

Research Article

The Effect of Customer-Based Corporate Reputation on Customers' Citizenship Behaviors in Banking Industry

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Abstract: The purpose of this study is to investigate the impact of corporate reputation on three dimensions of customer citizenship behaviors including helping other customers, helping the company and positive word-of-mouth. The sample (n = 420) was bank customers in Iran. Structural equation models were used to test eleven hypotheses in the theoretical framework. Confirmatory factor analysis was used to refine the measurement scales and path analysis was used to test the model. The findings show that bank reputation through customer commitment and loyalty has a significant effect on three dimensions of customer citizenship behaviors; but it does not have a direct effect on those three dimensions. Examining the effect of every dimension of corporate reputation on citizenship behaviors, investigating other aspects of loyalty and commitment like behavioral loyalty and calculating commitment as mediator variables and doing this research in other service industry can be considered in future studies. Bank managers should supervise corporate reputation in the society and promote it. Commitment and loyalty building programs should also be regarded. As few studies have attempted to investigate the antecedents of customer outcome variables in terms of customer citizenship behaviors, this study is unique because it is the first study that investigates the effect of customer-based corporate reputation on three dimensions of customer citizenship behaviors.

Keywords: Commitment, customer-based corporate reputation, helping other customer, helping the company, loyalty, positive word-of-mouth

INTRODUCTION

Services encounters in service firms are a mutual interaction between employees and customers. Although employees have an important role in improving corporate performance and many researchers have been done about that, but in today's competitive world customers' behaviors in service firms like bank have a fundamental role in profitability. Bowen in 1986 has found both customers and employees make human sources of service organizations; customers do some work that employees may do that in other ways. Previous researches have suggested in service firms to consider customers like the organization's employees and members (Yi and Gong, 2008).

Customers like organizational employees may engage in different citizenship behaviors. In today's competitive world, it is remarkable to create organizational citizenship behavior in customers to develop and maintain continuous relationship in service corporate. To participate in service provision process may be in role or extra-role behaviors. Customers' in-role behaviors are those behaviors that should be done for service delivering and extra- role behaviors are

voluntary behaviors, which are not necessary for service delivering and create more value to corporate (Bove *et al.*, 2009).

Nowadays, customers of service firms including banks have undeniable impact on organization performance due to technological developments and customer's role increment in service provision process. Consequently considering their performance and investigating their behaviors have a fundamental role in organization's development and growth. Organizations, which provide the environment for discretionary behaviors, can use customers to reach their goals and to help organization to be more successful. Therefore, in today's competitive environment not only customer commitment and loyalty is considered one of the key factors in organization profitability, but also customer citizenship behaviors is a competitive advantage for service firms like banks.

The impacts of customer citizenship behaviors on effective organizational performance have been studied by many researchers (Singh, 2000; Gouthier and Schmid, 2003; Groth, 2005; Bove *et al.*, 2009). Therefore, the importance of this research is resulted from the role of citizen customers in organization

profitability, especially in service firms, which cannot earn more profits by capital replacement (Oliva and Stermann, 2001). Citizen customers will improve organization performance and profitability by repurchasing, complementing organization to others, providing feedback and attracting new customers. If customers have citizenship behaviors, we can assure that they won't look for another organization.

Corporate reputation as a mixture of the whole information about corporate (Ewing *et al.*, 2010; Caruana and Ewing, 2010; Helm, 2011) has an important role in service industry and customers supportive behaviors can be in the influence of their realization of corporate. Reputation in service firms has an important role because customers can't have a complete evaluation of services and they can benefit from reputation effects (Walsh and Beatty, 2007). Therefore, reputation can be considered as a main factor in citizenship behavior and service firms like banks should investigate their corporate reputation and realize its relation with customer behaviors.

Many researchers (Walsh *et al.*, 2009a; Tat Keh and Yie, 2009; Bartikowski *et al.*, 2011) have been investigated the impact of corporate reputation on variables like trust, loyalty and word-of-mouth. Bartikowski and Walsh (2011) founded that corporate reputation has a significant effect on two dimensions of customer citizenship behaviors i.e. helping to corporate and helping other customers, but the effect of corporate reputation on the third dimension of customer citizenship behavior i.e., positive word-of-mouth introduced by Groth (2005), has not been investigated. By considering the importance of this issue and the lack of researches about that, we investigated the relationship between corporate reputation and customer citizenship behaviors in service corporate.

LITERATURE REVIEW AND HYPOTHESES

Customer citizenship behaviors: In 1988, Organ has defined citizenship behavior as: "individual behavior which is resulted from individual insight and is not clearly or directly distinguishable by an official or legal reward system and on the whole it promotes effective performance of firm"(Yi and Gong, 2008). The literature of service marketing identifies two kinds of customer's behavior in the process of service provision which are as the following:

- **Customer participation or in-role behavior:** It is indispensable and expected behavior to provide and receive service successfully and is applicable to all different states of customer involvement in value creation process.
- **Customer citizenship or extra-role behavior:** It is discretionary and insightful behavior, which is

not required for providing and receiving service, but overall help to service firm (Yi *et al.*, 2011).

Juttner and Wehrh in 1994 said that customers can provide vital mental and physical inputs, which can increase firm efficiency and can be a valuable source of new ideas for business strategies; and also they can help other customers and serve as organizational consultants by sharing operational experiences with managers (Groth, 2005). Extra-role behaviors from customer, which include self-sacrifice in terms of time, effort or even physical welfare, refer to customer organizational-citizenship behavior, which are similar to personnel organizational-citizenship behavior. Staub (1987), expressed that, behaviors like expressing gratitude to service personnel by a present or an expression, word of mouth or suggestions for service improvement are examples of customer's extra-role behaviors which can create a potential source of competitive advantage for corporate. In addition, Paine and Organ in 2000 suggested that effectiveness of customer cooperation whether in-role or extra-role behaviors, creates a potential source of competitive advantage for corporate. However, it is likely that the stimuli of these two behaviors are different. If customers do not have any choice, they had to follow behaviors which have been determined for their role. In opposition, customers have more choice in extra-role behaviors due to its discretionary nature (Bove *et al.*, 2009).

Bettencourt (1997) has suggested three dimensions for customer's citizenship behaviors: cooperation, loyalty and collaboration.

Then Groth (2005) defined three other dimensions, which are:

- Providing feedback to corporate, which offers appropriate information to corporate and helps to improve service provision process.
- Helping other customers, for example helping them in finding their own suitable product or service or explaining them how to use product or service correctly, this dimension is similar to humanism dimension of personnel citizenship behavior.
- Advising others (like friends and relatives) to use service of the corporate.

Bove *et al.* (2009) have introduced eight dimensions for customer's citizenship behaviors, which are as the following: Positive word of mouth, displays of relationship affiliation, participation in firm's activities, benevolent acts of service facilitation, flexibility, suggestions for service improvements, voice, policing of other customers.

Johnson and Rapp have introduced nine dimensions for customer's citizenship behaviors, which are: expanding behaviors, competitive information, responding to research, displaying brands, forgiving behaviors, providing feedback, supporting behaviors,

increasing quantity, increasing price. Although the dimensions of Rapp and Johnson are more complete and comprehensive, but these researchers suggested that each behavior is not suitable for every firm and researchers should use appropriate dimensions for their own research (Johnson and Rapp, 2010).

In this research we have investigated three dimensions of customer's citizenship behaviors introduced by Groth (2005) that is: discretionary and extra-role behaviors of bank customers which include three dimensions:

- Helping other customers, for example guiding and helping customers to use the service of bank appropriately and optimally.
- Helping corporate, for example providing useful feedback to improve the service of the bank, informing bank about the quality of provided service by personnel and providing required information from customer by bank.
- Positive word of mouth, for example advising friends, relatives and others to use the service of the bank and expressing its positive aspects.

Customers have valuable information about using services, which will be useful for corporate and other customers if there is access to this information. Since information flows about new services are often transmitted through non-official networks, customers can be very effective in transferring their experiences about new services. Also customers can improve bank performance by offering their own suggestions, dissatisfaction, problems, objections, protests and compliments to bank services or employees behavior. Customers' supportive behaviors to corporate not only can facilitate successful interactions between customers and employees, but also can be a pattern for other customer's behaviors. Therefore, citizen customers by providing information and feedback to corporate and guiding other customers positively can influence the performance of organization's employees and other customers and help in creating ideal environment for them in service provision process.

Citizen customer by providing positive word-of-mouth has an important role in attracting customers due to following reasons: Word-of-mouth are in proportion to people's need; in a way that message giver describes information in a method which is related to its receiver; saves receiver's time and cost by providing appropriate and suitable information, their effects are more than other kinds of advertising because provider is independent of corporate and has no personal benefit, service customers emphasize more on individual information sources (Gremier *et al.*, 2002). Citizen customers by providing positive word-of-mouth can attract people who are interested in bank's service, place, time and cost. Because these new customers are

more appropriate, they can find their required services and to pay their costs; less marketing attempts is spent to them in comparison to other non-referral customers, hence they can produce more profit with low costs. However, when non-referral customers search for bank and its services and bank does marketing attempts and analyzes their backgrounds to help them, this advantage is eliminated.

Customer-based corporate reputation and customer commitment: Corporate reputation is an introduction of corporation's activities and achievements, which forms corporation's ability to provide valuable results to its stakeholders (Walsh *et al.*, 2009b). Walsh and Betty (2007) advanced customer-based corporate reputation (CBR). They defined customer-based corporate reputation as customer's overall evaluation of a firm based on his or her reactions to the firm's goods, services, communication activities, interactions with the firm and/or its representatives or constituencies (such as employees, management, or other customers) and/or known corporate activities. Their CBR scale captures five dimensions of reputation, as perceived by current customers of the firm: customer orientation, employer quality, financial strength, product and service quality and social responsibility.

Customer orientation: Brown in 2002 defined customer orientation as customers' perceptions about degree to which company and employees' go to satisfy customers needs and puts customers at center of focus.

Reliable and financially strong company: Customers' perceptions about degree competitiveness, profitability and growth prospects.

Good employer: Customers' perception as to how company treats employees and that company is well-managed and has competent employees.

Social and environmental responsibility: Customers' perceptions that the company sees and acts on environmental and social responsibilities

Product and service quality: Customers' perceptions that company offers innovative, high-quality products and services, which they stand behind (Walsh and Betty, 2007).

Cognitive consistency theories of Heider in 1946 and Osgood and Tannenbaum in 1955, suggested that people strive to maintain a balance between their own ideas, attitudes and behaviors. If individuals cannot create a balance between them, they will have psychological discomfort and will try to avoid it by improving their intentions and engaging in compatible ideas. When customers attribute a good reputation to a service corporate, it is likely to have compatible feeling

like commitment, favorable intentions to continue doing business with the corporate (Zeithaml *et al.*, 1996; Bettencourt, 1997). Similarly, Bennett and Gabriel in 2001 discussed that corporate good reputation provides customers who have positive continual support and creates affective commitments (Bartikowski and Walsh, 2011). Einwiller *et al.* (2006) posit that customers' identification with a company results in commitment, such that customers with high identification should have positive thoughts and feelings about the company. Bartikowski and Walsh (2011) concluded that corporate reputation leads to customer's commitment, therefore we can propose the following hypothesis:

H1: Customer-based corporate reputation has a positive impact on customer commitment.

Customer-based corporate reputation and customer loyalty: A firm's good reputation also is a signal of sound company behavior toward market transactions overall, such that a better reputation engenders not only higher levels of commitment but also greater loyalty intentions. A firm's good reputation can reduce customers' perceived risk and motivate them to do business with the firm (Spence, 1973; Fombrun and Shanley, 1990). Companies may increase customer's future relations with corporate through high quality services and honesty (Andreassen and Lindestad, 1998; Walsh *et al.*, 2009a). Researchers like Walsh *et al.* (2009b) Bartikowski *et al.* (2011) Bartikowski and Walsh (2011) concluded that corporate reputation is a good motive for customer's loyalty. Therefore, we can propose the following hypothesis:

H2: Customer-based corporate reputation has a positive impact on customer loyalty.

Customer-based corporate reputation and customer citizenship behaviors: Fombrun (1996) explained that good reputation of corporate can translate into stakeholder goodwill toward the firm. In this case, customer's citizenship behaviors may provide an expression of a customer's goodwill that result from a good firm reputation. Gruen in 1995 posit that, If corporate be valuable and admirable for customers, they may support it through discretionary engagement, or belief-consistent behavior. In addition, customers' citizenship behavior may result from customer's desire to exhibit an affiliation with a highly reputed firm (Bartikowski and Walsh, 2011). In particular, the research about symbolic consumption behavior indicates that customers use value-expressive criteria to enhance their self-concepts. The ideal social self-concept is an image of the self that the person hopes others will perceive (Sirgy, 1982). Corporate with good reputation have characteristics which customers may want others to associate with their own selves, so supporting a highly reputed firm through discretionary

behaviors that either the firm or other customers recognize may help customers reach greater congruity with their ideal social selves. In turn, a good reputation should prompt CCBs in the form of helping other customers and helping the service firm. Therefore, good reputation should motivate citizenship behaviors. Bartikowski and Walsh (2011) also concluded that corporate reputation has an impact on two dimensions of customer citizenship behaviors. Also Walsh *et al.* founded that corporate reputation has an impact on positive word-of-mouth (Walsh *et al.*, 2009b). Hence it can be expected that corporate reputation can motivate customer citizenship behaviors through helping other customers and service corporate and offering positive word-of-mouth. Therefore, we can propose the following hypotheses:

H3: Customer-based corporate reputation has a positive impact on the helping other customers dimension of customer citizenship behaviors.

H4: Customer-based corporate reputation has a positive impact on the helping the company dimension of customer citizenship behaviors.

H5: Customer-based corporate reputation has a positive impact on the positive word-of-mouth dimension of customer citizenship behaviors.

Customer commitment and customer citizenship behaviors: During past decade, researchers have used socio-psychological findings and have done research on commitment as a construct made of three components (affective, calculative and normative) which reflects different motives for continuing relations (Cater and Cater, 2010). Affective commitment represents a social man. This sense is related to dependency due to affection and identification. Affective commitment is the tendency to develop and strengthen a relation by another person or group due to acquaintance, friendship and personal trust through interpersonal interactions. Affective commitment is created by identification, personal values, dependency, involvement and similarity. Additionally customers who are committed affectively, continue their relations with corporate because they like their suppliers and enjoy working with them. Hence, affective commitment is related to a whole positive feeling to a relation partner. Customers with strong affective commitment maintain their relations because they want to be committing to the positive tendencies of suppliers (Matos and Rossi, 2008).

Morgan and Hunt in 1994 have considered commitment a key mediating variable in successful business relations that promotes efficiency, effectiveness and productivity. Partners committed to a business relationship increase their cooperative behaviors because of their desire to make the relationship work and to achieve mutual goals. Bartikowski and Walsh in a research concluded that customer commitment leads to their helping

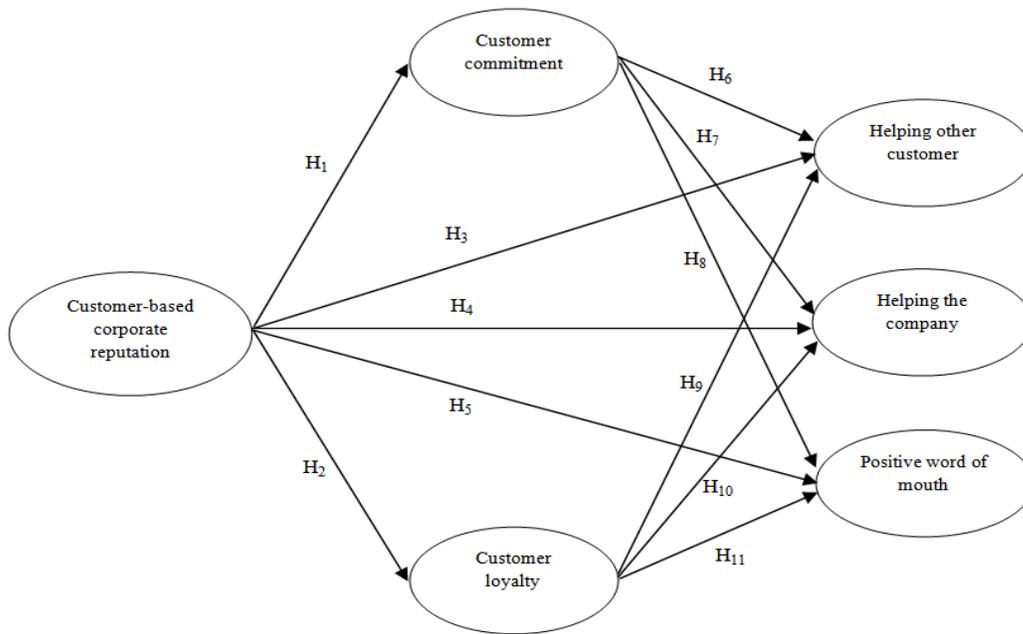


Fig. 1: Conceptual model

behaviors to company but it doesn't have any influence on helping behaviors to other customers (Bartikowski and Walsh, 2011). Also Bettencourt (1997) founded that customer commitment makes customers to speak positively about corporate and encourage others toward that. Matos and Rossi (2008) concluded that customer's commitment impacts on word-of-mouths. In accordance with provided issues, we can propose the following hypotheses:

- H6:** Customer commitment has a positive impact on the helping other customers dimension of customer citizenship behaviors.
- H7:** Customer commitment has a positive impact on the helping the company dimension of customer citizenship behaviors.
- H8:** Customer commitment has a positive impact on the positive word-of-mouth dimension of customer citizenship behaviors.

Customer loyalty and customer citizenship behaviors: Oliver in 1999 defined customer loyalty as a deeply held commitment to repurchase or repatronage a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior (Leverin and Liljander, 2006).

Intentional loyalty is individual's predicted behavior to repurchase and to reuse services. Oliver believes that although intentional loyalty is a predictive aspect of behavioral loyalty, but seems that it presents a strong prediction of behavioral loyalty than affective

and cognitive loyalty. Prior studies also reveal that loyal customers possess more experience with and knowledge of the provider than do non-loyal customers. This knowledge may enable them to contribute more effectively to the coproduction of the service (Lengnick-Hall, 1996). Bartikowski and Walsh (2011) concluded that customer's loyalty impacts on customer's behavior to help corporate but it doesn't have any influence on helping to other customers. Matos and Rossi (2008) founded that customer's loyalty impact on word-of-mouth. Therefore, we can propose the following hypotheses:

- H9:** Customer loyalty has a positive impact on the helping other customers dimension of customer citizenship behaviors.
- H10:** Customer loyalty has a positive impact on the helping the company dimension of customer citizenship behaviors.
- H11:** Customer loyalty has a positive impact on the positive word-of-mouth dimension of customer citizenship behaviors.

According to literature review eleven hypotheses were proposed to investigate the impact of corporate reputation on customer citizenship behaviors. Research conceptual model has been shown in Fig. 1; this model includes six variables that customer-based corporate reputation is an independent variable, three dimensions of customer's citizenship behaviors are as dependent variables and commitment and loyalty are mediator variables.

MATERIALS AND METHODS

Data collection and sample: Research data were collected from 420 people of Sepah bank customers in Tabriz city who were selected by stratified random sampling method. This sample was conducted in June 2012. The majority of respondents were male, 20 to 30 years old, B.A or B.S and self-employed. They were in relation with bank for 3 to 6 years. The information of demographic variables has been shown in Table 1.

Measures: To test the hypotheses, a structured questionnaire was designed. Research questionnaire consisted of two parts: the first part included 30 closed questions, which were focused on measurement scales. The first set of items for customer-based corporate reputation was derived from the existing measurement scale developed by Walsh and Betty (2007). The scale items relating to customer commitment was derived from Hennig-Thurau *et al.* (2002). The scale items relating to customer loyalty was derived from Arnold and Reynold (2003) and the scale items relating to customer citizenship behaviors was derived from Groth (2005). Each item was rated on a five-point Likert-type scale ranging from strongly disagree (1) to strongly agree (5). The second part of the questionnaire contained 5 questions regarding respondents' demographics.

To assess the content and face validity, the questionnaire was sent to ten subject matter experts. They were asked to declare their opinions about questionnaire's validity. After gathering declared opinions and doing proposed revisions, the questionnaire was organized and prepared.

The questionnaire was then submitted to 30 customers of bank in pre-test stage; after gathering their opinions regarding similar questions, ambiguous questions or perceptibility of questions and doing necessary revisions, the final questionnaire was prepared.

To assess questionnaire internal consistency reliability, a primary sample with 30 questionnaires was pretested and Cronbach's alpha coefficient was measured for each of variables. And all questions of questionnaire. Regarding that the value of alpha coefficient for variables and all questions was more than minimum accepted value i.e., 0.70, research

Table 1: Demographics of respondents

Characteristic	Frequency	%
Gender		
Male	50	11.9
Female	370	88.1
Age		
Under 20 years old	20	4.8
20-under 30 years old	177	42.1
30-under 40 years old	151	36.0
10 years old and over	72	17.1
Education		
Diploma and lower degrees	142	33.8
Associate's of art degree	96	22.9
B.A or B.S	145	34.5
M.A or M.S and higher degrees	37	8.8
Occupation		
Occupation in state section	57	13.6
Occupation in private section	87	20.7
Self employment	203	48.3
Retired	23	5.5
Student	33	7.9
Unemployed	17	4.0
The years of relationship with bank		
Under 1 year	58	13.6
1-under 3 years	87	20.7
3-under 6 years	120	28.6
6-under 10 years	64	15.2
10 years and over	91	21.7

questionnaire have required internal consistency reliability. In Table 2 the calculated value of alpha for research variables has been shown.

Measurement model analysis: We evaluated construct validity by using confirmatory factor analysis. Regarding that factor loading of all items except HOC₃ have t-value more than 1.96 with their own construct, therefore all items except HOC₃ have required accuracy to measure related variables, hence HOC₃ is eliminated from model. Considering that the value of RMSEA for primary Measurement model is more than 0.08, thus after revising primary model in the seventh stage it reaches to accepted value of 0.073. The results of factor analysis presented an acceptable level of fitness indexes for the fit of research measurement model (SRMR = 0.09, RMR = 0.15, RMSEA = 0.073, CFI = 0.94, IFI = 0.94, NNFI = 0.94, NFI = 0.94, GFI = 0.91).

In addition to construct validity which was used to investigate the importance of selected items for measuring constructs, discriminant validity was also investigated. Discriminant validity represents that the

Table 2: Hypothesis testing summary results

Hypothesized path	Path coefficient	t -value	Supported
Corporate reputation → Customer commitment	0.91	19.90	Yes
Corporate reputation → Customer loyalty	0.85	17.26	Yes
Corporate reputation → Helping other customer	0.08	0.48	No
Corporate reputation → Helping the company	0.29	1.38	No
Corporate reputation → Positive word-of-mouth	0.07	0.59	No
Customer commitment → Helping other customers	0.45	3.32	Yes
Customer commitment → Helping the company	0.85	4.83	Yes
Customer commitment → Positive word-of-mouth	0.48	4.72	Yes
Customer loyalty → Helping other customer	0.44	4.83	Yes
Customer loyalty → Helping the company	0.40	7.18	Yes
Customer loyalty → Positive word-of-mouth	0.37	5.47	Yes

Table 3: Summary of measurement scales

Variable	Item	Factor loading	t-value	AVE	CR	CA
Customer-based corporate reputation	CBR1	0.61	13.45	0.725	0.819	0.798
	CBR2	0.68	15.41			
	CBR3	0.63	13.84			
	CBR4	0.56	14.94			
	CBR5	0.32	6.47			
	CBR6	0.46	9.69			
	CBR7	0.69	15.61			
	CBR8	0.75	17.68			
	CBR9	0.73	17.00			
	CBR10	0.77	18.26			
	CBR11	0.73	16.83			
	CBR12	0.71	16.25			
	CBR13	0.57	12.25			
	CBR14	0.68	15.23			
	CBR15	0.73	16.81			
Customer commitment	CC1	0.87	22.06			
	CC2	0.88	22.50			
	CC3	0.88	22.78			
Customer loyalty	CL1	0.84	20.96			
	CL2	0.87	22.03			
	CL3	0.91	23.71			
Helping other customers	HOC1	0.89	21.48			
	HOC2	0.80	18.51			
Helping the company	HC1	0.72	15.53			
	HC2	0.78	17.41			
	HC3	0.72	15.54			
Positive word-of-mouth	PWOM1	0.94	25.64			
	PWOM2	0.94	25.44			
	PWOM3	0.87	23.37			

AVE = Average variance extracted; CR = Composite reliability; CA = Cronbach alpha

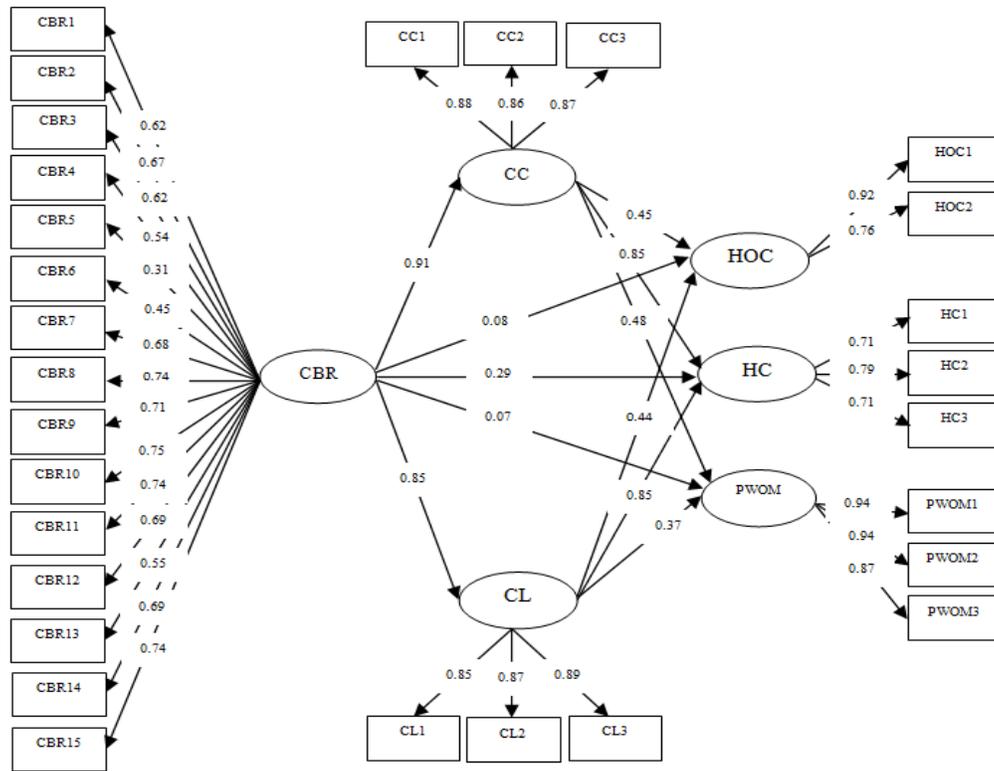


Fig. 2: Structural model and hypotheses results; Chi-square = 1388.12, df = 357, p-value = 0.000, RSMEA = 0.083; CBR = Customer-based corporate reputation; CC = customer commitment; CL = Customer loyalty; HOC = Helping other customers; HC = Helping the company; PWOM = Positive word-of-mouth

items of each construct provide a proper separation in relation to measurement compared to other constructs. In simple words each item just measures its own construct and their composition is in a way that all constructs be separable from each other. By using average variance extracted, it was clear that all studying constructs have average variance extracted more than 0.5. These coefficients have been shown in Table 3.

To investigate data reliability, composite reliability index was used. The minimum accepted value for composite reliability is 0.6, regarding that in the current study the minimum value of variables composite reliability is 0.79; therefore research data have the proper composite reliability. These coefficients have been shown in Table 3.

RESULTS

Testing structural model: After validating measurement model, structural model was evaluated. Fitness indexes of structural model represents an accepted level of structural model's fitness (GFI = 0.90, SRMR = 0.10, RMR = 0.17, RMSEA = 0.083, CFI = 0.92, IFI = 0.92, NNFI = 0.92, NFI = 0.92). Figure 2 shows the structural model.

The results of path analysis as it is shown in Table 2, represents that corporate reputation has significant impact on customer's commitment ($t = 19.90$, $\beta = 0.91$) and customer's loyalty. Therefore, the first and second hypotheses are accepted. Corporate reputation doesn't have any significant influence on customer's helping behaviors to other customers ($t = 0.48$, $\beta = 0.08$) and on customer's helping behaviors toward corporate ($t = 1.38$, $\beta = 0.29$) and on word-of-mouth ($t = 0.48$, $\beta = 0.07$). Thus the third, fourth and fifth hypotheses are rejected. Customer's commitment has significant impact on customer's helping behaviors to other customers ($t = 3.32$, $\beta = 0.45$), on customer's helping behaviors toward corporate ($t = 4.83$, $\beta = 0.85$) and on word-of-mouth ($t = 7.18$, $\beta = 0.85$). Therefore the sixth, seventh and eighth hypotheses are accepted. Customer's loyalty has significant impact on customer's helping behaviors to other customers ($t = 4.83$, $\beta = 0.44$), on customer's helping behaviors toward corporate ($t = 7.18$, $\beta = 0.40$) and on word-of-mouth ($t = 5.47$, $\beta = 0.37$), therefore the ninth, eleventh and twelfth hypotheses are accepted.

DISCUSSION AND CONCLUSION

In this study, the effect of bank reputation on three dimensions of customer citizenship behaviors was investigated directly and indirectly through customer commitment and loyalty.

The findings showed that bank reputation through customer commitment and loyalty variables has a significant effect on three dimensions of customer citizenship behaviors (helping other customers, helping

the company, positive word-of-mouth); but, it doesn't have a direct effect on those three dimensions. Thus it can be said that customer commitment and loyalty to bank increases by bank reputation promotion; and improvement commitment and loyalty of customers to bank increase customer citizenship behaviors. Regarding that bank reputation doesn't have direct influence on customer citizenship behaviors; bank reputation can create citizenship behaviors in customers if it leads to customer commitment and loyalty. In other words, commitment and loyalty are the key factors in citizenship behaviors. The following results can be inferred from research model:

83% of customer's commitment variance changes are dependent on corporate reputation. 72% of customer loyalty variance variations are dependent on corporate reputation. 58% of helping other customer's dimension of customer citizenship behavior's variance variations is dependent on customer commitment and loyalty and corporate reputation. 45% of helping the company dimension of customer citizenship behavior's variance variations is dependent on customer's commitment and loyalty and corporate reputation. 76% of word-of-mouth dimension of customer citizenship behavior's variance variations are dependent on customer commitment and loyalty and corporate reputation.

The researches that have been done until now suggest that corporate reputation, customer commitment, customer satisfaction and customers perceived support, customer justice perception are antecedents of customers citizenship behaviors. Yi and Gang (2008) concluded that positive affect influences customer citizenship behavior, while negative affect influences customer dysfunctional behavior. Bove *et al.* (2009) concluded that customers' positive perception of service personnel leads to citizenship behaviors in customers. Bartikowski and Walsh (2011) found that corporate reputation has positive effect on customer's citizenship behaviors. Unlike Yi and Gang, Bove and *et al.* considered customer citizenship behaviors as a unidimensional construct; Bettencourt, Bartikowski and Walsh had a multi-dimensional view toward customers' citizenship behaviors. Bettencourt has introduced three components for customer citizenship behavior (loyalty, cooperation and participation) and has investigated the effects of customer satisfaction, perceived support and customer commitment on these components. Bartikowski and Walsh have introduced two dimensions for citizenship behaviors and have investigated the effect of corporate reputation on these components. Also the investigations done by many researchers including Bettencourt (1997), Nguyen and Leblanc (2001), Walsh *et al.* (2009b) and Caruana and Ewing (2010) have emphasized the positive effect of corporate reputation on customer loyalty.

Soderlund (2005) declared that supportive and recommending behaviors of customers are separate constructs and researchers should avoid having

collective view toward customer loyalty. Some researchers like Nguyen and Leblanc (2001) have considered loyalty as supportive behaviors and positive word of mouth. But some other researchers like Caruana and Ewing (2010), Walsh *et al.* (2009a) and Bartikowski *et al.* (2011) have considered loyalty and positive word of mouth as separate constructs. Matos and Rossi (2008) have considered customer loyalty and positive word of mouth as separate constructs and have investigated the effect of loyalty on positive word of mouth. Tat Keh and Yi (2007) concluded that corporate reputation impacts on customer trust and identity and customer trust and loyalty leads to customer commitment but Bartikowski and Walsh found that corporate reputation has direct and positive influence on customer commitment. Some researchers consider customer commitment and loyalty as the consequence of corporate reputation, while others like Bartikowski and Walsh found that not only customer commitment and loyalty are the outcomes of corporate reputation, but also they can impact on supportive behaviors of customers to corporate. In fact they can be considered as mediator variables in the impact of corporate reputation on customer's supportive behaviors to corporate.

Bank reputation by increasing commitment and loyalty have positive influence on customer citizenship behaviors, hence promotion and improvement of the bank reputation through its dimensions as has been mentioned continuance can be very effective in promoting customer citizenship behaviors.

- Improving the quality of bank services.
- Promoting employee's skills and proficiency, creating more facilities for employees, encouraging bank staff to speak about positive aspects of bank when communicating with others, empowering employees for effective and useful communications with customers.
- Focusing more on social environment and investing more on society welfare.
- Providing good facilities for customers and facilitating of their supplying conditions.
- Prioritizing customer's needs and wants, providing their proper services.

Regarding that corporate reputation is customers evaluating of corporate according to their direct experience and indirect experience through communication activities, hence along with reinforcing corporate reputation, focusing on advertising mix and providing operational information can be very effective. Customer commitment and loyalty impacts on customer citizenship behaviors, therefore to invest commitment and loyalty building programs can be effective on customers' citizenship behaviors.

Concerning that research has been done in banking industry therefore is suggested that current research be done in other service firms. In this study customer affective commitment and intentional loyalty were investigated as mediator variables; thus, it is suggested to be investigated other aspects of commitment and loyalty including calculative commitment and behavioral loyalty as mediator variables in further researches. Since corporate reputation has been considered as unidimensional variable, researchers in further studies can investigate the effect of every dimension of reputation on customer citizenship behaviors.

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