

# Trust and citizenship behaviours: an initial investigation

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## Abstract

The importance of trust in facilitating customer citizenship behaviours has received little attention in academic research. This article offers an initial investigation into the extent to which competence trust in electronic banking services contributes to consumers' intentions to engage in customer citizenship advocacy and helping behaviours. Insight is also provided into the degree to which fellow users, perceived to be trustworthy and with expertise, may impact on consumers' trust perceptions.

A total of 439 electronic banking customers in South Africa who had received positive messages about the service from fellow users were approached to complete a self-administered structured questionnaire. Source trustworthiness and source expertise have a positive and significant impact on competence trust. Competence trust further has a positive and significant effect on helping and advocacy intentions.

The findings advance understanding of the importance of trust in facilitating customer citizenship behaviours. Insight is also provided into the connection between source credibility and relationship marketing theories and their ultimate effect on customer citizenship behaviours. Further research is required to investigate the extent to which the structural model may be applicable to other forms of self-service technologies within the broader African environment.

## Key phrases

*competence trust; customer citizenship behaviour; expertise; trustworthiness*

## 1. INTRODUCTION

Self-service technologies are generally defined as “technological interfaces that allow customers to produce services without a service employee’s involvement” (Kokkinou & Cranage 2013:435) and can be viewed as a labour-saving means to more efficient output for various stakeholders of a country. Self-service technologies offer convenience and faster service to consumers. Businesses in turn may benefit from lower costs, greater operational efficiency, and greater productivity (Castro, Atkinson & Ezell 2010:4-6).

Self-service technology platforms may also provide a new method for communication and interaction between a country’s government, public administrators, and citizens, a process known as “smart governance” (Recupero, Castronovo, Consoli, Costanzo, Gangemi, Grasso, Lodi, Mongiovi, Presutti, Rapisarda, Rosa & Spampinato 2016:1-2). Accordingly, investments in self-service technologies may deliver great benefits for businesses, governments and consumers and should not be overlooked by the African continent in pursuit of economic development.

The success of a self-service technology strategy, however, will depend on its adoption and use as a service offering, which appears to require further attention in Africa. There is not much evidence indicating that the poorest countries can fully exploit the potential of new technologies (May, Waema & Bjåstad 2014:6). It has been stated that approximately 900 million people within Africa are still digitally excluded (GSMA 2016:39). Reasons for the slow adoption rate include a lack of awareness and locally relevant content, digital illiteracy, and being unable to afford the technology (GSMA 2016:40). Furthermore, it seems that many African people prefer to use the internet for social rather than commercial purposes (Hattingh, Russo, Sun-Basorun & Van Wamelen 2012:15). In a study conducted among citizens in Kenya, Nigeria, Uganda and South Africa, collectively, the top three most common smartphone activities were identified as using Facebook (48%), sending SMS messages (45%) and listening to the radio (41%) (IT News Africa 2015:Internet). Reaching and educating all consumers on the African continent about the benefits and correct use of self-service technologies is also an impossible challenge.

Ultimately, the only method for ensuring success may be for governments and businesses to engage with consumers who have already adopted the relevant self-service technologies, and to acquire their voluntary assistance in *advocating* the offering to other potential

consumers and *helping* them to use the service correctly. Advocacy and helping behaviour among consumers are two underlying dimensions of the customer citizenship behaviour construct (Yi & Gong 2013:1279). Customer citizenship behaviour is grounded in the social exchange theory (Blau 1964) and concerns the “discretionary and pro-social actions displayed by customers which benefit both the service provider and other customers” (Balaji 2014:222).

It is further plausible that consumers on the African continent first need to trust the technology, before engaging in citizenship behaviours. It is believed that social exchanges are grounded in trust and reciprocity and that trust may have an impact on citizenship behaviours (Blau 1964; Groth 2005:13; Lii & Lee 2012:73). African consumers’ perceptions of trust may also be influenced by the positive opinions of fellow consumers regarding self-service technology. It has previously been noted that a fellow consumer’s views about a customer-to-customer e-commerce site may contribute to other consumers’ trust perceptions of the web service (Jones & Leonard 2008:89-90). Moreover, Africa is considered part of the developing world, where factors such as poor infrastructure have contributed to its citizens having limited exposure to the internet and opportunities to develop their knowledge and abilities to use the technologies.

This problem is often referred to in academic literature as “the digital divide” (Bornman 2016:264; Fuchs & Horak 2008:100). African consumers, being unsure about the service, may then rely on the opinions of their fellow consumers to decide whether the service they are using can actually be trusted. These matters, however, require further investigation to understand more fully the extent to which the views of fellow consumers may impact on the trust opinions of African consumers concerning self-service technologies, and ultimately the effect this may have on their behaviour in the form of advocacy and helping intentions.

To contribute to this discussion, this article then aims to develop a model that explains trust and citizenship behaviours. Secondary to this aim, it is the intention of this article to advance understanding on the extent to which the views of fellow consumers may impact on the trust opinions of consumers.

The study was directed at existing electronic banking users in South Africa. It was expected that electronic banking as a form of self-service technology would be widely embraced by the respondents and could be useful in exploring trust and citizenship behaviours. From a theoretical perspective, the proposed model may be important and offer insight into

underlying factors related to trust that contribute to customer citizenship behaviour. From a practical perspective, the research findings may offer strategic direction to other African countries and serve as a starting point in the investigation of initiatives that may contribute to customer citizenship behaviours directed towards other potential users and that may assist in the adoption and use of, first, electronic banking services and, second, other forms of self-service technology.

In the sections that follow, a theoretical framework is provided first to offer more insight into the research model and hypotheses of this study. The research methodology is outlined next, followed by analysis of the research findings. The article concludes with discussion of the research implications, limitations and directions for further research.

## **2. Theoretical framework**

### **2.1 Source credibility**

Credibility has been described as a complex and multifaceted concept (Filiari 2016:48) and has been extensively researched since the early 1950s. Despite the numerous studies conducted on credibility, consensus has not yet been reached on a formal definition for explaining credibility related to a source. The general view among scholars is that a credible source is a person perceived to be believable (Hilligoss & Rieh 2008:1468).

A credible source further displays characteristics that lead to the perception that it is valid and capable of providing accurate and helpful information (McLaughlin 2016:103). Two of the most cited characteristics of source credibility are source trustworthiness and source expertise. These were initially identified by Hovland *et al.* (1953) as important yardsticks of source credibility and have been recognised by other scholars (Ayeh, Au & Law 2013:439; Dou, Walden, Lee & Lee 2012:1556; Pornpitakpan 2004:244). It is believed that source trustworthiness and source expertise have independent effects on source credibility (Munnukka, Uusitalo & Toivonen 2016:184).

### **2.2 Source trustworthiness**

Source trustworthiness relates to the extent to which the receiver perceives the assertions made by another person as valid (Pornpitakpan 2004:244). A trustworthy source is regarded

as a person who provides objective information in an honest manner (Munnukka *et al.* 2016:184).

A trustworthy source is further considered to be a person who acts with integrity, dignity and truthfulness (Roy, Jain & Rana 2013). The trustworthiness of a source may therefore be judged on the extent to which the person concerned is perceived to behave objectively and in a sincere manner (Lis 2013:131).

### **2.3 Source expertise**

Expertise relates to the extent to which the person conveying the message is perceived to be capable of making accurate assertions (Pornpitakpan 2004:244). The expertise of a source is judged according to its knowledge, skill and experience in dealing with the matter. Assessment of the expertise of a source is subjective and may be based on an interaction with the source or the reputation of the source (Hilligoss & Rieh 2008:1469).

Prior research has indicated that the actual expertise of the source is less important than the perception held by the consumer (Munnukka *et al.* 2016:184). A message conveyed by a perceived expert is more likely to be believed than a message communicated by a source with less apparent expertise. Customers are also more likely to listen to a message that is communicated by a perceived credible source (Ngamvichaikit & Beise-Zee 2014:278-279).

### **2.4 Trust as an element of relationship marketing**

The concept of trust is grounded in relationship marketing theory. Trust is regarded as essential when establishing relationships with customers (Hurley, Gong & Waqar 2014:353). Especially in the banking context, trust is important in relationship building, as a high level of trust may indicate the customers' confidence in the bank to serve their interest. Customers who trust the bank may also be more willing to forgive negative encounters with the bank (Esterik-Plasmeijer & Van Raaij 2017:97-98). In an e-commerce setting, the concept of trust is even more important, owing to the degree of uncertainty involved in the transaction. Consumers may be uncertain about using the technology or the stakeholders involved in executing the transaction (Grabner-Kräuter & Faullant 2008:485).

Principally, trust occurs if one party has confidence in and a willingness to rely on another party (Moorman, Zaltman & Deshpande 1992:315; Morgan & Hunt 1994:23). In an online

context, trust relates to the consumer's willingness to rely on the website/web vendor and internet in which the consumer has confidence (Grabner-Kräuter & Faullant 2008:485; McKnight, Choudhury & Kacmar 2002:337). Trust is furthermore regarded as a multi-dimensional construct. In the online context, the concept of trust is believed to comprise a "hard" and a "soft" dimension. The "hard" dimension of online trust relates to the functional nature or ability of the object to perform and includes an assessment of the e-commerce website, the website offering and the underlying technology. The "soft" dimension of trust concerns an evaluation of the extent to which the provider is honest, has integrity, is benevolent and acts with credibility (Grabner-Kräuter & Faullant 2008:486).

In the context of this study, the decision was made to focus on the "hard" dimension of trust and to specifically assess electronic banking customers' perceptions of the competence or ability of the service to improve their performance, productivity and effectiveness. It was envisaged that bank customers in South Africa would already have a good perception of the integrity of their current bank provider and could rather focus on trust aspects related to the performance, productivity and effectiveness of the service when deciding on the benefits and whether it would be worthwhile to engage in further citizenship behaviours.

## **2.5 Behavioural intention**

Behavioural intention relates to the commitment of a person to perform a given task and is often associated with overt future behaviour (Cham, Lim, Aik & Tay 2016:417). Behavioural intention literature originates from learning theory and generally presumes that actual behaviour is estimated by a predisposition to perform the given behaviour (Malhotra & McCort 2001:235). Various behavioural intention models have been established over the years and all propose that intention provides an indication of a plan to perform a given behaviour (Ajzen 1991; Ajzen & Fishbein 1977; Davis 1989). The behaviour intended by consumers may be either favourable or unfavourable towards the organisation (Rahi, Yasin & Alnaser 2017:6). Favourable behavioural intention may include planned actions such as appraising the organisation or preferring the organisation above other suppliers. Unfavourable behavioural intention may entail complaining about the organisation or switching to another supplier (Zeithaml, Berry & Parasuraman 1996:34).

This study concerns the measurement of favourable behavioural intention in the form of advocacy intention and consumer helping intention. These two dimensions are considered

forms of customer citizenship behaviour and are investigated in this study as banks and other self-service providers may benefit from customers recommending the service to fellow customers and helping them to use the service correctly.

## 2.6 Advocacy intention

Advocacy relates to aspects such as telling other people about a positive aspect of the organisation and persuading friends and relatives to also consider its product offering (Yi & Gong 2013:1281). Advocacy is often referred to in academic literature as positive word-of-mouth communication (Gremler, Gwinner & Brown 2001:50; Ranaweera & Prabhu 2003:82) and is considered a highly valuable resource. Recommendations from trusted friends and family members can greatly assist in persuading customers of the benefits of an offering (Buttle & Groeger 2017:1) and may enhance the reputation of the organisation (Yi & Gong 2013:1280).

Customers that are secure in their relationships with a service provider are anticipated to serve as advocates for the organisation (Fullerton 2003:335) and promote its interest (Bettencourt 1997:385). For the purpose of this study, advocacy is measured as a behavioural intention. Advocacy intention has been denoted in academic literature as an act of loyalty and concerns the probability of recommending a service provider to fellow consumers (Chai, Malhotra & Alpert 2015:24). Advocacy intention in the context of this study is regarded as the intention of saying positive things about electronic banking services to other people, recommending the service and encouraging others to use it.

## 2.7 Helping intention

Evidence exists that consumers help one another in the marketplace (Price, Feick & Guskey 1995:256). Helping behaviour from a customer citizenship perspective refers to “customer behavior aimed at assisting other customers” (Yi & Gong 2013:1281), and value is created when consumers help one another (Johnson, Massiah & Allan 2013:121). Forms of helping behaviour may include structuring the decision problem, validating the decision process, examining different product options, offering advice and expertise, negotiating selling conditions and concluding on the final product selection (Cheng, Luo, Yen & Yang 2016:269; Price *et al.* 1995:256-257). Assistance may also vary from short informal discussions to assisting a person in store (Price *et al.* 1995:256).

It has further been noted that people in general help people they know rather than strangers. People seeking help seem to prefer support from friends and family above unfamiliar people. The assistance provided tends to be planned rather than spontaneous, and it seems that helping behaviour as such should not be viewed as an isolated event but rather as a series of events embedded within long-term social relationships (Amato 1990:31).

The extent to which a person is involved in helping activities may also depend on the size of the person's social network (Amato 1990:32). Helping behaviour, however, tends to occur on an informal basis and is less role-scripted (Yi & Gong 2013:1281). In the context of this study, the researchers follow the guidelines of Yi and Gong (2013) and measure citizenship helping behaviour in terms of the intention to assist other consumers needing help with the electronic banking service and to teach them to use it correctly (Yi & Gong 2013:1281).

### **3. Proposed integrative model**

According to Aqili and Moghaddam (2008:228), the digital divide is

a term used to describe the discrepancy between people who have access to and the resources to use new information and communication tools, such as the Internet, and people who do not have the resources and access to the technology. The term also describes the discrepancy between those who have the skills, knowledge and abilities to use the technologies and those who do not (Aqil & Moghaddam 2008:228).

Factors contributing to the development of the digital divide are infrastructure expansion and consumers' prior exposure to and experience in using the internet. These aspects appear to be particularly problematic on the African continent. The digital divide has been described as a pressing problem for Africa, where people are mostly excluded from the information society and suffer from lower access to and usage of new technologies (Bornman 2016:264; Fuchs & Horak 2008:100).

This scenario seems to be present in South Africa as well, where progress towards an information society has been described as slow and hardly materialising (Bornman 2016:276). In South Africa, the internet was introduced only in the mid-1990s, which was then followed by internet banking. The more advanced forms of electronic banking services, such as mobile banking apps, were introduced in 2011. Furthermore, it has been noted that in South Africa only one third of public schools are using computers and other digital devices

in the classroom environment and that the country is placed 65<sup>th</sup> (in a total of 145 economies) with reference to overall information communication technology usage (Cape Digital Foundation 2017:Internet).

In this environment it seems plausible that there are electronic banking customers that may depend on the views of their fellow consumers to validate their own perceptions of trust in the service they are using. Owing to their limited exposure to information technologies, these consumers may prefer to relate to the views of fellow consumers whom they regard as credible, to form an opinion on whether the service can be trusted. It may not be the content of the view expressed by fellow consumers that leads to persuasion and an opinion of trust but rather the perception that the information is obtained from a credible source.

Support for the argument that a source perceived to be highly credible may influence the opinion of the receiver can be found in the work of Hovland and Weiss (1951:642) on source credibility. It has also been stated that people may engage in heuristic processing of information owing to their inability to spend the time or effort needed to systematically evaluate the information received (Hilligoss & Rieh 2008:9). Accordingly, consumers unable to engage in high-level thinking to form an opinion of trust may opt to follow the heuristic path and, based on their perception of the credibility of the source providing the positive view, conclude that the electronic banking service they are using can in fact be trusted.

Considering the source credibility dimensions of source trustworthiness and source expertise, as well as this study's interest in competence trust, the following is first hypothesised in this study:

**H<sub>1</sub>:** The source credibility dimension source trustworthiness has a positive and significant impact on competence trust.

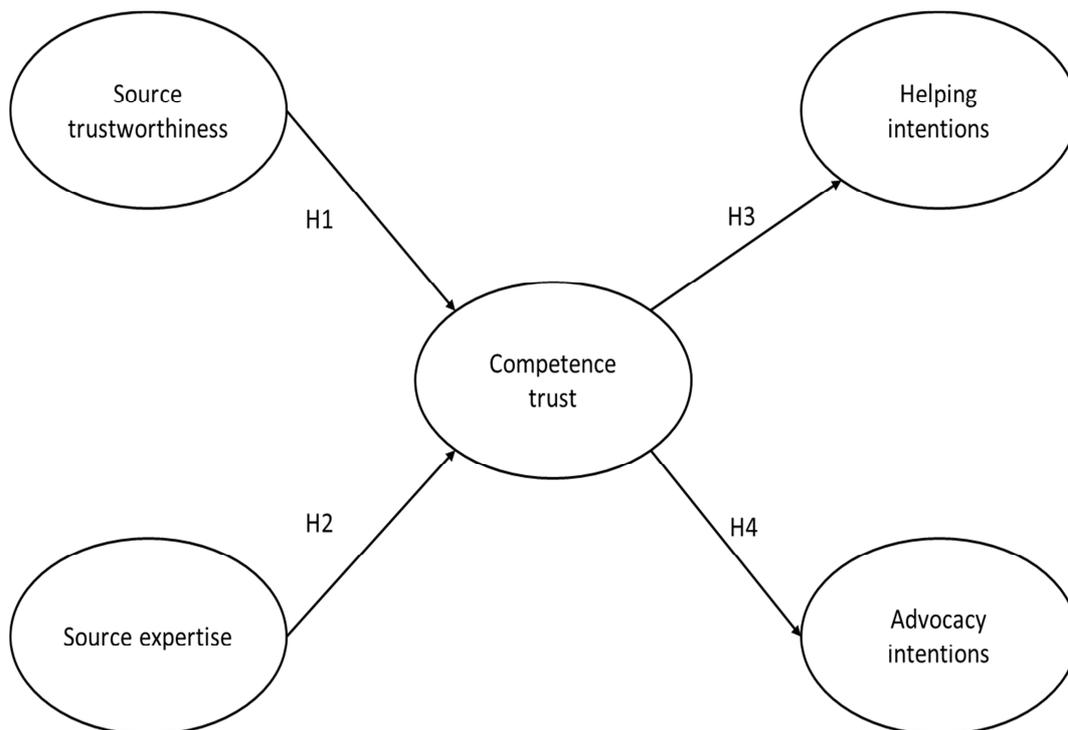
**H<sub>2</sub>:** The source credibility dimension source expertise has a positive and significant impact on competence trust.

Subsequent to the perception of trust, electronic banking customers may be motivated to engage in customer citizenship behaviour in the form of consumer helping intention and advocacy intention. It has been noted that a highly credible source tends to be more persuasive than a source with lower credibility and may ultimately affect behavioural response (Dou *et al.* 2012:155; Pornpitakpan 2004:244-245, 247).

Further support for the relationship between trust and citizenship behaviours can be found in the social exchange theory (Blau 1964). According to this theory, people receiving a benefit from another party may want to reciprocate by returning the favour. Hence, customers appreciating the benefits of a trusted service may want to engage in further citizenship behaviours and assist other consumers in using the service. Various studies have highlighted the possible relationship between trust and customer citizenship behaviour (Blau 1964; Temerak, Winklhofer & Hibbert 2009:14; Yi & Gong 2008:979). Considering the customer citizenship dimensions of advocacy intention and consumer helping intention, it is finally hypothesised as follows:

- H<sub>3</sub>:** Competence trust has a positive and significant impact on helping intentions as a form of customer citizenship.
- H<sub>4</sub>:** Competence trust has a positive and significant impact on advocacy intentions as a form of customer citizenship.

Figure 1 illustrates the relationships proposed in this study:



**FIGURE 1: Conceptual model**

Source: Derived from hypothesised relationships in this study

The next section provides more insight into the methodology followed to examine the hypotheses formulated.

## **4. Methodology**

### **4.1 Design, target population and sample**

A descriptive and quantitative research approach was followed. Self-administered questionnaires were distributed to electronic banking customers in South Africa who had acknowledged prior engagement with fellow users of the service and received positive messages about the service from them.

The Protection of Personal Information Act 4 of 2013 of the Republic of South Africa prohibits banks in South Africa from disclosing personal information about their clients. Therefore, trained field workers were requested to approach suitable respondents on the basis of convenience, while aiming to survey an equal number of male and female respondents to ensure that the sample would reflect the target population.

In the end a total of 439 respondents participated in the survey. A total of 44% of the respondents were male and slightly more were female (56%). All respondents admitted that they were current users of electronic banking services and had previously received positive messages about the service from fellow consumers. The source of the positive messages received was indicated by most respondents to be a family member (48.9%), followed by a friend (31.6%) and colleagues and other consumers (19.5%).

### **4.2 Questionnaire**

Following the cover letter that explained the rights and expected roles of the respondents, two screening questions were provided to ensure that only existing users of electronic banking services who received positive messages about the service from fellow consumers would participate in the survey.

The remaining sections of the questionnaire obtained information on the demographic profiles of the respondents and also requested participants to rate a number of statements pertaining to the constructs assessed in the proposed model.

A five-point unlabelled Likert-type scale was used, with 5 indicating strong agreement with the statement. Source trustworthiness was measured using the adapted scale of Lis (2013:134) and contained five statements. Source expertise was measured with three statements developed from the literature review. The competence trust scale included three statements and was adapted from Johnson (2007:21). The consumer advocacy intention and helping intention scales were adapted from Yi and Gong (2013:1281). Advocacy intention was measured with three statements, and the helping intention scale consisted of four items.

### **4.3 Data analysis**

The SPSS 24.0 statistical package was used for determining descriptive statistics and to compile the demographic profile of the participants. Subsequent to this investigation, the AMOS 24.0 package was used to conduct a confirmatory factors analysis, to assess the validity of the measurement model. A structural equation model was also compiled to investigate the hypotheses formulated for the study.

## **5. Research results and analysis**

### **5.1 Validity and reliability**

Statistics pertaining to the measurement model are listed in Table 1. In the initial analysis of the results, one of the statements measuring source trustworthiness obtained a loading below 0.5 and was consequently excluded from the analysis (Hair, Anderson, Babin & Black 2010:605). The output of the re-specified confirmatory factor analysis evidenced that the measurement items ranged from 0.722 to 0.947 and all loaded significantly onto their individual constructs ( $p$ -value < 0.0001).

The average variance extracted (AVE) value obtained for each construct also exceeded 0.5, while all composite reliability (CR) coefficients were above 0.7. For each construct, the AVE value was also smaller than the corresponding CR value. Hence, evidence of convergent validity was provided (Hair *et al.* 2010:605).

Considering the fact that the AVE values for each construct were also greater than the corresponding maximum shared squared variances (MSVs), evidence of discriminant validity

was further provided. Adequate fit indices for the measurement model verified construct validity (CMIN/DF = 2.756, CFI = 0.969, IFI = 0.969, TLI = 0.956 and RMSEA = 0.063).

Finally, as evidenced in Table 1, no Cronbach's alpha value was lower than 0.7, thereby confirming the internal consistency reliability of the measurement scales of this study (Pallant 2013:104).

**TABLE 1: Reliability, convergent and discriminant validity results summary**

Construct	Standard factor loadings	Composite reliability	Average variance extracted	Maximum shared variance	Cronbach's alpha
<b>Source expertise (of fellow consumer)</b>		0.806	0.581	0.180	0.805
Knows a lot about e-banking services	0.754				
Is viewed by others as an expert on e-banking services	0.809				
Has a lot of experience with e-banking services	0.722				
<b>Source trustworthiness (of fellow consumer)</b>		0.937	0.788	0.180	0.931
Is honest	0.836				
Is reliable	0.937				
Is sincere	0.882				
Is trustworthy	0.892				
<b>Competence trust (of respondent)</b>		0.847	0.650	0.426	0.841
Can rely on e-banking technology to execute transactions reliably	0.790				

Construct	Standard factor loadings	Composite reliability	Average variance extracted	Maximum shared variance	Cronbach's alpha
Believe that technology related errors are quite rare	0.728				
E-banking technology is very reliable	0.892				
<b>Helping intentions (of respondent)</b>		0.955	0.841	0.304	0.958
Give advice on how to register for e-banking services	0.883				
Assist other people in registering for e-banking services	0.911				
Show other people how to use e-banking services correctly	0.947				
Show other people how to use certain features of e-banking services	0.926				
<b>Advocacy intentions (of respondent)</b>		0.938	0.833	0.426	0.938
Say positive things about e-banking services to other people	0.881				
Recommend e-banking services to other people	0.926				
Encourage other people to use e-banking services	0.931				

Source: Calculated from survey results

## 5.2 Structural model

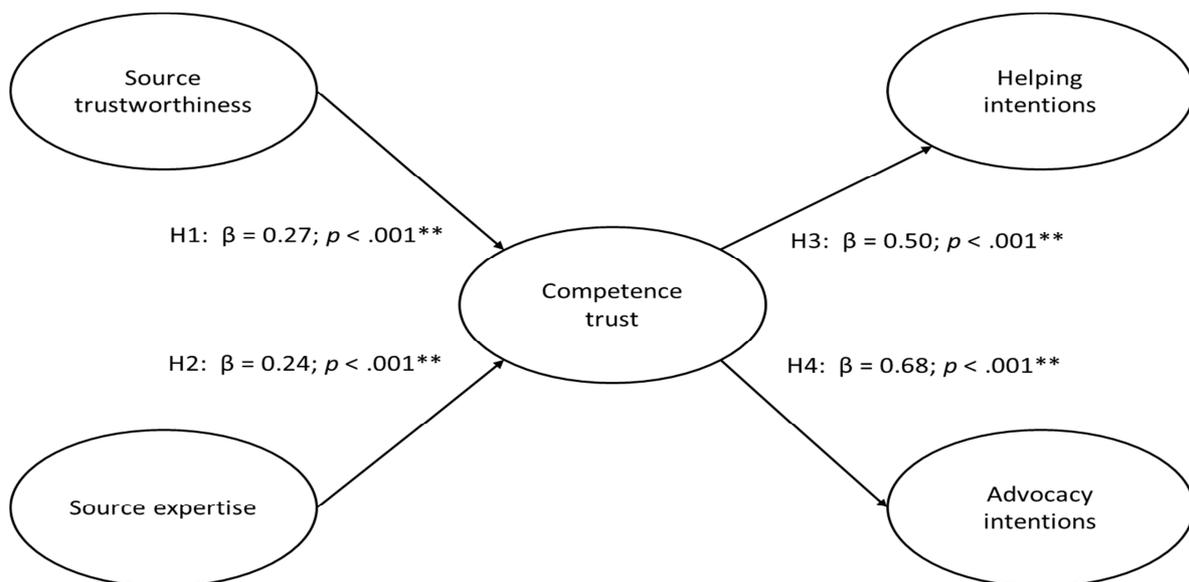
A structural model was developed to assess the proposed relationships between the research constructs and to verify the research hypotheses formulated for this study (Table 2 and figure 2).

**TABLE 2: Hypothesis testing**

Hypothesis	Exogenous construct	Endogenous construct	Standardised regression weight	p-value	Finding
1	Source trustworthiness	Competence trust	0.270	0.001**	Supported
2	Source expertise	Competence trust	0.237	0.001**	Supported
3	Competence trust	Helping intentions	0.496	0.001**	Supported
4	Competence trust	Advocacy intentions	0.680	0.001**	Supported

Note: \*\*Significant at  $p < 0.001$

Source: Calculated from survey results



**FIGURE 2: Structural model**

Source: Derived from survey results

As indicated in Table 2 and Figure 2, all regression weights were found to be statistically significant at  $p < 0.0001$ . Adequate model fit indices were also obtained: CMIN/DF = 3.695, CFI = 0.949, IFI = 0.949; TLI = 0.932 and RMSEA = 0.078. Consequently, following these statistics, all four hypotheses formulated for the study could be accepted.

## 6. RESEARCH IMPLICATIONS, LIMITATIONS AND DIRECTIONS FOR FURTHER RESEARCH

Several insights can be drawn from the research findings.

### 6.1 Theoretical implications

The first theoretical insight that can be drawn from the research findings concerns the theories grounding the research constructs investigated. The literature review revealed that source trustworthiness and source expertise are generally considered dimensions of source credibility, as identified by Hovland *et al.* (1953). Competence trust is viewed as a sub-dimension of trust and is grounded in the relationship marketing theory (Moorman *et al.* 1992:315; Morgan & Hunt 1994:23).

For organisations to build a relationship with their customers, trust must first be established. Furthermore, as explained in the introduction to this article, consumer helping intention and advocacy intention are viewed as dimensions of customer citizenship behaviour (Yi & Gong 2013:1279). Considering the established relationships between source trustworthiness and competence trust (H1), between source expertise and competence trust (H2), and between competence trust and consumer helping intention and advocacy intention (H3 and H4), it appears that theories from various disciplines are interconnected to contribute to customer citizenship behaviour.

Source credibility, from the field of communication and persuasion, may have an impact on consumers' perceptions of competence trust and accordingly play an influencing role in the relationships organisations may want to develop with their customers. It seems that a connection also exists between the theory of relationship marketing and customer citizenship behaviour.

Customers, in appreciation of the relationship and the competence trust that has been established, may want to reciprocate by engaging in customer citizenship behaviours. Of

interest, however, is the role that fellow consumers play within this value co-creation process. It seems that the establishment of solid relationships with customers does not depend only on transactional exchanges between an organisation and its customers. In an African environment, characterised by the digital divide, it seems plausible that fellow consumers would play a key role in shaping the trust perceptions of users of electronic banking services and therefore have an impact on the relationship marketing practices of the organisation and ultimately customer citizenship behaviours.

Knowledge of these matters is important, as within an African country it may be imperative for organisations to include the help of fellow consumers in their relationship building strategies. Establishing good relationships with customers in African countries may not require merely a simple two-way communication process between the organisation and the customer but also the involvement of friends and family. The connection between source credibility and relationship marketing and their ultimate effect on customer citizenship behaviours is therefore important and should be considered in the design of customer citizenship behaviour strategies.

Concerning the second theoretical insight, little research has been conducted to obtain more insight into the role of trust in facilitating customer citizenship behaviours. It seems that the academic debate relating to relationship marketing antecedents of customer citizenship behaviour focuses primarily on affective commitment (Curth, Uhrich & Benkenstein 2014:147; Patterson, Razzaque & Terry 2003:2079). While this dimension is important, the research findings of this study provide evidence that in a-service technology context, trust as a relationship marketing factor may also be important in facilitating citizenship behaviours.

Specifically, it seems that users of electronic banking services first need to appreciate the competence or reliability of the service before engaging in customer citizenship behaviours. Further, it seems that users' perceptions of trust are shaped by the opinions of fellow consumers who are believed to be credible sources.

Source credibility is judged on the basis of the source's characteristics, which include their level of trustworthiness. Hence, the ultimate decision to engage in customer citizenship behaviours may not only depend on the user's views of trust relating to technology, but could also rely on the influence of a trustworthy source (a fellow consumer) that shapes the opinions of the user. Various forms of trust may therefore play a role in contributing towards citizenship behaviours. Knowledge of these matters is important, as trusting beliefs are

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essential and could make a meaningful contribution in the African self-service technology environment.

To extend knowledge on this matter, it is suggested that more research be conducted to fully grasp the concept of post-usage trust in an African context. A number of key questions concerning the trust that African consumers develop towards their fellow consumers also need to be answered. For example, whom do these consumers really trust? This study focused mainly on trust perceptions towards friends and family members. However, in other African countries it may be the opinions of the elders or leaders of the community that have the greatest impact on consumers' opinions.

A consequent question that would require answering concerns why consumers would trust these sources. In an African context it may not necessarily be only the level of expertise and trustworthiness of the source that determine credibility. There may also be other factors that are still unexplored and could influence source credibility perceptions and ultimately trust opinions and citizenship behaviours. The structural model of this study accordingly provided an initial bridge for connecting various forms of trust that seem to play a role in customer citizenship behaviours. A further investigation of this model is required within other African countries to obtain more comprehensive insight into trust and customer citizenship behaviour from a self-service technology perspective.

## **6.2 Managerial implications**

From a managerial perspective, the research findings are of strategic importance to the banking industry struggling with slow electronic banking adoption rates. The structural model evidences that it may be useful to rely on the customer citizenship behaviours of existing users in persuading more customers to adopt and use the service. Specifically, existing users of the service could share their experiences and, by advocating the benefits of electronic banking and providing help, could encourage other potential users who have been preferring traditional in-branch banking services to overcome their fears and to register for the electronic service.

Before engaging in customer citizenship behaviour activities, however, it appears that existing users of electronic banking services would first need to be convinced that the service provided can be trusted. It would be important for retail banks to ensure that users of the service believe and experience that they can rely on the service to execute their

transactions, which technology related errors are restricted, and that overall a reliable service is provided. The perceptions of fellow consumers could also be of assistance in this regard, provided that they are perceived as credible sources.

From a broader perspective, the research findings may be useful to governments and other industries in Africa making use of self-service technologies as a distribution channel. The same model may be relevant and could be applied to ensure greater adoption and use of the technologies in these service environments.

Use of the technologies may further contribute to the development of a knowledge-based society. It is believed that empowerment through information communication technologies (ICTs) could transform emerging countries in Africa into ones that are based on a knowledge economy and help the continent become a player in the global business world (Britz, Lor, Coetzee & Bester 2006:29; Murphy, Carmody & Surborg 2014:264-265). ICT developments may contribute in connecting people to jobs, markets and social services (World Bank 2015:19) and also in reducing poverty (May, Waema & Bjåstad 2014:5, 6, 10).

In recognition of the need for a knowledge-based economy, some African countries, including Rwanda, Kenya, Ghana and South Africa, have employed measures for enabling digital growth in their ICT sectors (Department of Science and Technology 2007:iv, 1; May *et al.* 2014:10). However, these countries and other governments and businesses on the African continent may achieve more success by also taking advantage of the opportunities provided by self-service technologies.

In applying the model and facilitating customer citizenship behaviours, it may be possible for governments and businesses in Africa to focus on consumers and “employing” them in various roles to assist in the marketing of the service and in educating other customers to use the service correctly.

For example, existing users of the service could perform the role of “teachers in skill development” who could educate other consumers in correctly using the self-service technology. Consumers may also perform a “social cohesion role” and could be targeted by governments and businesses to reach out to other consumers and inspire them to join the network of customers benefiting from the service delivery. Consumers may also perform a “marketing role”, and their relationship marketing practices towards other consumers may be

more important than the relationship quality efforts employed by governments and businesses.

Governments could employ the services of consumers in a “supporter role” to ensure that customer-to-customer helping behaviour would lead to a greater implementation of their policies regarding the effective use of self-service technologies. As such, consumers may also serve as “change agents” for motivating other consumers to adopt and use new innovations launched by governments and businesses.

### **6.3 Limitations and further research directions**

This study was conducted within the South African electronic banking environment to obtain an initial understanding of the importance of trust in facilitating customer citizenship behaviours. Further research is required, however, to investigate the extent to which the structural model may be applicable to other forms of self-service technology in the broader African environment. Knowledge is also needed on additional factors that may be relevant in determining source credibility and may be unique to the African context.

The type of fellow consumer that electronic banking users in Africa respect and approach when enquiring about the service, must be investigated. It is plausible that in the broader African environment the opinions of elders or leaders of the community may be more important than the views of friends and family members and could influence the behaviour of the group.

Furthermore, this study focused only on the competence trust perceptions of electronic banking customers. The identified model may be expanded by investigating additional dimensions of online trust. According to McKnight *et al.* (2002:334), factors such as the disposition to trust and institution-based trust concerning the internet environment are also important in an e-commerce environment and accordingly could also play a role in contributing to the citizenship behaviours of consumers. It is further recommended that this study's research findings be compared with the behaviour of electronic banking users in more developed countries, to obtain greater insight into the unique challenges faced by Africa and to identify pathways for improving customer citizenship behaviour, specifically on the African continent.

## 7. CONCLUSION

The extent to which trust may contribute to customer citizenship behaviours has received little attention in academic research. The findings of this study offer confirmation that fellow consumers may influence a user's trusting beliefs towards a self-service technology. In appreciation of the benefits received, users who trust the technology may engage in customer citizenship behaviours. Further research is required to investigate the extent to which the structural model may be applicable to other forms of self-service technologies within the broader African environment.

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