consider how customer participation contributes to customer perceptions of value. Second, we consider the outcomes of relational value, namely, its impact on satisfaction, affective commitment, and repurchase intent from the customers' perspective. Third, we conclude with a discussion of our findings, as well as some implications for management and future research directions.

2 THEORETICAL BACKGROUND AND HYPOTHESES

2.1 Customer Participation

Customer participation refers to “the degree to which the customer is involved in producing and delivering the service” (Dabholkar, 1990). Participation can be defined as the specific behaviours, degree of consumer’s effort and involvement both mental and physical that relate to the production and delivery of a service (Cermak, File and Prince, 1994; Silpakit and Fisk, 1985). Ennew and Binks (1999) propose that one of the dimensions of customer participation behavior is responsible behavior, which means that, as one of the parties that can do the job, customers have duties and responsibilities for successful service delivery. Zeithaml et al. (2006) suggest that customers have mandatory production roles that can ensure a successful service outcome.

Customer participation is a complex and multifaceted construct. In a broad sense, customer participation behavior refers to all forms of customer involvement and engagement in the value-creation process. Meuter and Bitner (1998) distinguish between three types of service production based on this construct: firm production, joint production, and customer production. Early work at the firm level focused on advocating the benefits of engaging customers as co-producers or “partial” employees for productivity gains, quality improvements, customization, and so on (i.e., Mills and Morris, 1986). In contrast, research at the customer level tends to examine why and when customers are motivated to participate and the means to facilitate customer participate (i.e., Goodwin, 1988). Research has evolved from these largely conceptual investigations into empirical works that examine the effect of customer participate on service outcomes, such as satisfaction and loyalty (i.e., Chan *et al.*, 2010).

The dimensionality of customer participation has also yet to be established. Separate studies have measured specific aspects of participation including behaviours specifying the service (e.g., providing instructions) (File, Judd, Prince, 1992; Cermak, File and Prince, 1995), attendance at the service (File, Judd and Prince, 1992), voluntary behaviours (Bettencourt, 1997) and oral interactions between customers (Harris, Baron and Ratcliffe, 1995). This suggests that participation may not be a unitary concept, but comprise multiple dimensions. Yi and Gong (2013) propose that customer participation comprises four sub-dimensions: information seeking, information sharing, responsible behavior, and personal interaction in the case of customer participation.

This research uses customer participation behavior in a narrow sense, which includes only required behaviors necessary for the successful service creation. Because our purpose is to understand the value creation process where customers participate and interact with employees in the supply of services, we do not consider firm and customer production (i.e., self-service technologies) and adapt definitions of customer participation to suit our context (i.e., financial insurance services). We conceptualize customer participation as a behavioral construct that measures the extent to which customers provide information, make suggestions, and become involved in decision making during the service co-creation and delivery process (Chen *et al.*, 2013; Bolton and Saxena-Iyer, 2009). Engaging customers as active participants in the firms service creation and delivery process is beneficial to both firms and customers. For example, customer participation can lower costs for firms and in turn customers can expect a reduction in price (Auh *et al.*, 2007). In addition, firms can also customize their offerings to customers who have a personal interface with them and provide direct input into the design and delivery of the final service (Auh *et al.*, 2007). Thus, every interaction between employees and customers represents an opportunity to co-create relational values for both parties.

2.2 Relational Value

Extant literature offers evidence of value co-creation, albeit theoretical or anecdotal and in a business-to-business context. For example, Fyrberg and Jürriado(2009) argue that the goal of business is not to create value for customers but rather to mobilize customers to co-create value. Qualitative research has also been used to identify factors that drive value creation in manufacturer-supplier collaborations

(Ulaga, 2003). According to a service-dominant view of marketing, “value can only be created with and determined by the user” (Lusch and Vargo, 2006). This realization aligns with the postmodernist view that customers participate to customize their own world (Xie *et al.*, 2008). The co-creation of value is a desirable goal because it can help firms understand customers’ points of view and identify their needs and wants (Lusch and Vargo, 2006; Payne *et al.*, 2008). Value is inherent to the use of products/services, such as in a consumer’s perceived preferences for and calculation of the benefits (e.g., more customized service), less the costs (e.g., effort expended), of engaging in an exchange (Ramirez, 1999). This also may be a consequence of the use of the products/services that facilitate collective goals. Relational value refers to the value derived from emotional or relational bonds between customers and service employees (Butz and Goodstein, 1996). Customers will likely consider being involved in the service creation process as a source of value. Furthermore, customers and employees constantly exert a mutual understanding on each other thereby increasing the likelihood of successful relationship-building between them (Graf, 2007). Such mutual understanding results in positive responses to the service.

Employee-customer interactions shape the returns gained from the interaction process. Employees cannot choose to accept or reject customers’ participation; however, their interactions with customers shape the returns they gain from the interaction process. Take financial insurance services as an example: A customer and a financial insurance advisor engage in an interaction, in which both parties have expectations of co-creating something of value in return (e.g., a satisfactory relationship, profitable insurance portfolio). Vargo and Lusch (2004) note that “service provision and the co-creation of value imply that exchange is relational.” Johar (2005) also finds that people do not always maximize their economic utility but rather consider social norms when determining value. Kellogg *et al.* (1997) provide evidence that both customers and employees value social support and relationship-building behaviors. In professional financial services, relational value, which is derived from customers showing care for and building social bonds with employees, can serve as a powerful exit barrier (Patterson and Smith, 2003).

Customers may create relational value through their participation in three ways: better service quality, customized service, and increased control (Chan *et al.*, 2010). Customers’ active involvement can help guarantee quality and increase the likelihood of success and goal achievement; in line with agency theory, customers monitor service agents’ fulfilment of the service contract (Mills, 1986). Similarly, customers who engage in the service process can reduce the financial and performance risks associated with receiving inappropriate outcomes (Etgar, 2008). Participation also allows customers to provide direct input into the service provision, make more choices, and work with the service provider to create higher levels of customization (Auh *et al.*, 2007). Customer participation may increase communication and relationship building between customers and employees (Claycomb *et al.*, 2001). In the book *The Future of Competition*, Prahalad and Ramaswamy (2004) focus on co-creating unique value together with customers and argue that “value is now centered in the experiences of consumers” and not just embedded in products and services. Based on the above arguments and on the literature review, we predict the following:

H1. Customer participation will be positively associated with customer relational value.

2.3 Customer Satisfaction

Customer satisfaction is the attitude resulting from the comparison of the expectation of performance and the perceived performance of the service experience. This is known as expectancy disconfirmation (Oliver, 1980). Others have advanced this model to include desires and this is known as the desires congruency model (Spreng and Olshavsky, 1993). Customer satisfaction applies to both tangible and intangible goods and its definition includes both transactional and cumulative measures (Jones and Suh, 2000) and is the resultant attitude of a consumer assessment of the service encounter.

Satisfaction is the degree of overall pleasure or contentment felt by the customer, resulting from the ability of the service to fulfil the customer’s desires, expectations and needs in relation to the service (Hellier *et al.*, 2003). In this study, customer satisfaction refers to the overall satisfaction experienced by a customer during the process of receiving service from the adviser. In this context, customer

satisfaction is the overall level of customer pleasure and contentment resulting from experience with the service.

Customers who build rapport with their employees experience greater satisfaction (Gremler and Gwinner, 2000); they perceive more relational value in terms of friendly, respectful, and attentive communication with their employees and are more satisfied with their services (Yoon *et al.*, 2004). Illustrative comments from service employees about camaraderie and social bonding with their customers support this assertion (Gremler and Gwinner, 2000). For customers, this link between relational value and customer satisfaction is particularly evident when the service is long term, in cases where customers must rely heavily on credence qualities for service evaluation, and where employees have more personal connections with customers (Fleming *et al.*, 2005), such as in the professional financial services context. Based on the above arguments and on the literature review, we predict the following:

H2. Customer relational value will have a positive relationship with customer satisfaction.

2.4 Affective Commitment

We define affective commitment as the degree to which a customer is psychologically bonded to the service organization on the basis of how favorable the consumer feels about the organization (Fullerton, 2003; Rhoades *et al.*, 2001). In addition to these studies that explicitly identified affective commitment, a number of studies in marketing have used unidimensional conceptualizations of commitment that tap into the affective dimension (Garbarino and Johnson, 1999; Morgan and Hunt, 1994).

As noted above, customers experiencing higher levels of relational value with employees have greater incentive to remain involved with the company (i.e., affective commitment) and obtain resources to maintain relationships with the company. Customers and employees can co-create relational value through their sense of enjoyment and by building relationships (Chan *et al.*, 2010). Moreover, a friendly and enjoyable interpersonal relationship adds value for the customer, which in turn enhances customer satisfaction and shows affective commitment in professional services (Patterson and Smith, 2001, 2003). Finally, customers may experience delight and establish commitment when participating because participation leads to a greater sense of control over the service process and the final outcome (Schneider and Bowen, 1995). Based on the above arguments and on the literature review, we predict the following:

H3. Customer relational value will have a positive relationship with customer affective commitment.

As customer participation increases customers' knowledge and control of services, it shifts more power to customers (Ouschan *et al.*, 2006; Prahalad and Ramaswamy, 2000). Such a shift in power is particularly crucial for professional services that require a collaborative customer-provider relationship to achieve desirable service outcomes (Ouschan *et al.*, 2006). For example, customers involved in selecting fund investment options for their personalized financial service gain more decision power, which makes them likely to be more satisfied (Ramani and Kumar, 2008). Similarly, in medical services, patients involved in health care decisions obtain more realistic and appropriate treatments, suffer fewer concerns and complaints, enjoy more sustainable health outcomes, experience greater satisfaction, and develop affective commitment (Trede and Higgs, 2003).

Heskett *et al.* (1997) indicate that satisfaction and commitment do not always vary directly. In their study of automobiles, personal computers, hospitals, airlines and local telephone services, Jones and Sasser (1995) observed that 90% of satisfied customers had defected from the source. Thus, the association between customer satisfaction and commitment is not entirely clear. Notwithstanding, qualitative interviews conducted by Sharma and Patterson (2000) indicated that service satisfaction is an important variable in determining customer affective commitment toward the current adviser. This study consistently supports the earlier findings that satisfaction is an important antecedent of affective commitment. Therefore, customer satisfaction is modeled as a direct antecedent of affective commitment. Furthermore, numerous studies have suggested that satisfaction positively affects affective commitment in both offline and online business relationships (Bendapudi and Berry, 1997;

Kim and Son, 2009; Thatcher *et al.*, 2002; Zhou *et al.*, 2012). On the basis of the aforementioned arguments, we predict the following:

H4. Customer satisfaction will have a positive relationship with customer affective commitment.

2.5 Repurchase Intent

Repurchase intention is defined as the individual's judgment about buying a service again, the decision to engage in future activity with a service provider and what form this activity will take (Hellier *et al.*, 2003; Zeithaml *et al.*, 1996). We argue that repurchase intention, taking into account the individual's current situation and likely circumstances, is one of the most appropriate dependent variables in any system of relationships designed to develop management insight and improved strategic planning and service delivery. The other is actual behavior, which has not been selected in this research, as it would not offer a true profile of the intention of non-attendees who may not have returned as yet but intend to in the future.

Cronin and Taylor (1992) and Patterson *et al.* (1997) found that consumer satisfaction has a significant impact on repurchase intention in a range of services. Crosby *et al.* (1990) also suggest that future sales opportunities depend directly on trust and satisfaction in personal selling situations, while Day *et al.* (1988) conclude that customer satisfaction is unquestionably the key determinant in retaining current customers in professional services. Customer satisfaction increases a firm's profitability by developing customer retention (Hennig-Thurau and Klee, 1997) and has direct effects on repurchase intention (Bahia *et al.*, 2000). Early research (Patterson *et al.*, 1997) identified the main predictor of repurchase intention as customer satisfaction. Several researchers have looked at the influence of satisfaction on loyalty and varying components of behavioral intent (White and Yu, 2005). Unlike these studies, this research examines repurchase intent specifically to capture the future intent of those who are currently not attending. Previous research in the performing arts has identified that patrons take temporary "leave" from arts attendance, based on personal circumstances such as the birth of children, loss of loved ones and work commitments (Hume *et al.*, 2006). The objective of this work is to identify why consumers choose to return or not to return to the experience. For that purpose, other behavior such as word of mouth, complaint behavior and switching behavior has not been measured. On the basis of the aforementioned arguments, we predict the following:

H5. Customer satisfaction will be positively associated with repurchases intention.

Affective commitment reflects the consumer's sense of belonging and involvement with a service provider and as such is akin to emotional bonding (Cater and Zabkar, 2009). In other words, high affective commitment might produce some "stickiness" in terms of loyalty behaviors such as repurchase intention. In Shemwell *et al.*'s (1994) exploratory study of three service categories (physicians, hairstylists, and auto mechanics), emotional bonding with the service provider was positively correlated with higher levels of purchase intention. In a consumer behavior context, Dick and Basu (1994) show that consumers with high levels of affective commitment tend to be guided by their emotions rather than cognition when making future purchase decisions. Translated into our context, customers with high affective commitment to the service provider are expected to rely on their past affective experiences while making behavioral decisions. Based on previous studies and on the reasoning discussed above, we advance the following hypothesis:

H6. Affective commitment will be positively associated with repurchase intention.

The model with its six hypotheses is shown in Figure 1. Relationships among the constructs were empirically tested as described below.

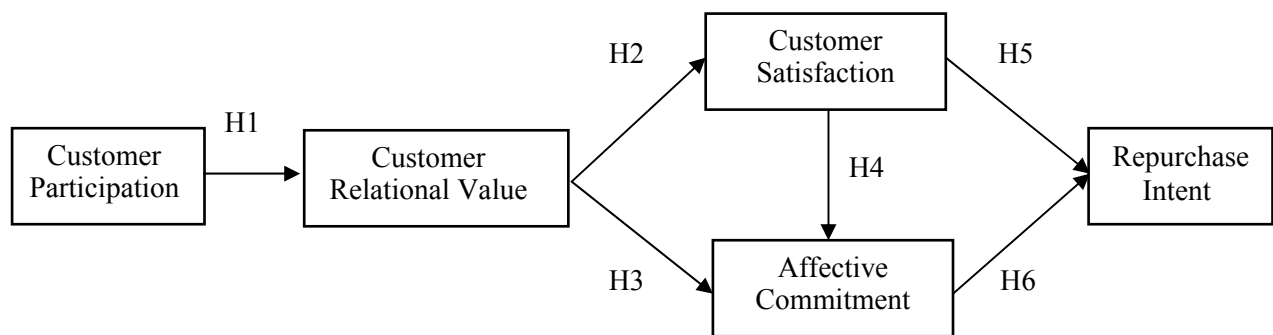


Figure 1. The conceptual framework

3 RESEARCH METHODOLOGY

3.1 Sample and Data Collection Procedure

This study was conducted in the winter of 2012 aimed at the financial insurance industry in Taiwan. Seven interviews with top and middle level managers of participating insurance companies were included in the exploratory phase. Interviews were made with industry experts in order to increase our familiarity with industry-specific issues and terminology. All those interviewed expressed concern about the perceptions and attitudes of their own customers. A two-stage cluster sampling design based on company size was used with 11 insurance companies included in the first stage sampling frame. The second stage was dependent on the enrollment size. Every sixth customer was selected using a systematic sampling method. A total of 454 questionnaires were distributed to potential customers along with a covering letter that explained the purpose and objectives of the study. A prepaid, self-addressed return envelope was also included in the mailing package. Respondents were clearly informed that participation was voluntary and that anonymity was ensured. A total of 176 usable questionnaires were returned, meaning a response rate of 38.8%.

We uncovered no significant differences in terms of gender, age, or marriage. Of the 176 respondents, 79 were men (44.89%), over 78% were 40 years old or less, and 52.3% were married.

3.2 Measures

The measures used in this study were obtained from the literature review. Verifiable scales were adapted to suit the financial insurance services sector. We developed a preliminary questionnaire and discussed measurement items during personal interviews with executives and advisors in 3 financial insurance companies. A revised version of the questionnaire was then administered to two academic researchers who were familiar with the area of financial insurance management to assess its face validity. Finally, we pretested the questionnaire with 15 customers and asked them to comment with respect to the measures, response formats, and the clarity of the questions and the length of the questionnaire. This process did not give rise to any major changes. In sum, we concluded that all scales were suitable and, with minor wording modifications to fit our study context, could provide valid and reliable measures of our constructs. The questionnaire was prepared in English and then translated into Chinese using the standard back translation method to achieve equivalence (Brislin, 1980). The five-point, Likert-type scale was employed for evaluating the constructs, with anchors ranging from strongly disagree (1), neither agree nor disagree(3), to strongly agree (5).

Customer participation was measured with five items targeting the degree of participation in the service process. Items were adapted from Auh *et al.* (2007), Chan *et al.* (2010), and Chen *et al.* (2013). For value creation, we measured the customers' relational value with items that represented an enjoyable interaction with and relational approval from the providers. Three items were taken from

Hartline and Ferrell (1996) and Zeithaml (1988). Four items were adopted to measure customers' satisfaction with the service provided. Measures from Lam *et al.* (2004), and Oliver and Swan (1989) were averaged to create a measure of customer satisfaction. The four-item scale developed by Shemwell *et al.* (1994) was used to assess customers' affective commitment. Repurchase intent was measured with five items drawn from the extant literature (Cronin and Taylor, 1994; Maxham and Netemeyer, 2002). Single-item questions were used to obtain data on gender, age, marital status, income, and education.

4 DATA ANALYSIS AND RESULTS

4.1 Data Analysis Technique

A two-stage analytical procedure was used to analyze the data in order the hypotheses for the theoretical model presented in Fig. 1 (Anderson and Gerbing, 1988; Hair *et al.*, 2010). First, a congruent measurement model was developed and established. In the second step the hypotheses were tested by analyzing the structural model. The analysis was based on partial least square (PLS) path modeling using the SmartPLS2.0 software (Ringle *et al.*, 2005). The Partial Least Squares technique is a powerful component-based method widely used in prior studies (Wasko and Faraj, 2005). In the past ten years, its theory and applications have developed rapidly. It does not require a multivariate normal distribution and has a minimal sample size requirement as compared to other structure equation modeling packages (Chin *et al.*, 2003; Hair *et al.*, 2010). PLS can effectively eliminate the effects of collinearity between variables, and has equally efficient and has strong prediction power in handling small samples with a large number of features (You, Yang and Ji, 2014). PLS has become a popular alternative to covariance explanation methods such as LISREL and AMOS, and is also considered better suited for explaining complex relationships (Fornellet *et al.*, 1990). Furthermore, the results from PLS have more practical meanings. In addition; it simultaneously estimates the measurement and structural models (Wasko and Faraj, 2005). The use of PLS is justified by the following reasons: (1) this study is oriented toward the prediction of the dependent variables (Chin, 2010); (2) the sample ($n = 176$) is small and, according to Reinartz *et al.* (2009), PLS should be applied when the number of observations is lower than 250. Specifically, significance testing of the coefficients was based on a bootstrapping procedure with 1000 samples.

4.2 The Measurement Model

As essential prerequisites for achieving valid results, the reliability, convergent validity, and discriminant validity of the measure model were assessed. The reliability and convergent validity of the scales was verified by using the three normal criteria: (1) item reliability of each measure by using factor loading (>0.7), (2) Cronbach's alpha and composite reliability (CR) of each construct (>0.7) and (3) the average variance extracted (AVE) (>0.5). Table 1 presents the factor loadings of the five latent variables and two measures of reliability for each latent variable. All the latent variables show statistically significant loadings, ranging from 0.697 to 0.944. The Cronbach's alpha of the constructs ranges from 0.856 to 0.945, and the composite reliability ranges from 0.895 to 0.961, both of which exceed the benchmark of 0.7, thus confirming their reliability.

Convergent validity can be assessed in terms of the average variance (AVE) extracted from the latent variables. Table 1 show all latent variables had an average variance extracted well above the commended value of 0.50, ranging from 0.630 to 0.868.

Construct Items	Factor Loading (t ^b) (>0.7) ^a	Cronbach's α (>0.7) ^a	CR (>0.7) ^a	AVE (>0.5) ^a
Customer Participation (CP) CP1 CP2 CP3 CP4 CP5	0.744 (10.438) 0.728 (10.054) 0.812 (22.006) 0.856 (27.682) 0.823 (23.589)	0.856	0.895	0.630
Customer Relational Value (CRV) CRV1 CRV2 CRV3	0.928 (47.454) 0.940 (60.507) 0.925 (41.898)	0.924	0.952	0.868
Customer Satisfaction (CS) CS1 CS2 CS3 CS4	0.918 (43.466) 0.879 (33.638) 0.881 (33.317) 0.898 (40.464)	0.916	0.941	0.799
Affective Commitment (AC) AC1 AC2 AC3 AC4	0.906 (40.993) 0.937 (60.889) 0.944 (77.934) 0.921 (57.046)	0.945	0.961	0.859
Repurchase Intent (RI) RI1 RI2 RI3 RI4 RI5	0.861 (34.624) 0.813 (15.089) 0.697 (11.326) 0.889 (47.659) 0.877 (27.490)	0.886	0.917	0.690

Table 1. Results of the Measurement Model

^a Indicates an acceptable level of reliability and validity; ^b All t values are $p < .05$.; CR = Composite reliability; AVE = Average variance extracted

The discriminant validity of the scales was assessed by determining that the square root of the AVE from the construct was greater than the correlation shared between the construct and other constructs in the model. Table 2 shows the correlations among the constructs, with the square root of the AVE on the diagonal. All the diagonal values exceeded the correlations between any pair of constructs, indicating the measure has adequate discriminant validity (Fornell and Larcker, 1981). Convergent validity and discriminant validity can also be checked by factor loadings (Fornell and Larcker, 1981). As shown in Table 3, all items load significantly on their corresponding constructs, and the loadings on the corresponding constructs are larger than those on the cross-loadings, which again confirm the validity of the construct (Gefen and Straub, 2005). Also, there were few item loadings greater than 0.4 onto other factors. The result indicated a good degree of unidimensionality for each construct, thus all the conditions for reliability, convergent validity, discriminant validity and unidimensionality were met.

Construct	Mean	S.D.	1	2	3	4	5
1.Customer Participation	3.577	0.638	0.794				
2.Customer Relational Value	3.913	0.674	0.535	0.932			
3.Customer Satisfaction	3.864	0.610	0.356	0.624	0.894		
4.Affective Commitment	3.726	0.734	0.377	0.478	0.529	0.927	
5.Repurchase Intent	3.966	0.593	0.332	0.367	0.422	0.560	0.831

Table 2. Discriminant validity for the measurement model.

Bold values: the square root of the average variance extracted (AVE) for each construct; S.D.= standard deviation

Construct	Items	1	2	3	4	5
1. Customer Participation	CP1	0.744	0.288	0.144	0.206	0.098
	CP2	0.728	0.301	0.254	0.257	0.230
	CP3	0.812	0.434	0.268	0.282	0.240
	CP4	0.856	0.404	0.337	0.350	0.343
	CP5	0.823	0.409	0.349	0.355	0.330
2. Customer Relational Value	CRV1	0.299	0.928	0.371	0.350	0.304
	CRV2	0.293	0.940	0.381	0.327	0.317
	CRV3	0.403	0.925	0.392	0.318	0.364
3. Customer Satisfaction	CS1	0.369	0.379	0.918	0.333	0.295
	CS2	0.351	0.345	0.879	0.337	0.267
	CS3	0.256	0.316	0.881	0.388	0.382
	CS4	0.295	0.390	0.898	0.356	0.376
4. Affective Commitment	AC1	0.288	0.413	0.385	0.906	0.394
	AC2	0.383	0.364	0.368	0.937	0.387
	AC3	0.349	0.395	0.376	0.944	0.412
	AC4	0.376	0.348	0.346	0.921	0.347
5. Repurchase Intent	RI1	0.339	0.378	0.415	0.379	0.861
	RI2	0.246	0.428	0.394	0.413	0.813
	RI3	0.142	0.345	0.296	0.429	0.697
	RI4	0.315	0.367	0.365	0.444	0.889
	RI5	0.304	0.329	0.424	0.386	0.877

Table 3. Item loading and cross-loading

Note: The sample size is 176.

4.3 The Structural Model

The structural model and hypotheses are assessed mainly using two criteria: (1) by examining the variance measured (R^2) by the antecedent constructs. Cohen (1988) proposed 0.02, 0.13 and 0.26 as the small, medium and large variance respectively; (2) the significance of the path coefficients and total effects by using the bootstrapping procedure and calculating the t-values. SmartPLS 2.0 was also used to examine the statistical significance of the relations in the model. Moreover, in the PLS analysis the R^2 values are used as a goodness-of-fit measure (Hulland, 1999). A bootstrap procedure with 1000 resamples was applied. The results for the hypothesis are summarized in Table 4. The model explained 60.5% of the variance in repurchase intent, 73 % of the variance in affective commitment, 39 % of the variance in customer satisfaction and 28.6 % of the variance in customer relational value. It indicates that the explanatory power of the model is rather high.

H1 posits that customer participation influences the customer relational value. From Fig. 2, it can be observed that the path coefficient is 0.535($p < 0.001$), thus supporting H1. H2, which states that customer relational value positively affects customer satisfaction, is also confirmed ($\beta = 0.624$, $p < 0.001$). The positive effect of customer relational value on affective commitment is also supported ($\beta = 0.263$, $p < 0.01$), thereby confirming H3. H4, which states that customer satisfaction affects affective commitment, is confirmed ($\beta = 0.665$, $p < 0.001$). The effect of customer satisfaction on the repurchase intent has not been found to be significant ($\beta = 0.294$, $p > 0.05$), thus not supporting H5. Furthermore, the result shows positive influence of affective commitment on repurchase intent ($\beta = 0.516$, $p < 0.01$), thereby confirming H6.

Regarding the Overall Model Fit we used the Goodness of fit (GoF) criteria (Tenenhaus *et al.*, 2004). Model representation is assessed by calculating GoF index value which is bounded between 0 and 1. Because of the descriptive nature of GoF index, there is no inference based criteria to assess its statistical significance (Vinzi *et al.*, 2010). GoF for cut-off values were calculated using the guidelines suggested by Wetzels *et al.*(2009) and it was found as $GoF_{small} = 0.10$, $GoF_{medium} = 0.25$ and $GoF_{large} = 0.36$. This measure, which is computed as the geometric mean of the average communality and the average R^2 ($GoF = (\text{average communality} \times \text{average } R^2)^{1/2}$) for our model is 0.62. The GoF value of the model is exceeding the large cut-off point. This indicates that our research model has a good fit.

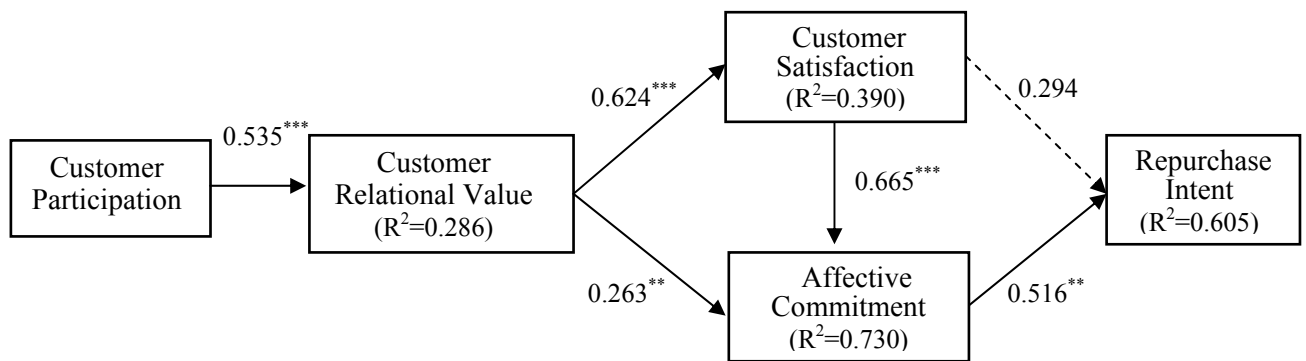


Figure 2. Path coefficients of the research model

Hypothesis	Path	Path coefficient	t value	Results
H1	CP → CRV	0.535***	7.706	support
H2	CRV → CS	0.624***	8.237	support
H3	CRV → AC	0.263**	2.724	support
H4	CS → AC	0.665***	6.930	support
H5	CS → RI	0.294	1.427	not support
H6	AC → RI	0.516**	2.734	support

Table 4. Hypothesis test results.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

5 DISCUSSION AND CONCLUSIONS

5.1 Summary of Results

This research provides empirical evidence in support of the extant premise that value creation is a prerequisite for the success of a firm's strategic efforts to improve customer satisfaction by encouraging customer participation. We also examined the role of affective commitment in influencing loyalty behaviors such as repurchase intention. Overall, subjects with high degrees of emotional bonding with the service provider showed higher tendencies of continuous loyalty than their counterparts with lower levels of affective commitment. Customer relational value was strong predictors of customer satisfaction and affective commitment, but the suggested relationship between customer satisfaction and repurchase intent was not supported. From this attempt to enrich existing conceptually dominant literature pertaining to customer participation and provide clarification about the effects of customer participation, several key findings emerge for further discussion.

First, many studies have argued the importance of customer participation in the service delivery process, and that the service industry is generally applying customer participation mechanisms. Considering that all industries are actually service in nature, the findings in our study should not be limited only to the "service" domain, but rather, can be extended to many business contexts. This work provides empirical evidence in support of the extant premise that value creation is a prerequisite for the success of a firm's strategic efforts to improve employee satisfaction by encouraging customer participation. The notion of managing the relationship with the customer is central to the philosophy of customer participation (Ryals and Payne, 2001). Organisations may find that they have no choice but to embrace co-production to organize service delivery. It is a hallmark of the postmodern marketing age that "the product is likely to become less and less a 'finished' object and more and more a process into which the 'customer' can immerse oneself and can provide inputs" (Firat *et al.*, 1995).

Second, the proposed relationship between repurchase intention and the antecedents found for affective commitment, but not for customer satisfaction. Perhaps the effect of customer satisfaction on repurchase intention is more complex than previously thought. Previous results indicate that the direct positive relationship of satisfaction upon repurchase intention is a simplification of the matter. While customer satisfaction is a major factor, it is only one of the many variables that can impact upon customer repurchase intention (Jones and Sasser, 1995; Mittal and Lassar, 1998; Sharma and Patterson, 2000; Srinivasan, 1996). For instance, a recent study by Mittal and Kamakura (2001) found that under some circumstances, the response bias is so high that rated satisfaction is completely uncorrelated to repurchase behavior. Furthermore, they also found that the functional form relating satisfaction to repurchase behavior. Given these findings and our knowledge, the magnitude of the relationship between satisfaction and repurchase intention would be expected to vary across products and services (Eagly and Chaiken, 1993; Kraus, 1995).

Third, affective commitment is cultivated via rapport building, thus suggesting that repeat customers with high degrees of social bonding with certain employees are prime candidates for special treatments (Hennig-Thurau *et al.*, 2002). Yet, it would be highly beneficial for any service firm to understand the degree of affective commitment among its customer base. Our results indicate that affective commitment might create some stickiness in terms of loyalty behaviors. Consumers with high affective commitment can be valuable marketing tools for the company under normal conditions (Gremler *et al.*, 2001).

Fourth, we discuss an important theme in the service-dominant logic advanced by Vargo and Lusch (2004), namely, that the customer is always a co-creator of value. Therefore, customer participation in creating the core offering can occur at many points in the process of co-created services. Customer participation not only helps with the design of new service processes and improvement of efficiency of actual service processes, it also helps to uncover possibilities for attaining and maintaining a competitive advantage, to redesign the organisational structure and to improve the cost structure of the company (Fließ and Kleinaltenkamp, 2004). The service provider is enabled to make decisions that are strategically important.

In conclusion, our framework and the dimensions for describing value creation using relational value should be especially useful in high-value, complex, and high-involvement services such as insurance, tourism, and surgery. We believe that our framework can be used as a tool for marketing services as well as managing and designing them. This can enhance the understanding of how encounters should be designed in order to support employees and improve the co-creation of value with customers. Conceptualizing the role of customer participation in the business-to-consumer context, from the customer's point-of-view, represents an additional divergence from prior research and is an important contribution of our study.

5.2 Managerial Implications

This study suggests that customer participation can be a win-win situation for customers and the service providers. Customers who are effective at creating relational value with service providers enjoy their services more, and are more likely to build and maintain long-term relationships with their service firm. Customer participation adds a new dynamic to the customer-provider relationship by engaging customers directly in the co-creation of value. Therefore, understanding how companies can take advantage of the benefits of customer participation is of great importance (Chen *et al.*, 2013). Various implications for managers emerge from this study.

First, to ensure an effective value co-creation process, firms need to motivate customers to participate (Chan *et al.*, 2010). However, firms should look beyond economic benefits when motivating customers. Customers who perceive relationships as durable should be more highly motivated to make the most of their co-production opportunities. Facilitating the creation of relational values not only enhances the benefits of customer participation, but also produces a competitive advantage. Relationships alone may not tie customers permanently to the firm, but they are difficult for competitors to imitate (Chan *et al.*, 2010). Increasing customer motivation to co-produce involves managing the service experience so that employees can build social bonds with customers. Develop

affective commitment to the firm is equally important, especially for professional services characterized by high credence properties and service complexity, which make it difficult for many customers to determine the quality of service outcomes and therefore renders particular salience to relationship building (Patterson *et al.*, 1997).

Second, to the extent that firms pursue customer participation, managers may need to institute cultural changes in their organisations. The notion of drawing customers into the production and delivery processes of high-credence services such as financial advice and medical services may be anathema to conservative financial service firms and in medical practices (Auh *et al.*, 2007). To remedy such problems, managers could experiment with new service delivery methods on a limited basis, using these endeavors to demonstrate the value of customer participation. Employees also must recognize the business value of the new approach, their responsibilities, and the way it might bring them personal benefits. According to Boshoff and Allen (2000), lack of commitment by top management is the main reason why many quality improvement efforts fail. Employees take their lead from top management and, if they believe that managers are not fully committed to the goal of service excellence, they will not commit themselves to providing it. These findings underscore the importance of gaining management support when implementing a change initiative. This process might include altering policies for recruiting, training, and rewarding employees to help customers in the co-creation effort.

Third, greater customer participation requires more flexible, capable, and responsive employees who can cope with the increased uncertainty inherent in additional customer participation. Relationship building becomes a desirable strategic approach. Therefore, firms should screen potential employees for their social abilities and abilities to facilitate personal relationships. As suggested by Crosby *et al.*, (1990), some employees will be better friend makers than others. On the other hand, customers also need to be trained to know what to expect and how to behave in given situations, particularly in professional services in which the service is more complex and customers are usually less familiar with the situations (Bitner, Booms, and Mohr 1994). In more complex and less familiar service situations (e.g., professional services), customers may truly appreciate knowing more about their role in the service process and the behaviors and information that are needed from them to make the service succeed. It has been suggested that by treating customers as “partial employees” they can learn to contribute to the service in ways that will enhance their own satisfaction (Bitner *et al.*, 1994). Service firms should perhaps invest in training and communication to strengthen employee skills and level of customer satisfaction and to help participants develop subscripts for dealing with obstacles and errors (Mohr and Bitner, 1991). Moreover, employees should be trained to adjust their behaviors to the interpersonal demands of the service encounter. Bitner, Booms, and Mohr (1994) report that almost half of particularly satisfying customer encounters are the result of the front-line employee’s ability to adjust the system to accommodate specific customer needs and requests.

5.3 Future Research and Study Limitations

The generalizability of our findings should be noted in light of some of our study’s limitations. First, we study customers and employees from only one industry—the financial insurance service. Although our primary goal has been to investigate the effect of customer participation in a professional financial services context and validate those findings in another industry, further studies might consider other services of a similar nature (e.g., legal, medical), as well as other service contexts, to ascertain the generalizability of the results. For most customers, professional financial services require high involvement, so customer participation initiatives are more likely to prompt customers to perceive sources of value. However, in low-involvement service situations, fewer value co-creation opportunities for customer participation may exist, which could cause customers to perceive customer participation as a chore (Auh *et al.*, 2007).

Second, we used data from a single geographic region, which raises the question of the transferability of our findings to other cultural regions. In future studies, the effects of customers’ and employees’ cultural value orientations need to be examined, perhaps with respondents drawn from both individualistic and collectivist cultures. Third, the customer participation construct may include other dimensions (e.g., relational, psychological), beyond the behavioral notions adopted here. Conceptual

and empirical work should attempt to integrate these elements into a more unified conceptualization. As a final limitation, the findings of this study are more suggestive than conclusive. Customer participation in service production is not a given. It may be influenced by situational variables and individual differences. Customers and employees must interact and work together to co-create value. Their attitudes, preparedness, and emotional responses are likely to affect each other in the co-creation process. Future work should be done to try to expand the proposed model by considering other important factors, such as customer/employee personality, job involvement, and trust.

Despite these limitations, we believe our study provides some valuable insights into the role of customer participation in creating value for businesses. Specifically, in the context of professional financial services, customer participation has an important role to play in building a customer's satisfaction and affective commitment. Understanding the dynamics of the factors associated with increased customer participation will enable organisations to better manage diverse contexts of work and offer a starting point for managers who embrace the view that customer participation will provide the next source of competitive advantage.

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