

Nexus of Value Co-Creation Dimensions: Moderating Role of Customer Trust using Mixed Methods

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Abstract

The goal of this study was to explain the relationship between customers' participatory and citizenship behaviors and the moderating effect of customer trust. Four specific objectives, four research questions, and four hypotheses were developed to explain the relationships. For the purpose of complementarity, the mixed-methods approach was adopted and 385 customer samples were randomly selected from customers of 15 commercial banks in a northeastern state in Nigeria and a questionnaire instrument was administered using a Google online form. For the qualitative stream, 7 customers who had business and utility accounts and over 15 years of banking residency were purposefully selected and interviewed. The Process Macro statistical tool was used to analyze the quantitative hypotheses, while thematic template analysis was used to analyze interview data in NVivo R20 software to triangulate findings. The findings of the study indicate a significant relationship between customer participatory behavior and customer citizenship behavior of commercial bank customers. The finding also showed that customers' trust does significantly moderate the relationship between the value co-creation dimensions. It revealed that the banks with limited employees' strength when compared with customers-ratio outweigh employees' effectiveness, thus leading to inefficiencies and unethical disposition of the employees. The study therefore recommends that commercial banks strengthen their value-creative policy by improving network efficiencies and employees' service delivery packages to encourage customers to build service trust and reciprocate in value co-creation participation.

Keywords: Value Co-creation, Customer Participatory Behavior, Customer Citizenship Behavior and Customer Trust.

JEL classification: M31.

Introduction

Extant management literature has emphasized the development of competitive advantage through company-centric value creation but gives less emphasis to customer-centric value co-creation and the relationship that exists between its various dimensions. In the customer-centric approach, value is co-created through employee and customer synergy, though the value is perceived to be critically produced by the instrumentality of customers who are active participants and collaborative partners in the exchange relationship that leads to creativity and innovation in service delivery (Ida, 2017). IGI Global (2022) argues that value co-creation remains a synergistic process in which key actors like organizations, customers, and other stakeholders produce, deliver, and exchange values in a mutually beneficial and symbiotic

relationship. Value co-creation is a non-paid collaborative activity (free role, in-role, and extra-role) conducted by customers.

To co-create value, customers seek and share initiatives, engage in in-role responsible behavior, have personal interaction with the organization's employees, and give feedback to the organization (Assiouras et al., 2019; Ida, 2017; Yi & Gong, 2012). The customers are also involved in extra-role activities of advocating for the organization and helping other customers in areas of need regarding the handling of the organization's products or services (Gong et al., 2021; Choi et al., 2016; Gong & Yi, 2019). Furthermore, the exhibition of value co-creation is seen by some loyal customers who at times tolerate the organization, especially when the organization fails to deliver service efficiently.

In the customer-centric relationship, as underpinned by the service-dominant logic, the customer is supposedly a value co-creator, an active participant and a collaborative partner in relational exchange with the organization through involvement in the entire value-adding process (Hossain et al., 2020; Choi et al., 2016; Yi & Gong, 2012).

Literature has revealed the prediction of the value co-creation process in two dimensions: customer participation behavior (CPB) in-role components (information seeking, sharing, responsible behavior, and personal interaction) and customer citizenship behavior (CCB) extra-role (feedback, advocacy, helping, and tolerance) (Choi & Lotz, 2017; Gong et al., 2016). But the literature (e.g., Aljarah & Aljarah, 2021, 2020; Aljarah & Alrawashdeh, 2020; Choi et al., 2016; Gong & Yi, 2019; Woo, 2019; Revilla-Camacho et al., 2015; Hyder et al. 2024; Gong et al., 2016) has not shown the correlations that exist between the CPB's and CCB's variables as value co-creative dimensions. For instance, how does responsible behavior correlate with advocacy? How does customers' personal interaction correlate with customers' tolerance in the case of a bank service failure? Is this relationship disturbed by the customers' trust? These suppositions motivate the study. In this study, we focus on value co-creation among employees and customers of commercial banks in service production and delivery during interactive, collaborative, and reciprocal processes (IGI Global, 2022; Choi & Lotz, 2017). Similarly, this study based its argument on the social exchange theory, which states that interpersonal relationships between two parties depend on the perception of rewards and costs involved in social exchange (Hyder et al., 2024). If these rewards are favorable, co-creation will be built in the customers' minds (Aljarah & Aljarah, 2021).

Assiouras et al. (2019) opined that as customers co-create, their participation and citizenship behaviors may instill a sense of obligation and fulfillment in them, especially for 2nd generation commercial banks in Nigeria, as these expectations from customers compel organizations to pursue effective, efficient and satisfactory service delivery. In contrast to these expectations, it is observed that banks have been slow to respond and provide services that satisfy their clients due to cyber outages, inadequate cash in automated teller machines (ATMs), or customers' incomplete transactions after their accounts have been debited. This study explores the existence of value co-creation by examining the correlation between CPB and CCB variables. If a correlation exists, it further investigates how customer trust moderates this relationship, given that trust is a natural outcome of ongoing interactions between customers and the organization. Hence, this study offers a building block into the theoretical and empirical gap by explaining the relationship between customers' participatory behavior and customers' citizenship behavior and shows the interactive effect of customer trust.

Research Questions

1. How does customers' responsible behavior relate to advocacy in commercial bank services?
2. How does customers' personal interaction relate to tolerance for commercial bank services?

3. How does customers' trust moderate the relationship between customers' responsible behavior and advocacy of commercial bank services?

4. How does customers' trust moderate the relationship between personal interaction and tolerance of commercial bank services?

Research Hypotheses

H1: There is a significant relationship between customers' responsible behavior and advocacy of commercial bank services.

H2: There is a significant relationship between customers' personal interaction and tolerance of commercial bank services.

H3: Customers' trust significantly moderates the relationship between customers' responsible behavior and advocacy of commercial bank services.

H4: Customers' trust significantly moderates the relationship between customers' personal interaction and tolerance of commercial bank services.

Study Value

This study adds to the useful strategic resources of commercial banks' management and employees because it provides strategic insights into their existing value-creative structure with the aim of re-strategizing for competitiveness. On the other hand, customers are exposed to their in-role and extra-role as strategic partners in the service delivery process of the organization.

1. Review of Related Literature

1.1. Value Co-Creation

Value co-creation (VC) is an economic strategy that promotes joint production by bringing together multiple partners to generate value-added services (IGI GLOBAL, 2022; Assiouras et al., 2019). A value co-creative method incorporates customers in service production delivery, such that the organization captures customers' requirements and maintains a distinct edge, which is a crucial imperative in today's customer-centric business climate. This is based on the idea that value co-creation allows for a symbiotic interaction between important actors (organizations, customers, and other stakeholders) in service delivery to create, deliver, and exchange value for mutual benefit (IGI GLOBAL, 2022).

Customer value co-creation is mostly defined in terms of activities: the customer, capability, experience, roles, service, and value (Ida, 2017). In this study, we emphasize value co-creation as interactive, collaborative, and reciprocity processes between commercial banks and their customers in times of service delivery (IGI GLOBAL, 2022; Choi & Lotz, 2017; Ida, 2017). The unifying idea of customer value co-creation is that customers take an active role and co-create value together with the organization, employees, and other customers (Assiouras et al., 2019). Customers who are co-creators do not only co-create but also co-consume together with the organization (Ida, 2017).

To co-create value, customers seek and share initiatives, engage in in-role responsible behavior, have personal interaction with the organization's employees, and give feedback to the organization (Assiouras et al., 2019; Ida, 2017; Yi & Gong, 2012). Then, advocate for the organization and help customers in areas of need with the handling of the organization's products or services (Gong et al., 2021; Choi et al., 2016; Gong & Yi, 2019). According to the service-dominant logic (SDL), value co-creation is considered a dynamic, situational, meaning-laden, and phenomenological construct that emerges when customers use, experience, or customize marketers' value propositions in their experience contexts (Assiouras et al., 2019). The core concept of service-dominant logic is that the customer is always a co-creator of value. As active participants and collaborative partners in relational exchanges, customers co-create

value with the organization through involvement in the entire service-value chain (Yi & Gong, 2012).

Value co-creation holds a bond of relationship with strategic management, customer relationship management and supply chain management because it has the imperative of making customers feel like producers of their services (Choi et al., 2016; Choi & Hwang, 2019) by allowing them to mutually understand the value co-creation relationship and also participate in the voluntary process as co-producers. For instance, an employee in a workplace relationship will need to understand the organization's operation to enable him/her to flow in the production or service delivery process. Customers seek to understand the nature of service and their roles in the value co-creation process (Assiouras et al., 2019; Gong & Yi, 2019; Delpechitre et al., 2018; Jung & Yoo, 2016; Revilla-Camacho et al., 2015; Yi & Gong, 2012). Researchers have developed a lot of value co-creation dimensions published in academic literature (Ida, 2017). While some see it as a one-dimensional construct (Hur et al., 2018), to some it is a multidimensional construct (Aljarah & Aljarah, 2021). In this study, we explicate the construct of value co-creation from the multidimensional approach in that we shed more light on customer participation behavior and customer citizenship behavior.

1.2. Customer Participation Behavior

Customers' participation behavior (CPB) as a value co-creation activity is an in-role, voluntary action that occurs between the customer and the organization's employees. In contrast to customers' citizenship behavior (CCB), CPB is an interactive discussion that borders on information seeking and sharing with the organization's employees to reduce uncertainty, thereby enabling them to understand and control their co-creation environments and to master their role as value co-creators and become integrated into the value co-creation process (Aljarah & Aljarah, 2020; Choi et al., 2016; Ida, 2017). Similarly, customers are not the only seekers of information; the organizations in the value co-creation stream also need information sharing from customers (Choi & Lotz, 2016; Yi & Gong, 2012; Yi et al., 2011). Responsible behavior occurs when customers recognize their duties and responsibilities as partial employees (Nguyen and Chiu 2023; Yi & Gong, 2012). Furthermore, since value co-creation activities involve personal interaction between an organization's employees and customers, the interaction is expected to be tactful, friendly, and courteous (Yi & Gong, 2012). When it is jeopardized, the co-creation process becomes jeopardized.

1.3. Customer Citizenship Behavior

Customer citizenship behavior (CCB) is a collection of good, voluntary, helpful, and constructive behaviors exhibited by customers that benefit the organization as a whole (Gong et al., 2021; Aljarah & Alrawashdeh, 2020; Assiouras et al., 2019; Choi et al., 2016; Ida, 2017; Tonder & Petzer, 2017; Ahn et al., 2016; Jung & Yoo, 2016; Groth, 2005). CCB is a voluntary activity of customers who do not get compensation for the services they provide but do so out of kindness (Tonder & Petzer, 2017). The CCB service is discretionary, which means it is not essential for the primary task of service development and delivery but helps the organization's overall success (Hossain et al., 2020; Assiouras et al., 2019; Choi et al., 2016; Ida, 2017; Jung & Yoo, 2016; Balaji, 2014; Yi et al., 2011). The reciprocal activities of the actors in the co-creation process provide each with a sense of belonging, which gives rise to CCB (Gong et al., 2021; Assiouras et al., 2019; Ahn et al., 2016). Customer citizenship behavior has considerable advantages for organizations, customers, and other customers. It increases organizational effectiveness by strengthening relationships among service encounter participants (Gong et al., 2021; Assiouras et al., 2019; Ahn et al., 2016). The customer's extra role in customer support increases an organization's quality service delivery, enhancing goal achievement (Choi &

Hwang, 2019; Choi & Lotz, 2017). CCB is critical in inferring the relationship between the actors in the value co-creation process. As customers become satisfied with an organization's service, they volunteer to aid other customers who use the same organization's service (Gong et al., 2021; Choi & Hwang, 2019; Choi & Lotz, 2017; Ahn et al., 2016).

Consumer behavior literature has argued that CCB follows different patterns and has different antecedents and consequences than CPB and revolves around the customers' extra roles such as feedback, advocacy, helping, and tolerance (Hu et al., 2020; Gong et al., 2016; Balaji, 2014; Yi & Gong, 2012). Assiouras et al. (2019) explicate that feedback occurs when a customer informs employees of an organization directly about any development that tends to improve service delivery. Feedback includes solicited and unsolicited information that customers provide to the employee, which helps employees and the organization improve the service creation process in the long run (Hu et al., 2020; Yi & Gong, 2012).

Another CCB indicator that matters significantly to this study is advocacy. Advocacy occurs when satisfied customers recommend the organization to another customer (Choi & Hwang, 2019). In the context of Nigeria, customers tend to publicize banks where the Internet banking platform is efficient. For instance, a Guarantee Trust Bank customer would introduce the bank's advantages to another customer as the service seems to be more user-friendly. Even though the customers providing the advocacy are not bank employees, they are performing employee duties for other customers. In the context of value co-creation, advocacy indicates allegiance to the organization and promotion of the organization's interests beyond the individual customer's interests (Yi & Gong, 2012). Positive word-of-mouth advocacy is often an indicator of customer loyalty, and it contributes greatly to the development of a positive organization reputation, promotion of the organization's products and services, higher service quality evaluations, and an increase in customer base size (Balaji, 2014; Yi & Gong, 2012). Customers in a service co-creation process typically direct helping behavior at other customers in a service encounter where the former requires assistance (Woo, 2019; Jung & Yoo, 2016; Yi & Gong, 2012). Customers can help other customers where one needs the technical assistance of another customer who is more familiar with the organization's service operation (Delpechitre et al., 2018; Ida, 2017; Tonder & Petzer, 2017; Ahn et al., 2016). CCB is indicative of customer tolerance (Aljarah & Alrawashdeh, 2020; Balaji, 2014), where a customer is ready to show patience in the case of service failure (Assiouras et al., 2019; Ida, 2017; Yi & Gong, 2012). It is the customer's willingness to be patient when the service delivery does not meet the customer's expectations of adequate service, as in the case of delays or equipment shortages (Yi & Gong, 2012). Bank internet services do fail in most cases where customers need them to complete some pressing transactions. In such a case, customers who have confidence in a particular bank's efficiency will demonstrate a CCB by showing tolerance for the bank's inability. For example, Guarantee Trust Bank was one of the most patronized commercial banks in Wukari in 2011. After the robbery attack in 2012, the branch was closed. Despite the closure and the proximity of going as far as Jalingo to rectify little account issues, many customers still maintain the bank account as their salary account (PMNewsnigeria, 2012).

1.4. Relationship of CPB and CCB

Management literature has considered CPB's role components—information seeking, sharing, responsible behavior and personal interaction—differently from CCB's extra roles—feedback, advocacy, helping, and tolerance (Choi & Lotz, 2017)—but has not shown the relationship that could exist with them as value-co-creative variables. What relationship exists between the variables of the two dimensions? How customers' trust disturbs the flow of the relationship is the focus of this empirical study.

1.5. Customers Trust

While extant research has emphasized a customer-centric approach to service delivery, the studies have not shown the moderating effect of customers' trust on the strength and direction of the value co-creative relationship with the organization. Trust is a long-term process that arises from the credibility built in a relationship between partners (Shao et al., 2020; Kaushik et al., 2019; Skvarciany, 2018; Al-Sharafi et al., 2016; Usman, 2015; Utami, 2015; Damberg, Schwaiger & Ringle, 2022; White, 2005). Customers' trust is a composite of customers' expectations of an organization, their belief in it, and the attitudes they are likely to show towards the organization in reciprocation (Utami, 2015). Satisfied customers are likely to build trust in the service delivered by an organization (Utami, 2015). This is on the basis that customers' trust informs the belief and attitude they show toward organizations. Customers in the banking industry are more likely to develop trust as a guarantee in a collaborative relationship (Utami, 2015). When services such as online banking, automated teller machines, quick tellers, SMS alerts, and financial capitalization, amongst others, are efficient and beneficial to them, customers develop reliance on that bank. According to Shaw (2007), cited in Utami (2015), customers' trust is built on the premise of physical, property, and emotional proximities. That is to buttress that customers who engage in customers' participatory behavior, such as responsible behavior and personnel interaction with the organization, will expect esteem and mutual relationships from the organization to enable them to build belief. The confidence they have based on the organization would make them show discretionary attitudes—emotional, cognitive, and conative-reactive. Thus, in this study, we hypothesize that the relationship between customers' participatory behavior and citizenship behavior is moderated by customer trust.

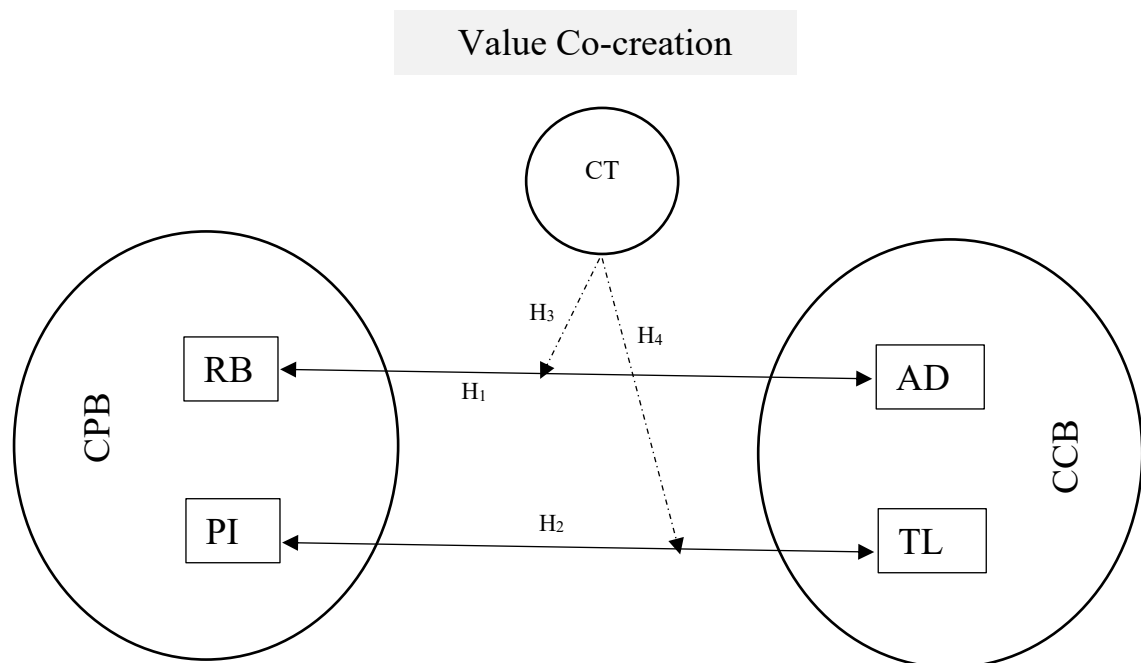


Figure 1: Model of the Conceptual Framework

Keys: Value Co-creation (VC), Customers Participation Behavior (CPB), Customers Citizenship Behavior (CCB), Responsible Behavior (RB), Personal Interaction (PI), Advocacy (AD), Tolerance (TL), Customers Trust (CT) and Hypotheses.

Source: The researchers

2. Theoretical framework

2.1. Social Exchange Theory

According to the social exchange theory proposed by George Homans in 1958, interpersonal interactions between two people are dependent on their assessment of the rewards and costs involved in a social transaction. As a result, this study uses social exchange theory as its framework for analyzing elements that elicit CCBs, as it predicts reciprocal actions prompted by a person's affective states, such as affective commitment based on perceptions of organizational efforts (Gong et al., 2021; Hur et al., 2018; Ahn et al., 2016). It is permissible for a customer in a social exchange relationship with an organization to engage in voluntary and discretionary behaviors such as giving constructive ideas to the organization, assisting employees, and providing feedback to help the organization improve its performance (Choi & Lotz, 2017). This study hypothesizes that the relationships illustrated in the conceptual framework are based on social exchange theory.

2.2. Service-Dominant Logic Theory

Similarly, in 2004, Stephen Vargo and Robert Lusch first coined the service-dominant logic to explain the exchange processes and interactions among exchange participants by stating that value is created through a collaboration among all entities in an exchange network (Choi & Lotz, 2017). Service-dominant logic (SDL) defines service as the primary aim of exchange and provides a theoretical framework for understanding how organizations, customers, and other market actors co-create value through their service offerings (Assiouras et al., 2019; Jung & Yoo, 2016). All supply chain actors are resource integrators; therefore, they are intimately linked in the value-generation process (Jung & Yoo, 2016). Each player's involvement is critical to the entire business process (Yi & Gong, 2012). In this spirit, customers are more than just responders; they are active value creators, and organizations must make judgments about them (Yi & Gong, 2012). According to Choi & Lotz (2016), the SDL means that organizations must not just create value and profit by selling items and/or services to clients; they must also co-create value with customers.

2.3. Empirical Review

Over the years, scholars have delved into various aspects of customer behavior, seeking to uncover the underlying mechanisms that drive interactions between customers and businesses. Because the dynamics of customer behavior within the realm of business, management, and marketing have long been a focal point of academic inquiry. Understanding how customers engage with organizations, contribute to their success, and advocate for their brands is essential for businesses aiming to thrive in competitive markets.

The literature has revealed a rich tapestry of studies exploring different dimensions of customer behavior, from customer citizenship behavior (CCB) to value co-creation. Balaji (2014) laid the groundwork by examining the interrelationships between value, quality, strength, and CCB, offering insights into the mechanisms through which organizations can foster positive customer engagement. Aljarah & Aljarah (2020) furthered this exploration by investigating the nexus of corporate social responsibility (CSR) and CCB, shedding light on the role of benevolence trust in mediating the relationship between CSR and customer-oriented CCB. Tonder and Petzer (2017) expanded the scope of inquiry by studying the perspectives of other roles in citizenship behavior, contributing to a more comprehensive understanding of the dynamics at play. Delpechitre et al. (2018) focused on the role of emotional intelligence in shaping customer participation and citizenship behavior, highlighting the importance of interpersonal skills in driving customer engagement. Similarly, Revilla-Camacho et al. (2015) and Assiouras et al. (2019) explored the effects of customer participation and value co-creation

on turnover intention and guest satisfaction, respectively, adding nuance to our understanding of customer behavior.

Despite these valuable contributions, a literature gap persists, particularly concerning the relationship between customer participation indicators and CCB as value co-creation variables. Many of the reviewed studies did not thoroughly examine the correlation between responsible behavior and advocacy, personal interaction, and tolerance, nor did they explore the moderating effect of customer trust on CCB. This gap presents an opportunity for further research to delve deeper into these interconnected dynamics and uncover new insights that can inform theory and practice in the fields of business, management, and marketing. In light of these considerations, this paper seeks to address the aforementioned literature gap by examining the relationship between indicators of customer participation and CCB as value co-creation variables.

3. Research Methodology

For this study, the mixed-methods approach was adopted, where quantitative and qualitative data from the population of 10,000 customers of commercial banks in a northeastern state in Nigeria were concurrently collected. The reason for choosing a mixed methods technique was to overcome the weakness of a single method. 385 samples of the questionnaire were randomly administered online using the Google Form application software. 7 respondents out of 385 were purposefully selected for face-to-face interviews because they had been customers for over 15 years and had operated both business and straight utility customer accounts with these banks. The Process Macro statistical tool was used to analyze the hypotheses at the 0.05 level of significance, while the thematic template analysis was employed to analyze the qualitative data with NVivo R20 software for sorting, coding, thematic categorization and triangulation of findings.

4. Data Presentation and Analysis

The data in this study were presented in two phases. Phase one presents the results of quantitative analysis. While the phase two presents the results of qualitative analysis.

4.1. Phase One: Quantitative Analysis

Table 1: Summary of Process Macro Analysis Hypotheses One and Three

R	R-sq	MSE	F	df1	df2	P
0.89	0.80	0.06	482	3	360	0.001
Model	Coeff	Se	T	p	LLCI	ULCI
constant	13.25	0.68	19.43	0.001	11.91	14.60
RB	-4.57	0.23	-19.67	0.001	-5.02	-4.11
CT	-2.52	0.20	-12.66	0.001	-2.91	-2.12
Int 1	1.18	0.06	18.20	0.001	1.05	1.31

Model Product Terms Key: Y: AD, X: RB, M: CT Sample Size: 364

Table 1 presents the result of the process macro analysis for hypotheses 1 and 3. The result shows that the R-value is 0.89, indicating a high correlation between RB and AD; the interactive term with a coefficient of 1.18 indicates that the relationship is positively significant. The p-value of $0.001 < 0.05$ indicates the significant effect of moderation of CT on RB and AD.

Table 2: Summary of Process Macro Analysis Hypotheses Two and Four

R	R-sq	MSE	F	df1	df2	P
0.77	0.60	0.12	177.97	3	360	0.001
Model	Coeff	Se	T	p	LLCI	ULCI
Constant	-3.11	0.43	-7.17	0.001	-3.96	-2.26
PI	1.93	0.17	11.47	0.001	1L60	2.26
CT	1.19	0.14	8.35	0.001	0.90	1.46
Int 1	-.38	0.05	-7.71	0.001	-0.48	-0.28

Model Product Terms Key: Y: TL, X: PI, M: CT Sample Size: 364

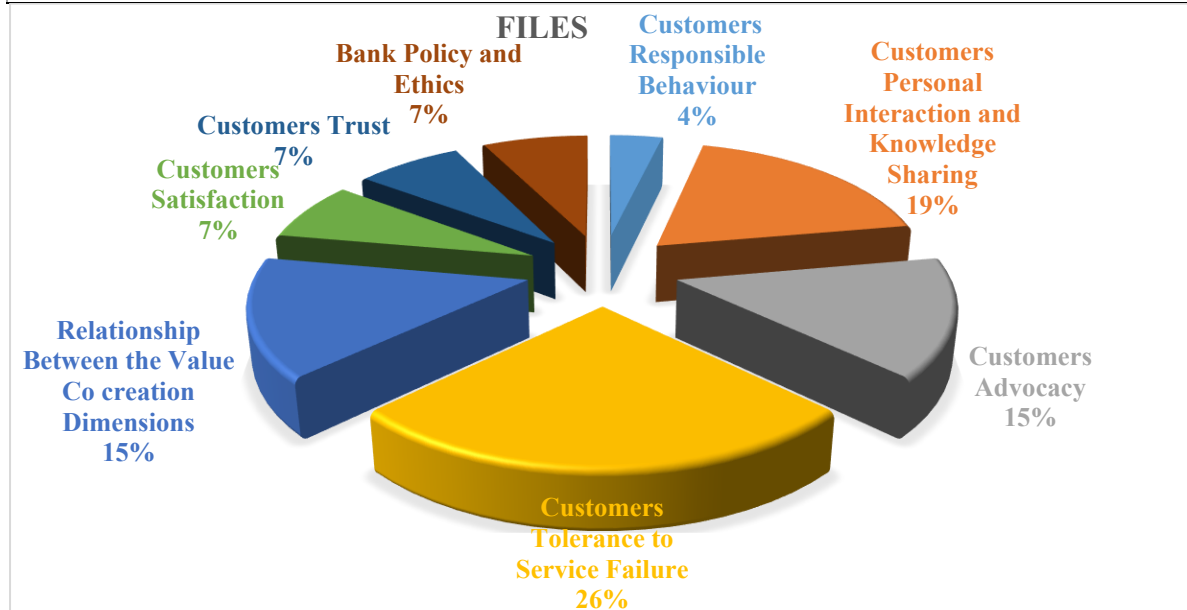
The result of the process macro analysis in Table 2 shows that the R-value is 0.77 indicating a high correlation between PI and TL, and the interactive coefficient of -0.38 indicates that the relationship between PI and TL is negatively significant. The table also shows that the p-value of 0.001, which is less than the probability level of 0.05, indicates the significant effect of moderation of CT on PI and TL.

4.2. Phase 2: Qualitative Analysis

The thematic analysis was used to generate and categorize themes which dominated customers' experiences as shown in table 3 below.

Table 3: Emerging Themes, Coding Files and References

THEMES	FILES	REFERENCES
Customers Responsible Behavior	7	9
Customers Personal Interaction and Knowledge Sharing	5	30
Customers Advocacy	4	5
Customers Tolerance to Service Failure	7	8
Customers Satisfaction	2	2
Customers Trust	2	7
Relationship Between the Value Co creation Dimensions	4	5
Bank Policy and Ethics	2	2

**Figure 2: Pie chart of the summary of themes, files and reference**

5 Thematic Definition

5.1. Theme 1: Customers Responsible Behavior

Theme 1 discusses how customers assume responsibilities while interacting in the Bank. The interviewees' explanations indicate that in terms of filling the deposit slips, withdrawal of money on the counter and the automated teller machine (ATM), they are self-guided. The interviewees also explained their level of responsible behavior as indicated in (Reference 3 - 5.41% Coverage).

“.....Most times, I am self-guided because I am conversant with most of the transaction procedures (Reference 4 - 4.83% Coverage) “.....The only thing I need from the bank employees is to show me where the bank teller is to pick up and fill out. I am self-guided (2 references coded 6.74% Coverage).” “.... However, there is nothing new in the banking services that requires much guidance from a bank agent (Reference 4 - 5.86% Coverage) “.....If I want to deposit, I pick up the deposit slip or withdrawal slip.”

Additionally, customers of commercial banks in Taraba expressed their level of responsible behavior in simple financial transactions. But when it comes to more complex activities, clarity is needed.

“..... Anytime I am in the bank, there are things I do not understand, so I will still need clarification. (Reference 5 - 1.83% Coverage) “I am largely self-sufficient, with the exception of a few unique applications that necessitate guidance..... (Reference 2 - 3.34% Coverage). “.....Starling Bank has an application that it requires that they put you through before you can use it.... Reference 3 - 8.85% Coverage)”.

5.2. Theme 2: Customers Personal Interaction and Knowledge Sharing

Theme 2 focuses on how customers interact with the bank employees and other IT software in sharing ideas, experiences and information that are pertinent to improving the service delivery of banks. 5 files and 30 references from interviewees indicate that they do have a personal interaction with employees of the various commercial banks. And also used some of the application software to make transactions. As shown in most of the references, the personal interactions were satisfactory.

“.....my first experience with the bank after opening an account was satisfactory” (References 2-3 - 2.23% Coverage). “.... I was directed to customer care, where they paid attention to all my needs” (Reference 4 - 2.74% Coverage). ‘...there were no issues with my first contact with the bank; it was excellent service delivery (Reference 5 - 4.82% Coverage). The experience was good and a cordial relationship. That was with UBA. That was when I went to NYSC. I needed to have an account for my transactions (Reference 2 - 3.02% Coverage).

Customers also expressed that they have been interacting with bank internet and IT facilities as shown in the references below:

“.....I have more contact with the facilities than physical presence at the bank” (2 references coded 8.43% Coverage” References 1-2 - 8.43% Coverage). I have responded to some of their surveys Reference 6 - 4.47% Coverage Reference 3 - 6.37% Coverage I have not been to the bank for a long time, but I use other bank platforms such as ATMs, mobile banking, etc. So, whatever one wants to do, directions are self-explanatory. Reference 3 - 3.24% Coverage I used the ATM, Cheque book and mobile app, and they are reliable.

5.3. Theme 3: Customer Advocacy

Customers' advocacy was categorized as theme 3 in the thematic analysis of this explanatory study. It represents the extra roles, which customers voluntarily undertake for commercial banks they bank with. There were 4 files and 5 references coded from interviewees in the theme. The interviewees explained that recommendation has been the major aspect of advocacy practiced as they interact with customers of other banks.

I have recommended Access Bank to others because the bank's employees have a good understanding of their jobs (Reference 1 - 3.27% Coverage). I have recommended the bank to my siblings (Reference 1 - 1.92% Coverage). I have shared and recommended Zenith Bank to a friend who is compliant with outrageous charges from her bank and other service failures (Reference 1 - 4.13% Coverage).

5.4. Theme 4: Customers' Tolerance to Service Failure

Customers' tolerance relates to the attitudes of liberality and patience bank customers do exhibit when encountering challenges with bank services. Customers do express their levels of sufferance when they are faced with network failures, as indicated in some of the explanations given by the interviewees:

"..... I have tolerated the bank in many areas because I know that they are also human beings working in the bank" (Reference 1 - 6.06% Coverage). "...I tolerate a lot of banks' flaws. So, the level of tolerance is high" (Reference 1 - 9.81% Coverage). "...I am tolerant because I understand how technology works" (Reference 1 - 2.50% Coverage). "...I have actually tolerated them recently. Transactions by the weekend are faced with network failures. I have been tolerating them for a few weeks now" (Reference 1 - 4.55% Coverage). "...Tolerance has two faces: I do tolerate when a failure occurs ignorantly, but when it is deliberate, I do not tolerate it. I do wait for the bank, but it has a level. If I am waiting, I should wait and see the result, but if I wait and do not see the result, the waiting becomes useless" (2 references coded 11.04% Coverage). ".....I do not tolerate tampering with my cash, i.e., unnecessary deductions from my account" (Reference 2 - 4.98% Coverage).

5.5. Theme 5: Customer Satisfaction

Theme 5 discusses how customers feel and react to banks' service delivery. Commercial banks are established to generate profits for the stakeholders. In achieving that, they map out strategies for satisfying their customers. In this study, the interviewees explained their levels of satisfaction experienced as they interact with banks' employees and other platforms as shown in the references below:

Reference 1 - 2.70% Coverage- ".....There are many banks, but I have decided to use Zenith Bank, and I have been enjoying it". Reference 1 - 3.79% Coverage- ".... One of the fascinating things about the Starling bank is that it is new with few customers, so they give you optimal attention."

5.6. Theme 6: Customers Trust

Theme 6, with 2 files and 7 references, discusses the beliefs, confidence and reliance of customers on a particular bank. The interviewees expressed that their commitments to banks are determined by the level of trust and reliance they have on a bank when it comes to financial issues.

“..... You know that bankers are smart; they will make you comfortable, show you they are accountable, and your money is safe with us” (Reference 1 - 3.85% Coverage). “.... they made me feel safe” (Reference 2 - 0.70% Coverage). “.... I would not have worked into an environment that was not organized and put my money in that worth ₦70000 in 2013; that was a huge amount of money to me” (Reference 3 - 4.83% Coverage). “.... The bank has been on a pace that no other bank can compete with” (Reference 4 - 2.00% Coverage). “.... They assured me that they would reverse the transaction. They took four days, but in my mind, I knew they were going to reverse it and they did” (Reference 5 - 4.43% Coverage).

5.7. Theme 7: Relationship between the Value Co-creation Dimensions

The relationship between the two value co-creation dimensions—customers’ participatory behavior and customers’ citizenship behavior—is the focus of theme 5. The theme has 4 files and 5 references depicted from the customer interviews codes in this study. The customers interviewed expressed their involvements in information sharing, recommending and encouraging, and tolerance with bank employees and other bank customers. They explained that their relationship is mechanized by their satisfaction and trust they have for the bank. In this code, the interviewee expressed that *“.....if you treat the bank well, they will give you preferential treatment”* (Reference 1 - 10.99% Coverage). Similarly, the interviewees added that *“.....if the customers enjoy the services of the bank employees, they improve their advocacy to others and vice versa”* (Reference 1 - 6.22% Coverage).

5.8. Theme 8: Bank Policy and Ethics

Bank policy and ethics is a theme that emerged from interviewees underpinning of their experiences in the study but was not earlier determined as a research question for the study. The theme emphasized the effect of some bank policy and unethical behaviors of some employees that affect the total standpoint of the commercial bank's existence. The interviewees expressed disheartened experiences with banks. First, they expressed that *“..... Stanbic ITBC has a policy of fewer employees-customers ratio.”* When employees are few, customers will map more pressure on them, which might result in employees’ stress. The problem of overtasking has been noticed in bank services. This is why interviewees said, *“.....when customers are under pressure, they may not be efficient.”*

On another side of the spectrum, bank employees could be unethical in their behavioral disposition. *“.....Sometimes I do have difficulty with the bank's employees, particularly their manner of approach”*. This narrative of the interviewees implies negativity that could be deleterious to the strategic goal of commercial banks. More also, if customers are ill-treated, the value co-creation intention will remain elusive and unrealistic.

6. Triangulated Results

The finding from the quantitative approach shows that there is a positive significant relationship between responsible behaviors and advocacy of customers of commercial banks in Taraba State. The finding is complemented by the finding of the qualitative approach, which says that customers of commercial banks do assume a level of responsible behavior while in the bank hall due to routine experiences they have acquired. Particularly, simple financial transactions like filling the deposit slips, withdrawing money at the counter and the automated teller machine (ATM) are self-guided. The finding of the quantitative approach is strengthened by the finding of the qualitative approach, which shows that when it comes to more complex financial transactions like the activation of online applications, the customers of commercial

banks need clarity from the bank employees. Additionally, the finding of the quantitative study reveals that customers of commercial banks in Taraba State do carry out advocacy to other customers as part of their citizenship behavioral role. However, the result of the qualitative study reveals that the advocacy is mostly a recommendation to their siblings and friends, especially those that complain about network and outrageous charges.

Similarly, the finding of the quantitative study reveals that the relationship between customers' personal interaction and customers' tolerance is negatively significant. Banks should not assume that customers who share data and use their applications will be more forgiving of errors or service disruptions. The finding is similar to the result of the qualitative study, which shows that customers of commercial banks have been interacting with the Banks. Some have shared vital information through one-on-one discussions with the bank customers' care in the form of complaints, and others through online and social media platforms. Some have responded to online surveys. The qualitative result also shows that customers do express their sufferance to a degree. When employees' unethical behaviors and network failures are deliberate, the customers do not ignore or show liberality or patience.

The findings of the quantitative study show that customer trust does significantly moderate the relationship between customers' participatory behavior (responsible behavior) and customers' citizenship behavior (advocacy). The finding is strengthened by the result of the qualitative study, which indicates that the involvement of customers in value co-creation activities is determined by the degree of customers' satisfaction and trust. The more the customers enjoy the services of a bank, the more they participate in knowledge sharing with the bank and other customers and vice versa.

The findings of the quantitative study show that customer trust does significantly moderate the relationship between customers' participatory behavior (personal interaction) and customers' citizenship behavior (tolerance). Complementarily, the qualitative study also indicates that the involvement of customers in value co-creation activities is determined by the degree of customer satisfaction and trust. The result of the qualitative study further validates the findings of the quantitative study that customer trust, such as bank employees' smartness, accountability, bank organization, network efficiency and optimal attention to customers, mechanizes customer trust. The finding of the qualitative study shows that the bank policy of having a lower employee-customer ratio results in the over-pressuring of bank employees. This causes inefficiencies and unethical disposition of the employees. This deterred the value of the co-creative capability of a bank. The finding complementarily explains some of the reasons why employees exhibit attitudes that discourage value co-creation in the banking sector.

7. Discussion and Contribution

The study's first research question explores the relationship between customers' responsible behavior and their advocacy for commercial bank services. The finding shows that there is a positive, significant relationship between responsible behaviors and advocacy of customers of commercial banks in Taraba State. The finding agrees with the finding of Revilla-Camacho et al. (2015), which suggests that customers' participation behavior enhances the consolidation of the relationship with the customer. They also recommend that other customers participate in value-creating activities with their banks. The study demonstrates the theoretical underpinning of service-dominant logic, propounded by Vargo and Lusch (2004), which states that in exchange processes, participants are collaborators in the network relationship. Customers who participate in responsible behavior feel obligated to act as owners and partners of the bank.

The study's findings in research question 2 pertain to the relationship between customers' personal interaction and their tolerance for commercial bank services, which reveals that the

relationship between customers' personal interaction and customers' tolerance is negatively significant. Even if customers do share information with the bank and use some of the online applications of the bank, that does not mean that they will at all times tolerate the bank's employees' unethical behaviors and network failure to a greater extent because the sufferance is expressed in degrees. The finding is in accordance with the major tenet underpinning the social exchange theory propounded by Homans (1958). The social exchange theory underscores that interpersonal interactions between two people are dependent on their assessment of the rewards and costs involved in a social transaction. If the customers interact with the bank employees, share information, and receive benefits (either monetary or in-kind), they will be motivated to co-create by tolerating some of the flaws of the employees.

The finding of the study in research question 3 is how customers' trust moderates the relationship between customers' responsible behavior and advocacy of commercial bank services. The study reveals that customer trust positively and significantly moderates the relationship between customer participatory behavior (responsible behavior) and customer citizenship behavior (advocacy). This suggests that the involvement of customers in value co-creation activities is determined by the degree of customer satisfaction and trust. The findings are also congruent with the findings of Usman (2015). The findings suggest that the degree of trust has a significant effect on the decision to use the Islamic bank's services. The more the customers enjoy the services of a bank, the more they participate in knowledge sharing with the bank and other customers, and vice versa.

The study's findings in research question 4 relate to how customers' trust moderates the relationship between personal interaction and tolerance of commercial bank services. The study reveals that customer trust significantly moderates the relationship between customer participatory behavior (personal interaction) and customer citizenship behavior (tolerance). The finding suggests that the more customers personally interact with the bank and its employees and are not satisfied with the service delivery, the less they trust the bank; consequently, the less they participate in value co-creation. The finding concurs with the submission of Utami (2015), who posits that satisfied customers are likely to build trust in the service delivered by an organization, but if there is a continuous complaint of dissatisfaction, their citizenship behavior will be deterred. The finding of the study from the thematic analysis shows that to a greater extent, the inefficiencies and unethical disposition of the employees are influenced by the kind of policy the bank operates with. This suggests that when a bank policy is to have a lower employees-to-customers ratio, the effect is higher pressure, higher stress, and a negative behavioral disposition towards customers, which antecedently encourages value co-creation. And vice versa. The finding agrees with the findings of Delpechitre et al. (2018), which posits that a salesperson's emotional intelligence and empathy are key influencers of customer participatory and customer citizenship behavior. Similarly, the finding is supported by the finding of Skvarciany (2018), which found that one of the factors that are necessary for trust building is the network efficiencies of banks.

This study was designed to address multiple gaps that relate to value co-creation in the banking sector and contribute to theory and practice as it explains the correlation between indicators of customer participation and customer citizenship behaviors as value-co-creation variables. Most of the studies did find a causality between value co-creation and other variables. This study is one of the first to explain the relationship between the value co-creation dimensions. The study, based on the authors' knowledge, is the first to show the moderating effect of customer trust on customer citizenship behavior. It is the first, based on the researchers' knowledge, to employ a mixed methods research design (where both quantitative and qualitative procedures were applied for complementarity) to explain the relationship between value co-creation dimensions and also to apply a process macro for data analysis of a

correlational study. The study thus concludes that there is a significant relationship between customers' participatory behavior and customers' citizenship behavior as value co-creative dimensions. Customer trust disturbs the interactive relationship between the value co-creative dimensions.

As this study reveals that customer advocacy largely takes the form of word-of-mouth referrals, commercial banks in northeastern Nigeria should strategically strengthen their value-creation policies, empowering customers to further contribute to the co-creation of value. Since customers' sufferance is expressed in degrees, depending on the levels of employees' unethical behavior and network failures, banks should improve their employees' service delivery and network efficiencies. To ensure the efficiency and ethical disposition of the employees, policymakers in these banks should formulate operational policies within the thematic areas found by this study to promote customers' value co-creative relationships.

Limitations of the Study

1. **Narrow Focus:** The study concentrated exclusively on commercial banks in a northeastern state of Nigeria, restricting the transferability of the findings to diverse regions or industries.
2. **Risk of Response Bias:** Using self-reported data may lead to response bias, as participants' perceptions may not accurately reflect objective realities.
3. **Limited Moderating Factors:** The study only examined customer trust as a moderating factor, overlooking other potential influences such as service quality, digital banking experience, and organizational culture.

Suggestions for Future Research

- i. **Broaden Research Scope:** Future studies should explore value co-creation across diverse industries and regions to heighten the relevance of the findings.
- ii. **Long-Term Perspective:** Conducting longitudinal studies could provide deeper insights into the progression of customer trust and value co-creation dynamics over time.
- iii. **Incorporating More Factors:** Including additional moderating or mediating variables, such as technological advancements and customer satisfaction, can offer a more holistic view of value co-creation dynamics.

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