

EXPLORING DIMENSIONS OF CUSTOMER IN-ROLE AND EXTRA-ROLE BEHAVIOUR: A CONFIRMATORY FACTOR ANALYSIS APPROACH IN SELECTED BANKS OF PUNJAB

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ABSTRACT

The present research explores the complex dynamics of customer involvement through an in-depth analysis of activities that take place both within and beyond the defined role. Although voluntary customer activity (extra-role) stands apart from normative expectations and provides valuable information on client satisfaction and involvement, participation behaviors (in-role) follow expected activities. The study attempts to fill the existing gap and indicate the manner in which consumers interact within both their defined roles and extraneous activities by comparing both aspects of interaction. The findings suggest that extra-role behaviors can act as an important bridge between companies and customers, hence strengthening relationships. Customers actively involved in extra-role behaviors indicate a greater sense of commitment and concern for the development of the organization, hence generating value and benefits for both. This research has the capacity to increase the understanding of managers and act as a standard document for formulating strategies to promote positive customer interactions. In general, the findings of this research indicate the importance of recognizing and taking advantage of the entire spectrum of customer behaviors, encompassing expected in-role activities and voluntary extra-role contributions. By doing so, businesses can create more meaningful and mutually beneficial relationships with their customers, ultimately driving long-term success and sustainability.

Key words: In-Role, Extra-Role, Customer, Participation, Voluntary

INTRODUCTION

Value co-creation is gaining traction in the service business, particularly in the banking sector, which is ripe for innovation. Customer behaviour is shifting in the banking industry, with more demanding client profiles (Oliveira and von Hippel, 2011). To survive and excel in

competitive and globalized world banks must focus and provide innovative and responsive services to customers. Das et al., (2018) investigated the hurdles to banking innovation. As a result, co-creation of value in the banking sector is an important research topic. Mainardes et al., 2017 are of view that banks are becoming more customer-centric in order to innovate and achieve a competitive advantage through consumer involvement and satisfaction. For banks and clients alike, developing an awareness of co-creation in the banking sector is an emerging area for bringing in service innovations.

Organizations that place a strong emphasis on understanding and meeting the needs of their customers are more likely to foster customer loyalty and build a broad, committed client base (Keshavarz & Jamshidi, 2018). Within the banking sector, cultivating a larger and more loyal consumer pool can enhance financial stability (Anderson et al., 2004; Chakroun & Gallali, 2015). Achieving high levels of customer satisfaction requires organizations to continuously improve their service quality and operational efficiency, which in turn can drive profitability (Ittner & Larcker, 2003; Keshavarz & Jamshidi, 2018). Enhanced service delivery and value co-creation (VCC) have also been linked to increased organizational returns (Chen et al., 2014; Chen et al., 2017; Keshavarz & Jamshidi, 2018). Therefore, it is imperative for financial institutions to develop comprehensive strategies that prioritize both customer satisfaction and profitability (Kim et al., 2003; Chen et al., 2018). To be effective, such strategies must be rooted in a thorough understanding of customer expectations and needs (Carù & Cova, 2015).

Value co-creation (VCC) by Prahalad and Ramaswamy (2004) enables the customer to co-create the service experience for their own setting by integrating the customer and company services. Previously, the core purpose of co-creation has been the creation of values that were mostly concerned with the production process and prices of a company (Vargo et al., 2008). Previous studies on value co-creation were mostly focused on the co-creation of products instead of services, and its extension to other service industries, like banking, resulted in its extensive usage and application (Payne et al., 2008).

THEORETICAL BACKGROUND

Value Co-creation

Value co-creation is a new banking model (Chen et al., 2018) and is seen as paramount in developing strategies for building long-term competitive advantage. Essentially, VCC is the participation of customers in the value creation process to value for both parties of the transaction. Particularly in the service sector, customers have become active rather than passive participants, being considerably more aware and knowledgeable than their past uninformed and passive role. Banks can no longer hence act autonomously, producing services without the involvement of clients. Clients now engage their banks and, in doing so, also produce value, having new knowledge and information. Knowledgeable, networked, and active customers become real value creators.

The present study commences by conceptualizing customer value co-creation behavior and delineating its key dimensions within the context of the banking sector. Subsequently, the

paper describes a series of investigations undertaken to construct a scale for measuring customer value co-creation behavior, followed by rigorous tests to establish the scale's reliability and validity. The empirical findings from this study further substantiate the effectiveness of the developed scale in capturing the dimensions of value co-creation specific to banking services. Drawing upon the work of Yi and Gong (2013), value co-creation behavior is classified into two primary categories: customer participation behavior (in-role) and customer citizenship behavior (extra-role). Customer participation behavior encompasses those actions that are fundamental and integral to the co-creation of value, whereas customer citizenship behavior refers to voluntary, discretionary actions that, while not essential, significantly enhance the bank's ability to deliver exceptional value.

DIMENSIONS (IN-ROLE & EXTRA-ROLE) & SUB-DIMENSIONS

In the current research, six dimensions of customer participation behavior and four dimensions of customer voluntary (citizenship) behavior are utilized to comprehensively assess value co-creation activities. This classification is informed by prior studies (Yi & Gong, 2013; Groth, 2005; Bove et al., 2009; Yi et al., 2011). The six dimensions of CPB (Customer Participation Behaviour) are given below i.e.:

Responsible Behaviour- Customers act responsibly when they acknowledge their role and duty as quasi-employees (Ennew & Binks, 1999; Yi and Gong, 2013). For value creation to be effective, it is strictly imperative that employees and customers work together, obey the set rules, and respect the instructions of bank policies and officers (Bettencourt, 1997).

Sharing of information – Bank customers must share vital information to bank personnel so that value co-creation can be achieved. Sharing information with bank personnel, customer can get personalized service according to his/her requirements. One of the sources of information sharing is when customers clearly inform bank personnel about what they require from bank personnel while availing services so that customer can get personalized services (Yi and Gong, 2013).

Information Seeking - Customers actively search for information in order to fulfill various cognitive needs and to demystify their service needs (Kellogg et al., 1997). They inquire directly about the parameters and status of the services being provided. Customers also need to know how they can actually contribute as value co-creators and about expectations being made of them in a service encounter (Yi and Gong, 2013).

Personal Interaction- It plays a central role in successful co-creation of value (Ennew & Binks, 1999). Central aspects of personal contact include the display of respectfulness, friendliness, and courtesy (Yi and Gong, 2013). Value co-creation in the service industry occurs in a social context; a warmer, more friendly, and supportive social context in the bank enhances the chances of voluntary participation of customers in the value co-creation process. (Lengnick-Hall et al., 2000).

Motivation- Motivation is a driving force that directs people toward their objectives and towards strategies for engaging in customer participation behaviour in service sector (Hoyer et al., 1997; Tsai et al, 2017). Customers themselves are the source of this force, which acts

as an internal trigger for successful CPB (customer participation behaviour) (Mills & Morris, 1986). The willingness, desire and readiness of an individual comprise motivation which inspires banking customers to participate in behaviour like information processing and decision-making (MacInnis et al., 1991).

Ability- Ability of customers along with their knowledge, intelligence, and other resources, is a necessity to bring about a desired result (Hoyer et al., 1997; Tsai et al, 2017). As a result, the ability of an individual to perform is defined as his or her capability to cooperate and collaborate. Prior experience, personal knowledge, and a feeling of situational competency are related to ability (Dholakia & Bagozzi, 2002). The significant influences of skill and motivation on consumers' cooperative behavior have been looked at in several studies. Extending Bowen's (1986) investigation of the factors affecting employee behavior in banks, Dellande et al., (2004) advocate the importance of motivation in employee's behaviour leading to service effectiveness. Customers are encouraged to co-produce by incentives like price reductions or time savings (Meuter et al., 2005).

The four dimensions of CVB (Customer Voluntary Behaviour) are:

Feedback- The feedback that customers give to its banking staff typically has a positive impact on banking operations. One of the primary contributions made by a customer's voluntary performance is feedback, according to Bettencourt (1997), who proposed it as one of the constructs of customer citizenship behaviour. This concept refers to customers' obligation to participate in and become interested in the banking affairs (Graham, 1991).

Advocacy- It refers to recommending the bank to others, particularly friends, peers, and family. It is the second level of customer citizenship activity (Groth et al., 2004). Additionally, this is a volunteer action that shows dedication to the bank's promotion of its interests keeping aside one's individual interests. (Bettencourt, 1997). Referrals and recommendations are advantageous, particularly in service environments, since they aid in the promotion of goods, creation of favourable perceptions and building goodwill, and the expansion of banking business.

Helping- Helping is a construct of customer voluntary behavior that aims at helping other customers at branch of bank (Groth, 2005). This consumer behaviour is crucial in the service industry since customers visiting bank frequently need assistance because they are not clear about using certain facilities at bank. By recalling their challenges and experiences when they first began using the banking services, banking customers may be able to educate other customers and help them solve similar problems when they use a particular service. (Rosenbaum & Massiah, as referenced by Yi & Gong 2013).

Tolerance- Tolerance, which refers to a customer's readiness to be patient when services are not delivered as per his expectations. When a bank fails to give its consumers acceptable service at any time, polite manner or a willingness to be patient might help a group of people or individual accept delays caused by any shortages or mistakes on the part of the bank (Lengnick-Hall et al., 2000). Tolerance is very necessary in service sector especially banking because inability to fulfill customer expectations leads to customers changing their preference

for another bank which results in unfavourable image of bank along with reduced profits. (Keaveney, 1995, Yi and Gong, 2013)

OBJECTIVES OF THE PAPER

1. To explore the various forms of customer in-role and extra-role behaviours in the banking sector.
2. To empirically validate the key dimensions of these behaviours within banking services.

REVIEW OF LITERATURE

Value co-creation means involving customers and treating them as active partners rather than just recipients. When customers share ideas, give feedback, and participate in the process, businesses can better understand and meet their needs, leading to improved service quality and lasting loyalty. This collaborative approach not only encourages innovation but also helps companies stand out in the market by offering experiences that competitors find hard to imitate (Ida, 2017).

Assiouras et al., (2019) explores how value co-creation between companies and customers leads to greater customer citizenship behavior—behaviors where customers voluntarily support or advocate for service organizations beyond basic interactions. It highlights that when customers are encouraged to participate in service creation, their satisfaction and loyalty increase, pushing them to go the extra mile for the brand. Importantly, the study reveals that personal traits can enhance or moderate these effects, shaping individuals' readiness to engage beyond core service requirements.

Sarioglu (2020) developed and validated a comprehensive scale for customer citizenship behavior (CCB) in the service sector, addressing a gap in the literature. The study identified seven CCB dimensions: providing feedback, positive word-of-mouth, helping and policing other customers, suggesting improvements, participating in firm activities, and intention to use. This scale adapts across cultures, enriching customer experience research.

Anim-Wright and Amartey (2024) examine how customer citizenship behavior—acts like advocacy, feedback, helping others, and tolerance—impacts a customer's sense of entitlement within the hospitality industry. Using data from 263 participants and structural equation modeling, they found that customers who help others or advocate for the business are more likely to feel entitled. In contrast, offering feedback or being tolerant did not have a significant effect. The authors discuss implications for service providers seeking balanced customer engagement

Measures

Dimension	Sub-dimension	Key Source
Customer	Responsible Behaviour	Ercsey, 2015; Khan and Hussainy, 2017; Yi & Gong 2013
	Information	Ercsey Ida, 2017; Khan and Hussainy, 2017; Yi & Gong

Participation Behaviour (In-Role)	Sharing	2013
	Information seeking	Ercsey Ida, 2017; Khan and Hussainy, 2017; Yi & Gong 2013
	Personal interaction	Ercsey Ida, 2017; Khan and Hussainy, 2017; Haron & Razak, 2014; Yi & Gong 2013
	Motivation	Uzkurt 2010; Chen et al., 2017
	Ability	Uzkurt 2010; Chen et al., 2017
Customer Voluntary Behaviour (Extra-Role)	Feedback	Sarioglu 2020; Raaj et al., 2025
	Advocacy	Sarioglu 2020; Gong et al., 2013; Anim-Wright & Amartey 2023
	helping	Sarioglu 2020; Gong et al., 2013; Anim-Wright & Amartey 2024
	Tolerance	Gong et al., 2013; Anim-Wright & Amartey 2024;

RESEARCH METHODOLOGY

The current research work has been conducted to explore the dimensions of customer in-role and extra-role behaviour. 512 customers who visit banks and were associated with selected 5 public and 5 private banks, was taken into consideration as a sample for present study. Details about description of sample in given in Table 1. A well structured questionnaire was used to collect required information regarding customer in-role and extra-role behaviour. The survey instrument was developed based on established scales from previous studies on customer in-role and extra-role behaviors with necessary adaptations for the Indian banking context. 7 point Likert scale has been used for present study. Where 7 point means 'very strongly agree' and 1 means 'very strongly disagree'. Confirmatory factor analysis has been applied to confirm the dimensions derived from a prior study.

Table 1: Sample Demographics

Demographics	Sub Categories	Frequency (%)
Age Group	18-25	92 (18%)
	26-40	225 (43.9)
	41-55	165 (32.2%)
	56 & above	30 (5.9%)
Gender	Male	308 (60.2%)
	Female	204 (39.8%)
Qualification	Matriculation	32 (6.3%)
	Higher Secondary	126 (24.6%)
	Graduate	187 (36.5%)
	Post Graduate and above	167 (32.6%)

Source: Author's compilation

ANALYSIS AND DISCUSSION OF RESULTS

Customers of the bank were asked 43 questions on a 7-point Likert scale, with 7 representing very strongly agreement and 1 representing extremely strong disagreement, in order to confirm the characteristics of their in-role and extra-role behavior. Testing the proposed measurement relationship and assessing the discriminant validity and reliability is the first test in the CFA analysis. Based on a number of fit statistics, the confirmatory factor analysis results showed a rather good model fit to the data.

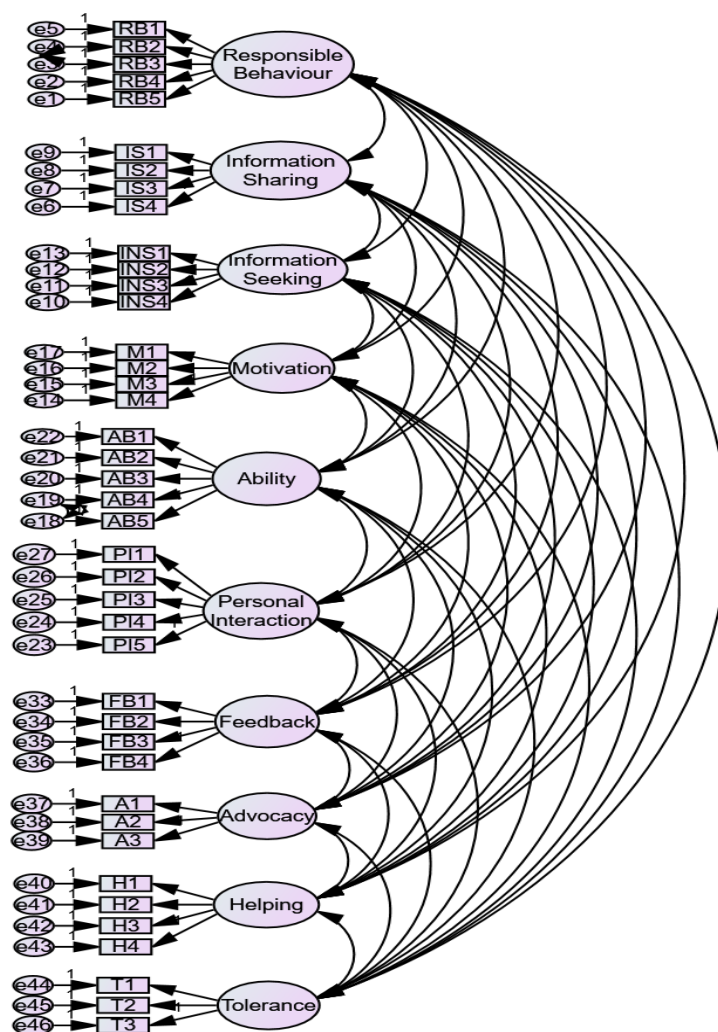


Figure 1: First order CFA

Table 2: Reliability and Validity Analysis

		Construct	Estimate	CR (Composite Reliability)	AVE (Average Variance Extracted)	Cronbach Alpha
RB5	<---	Responsible Behaviour	.862	0.879	0.596	0.879
RB4	<---		.876			
RB3	<---		.652			
RB2	<---		.641			
RB1	<---		.796			
IS4	<---	Information Sharing	.723	0.858	0.602	0.856
IS3	<---		.799			
IS2	<---		.791			
IS1	<---		.787			
INS4	<---	Information Seeking	.835	0.865	0.616	0.864
INS3	<---		.736			
INS2	<---		.790			
INS1	<---		.776			
M4	<---	Motivation	.582	0.827	0.547	0.820
M3	<---		.804			
M2	<---		.761			
M1	<---		.791			
AB5	<---	Ability	.741	0.868	0.570	0.867
AB4	<---		.634			
AB3	<---		.803			
AB2	<---		.767			
AB1	<---		.817			
PI6	<---	Personal Interaction	.631	0.903	0.611	0.897
PI5	<---		.795			
PI4	<---		.864			
PI3	<---		.789			
PI2	<---		.829			
PI1	<---		.763			
FB4	<---	Feedback	.627	0.857	0.604	0.852
FB3	<---		.849			
FB2	<---		.826			
FB1	<---		.786			
A3	<---		.887	0.896	0.742	0.895

		Construct	Estimate	CR (Composite Reliability)	AVE (Average Variance Extracted)	Cronbach Alpha
A2	<---	Advocacy	.867			
A1	<---		.829			
H4	<---	Helping	.812	0.917	0.734	0.914
H3	<---		.852			
H2	<---		.885			
H1	<---		.876			
T4	<---	Tolerance	.590	0.824	0.543	0.817
T3	<---		.767			
T2	<---		.802			
T1	<---		.769			

Source: Author's calculation

The result reported in Table 2 reveal that factor loadings of all the items in present study are greater than 0.5, the CR of each item of study is more than 0.7 and AVE for each construct is more than 0.5. Hence present study fulfils the condition of convergent validity. (Fornell and Larcker, 1981; Hair et al., 2006). Both the conditions of discriminant validity were also satisfied in the present research study. AVE being greater than MSV for all constructs in study and square root of AVE being greater than inter-construct correlations (Fornell and Larcker, 1981; Hair et al., 2006).

Table 3: Statistical Fitness indices

Statistical Fitness Indices	CMIN/Df	GFI	CFI	TLI	NFI	RMSEA
Estimated Value	2.891	0.816	.901	.900	.841	0.061
Required Value	Less Than 3	Greater than 0.8	Greater than 0.9	Greater than 0.9	Greater than 0.8	Below 0.08

Source: Author's calculation

The results of Table no. 3 show various statistical fitness indices. The estimated indices indicate that the measurement model representing all the constructs in the study, is estimated to be statistically fit. (Bagozzi and Yi, 1988; Baumgartner and Homburg, 1996; Hu and Bentler, 1999; Hair et al., 2010). Using confirmatory factor analysis, we tested and confirmed the validity of these behavioral dimensions in our model. The results demonstrate that in-role and extra-role behaviors are clearly distinguishable and reliable, providing a solid basis for future research and practical applications in customer relationship management. In

this study, we examined the different aspects of customer in-role and extra-role behaviour to understand how each contributes to the overall customer experience.

CONCLUSION

Fewer research studies have rigorously investigated the actual nature of customer value co-creation behavior's dimensionality, leaving its specific composition unknown. Marketers can use the scale for measuring, planning, and tracking purposes as they work on projects to better understand and improve their customers' value co-creation behaviors. Furthermore, the scale can be used by the bank to identify the strengths and shortcomings of customer value co-creation behaviour. Banks can deploy adequate resources to the significant aspects of dimensions of value co-creation.

This study sheds light on the multifaceted nature of customer participation, particularly through the examination of both in-role and extra-role behaviors. Our findings highlight the significance of understanding not only the behaviors that customers are expected to engage in (in-role), but also the voluntary contributions they make beyond these expectations (extra-role). By exploring both conventional in-role tasks and the additional, often voluntary, extra-role contributions, businesses can cultivate stronger connections with their customers. This holistic approach to customer participation not only bridges the divide between expected and exceptional actions but also provides a comprehensive framework for fostering meaningful customer relationships and enhancing overall satisfaction.

IMPLICATIONS

Recognizing the significance of both in-role (required, task-specific) and extra-role (voluntary, discretionary) customer behaviors enables businesses to move beyond transactional interactions, fostering deeper engagement and loyalty. Extra-role behaviors—such as providing feedback, participating in online communities, mentoring peers, or actively recommending the brand—enhance the brand experience in ways traditional marketing cannot. When companies nurture a culture that values these contributions, customers feel respected and integral to the brand's community. This sense of belonging doesn't just improve satisfaction; it also strengthens loyalty and encourages powerful word-of-mouth advocacy, which is often more trusted than conventional advertising.

From an organizational perspective, creating purposeful engagement opportunities—such as forums, feedback loops, and recognition of customer contributions—can help businesses co-create value with their customers. These practices not only enrich the customer experience, but also generate insights for innovation and improvement, keeping the business attuned to evolving needs and preferences. Research suggests that supportive climates and positive employee behaviors further amplify these effects; when both employees and customers see that extra-role efforts are encouraged (and not penalized), a cycle of positive reciprocity is created, benefiting overall organizational effectiveness.

Extra-role behaviors, though largely voluntary and outside formal reward systems, have been linked to increased organizational effectiveness, higher satisfaction, and a healthier customer community. Nevertheless, it's essential that organizations balance encouragement of these behaviors with safeguards against burnout and unintended negative competition among community members or employees.

Overall, the implications of this research highlight the importance of recognizing and leveraging the full spectrum of customer behaviors, from expected in-role behaviors to voluntary extra-role contributions. By doing so, businesses can create more meaningful and mutually beneficial relationships with their customers, ultimately driving long-term success and sustainability.

Importantly, our study underscores the need for businesses to recognize and cultivate both in-role and extra-role behaviors among their customer base. This may involve implementing strategies to encourage and incentivize participation, fostering a supportive and inclusive environment, and leveraging technology to facilitate meaningful interactions and collaboration.

SCOPE FOR FUTURE RESEARCH

While this study provides valuable insights, there are a few noteworthy limitations that warrant further investigation. Firstly, the research used in this study was cross-sectional and focused solely on banks; this narrowly focused study raises questions regarding the generalization of the findings. Secondly, future studies could explore the extent to which the measures suggested in this study are applicable to other service industries and what adjustments should be made to the scale items to accommodate a wider range of samples and contexts. The understanding of customer in-role and extra-role behavior would be enhanced by future studies that replicate this research across a variety of companies and sectors. Secondly, a purposive sampling, which is frequently employed for exploratory work, was utilized for sample selection as opposed to a random chance sample. One possibility is to use a random probability sample for further investigation. Third, just a small portion of the retail industry's banks were included in the sample. Based on self-reported questionnaires, the study was conducted. By expressing their feelings at the time of the incident, respondents may have, at least in part, influenced the results. Because of this, the study's findings should be interpreted as suggestive rather than conclusive. To overcome this problem, future research ought to examine actual behavior rather than self-reported behavior intentions.

After bringing out the study's imperfections this section offers some recommendations for further investigations to add to the body of information already available in the literature on customer involvement and voluntary behavior. This study has been used to investigate the banking sector. Nonetheless, this entire theory construction process can be extended to other research contexts, like a new business or nation, in order to delve deeper into the subject in various settings.

The theoretical foundation of this research can be applied to future studies in a similar manner. It is advised that this theoretical structure be properly understood by future research in the form of a comparison study, maybe involving more than two distinct businesses or nations. Therefore, this study needs to be replicated and extrapolated to various circumstances, either in different industries or nations. Subsequent research endeavors may examine the degree of validity of the measures suggested in this study in various service industries and determine necessary adjustments to the scale items for varying populations and situations.

Furthermore, a customer's behavior intentions are significantly shaped by personal attributes such as age, income, and education. Future studies should examine the moderating effects of in-role conduct, age, income, and education on consumer citizenship behavior. The long-term impact of extra-role customer behaviors on metrics such as retention, net promoter score, and customer lifetime value across various industries. Further research might use large-scale, longitudinal designs to differentiate the impact of extra-role versus in-role behaviors, consider cross-cultural variables, and investigate how technological advancements (like AI and automation) can support, measure, or potentially detract from genuine community and engagement.

It would also be meaningful to take into consideration issues like- the effects of different recognition and reward strategies (monetary vs. non-monetary) on motivating extra-role behaviors in customers and employees. The customer experience is not just a business imperative—it is a dynamic, ongoing relationship that shapes brand value and innovation in a customer-centrist economy.

Looking ahead, there are several avenues for further research in this area. Future studies could explore the impact of specific types of extra-role behaviors on customer satisfaction and loyalty, investigate cross-cultural differences in customer participation norms, or examine the role of emerging technologies in shaping customer engagement strategies.

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