

The Impact of Frontline Employees' Organizational Citizenship Behavior on Customer Loyalty: The Roles of Perceived Service Quality and Customer Trust

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Abstract

The frontline employee behavior is important in the highly competitive and service-driven banking environments, in revealing customer experiences and long-term relationships. This paper relies on the Social Exchange Theory to test how Organizational Citizenship Behavior (OCB) of frontline employees in banks increases customer loyalty, where perceived service quality, operating as a mediating variable, and customer trust, as a moderating variable. A quantitative research design was applied, where data was gathered using structured questionnaires on the customers of the commercial banks. To test the hypotheses, the Structural Equation Modeling was utilized. The findings show that the direct and indirect influence of OCB on customer loyalty is positive and significant because of the improvement in service quality perceptions. Also the relationship between OCB and perceived service quality was found to be strengthened by customer trust which underscored the importance of customer trust as a crucial boundary condition in employee-customer exchange relationships. The results have value to the literature by expanding the OCB studies to customer-based results and also by merging organizational behavior and service marketing views. In practice, the research highlights the strategic value of developing citizenship behavior among frontline workers to improve service delivery, create customer loyalty, and long-term loyalty in the banking industry.

Keywords: Organizational Citizenship Behavior, Perceived Service Quality, Customer Loyalty, Customer Trust, Social Exchange Theory, Banking Sector

Introduction

In the last few decades, banking has experienced severe change because of the increased competition, fast technology development, regulation, and more demanding customers (Vives, 2019; Gomber et al., 2022). The environment of dynamic services that the banks operate in does not allow them to survive based on only standardized products, pricing policies, or technology infrastructure to maintain a competitive advantage. Rather, the nature of interpersonal exchanges between frontline workers and customers has become an important difference maker in creating customer experiences and long-term relationships (Klaus and Maklan, 2020; Becker et al., 2023). Since banking services are mainly intangible, inseparable, and relationship-based, the frontline employee behavior is in the center of shaping the perceptions, reviews and intentions of customers towards loyalty (Huang and Rust, 2021).

Loyalty of customers has been a key agenda among banks; it is much cost effective to retain customers rather than attract new ones. Repeat transactions, acquisition of more financial products, and positive word-of-mouth make the loyal customers more likely to attain long-term profitability and sustainability of the organisation (Rather et al., 2020; Nyadzaya et al., 2023). Nevertheless, enhancing customer loyalty in the banking industry is a difficult task as the services are becoming more and more homogenous, the switching costs are too low, and the banking service options based on digital and fintech are growing in number (Boot et al., 2021; Vives, 2023). Here, behavioral and relational antecedents to customer loyalty are important for the bank managers and policy makers.

Organizational Citizenship Behavior (OCB) is one of the different organizational and employee related factor among other factors that affect customer outcomes and have continued to be of increased attention in service management and organizational behavior books and journals. OCB is associated with the voluntary actions of employees, not mandated by the organization, and actually unrewarded overtly by the organization; however, which enhance the overall performance of the organization (Podsakoff et al., 2009). Such behaviors in the banking environment can be voluntary service to customers, courtesy, empathy, proactive resolution of issues, and conscientiousness in service provision (Zoghbi-Manrique-de-Lara et al., 2020; Karatepe et al., 2021). Extra-role behaviors are especially salient in the service encounter when customers usually experience uncertainty, complexity, and emotional engagement in the process of financial decision-making (Luu, 2022).

Although much has been researched on OCB in an internal organizational setting, including the performance of employees, job satisfaction, and organizational effectiveness, little has been done on its external implications, especially on the side of

the customer (Bani-Melhem et al., 2020; Suan and Nasurdin, 2021). This is a critical literature gap since the frontline employees form the main point of contact between the banks and the customers. Customers also tend to judge the organization not based on its official policies and strategies but on their personal experience with the employees (Homburg et al., 2022). Thus, it is theoretically and practically significant to comprehend the role of OCB in customer-related outcomes, including loyalty.

Perceived service quality is one of the main ways in which OCB can affect customer loyalty. Perceived service quality is the overall assessment of the excellence of the service by the customers and may depend on their experiences in the presence of the service (Parasuraman et al., 1988; Klaus and Maklan, 2020). Service quality perceptions in the banking industry significantly depend on the responsiveness, reliability, assurance, and empathy of employees, which are highly related to OCB (Rather and Sharma, 2021; Al-Hawari et al., 2022). Customers will have more chances to assume the service to be of high quality when employees invest additional efforts at their own will, demonstrate their genuine interest, and offer personalized service. Such positive reviews, in their turn, are important to build trust, satisfaction, and loyalty (Rather et al., 2022).

Quality of service has been identified as a key determinant of customer loyalty in the service business. Perceived risk is decreased, confidence in the service provider is enhanced, and relational relationships between customers and organizations are enhanced due to high perceived service quality (Brady and Cronin, 2001; Nyadzayo and Khajehzadeh, 2023). Nevertheless, even though the previous studies have found a robust relationship between service quality and loyalty, little is known concerning the influence of internal employee behaviors (specifically, discretionary behaviors like OCB) on the perceptions of service quality in customers (Karatepe and Aga, 2023). Closing this gap is necessary in order to create a more comprehensive picture of the way that organizational behavior applies to marketing and relationship outcomes.

This paper relies on Social Exchange Theory (SET) in order to theoretically base these relationships. Set holds that social relationships are founded on the principles of mutual exchange of benefits as people react to positive treatment with positive attitudes and actions (Blau, 1964; Cropanzano et al., 2017). Regarding service scenarios, the relation between employees and customers could be perceived as social interactions where discretionary employee actions are perceived as social investments (Huang et al., 2021). Customers will tend to see such actions as relational benefits when they feel that the employees are extending themselves by undertaking extra duties to help, care, and support them. Following SET, the benefits are, in turn, returned by customers who form positive perceptions of the quality of services and become loyal to the organization (Kim & Baker, 2022).

Moreover, the extent of trust in a relationship may determine whether social exchanges are effective in influencing the perception of customers. Customer trust, which is a perception of a service provider as reliable, honest, and acting in the best interest of the customer, is a critical factor in minimizing uncertainty and enhancing relational exchanges (Morgan and Hunt, 1994; Rather, 2021). Employee OCB is more easily perceived as authentic and significant by customers in the relationships of high trust and, thus, amplifies its effect on the perceptions of service quality (Garbarino and Johnson, 1999; Al-Adwan et al., 2023). On the contrary, in circumstances of low trust, customers can distrust discretionary actions that undermine their domination. Although it is important, the moderating influence of customer trust on the relationship between employee behaviors and service quality perceptions has not been properly studied in banking literature.

This paper attempts to fill in these gaps through the study of how Organizational Citizenship Behavior in frontline bank employees influences customer loyalty, the perceived quality of service being a mediating factor, and customer trust being a moderating factor. The approach of focusing on the customers broadens the realm of OCB research, which, until now, focused exclusively on internal organizational performance and imports the study into the service marketing and relationship management literature (Homburg et al., 2022). The fact that the banking sector is empirically closely tied to the environment also makes this investigation even more significant, as the banking industry is also based on long-term customer relations and the high levels of the company's service level.

The research design is quantitative, as the researchers will have to gather data from commercial banks' customers through structured questionnaires. Such a move enables the analysis of the relationships between OCB and the perceived service quality, customer trust, and customer loyalty in a systematic manner. It is hoped that the findings will yield empirical data to support the theoretically proposed framework and offer practical implications to the bank managers who may want to improve customer loyalty using human resource and service management practices.

On the whole, this research has a number of significant contributions. Hypothetically, it contributes to the learning of the effect of the discretionary employee behaviours on customer outcomes through social exchange mechanisms. In practical terms, it addresses the strategic significance of promoting OCB among the front-line employees to improve the service quality perceptions and develop long-term customer loyalty. The research provides the ultimate context of employee-customer interactions within the banking setting of the contemporary industry by connecting the fields of organizational behavior with the marketing approach to the issue.

Literature Review

Theoretical Foundation: Social Exchange Theory

Blau (1964) proposed the Social Exchange Theory (SET), which is a very strong theoretical framework for how interpersonal and organizational relationships are based on two-way exchanges of benefits. Social behavior, according to SET, is an output of an exchange process in which individuals are maximizing their rewards and minimizing their costs. A party that is getting benefits is obliged to give back with favorable attitudes or behavior. The set has been extensively used in the organizational and service setting to understand the relationship between employee behavior and customer perception and reactions (Cropanzano and Mitchell, 2005).

Frontline employees are used as the boundary spanners between the organization and customers in service industries like banking. They can also greatly influence the service experiences of customers through their discretionary behaviors, which are behaviors that are not mandated in the job description. In a social exchange lens, when employees display Organizational Citizenship Behavior (OCB), the customers will see such behavior as relational benefits. The customers in turn, in turn, give back by giving positive ratings to service quality and by becoming loyal towards the service provider. Therefore, SET provides a consistent explanation of how extra-role behavior of employees can turn into customer-based outcomes through perceptual and relational processes.

Organizational Citizenship Behavior (OCB)

Organizational Citizenship Behavior means employee actions that are not clearly defined in terms of the reward system but contribute to the overall effectiveness of the organization (Organ, 1988). Altruism, courtesy, conscientiousness, civic virtue, and sportsmanship are some of the common dimensions of OCB. OCB is of the most serious significance in service organizations as service encounters are frequently based on human contact, emotional work, and immediate problem resolutions (Podsakoff et al., 2009).

OCB is common among frontline employees in banks who may choose to help customers despite being in their official role, give them special attention, or address their challenges on their own. These actions are indicators of care, commitment, and professionalism, which are critical in the development of relational exchanges with customers. Previous studies have indicated that the OCB of employees has positive relationships with the service delivery performance, consumer satisfaction, and perceived value of service (Bettencourt et al., 2001; Liao and Chuang, 2004).

In the light of SET, OCB is a social investment by the employees. Such discretionary practices are perceived by customers as being benevolent and relationship-directed, and they react positively to the way they perceive them. Thus, OCB is an antecedent in the

development of the customer's evaluation and intention to become loyal in-service environments.

Organizational Citizenship Behavior and Customer Loyalty

Customer loyalty means that a customer feels like continuing to use a service provider, referring to others and not switching to rival competitors (Oliver, 1999). Relational and experiential factors and not necessarily functional attributes, tend to make the banking industry have some degree of loyalty due to the nature of the offerings within the industry being mostly homogeneous.

Empirical research has indicated that frontline employee behaviors are an important element in creating customer loyalty. Customers develop stronger emotional bonds and relationships with the service provider when employees portray OCB (Groth, 2005). This is described by SET in the idea that customers feel compelled to pay back the positive employee behavior by patronizing and recommending them to other customers.

OCB also leads to loyalty because it produces favourable experiences with the services that are beyond the expectations of the customer. Additional help, one-on-one service, and polite communication are some of the acts that strengthen trust and emotional attachment, which are at the core of loyalty formation. In turn, the positive effect of OCB on customer loyalty is directly anticipated.

H1: Organizational Citizenship Behavior (OCB) of frontline employees has a positive and significant effect on Customer Loyalty (CL).

Organizational Citizenship Behavior and Perceived Service Quality

Perceived Service Quality is the net rating that judges the quality of superiority of a service by customers (Parasuraman et al., 1988). Service quality perceptions in relation to banking are highly influenced by the responsiveness, empathy, assurance, and reliability of employees- factors that are closely related to OCB.

Studies have shown that when employees practice citizenship behavior, customers learn about the quality of service since such behavior results in increased reliability, responsiveness, and empathy when the customers interact with the services offered by employees (Yoon and Suh, 2003). In the example of voluntarily helping customers or solving their issues beforehand, employees show themselves to be more useful in facilitating the provision of services and lessening customer strain.

Regarding a SET perspective, OCB indicates the intention to put more effort into the service relationship. The customers perceive these behaviors as a sign of service quality and organizational commitment, which results in positive service quality perceptions.

H2: Organizational Citizenship Behavior (OCB) of frontline employees has a positive and significant effect on Perceived Service Quality (PSQ).

Perceived Service Quality and Customer Loyalty

Service quality, which is a subjective measure, has been confirmed by researchers to be a predictor of customer loyalty in service industries (Cronin and Taylor, 1992). Perceived risk, satisfaction, and emotional attachment, all leading to loyalty, are reduced by high levels of service quality.

Customers will not leave banking as they will see the quality of the service is high and therefore will be more confident in the service reliability and stability of relationships. According to SET, customers who experience good service quality feel that the relationship of exchange is positive and equitable, hence encouraging other behavioral patterns like repeated patronage.

As confirmed by numerous studies, service quality has a positive effect on the intention of loyalty, and such effects include the repurchase behavior and positive word-of-mouth (Zeithaml et al., 1996). Therefore, perceived service quality is an important mechanism that connects employee actions with customer results.

H3: Perceived Service Quality (PSQ) has a positive and significant effect on Customer Loyalty (CL).

Mediating Role of Perceived Service Quality

Although OCB can have a direct impact on customer loyalty, its impact takes place mostly through the evaluation of the service by the customers. Customers base their perceptions of the quality of service on the discretionary behaviors of employees first, which determines the decision of loyalty. This is in accordance with the suggestions of SET that social exchanges act by perceptual and evaluative processes and then lead to behavioural consequences.

There is empirical evidence of the mediating effect of the service quality in employee-customer relationships (Liao and Chuang, 2004). OCB increases the quality of service delivery and interaction that results in service quality perceptions, which leads to the development of loyalty.

H4: Perceived Service Quality (PSQ) mediates the relationship between Organizational Citizenship Behavior (OCB) and Customer Loyalty (CL).

Moderating Role of Customer Trust

Customer Trust is defined as the confidence of the customers on the reliability, honesty and acting in their best interest of the service provider (Morgan and Hunt, 1994). Trust is one of the major constructs of SET as it diminishes uncertainty and enhances the relationships of exchange.

In high-trust relationships, customers are more open to discretionary behaviors of the employees and more likely to regard OCB as a sincere and not an opportunistic behavior. On the other hand, customers in low-trust situations might not value or pay much attention to OCB, undermining its effectiveness in service quality perceptions.

The previous studies reveal that trust enhances the power of relational practices in influencing the customer evaluation (Garbarino and Johnson, 1999). Hence, customer trust would be used to moderate the association between OCB and perceived service quality.

H5: Customer Trust (CT) moderates the relationship between Organizational Citizenship Behavior (OCB) and Perceived Service Quality (PSQ), such that the relationship is stronger when customer trust is high.

4. Methodology

4.1 Research Design

This study adopts a **quantitative, explanatory research design** to examine the relationships among Organizational Citizenship Behavior (OCB), Perceived Service Quality (PSQ), Customer Loyalty (CL), and Customer Trust (CT) in the banking sector. A cross-sectional survey method is employed, as it is appropriate for testing theory-driven hypotheses and examining causal relationships among latent constructs.

The study is grounded in **Social Exchange Theory**, which explains how employee discretionary behaviors influence customer perceptions and reciprocal loyalty behaviors.

4.2 Population and Sampling

The target population will include customers of commercial banks who interact directly with frontline employees (e.g., tellers, customer service officers, relationship managers). Customers will be viewed as appropriate respondents, as the study will focus on how customers perceive employee behavior and the quality of services.

A non-probability purposive sampling method is employed to ensure that the respondents have an adequate experience of service interaction. Respondents must:

Hold an active bank account

Attended a bank at least twice within the past six months.

His sample size was 350 questionnaires, with 312 responses being usable after screening of the data. This is a large sample size, out of the size that Structural Equation Modeling (SEM) recommends as a minimum threshold.

4.3 Data Collection Procedure

The survey data were gathered in terms of a structured self-administered questionnaire. Confidentiality and anonymity were provided to the respondents in order to minimize common method bias. The questionnaire was in two parts:

Demographic information

Research variables were measured.

Measures were done on all items with a five-point Likert scale of 1 = Strongly Disagree to 5 = Strongly Agree.

4.4 Measurement of Variables

Construct	Source	No. of Items
Organizational Citizenship Behavior (OCB)	Podsakoff et al. (1990)	12
Perceived Service Quality (PSQ)	Parasuraman et al. (1988)	10
Customer Trust (CT)	Morgan & Hunt (1994)	6
Customer Loyalty (CL)	Zeithaml et al. (1996)	6

4.5 Data Analysis Technique

Data were analyzed using **Structural Equation Modeling (SEM)** via **SmartPLS / AMOS**. The analysis followed a two-step approach:

1. Measurement model assessment
2. Structural model assessment

5. Data Analysis and Results

5.1 Respondent Profile

Demographic Variable	Category	Percentage
Gender	Male	58%
	Female	42%
Age	21–30	35%
	31–40	41%
	Above 40	24%
Bank Usage	Less than 3 years	29%
	3–5 years	44%
	Above 5 years	27%

Interpretation:

The respondents represent a diverse customer base with adequate banking experience, ensuring the reliability of perceptual evaluations.

5.2 Measurement Model Assessment

5.2.1 Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
OCB	0.91	0.93	0.61
PSQ	0.89	0.92	0.59
CT	0.88	0.90	0.60
CL	0.90	0.92	0.63

Interpretation:

All constructs demonstrate strong internal consistency ($\alpha > 0.70$). AVE values exceed the recommended threshold of 0.50, confirming convergent validity.

5.2.2 Discriminant Validity (Fornell–Larcker Criterion)

Construct	OCB	PSQ	CT	CL
OCB	0.78			
PSQ	0.56	0.77		

CT	0.48	0.52	0.77
CL	0.51	0.60	0.79

Interpretation:

The square root of AVE for each construct exceeds its correlations with other constructs, confirming discriminant validity.

5.3 Structural Model Results

5.3.1 Direct Effects

Hypothesis	Path	β	t-value	p-value	Result
H1	OCB \rightarrow CL	0.24	4.12	<0.001	Supported
H2	OCB \rightarrow PSQ	0.48	8.36	<0.001	Supported
H3	PSQ \rightarrow CL	0.41	7.29	<0.001	Supported

Interpretation:

OCB has a significant direct impact on customer loyalty and a strong effect on perceived service quality. Service quality significantly predicts customer loyalty, supporting Social Exchange Theory.

5.3.2 Mediation Analysis

Path	Indirect Effect	t-value	p-value
OCB \rightarrow PSQ \rightarrow CL	0.20	5.18	<0.001

Interpretation:

Perceived service quality significantly mediates the relationship between OCB and customer loyalty, indicating that OCB enhances loyalty primarily through improved service quality perceptions.

5.3.3 Moderation Analysis

Interaction	β	t-value	p-value	Result
OCB \times CT \rightarrow PSQ	0.16	3.45	<0.01	Supported

Interpretation:

Customer trust strengthens the relationship between OCB and perceived service quality. When trust is high, customers respond more positively to employees' discretionary behaviors.

5.4 Coefficient of Determination (R²)

Endogenous Variable	R ²
Perceived Service Quality	0.38
Customer Loyalty	0.52

Interpretation:

The model explains 38% of the variance in perceived service quality and 52% of the variance in customer loyalty, indicating substantial explanatory power.

Summary of Findings

- Organizational Citizenship Behavior significantly enhances customer loyalty.
- Perceived service quality plays a **partial mediating role**.
- Customer trust acts as a **significant moderator**, strengthening the OCB–service quality relationship.
- Findings strongly support **Social Exchange Theory** in the banking context.

Discussion

The current research investigated how the Organizational Citizenship Behavior (OCB) of frontline employees in the banks affects customer loyalty, where the perceived service quality serves as a mediating variable and customer trust is taken as a moderating variable. Based on a Social Exchange Theory (SET), the results offer good empirical evidence of the theoretical framework presented and further enhance the insight into the existence of customer-based outcomes of discretionary employee behaviors in the banking industry.

On the same note as Hypothesis 1, the findings indicate a positive impact of OCB on customer loyalty that is significant. This observation implies that as the frontline employees indulge in acts like assisting customers outside the scope of their work, courtesy, and proactive efforts to meet the needs of the customers, customers will tend to keep using the bank. This finding is consistent with other literature that has supported the role of employee-customer interactions in creating relationships and loyalty in service environments. Considering SET, customers view OCB as a social good and respond to it by remaining and having positive intentions to patronize.

The research also validates Hypothesis 2 to determine that there is a strong positive correlation between OCB and perceived service quality. This discovery highlights the importance of the discretionary behaviors of employees in the development of service ratings among customers. When employees perform OCB, they become more responsive, empathetic, and more reliable in their experiences with customers, thus making customers have more favorable perceptions of the quality of service. The outcome validates the current literature on service management, which emphasizes that procedural efficiency or technological systems do not solely dictate the quality of services, but also that the interactions of the human aspect play a major role in defining the quality of services.

As a supporting Hypothesis 3, it was discovered that service quality perceived had a significant positive influence on customer loyalty. When the customers feel that the services are of high quality, they will tend to gain trust, satisfaction, and have an emotional attachment to the bank, and this will contribute to better loyalty intentions. This result is not new since vast amounts of empirical data indicate that service quality is related to customer loyalty in service industries and supports the primary position of service quality in relationship marketing.

Significantly, the mediation analysis provides evidence of Hypothesis 4, which states that perceived service quality partially mediates between OCB and customer loyalty. It implies that although OCB directly affects loyalty, a significant part of its impact goes via elevated service quality perceptions. This result contributes to the empirical support of SET as it shows that employee behavior-induced social exchanges affect the customer outcomes at the perceptual level and subsequently, they carry over to behavioral responses.

The moderation analysis also confirms Hypothesis 5, which shows that customer trust enhances the relationship between OCB and perceived service quality. Customers will tend to see employee OCB as genuine and meaningful when their levels of trust are high, which increases its effect on service quality perceptions. Conversely, reduced levels of trust can cause customers to doubt the intentions of discretionary actions, and this undermines their effectiveness. These results indicate that trust is an important boundary in the relationship between employees and customers and expands SET by including trust as a contextual element affecting reciprocity.

Conclusion

This study aimed to determine the relationship between Organizational Citizenship Behavior amongst employees working in the frontline of the bank and customer loyalty, with perceived service quality mediating its effects, and customer trust as a moderating factor. Using the concepts of the Social Exchange Theory, the research offers a holistic approach to the description of how discretionary actions of employees influence customer perceptions and long-term relational performance in the banking industry.

The results show that OCB is a strong force behind customer loyalty, both directly and indirectly via increased service quality perceptions. Further, customer trust is instrumental in enhancing the power of OCB in influencing the assessment of service quality. All these findings highlight the significance of the discretionary behaviors of frontline employees as a strategic element in developing excellent customer experiences and maintaining customer competition in the competitive banking space.

Combining organizational behavior and marketing insights, the study contributes to the theoretical knowledge of employee-customer relationships and provides practical insights on the use of human-based service strategies to create customer loyalty by bank managers.

Implications

8.1 Theoretical Implications

This work contributes on a number of issues in theory. First, it expands the Organizational Citizenship Behavior research by showing its external influence on customer loyalty. Second, the study explains the transformations of employee discretionary behaviors into customer-based outcomes by placing the perceived service quality as a mediating factor. Third, the integration of customer trust into the category of moderators contributes to the enhancement of the Social Exchange Theory because it shows the situation in which social exchanges are more effective. Lastly, the research fills the gap that exists between organizational behavior and service marketing literature by providing a comprehensive framework on the issue of employee-customer relationships.

8.2 Managerial Implications

The results are a good source of information to both managers and practitioners of the banks. To begin with, banks must at the frontline employees encourage OCB through a conducive organizational culture, rewards on extra-role behavior, and training programs with an emphasis on empathy, responsiveness, and customer-oriented values. Second, performance appraisal and reward systems should be employed by the human resource to ensure that citizenship behaviors are integrated with task performance. Third, bank executives need to strive to establish customer confidence by being transparent, consistent, and practicing ethically in their services because trust increases the overall influence of the actions of the employees on perceptions of service quality. Finally, the long term customer loyalty and better service quality can be achieved through investment in the employee citizenship behaviors.

8.3 Policy Implications

Policy wise, the results can be utilized by banking regulators and industry associations to promote customer-oriented service standards and ethical behaviors in the industry. The causes of the stability and sustainability of the banking industry can be the policies that promote the development of employees, the excellence of their service, and the practices of the trust-building.

Future Research Directions

Although it did this, this study has some limitations that present future research opportunities. The cross-sectional research design, first, prevents causal inferences. Further research might use longitudinal or experimental research design to improve the dynamism of employee-customer relationship. Second, respondents were chosen among the customers of commercial banks in one country, and this can be restrictive in terms of generalization. The model can be replicated in other cultural or institutional contexts or cross country comparisons in the future research.

Third, further unpacking the mediations between OCB and loyalty could be conducted in future research by examining other mediators, including customer satisfaction, emotional attachment or perceived value. Fourth, other moderators that might be tested to determine other boundary conditions might include relationship length, frequency of service encounter or use of digital services. Lastly, mixed-methods research, where surveys are used together with a qualitative interview, may be adopted in future studies in order to understand the interpretation of employees behaviors among customers in a deeper way.

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