THE ROLES OF TRUST AND CONFIDENCE IN CUSTOMER CITIZENSHIP BEHAVIOR

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ABSTRACT

Literature related to the service-dominant logic and customer value highlight customer advocacy (customer-to-customer communication aimed at promoting and defending products and services) and feedback (positive, negative, and neutral customer-to-company communication) as significant theoretical constructs and managerial objectives. Trust, the notion that a relational partner is dependable and can be relied on to deliver on its promises, has received strong support as an important element in marketing relationships and may be important to understanding customer advocacy and feedback. Scheer (2013) argues that trust has been confounded with confidence in the literature and that by disentangling trust and confidence we not only gain conceptual clarity but may also shed new light on trust-related antecedents and consequences. Marketing scholars conclude that there is still much to learn about trust and the underrepresented construct, confidence, in relational exchange. The present study addresses issues raised in the literature as well as gaps in our understanding related to the role of perceived trustworthy behaviors (benevolence and competence) and confidence in customer advocacy and feedback behavior in a B2C retail setting. Specifically, we examine the interaction of benevolence and competence trustworthiness dimensions as well as the mediating influence of confidence as precursors to customer advocacy and feedback behavior. Model relationships are supported which hold implications for future marketing research and practice related to customer citizenship behavior.

Keywords: Benevolence, competence, confidence, advocacy, feedback

INTRODUCTION

Calls in the marketing literature highlight the importance of the customer experience and the need to put the "relationship" back in relationship marketing particularly as related to the service-dominant logic perspective (Lemon and Verhoef 2016; Sheth 2017). Indeed, customer relationships are the basis for generating value to and from customers (Liang, Wang, and Farquhar 2009; Kumar and Reinartz 2016). Central to this thinking are firm-customer interactions referred to as touch points (Homburg, Jozic, and Kuehnl 2017). Touchpoints represent the core service experience for customers from which a host of potentially important customer and firm outcomes follow. Conceptions of customer value co-creation tied to service-dominant logic in recent literature points to the need to better link the core customer experience to important downstream effects such as customer referral value (advocacy) and customer information value (feedback) (Lemon and Verhoef 2016; Kumar and Reinartz 2016; Voorhees et al. 2017). One of the central constructs influencing our understanding of

service firm-customer encounters as they relate to extra-role customer behavior is trust (Sirdeshmukh, Singh, and Sabol 2002). Lemon and Verhoef 2016). Reinforcing the importance of deeper understanding in the area, the Marketing Science Institute (2012) called for explorations of trust on customer participation behavior. While limited empirical work has found trust to be implicated in customer citizenship behavior (advocacy and feedback) (Urban 2005; de Matos and Rossi 2008; Li, Liu, and Luk 2017), conceptual and empirical questions exist as to the role of trust (and trust related constructs) in customer encounters and post-encounter behavior which hold implications for the effective management of marketing relationships (Scheer 2013; Lang and Hyde 2013). The present research addresses important issues raised in the literature as well as gaps in our understanding related to the role of perceived trustworthy behaviors and confidence in customer advocacy and feedback behavior in a B2C retail setting. In the following sections, we include selective reviews of the most relevant literature as we do not attempt to comprehensively review the expansive literature in the areas.

THEORETICAL BACKGROUND

The Importance of Customer Advocacy and Feedback

Literature related to the service-dominant logic and customer value highlights customer advocacy (customer-to-customer communication aimed at promoting and defending products and services) and feedback (positive, negative, and neutral customer-to-company communication) as significant theoretical constructs and managerial objectives. Taylor and Hunter (2014) note the appropriateness of Yi and Gong's (2013) conceptualization of customer citizenship behavior encompassing advocacy and feedback as indicators of the

central tenet of the service-dominant logic - value co-creation. Further, Kumar and Reinartz (2016) explicate how engaged customers can positively impact firm profitability by referring potential customers (referral value), influencing current and potential customers (influence value), and providing a firm with feedback (knowledge value). They cite evidence to support the higher profitability of referred customers, increases in sales revenues and ROI tied to customer influence, and opportunities to improve services and reduce customer defection from customer feedback. While clearly showing the importance of valuing customer influence, Kumar and Reinartz (2016) note that this nascent work requires a deeper understanding of the phenomena.

Questions Regarding Customer Advocacy and Feedback

Advocacy, related to positive word-of-mouth (WOM), has long been recognized as a significant influence in promoting products and services. It is often referred to as one of the most powerful marketplace forces (Brown et al. 2005; Mangold, Miller, and Brockway 1999). Positive WOM is a central aspect in conceptualizations of customer relationship quality and engagement (Bendapudi and Berry 1997; Verhoef, Reinartz, and Kraft 2010). Earlier work in the area tended to focus on satisfaction as an antecedent of WOM and incentivizing strategies for positive WOM (Gremler, Gwinner, and Brown 2001). However, questions exist regarding the role of satisfaction in WOM (Lang and Hyde (2013). Anderson (1998) found a relatively low average correlation between satisfaction and WOM across products in the U.S. while studies from other countries show higher correlations. More recent work in the area has included commitment and trust in addition to satisfaction as key antecedents of WOM (Lang and Hyde 2013). As

summarized in their review of WOM, Lang and Hyde (2013) explicate how the relational context may make a difference as to the importance of an antecedent. They further report contradictory results with a study supporting satisfaction over trust as the more important predictor of positive WOM and a meta-analytic study finding trust to be more strongly related to WOM than is satisfaction. It is important to note that although advocacy includes positive WOM, it is viewed as a stronger response of relational connectedness as the customer is not only willing to promote the brand but also willing to defend the company or brand against critics (Bendapudi and Berry 1997).

Of course, the rise of electronic platforms has altered the nature and scale of customer information sharing (Libai et al. 2010). As a result, online trust has become an important theoretical and managerial construct (Urban, Amyx, and Lorenzon 2009). However, despite the growth in electronic WOM, the majority of WOM appears to occur offline (Keller and Fay 2009). Implications for research in this area point to the need for further thinking and research as to the antecedents of positive WOM (and by extension advocacy) in various relational contexts (Lang and Hyde 2013; Pruden and Vavra 2015) particularly as to the influence of firm-customer relational elements (Gremler et al. 2001).

Processes oriented toward conversation and dialogue are one of the cornerstones of the service-dominant logic (Lusch and Vargo 2006). As such, customer feedback holds prominence in firm-customer value co-creation. Customer feedback can be negative (complaints), positive (compliments) or neutral in the form of suggestions or comments (van Doorn et al. 2010; Nasr et al. 2014). Most prior research has focused on negative feedback from customers (complaints) owing to the importance of service recovery in managing service quality (Kasper, Helsdingen, and Vries 1999). As such, research including positive feedback and suggestions are greatly underrepresented in feedback research (Nasr et al. 2014).

Customer feedback can also be solicited or unsolicited. Solicited feedback is explicitly invited by a company (surveys, focus groups) while unsolicited feedback is driven by a consumer's desire to share information related to his or her experience with the product or service (Nasr et al. 2014). As noted by Voorhees et al. (2017), considerable research attention has focused on solicited feedback with more work needed to better understand the dynamics of unsolicited customer feedback. Consistent with WOM behavior, unsolicited customer feedback tends to occur offline with the majority addressed to front-line employees (Lovelock and Wirtz 2010). As a result, personal interactions provide service firm employees and management with the opportunity to capture compliments and suggestions that can reinforce and improve service provision efforts beyond addressing service recovery issues tied to complaints (van der Heijden et al. 2013).

In summary, Urban (2005) has made the case for the importance of more effective customer interfaces with more personalized services for companies truly embracing customers' interests. Consistent with the service-dominant logic, this viewpoint emphasizes a mutual and reciprocal relationship in which a company accepts the role of trusted partner and a customer not only repeatedly purchases from the company but also advocates for the company and provides the company with valuable information to improve the design of products and services. According to Urban (2005), this type of relationship is grounded in trust. In the context of online advisors, Urban and colleagues have demonstrated that the trust-based relationship includes the

firm (or firm employees) representing the customers' best interests so that the customer has confidence and belief in the advisor. In a test of Urban's framework, Roy, Eshghi, and Quazi (2014) found direct and indirect effects for trust in a service provider on customer advocacy for the company. Given the importance of advocacy and feedback in customer engagement in the value co-creation process, how can we better understand the role of trust-related constructs in service encounters impacting retail customer citizenship behavior?

Trustworthy Behavior and Confidence in Customer Advocacy and Feedback Behavior

Trust, the notion that a relational partner is dependable and can be relied on to deliver on its promises, has received strong support as an important element in marketing relationships (c.f. Morgan and Hunt 1994; Garbarino and Johnson 1999; Sirdeshmukh et al. 2002; Eisengerich and Bell 2007; Liang et al. 2009; Urban et al. 2009). Marketing scholars have referred to trust as the "cornerstone" (Spekman 1988) or "most universally accepted" (Gundlach and Murphy 1993) or "single most important" (Berry 1995) element in relational exchange. The trust literature has explicated the importance of a relational partner's perceived trustworthiness (characteristics of a trustee - in the present context – a service provider) as determinants of relational trust (c.f. Kim et al. 2004; Sirdeshmukh et al. 2002). Three distinct dimensions of trustworthiness have generally been identified in the literature; competence, benevolence, and integrity (McKnight, Choudhury, and Kacmar 2002). Competence relates to a partner's knowledge and dependability; benevolence is a concern for a partner's interests; and integrity relates to a partner's honesty (Kim

et al. 2004; Kharouf, Husni, Lund, and Sekhon 2014). Kharouf et al. (2014) note the managerial relevance of the specific trustworthy perceptions in comparison to global measures of trust.

While perceptions of trustworthiness have been shown to influence constructs such as satisfaction, loyalty, and commitment (c.f. Singh and Sirdeshmukh 2000; Walz, Celuch, and Robinson 2012; Kharouf et al. 2014), questions exist regarding the specific role of trustworthiness dimensions. For example, a retailer (employees) could be perceived as competent but not very benevolent in servicing customers or vice versa thus pointing to potential interactions among trustworthiness dimensions. Examining interactions between dimensions could deepen our understanding of the effects of trustworthiness perceptions beyond examining their main effects.

Scheer (2013) has noted the strong role trust plays in relational outcomes such as satisfaction and commitment in the B2B domain yet also highlights the construct's weaker performance in explaining relational behaviors. She critiques the trust literature for a lack of conceptual clarity and underrepresented constructs. For example, trust has been confounded with confidence as in one widely adopted definition of trust as - confidence in an exchange partner's reliability and integrity (Morgan and Hunt 1994). Scheer (2013) argues that the constructs are distinct and that trust is a source of confidence. In this perspective, trust relates to future obligations and implies that a partner will behave in a manner that serves the other exchange partner's needs and long-term interests while confidence relates to certainty regarding partner behavior. As such, trust is more relationship and future-oriented and is a source of the more present-oriented confidence. Scheer (2013) offers a framework grounded in the

B2B sector that has trust in partner (perceived benevolence and honesty) and alignment of partners interests (dependence, incentives, resources) as the antecedents of confidence in a relational partner. She further posits a relational partner's perceived competence as a moderator of the influence of trust and alignment antecedents on confidence. Scheer (2013) argues that by disentangling trust and confidence we not only gain conceptual clarity but may also shed new light on trust-related antecedents and consequences. Scheer (2013) concludes that there is much to learn about trust and the underrepresented construct, confidence, in relational exchange.

The present study addresses issues raised in the literature as well as gaps in our understanding related to the role of perceived trustworthy behaviors (benevolence and competence) and confidence in customer advocacy and feedback behavior in a B2C retail setting. To our knowledge, this is the first study to examine the interaction of benevolence and competence trustworthiness dimensions as well as the mediating influence of confidence as precursors to customer advocacy and feedback behavior in a common retail setting.

Based on the thinking of Scheer (2013) in the B2B literature, a relational partner's perceived competence should moderate the influence of perceived benevolence on partner confidence which in turn impacts "downstream" relational outcomes. As delineated in Scheer (2013) benevolence perceptions are rooted in the relationship and address the question of "does the relational partner have my interests at heart in delivering service?" These perceptions address a deeper motivational basis of the relationship in that a relational partner can be certain that a partner's behavior is oriented to mutual benefit, and as such, these perceptions

contribute to confidence in a relational partner. In addition, perceived benevolence promotes the affective aspects of a relationship (Walz et al. 2012; Celuch, Robinson, and Walz 2015) and may be developed more quickly and have a greater influence on subsequent evaluations than competence perceptions, which are tied to the formal job requirements (Mayer, Davis, and Schoorman 1995; Wojciske and Abele 2008; Fiske, Cuddy, and Glick 2007). Therefore, due to their role in cueing feelings of mutuality and reciprocity, benevolence perceptions should compensate for lower competence perceptions in influencing customer confidence in the service. In addition, owing to the salience of benevolence in relational exchange, these perceptions should also directly influence customer citizenship behaviors.

In contrast to benevolence perceptions, competence perceptions are rooted in the context and address the question "does the relational partner have the knowledge and skills to deliver the service?" Given their orientation to the service domain, competence perceptions should interact with benevolence perceptions in influencing customer confidence - certainty as to the relational partners behavior in executing core aspects of the service. Beyond the work of Scheer in positing confidence as a "missing" mediator in subsequent relational outcomes in the B2B sector, confidence has been found to mediate the effect of trust on loyalty in the food industry (Lassoued and Hobbs 2015). Further, Urban (2005) and Li et al. (2017) suggest that only when a customer has developed trustworthy perceptions of service advisors/personnel do they feel confident in engaging in customer participation behavior. Based on the preceding discussion, we propose the following hypotheses:

H1: Customer perceived benevolence perceptions will interact with (be moderated by) perceived competence perceptions to influence customer confidence in a retailer (such that the impact of the perceived benevolence on customer confidence will be significantly stronger when perceived competence is lower)..

H2: The interaction of perceived benevolence and competence will work through (be mediated by) customer confidence to influence customer advocacy.

H3: Perceived customer benevolence will have a significant direct effect on customer advocacy.

H4: The interaction of perceived benevolence and competence will work through (be mediated by) customer confidence to influence customer feedback.

H5: Perceived customer benevolence will have a significant direct effect on customer feedback.

FIGURE 1:
Hypothesized Model(s)
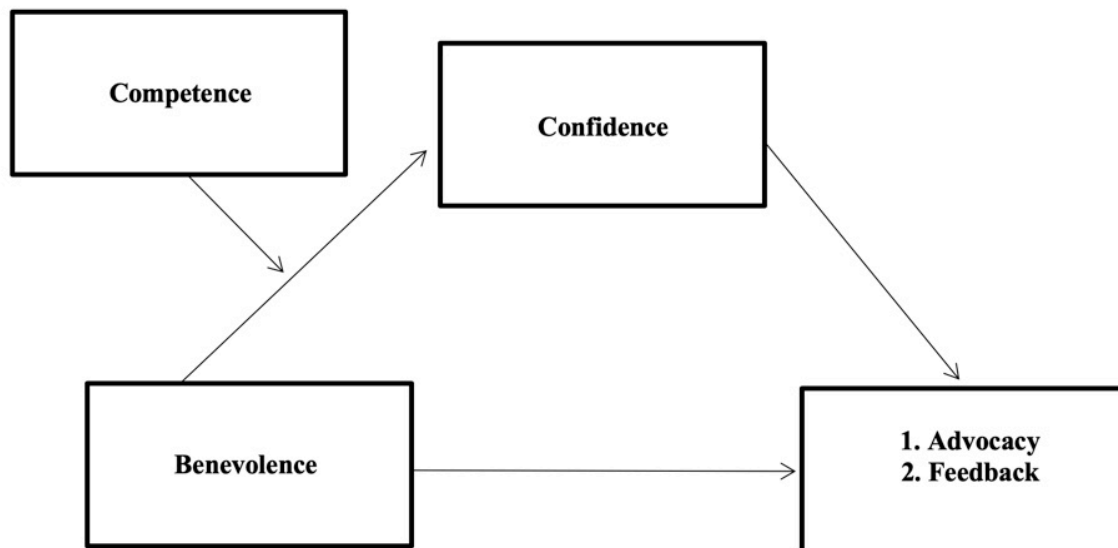
METHOD

Context

The customers of a large regional coffee house were surveyed at five locations to study aspects of customer-retailer relations. This study employs a cross-sectional, single retailer approach that provides control over contextual effects (c.f., Garbarino and Johnson 1999; Jap and Ganesan 2000; Liu 2007). Even though the relationships are constrained to a single retailer, an acceptable amount of variance can be expected given that the retailer has multiple retail locations where customer experiences could differ. The coffee house market is one of interest given the market's fascination with well-known national retailers such as Starbucks and newer competition like McDonald's. A large regional coffee retailer in the United States was chosen as a specific context for studying relationships for the following reasons: it has been in business for 90-plus years allowing for the potential for strong customer relationships; the offering includes both a strong product and service component; customer interactions with the retailer vary greatly in frequency and duration; and the coffee house in question holds substantial market share in its geographical area, yet it has more than three major competitors (to account for choice alternatives).

Measures

The questionnaire included measures of customer perceptions related to the benevolence and competence of the coffee house personnel, perceived customer confidence in the coffee house, and customer advocacy and feedback behavior, and demographic descriptors. Construct measures were adapted from previously published scales that exhibited acceptable levels of reliability and validity. Table 1 includes a complete description of construct items.

Perceived benevolence and competence perceptions of the coffee house.

Two aspects of retailer trustworthiness were captured: benevolence and competence. Following the thinking of prior research, given that respondents are current customers of the coffee house, we assess perceptions that represent accumulated service encounters with multiple personnel (front-line and management) that generalize to the retailer rather than an individual (Smith, Martinez, and Sabat 2015; Li et al. 2017). Benevolence was appraised via three, five-point items assessing having the customers' best interests at heart and going out of its way for customers. Competence was assessed via four, five-point items relating to knowledgeability and dependability (adapted from Ganesan 1994; Kumar, Scheer, and Steenkamp 1995; Sirdeshmukh et al. 2002).

Perceived confidence in the coffee house.

The construct was made up of three, five-point items relating to the customer having confidence, lower anxiety, and knowing what to expect from the focal coffee house in comparison to other coffee houses (adapted from Gwinner, Gremler, and Bitner 1998).

Customer advocacy and feedback behavior.

These constructs assessed the extent of self-reported advocacy and feedback behavior. For advocacy, four, five-point items measured customers' engagement in saying positive things, defending the coffee house against negative expressions, and recommending the coffee house. For feedback, three, five-point items assessed customers providing positive of negative feedback and suggestions about products of services to the coffee house. These measures were adapted from Bendapudi and Berry (1997), Bhattacharya and Sen (2003),

Holden and O'Toole (2004), and Mohr, Fisher, and Nevin (1996).

Sample and Procedure

Purposive sampling was used to assure variability across retailer-customer relationships and that the sample size was large enough to detect the effect of moderation. Store intercept surveys were conducted in five stores over a four-week period; customers of the coffee house were sampled to reach those at 'active stages' of the relationship. All respondents were informed of the purpose of the study and that their responses would be anonymous. This procedure resulted in a total of 462 usable surveys.

The average age of the respondents was 35 (with a range of 18-83). Fifty-six percent of the respondents were female. Thirty-five per cent of respondents had some college, and 38% held a bachelor's degree. Managers/professionals and full-time students accounted for 39% and 32% of respondents, respectively. Forty-seven percent of the sample had been a customer of the coffee house between one and five years with 31% having been a customer for greater than 10 years. The average number of visits per month to the coffee house for a respondent was twelve.

RESULTS

Recall that the purpose of this study is to test for indirect effects, that is, moderating and mediating relationships as well as direct effects. As a precursor to analyses, reliability, convergent validity, and discriminant validity were assessed for the multi-item measures. All multi-item measures were above recommended thresholds for composite reliabilities (range =.75-.89) and Cronbach's Alphas (range =.74-.88). Confirmatory factor analysis (AMOS 18) was used to assess the convergent validity of measures. Observed indicators were all statistically significant ($p < .01$) for their corresponding factors. Measurement model fit statistics for the first model (benevolence, competence, confidence, and advocacy) χ^2 (71) = 225.23, $p < .000$, NFI= .928, CFI= .950, RMSEA = .069 and the second model (benevolence, competence, confidence, and feedback) χ^2 (59) = 152.71, $p < .000$, NFI= .939, CFI= .961, RMSEA = .059 suggest that observed indicators are representative of constructs. The amount of variance extracted (AVE) for each multi-item construct ranged from .46-.67, with only the measure for competence below the recommended threshold of .50.

With respect to discriminant validity, the amount of variance extracted for each construct used in a model is greater than the squared correlation between constructs used in each model. Overall, results provide support for the convergent and discriminant validity of construct measures (Fornell and Larker 1981; Hu and Bentler 1999; Hair et al. 2006). Summated scores of the multi-item scales were used to address the research hypotheses. Table 1 presents items and loadings for measures used in this study. Table 2 provides the means, standard deviations, and correlations of the measures.

TABLE 1:
Results of Confirmatory Factor Analysis

Constructs and Items	Standardized Coefficient
Benevolence *(scaled: strongly disagree (1)/strongly agree (5))*	
My perception of _____ Coffee House is that it…	
Makes sacrifices for its customers.	.72
Has customers' best interests at heart.	.74
Goes out of its way for customers.	.82
Competence *(scaled: strongly disagree (1)/strongly agree (5))*	
My perception of _____ Coffee House is that it…	
Is very knowledgeable about its products.	.61
Makes a high-quality cup of coffee.	.65
Always provides a pleasant experience.	.68
Is very dependable.	.76
Confidence *(scaled: strongly disagree (1)/strongly agree (5))*	
Compared to other coffee houses, you…	
Have the utmost confidence the service will be performed correctly at _____.	.73
Have lower anxiety when buying from _____.	.75
Know exactly what to expect from _____.	.66
Advocacy *(scaled: not at all (1)/extremely well (5))*	
How well do these statements describe you or what you actually do?	
Say positive things about _____ to people you know.	.84
Defend _____ when someone says something negative.	.73
Encourage friends and relatives to go to _____.	.87
Recommend _____ to people if they want advice on a good coffee house.	.82
Feedback *(scaled: not at all (1)/extremely well (5))*	
How well do these statements describe you or what you actually do?	
Provide a lot of feedback (positive or negative) to _____ coffee houses about its products and services.	.83
Share your thoughts and feelings about _____ products and services with the organization or its employees.	.84
Take the time to provide helpful suggestions to _____.	.79

Note: All standardized coefficients are significant at *p*<.01.

TABLE 2:
Descriptive Statistics for Study Constructs

	Mean	Standard Deviation	X1	X2	X3	X4	X5
X1 Benevolence	3.97	0.68	--				
X2 Competence	4.39	0.53	.58**	--			
X3 Confidence	4.17	0.60	.46**	.54**	--		
X4 Advocacy	3.51	0.82	.45**	.50**	.56**	--	
X5 Feedback	2.66	1.04	.32**	.26**	.32**	.73**	--

** Correlation is significant at $p<.01$.

Hypotheses suggest that the moderating effect of competence on benevolence works indirectly through confidence to influence advocacy and feedback. We also expect direct effects of benevolence on advocacy and feedback. Considered together, the hypotheses represent a mediated moderation model (Preacher, Rucker, and Hayes 2007). Preacher and Hays (2004) developed a procedure for a rigorous test of indirect and direct effects of an independent variable and potential moderators and mediators on a dependent variable. The approach utilizes a powerful "bootstrap" test by generating a sampling distribution from a researcher's sample. In this procedure, regression equations are estimated for each bootstrap sample and after 1,000 such samples have been drawn effects are estimated from the mean of these estimates. This process allows for the generation of bias-corrected confidence intervals for indirect effects.

Following Preacher et al. (2007), two regression equations were estimated for the first model examining advocacy. For the first equation, benevolence, competence, and the interaction term, (benevolence x competence) were entered as predictors of confidence. For the second equation, benevolence, competence, the interaction term, and confidence were entered as predictors of advocacy.

Conditional process analysis is required with the hypothesized model as the effect of the independent variable should differ in strength as a function of the proposed moderating effect and then work through the proposed mediator to impact the dependent variable (Hayes 2013). The study variables were loaded into the Process macro (Hayes 2013) in SPSS 21. Mean centering was used given the potential negative effects of collinearity between regressor variables (independent variables and interaction terms) required for analysis (Shieh 2011). Results of the analysis to test the first conditional effects model (Figure 1) are presented in Table 3.

Table 3 shows that H1 is supported as the proposed interaction effect (benevolence x competence) is significant ($p < .00$) in the regression equation predicting confidence. Further, H2 is supported with the effect of confidence significant in the regression equation predicting advocacy ($p < .00$) while the interaction term is not significant ($p < .22$). As expected, the direct

effect of benevolence on advocacy is also significant (p < .00) supporting H3. However, an unexpected direct effect of competence on advocacy is also observed (p < .00). To depict the nature of the interaction effect associated with the first regression equation predicting customer confidence, slopes are plotted for individuals approximately one standard deviation above the mean (Mean = 5.00) and for individuals approximately one standard deviation below the mean (Mean = 3.49) for perceived competence.

TABLE 3:
Linear Regression Results for Advocacy

Antecedents	Confidence			Consequent Advocacy		
	Coeff.	SE	p	Coeff.	SE	p
Benevolence	.18	.04	.00	.18	.06	.00
Competence	.54	.06	.00	.37	.08	.00
Benevolence X Competence	.17	.05	.00	.09	.07	.22
Confidence	---	---	---	.50	.06	.00
Constant	4.13	.03	.00	2.56	.61	.00
	$R^2 = .34$ $F(3, 459) = 79.15, p{<}.00$			$R^2 = .38$ $F(4, 458) = 71.44, p{<}.00$		

FIGURE 2:
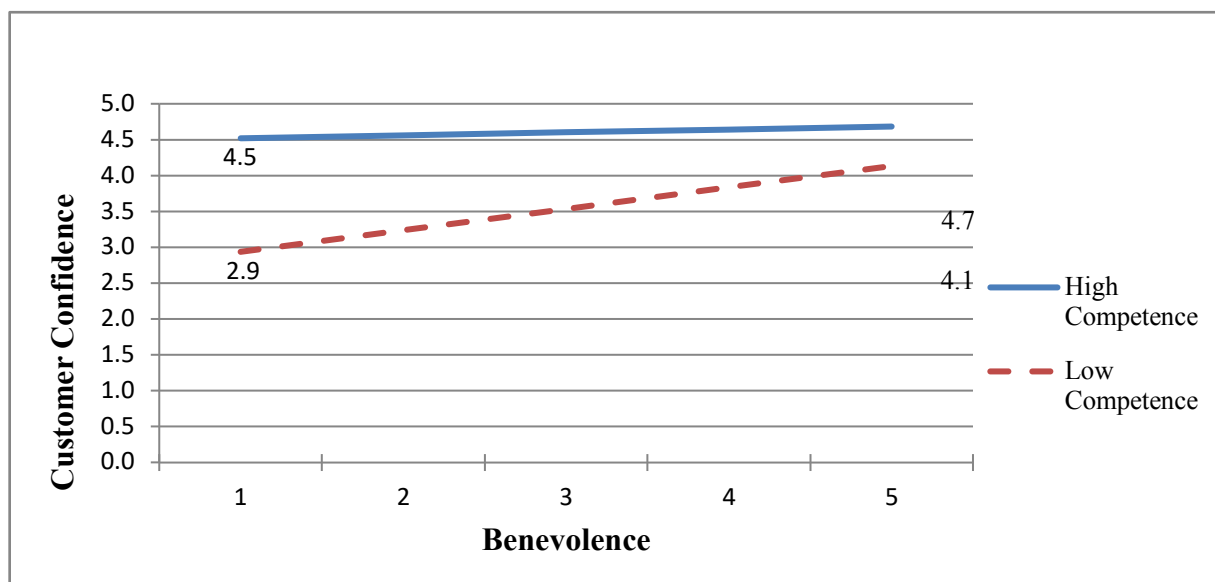Interactive Effects of Benevolence and Competence on Customer Confidence

TABLE 4:
Conditional Indirect Effects of Benevolence on Advocacy at Values of the Moderator
(Competence)

Mediator	Competence	Effect	Boot SE	Lower Level CI	Upper Level CI
Confidence	-.525	.044	.043	-.034	.134
Confidence	.000	.088	.026	.043	.146
Confidence	.525	.131	.045	.049	.225

*Values for moderator are for the mean and +/- one SD from the mean.

Figure 2 displays the interaction effect on confidence. For customers lower in perceived competence of coffee house personnel, increasing perceptions of the benevolence of personnel had a significant positive effect on customer confidence in the coffee house $(F (1, 63) = 4.97, p < .03)$ in comparison to customers experiencing higher competence perceptions where the effect was nonsignificant $(F (1, 104) = .29, p < .59)$.

Table 4 displays the bootstrapping results for the conditional indirect effect of the moderation effect at various levels (i.e., low = one standard deviation below the mean; medium = at the mean; and high = one standard deviation above the mean). The "Effect" column in Table 4 shows the combined effects (of mediated moderation) on customer advocacy. Confidence intervals (lower level - upper level) that exclude zero are evidence of an effect statistically different from zero. Note that significant effects for benevolence on advocacy are observed at the mean and one standard deviation above the mean level for competence.

Following the same procedure, two regression equations were estimated to test the second model examining customer feedback. As with the first model, for the first equation, benevolence, competence, and the interaction term, (benevolence x competence) are entered as predictors of confidence. For the second equation, benevolence, competence, the interaction term, and confidence are entered as predictors of feedback. Results of the analysis to test the second conditional effects model (Figure 1) are presented in Table 5.

Table 5 shows that H4 is supported with the effect of confidence significant in the regression equation predicting feedback $(p < .00)$ while the interaction term is not significant $(p < .57)$. As expected, the direct effect of benevolence on feedback is also significant $(p < .00)$ supporting H5. Table 6 displays the bootstrapping results for the conditional indirect effect of the moderation effect at various levels (i.e., low = one standard deviation below the mean; medium = at the mean; and high = one standard deviation above the mean). The "Effect"

column in Table 6 shows the combined effects (of mediated moderation) on customer feedback. Again, confidence intervals (lower level - upper level) that exclude zero are evidence of an effect statistically different from zero. As with customer advocacy, significant effects for benevolence on customer feedback are observed at the mean and one standard deviation above the mean level for competence.

As a precaution, variance inflation factors (VIFs) were examined to assess the effects of collinearity among the independent variables and interaction terms in both models. For the first equations, VIFs ranged from 1.20 – 1.77. For the second equations, VIFs ranged from 1.23 – 2.12. Thus, as a result of mean centering, a collinearity problem is not indicated (Hair et al. 2006).

TABLE 5:
Linear Regression Results for Feedback

Antecedents	Confidence			Consequent Feedback		
	Coeff.	SE	p	Coeff.	SE	p
Benevolence	.18	.04	.00	.31	.08	.00
Competence	.54	.06	.00	.09	.13	.49
Benevolence X Competence	.17	.05	.00	.06	.11	.57
Confidence	---	---	---	.35	.09	.00
Constant	4.13	.03	.00	1.19	.38	.00
	$R^2 = .34$			$R^2 = .14$		
	$F(3, 459) = 79.15, p<.00$			$F(4, 458) = 18.48, p<.00$		

TABLE 6:
Conditional Indirect Effects of Benevolence on Feedback at Values of the Moderator (Competence)

Mediator	Competence	Effect	Boot SE	Lower Level CI	Upper Level CI
Confidence	-.525	.031	.033	-.025	.103
Confidence	.000	.061	.023	.024	.116
Confidence	.525	.092	.038	.032	.188

*Values for moderator are for the mean and +/- one SD from the mean.

In summary, consistent with predictions, customer perceptions of the benevolence of coffee house personnel were found to interact with perceptions of the competence of personnel to influence a customer's confidence in the coffee house such that stronger benevolence perceptions have a greater effect on customer confidence when customers hold lower competence perceptions. Further, this interaction was found to work through customer confidence to influence both customer advocacy and feedback. Benevolence perceptions also directly influenced customer advocacy and feedback. Finally, an unanticipated significant effect of competence perceptions on advocacy was also observed.

DISCUSSION

The service-dominant logic emphasizes a mutual and reciprocal relationship in which a company and customer co-creates value such that a customer not only repeatedly patronizes a company but also advocates for the company and provides the company with valuable information to improve the design of products and services. According to Urban (2005), this type of relationship is grounded in trust. This research addresses the imperative of how we can better understand the role of trust-related constructs in service encounters impacting retail customer citizenship behavior. The study explores underrepresented constructs and relationships by investigating the role of perceived trustworthy behaviors (benevolence and competence) and confidence in customer advocacy and feedback behavior.

Findings contribute to the literature in several ways. While trust has been shown to influence constructs such as satisfaction, loyalty, and commitment few studies have examined the influence of trustworthy

dimensions on customer advocacy and feedback behavior. This research extends the thinking of Scheer (2013) in the B2B literature by exploring interactions among perceived benevolence and competence in a common B2C retail setting. Findings support an interaction between trustworthiness dimensions which points to the need to examine interaction effects beyond main effects in related research. Future research could include additional facets of trustworthiness such as integrity or problem solving ability that might be important in customer citizenship behavior in other service contexts.

We further disentangle trust-related constructs from confidence by examining the role of confidence as a mediator of retailer trustworthiness perceptions. As noted by Scheer (2013), prior empirical work has confounded trust and confidence which raises issues as to interpretations of findings with respect to the "true" role of trust (and confidence) in relational outcomes (c.f. Moorman, Zaltman, and Deshpande 1992). In the present research, confidence was found to mediate the benevolence-competence interaction effect for advocacy and feedback. This finding supports Scheer's contention that confidence rooted in trust in a relational partner plays an important role in relational outcomes. As delineated in Scheer (2013), factors that can drive the alignment of partner interests such as limited competition can also influence confidence in a partner. Depending on the service industry, the impact of such external factors could also be explored in future research. Davidow (2012) highlights the need to examine additional intervening variables in satisfaction, dissatisfaction, and complaining behavior research. Given that confidence is underrepresented and/or has been confounded with trust in prior research, it may be time to rethink and reexamine the

role of confidence in B2C relational exchange particularly as it relates to firm-customer value co-creation.

Beyond face-to-face service contexts, the area of online trust has become a growing field of study. Applying more fine-grained analysis in this domain by incorporating trustworthiness dimensions and confidence constructs to technologies and platforms that enable firm-customer value co-creation would prove enlightening. Would dynamics be accentuated or attenuated in comparison to "traditional" service environments?

This research also shows the importance of benevolence in customer citizenship behavior as direct effects were observed for the construct beyond interaction effects. As noted by Urban (2005), when a firm signals it has the interests of its customers at heart, the customers are then more willing to reciprocate advocacy for the firm as well as participate in mutual dialogue with the firm. This finding supports prior research as to the importance of perceived customer orientation as a cue to positive perceptions which can enhance intention to provide feedback in a service setting (Robinson and Celuch 2016). Given that perceived benevolence can signal that a firm is customer-oriented (and vice versa), it would be interesting to explore these two variables in future research in the area.

A final contribution of the research relates to the unanticipated direct effect of competence perceptions on customer advocacy. Given the nature of the retail context for this research - a coffee chain - we did not expect main effects for competence on customer citizenship behavior beyond influencing boundary conditions for benevolence. Kharouf et al. (2014), in the context of the hospitality industry, conclude that cognitively oriented, routine dimensions of the service

(perceptions of competence) may be as important as relationally oriented dimensions (perceptions of benevolence) in impacting loyalty. This appears to be true for advocacy as aspects of the construct overlap with aspects of behavioral loyalty (positive WOM). Differences in the nature of influence that competence has on customer advocacy versus feedback is another area for exploration in future research.

Findings of this research hold managerial implications for the enhancement of customer citizenship behavior in retail settings. We echo the sentiments of Rayport and Jaworski (2004) who note that face-to-face interactions with customers may be the "final frontier" of competitive advantage for service businesses. It follows that management attention to the training programs (for competence) and selection (for both competence and benevolence) would pay dividends in contributing to customer confidence in advocating for and providing feedback to the company. Hiring for experience and training for competence appears particularly important for customer promotion and defense of the retailer which translates to referral value.

With benevolence having both indirect effects (through confidence) and direct effects on citizenship behavior, employee practices oriented toward benevolence appear warranted particularly when considering the finding that benevolence can compensate for lower levels of competence in impacting customer confidence in a service. Therefore, to engender co-creation, retailers need a better understanding of exactly what creates an emotional connection in customers (Grisaffe and Nguyen 2011).

A challenge for management is that customers must perceive employees' "benevolence" as authentic expressions of

concern for the customer and not disingenuous attempts to better the company's interest which will lead to distrust of the service provider (Sirdeshmukh et al. 2002). As such, employees cannot be simply trained to recite scripts embedded with clichés, but must be hired and trained to perform personalized service to signal that the company values the customer. Once customers perceive authentic benevolence from employees, they are more likely to engage in reciprocal exchange behavior.

Selection practices based on empathy, an individual-level trait, could increase the likelihood of hiring employees better able to manifest genuine benevolence in interactions with customers (Bettencourt, Gwinner, and Meuter 2001). Beyond employee selection, other organizational practices can also provide guidance. Literature has found that providing employees with individualized consideration/concern, reciprocal information sharing, and feedback contribute to their experience of benevolence (Bass 1999; Gillespie and Mann 2004; Whitener 1997) which is then reflected in their extra-role behavior (Pillai, et al. 1999; Podsakoff, MacKenzie, and Bommer 1990) which could be reflected in customer interactions.

This study has several limitations which can be addressed in future research. As noted by Sirdeshmukh et al. (2002), care should be taken when generalizing results from one service context to another. The findings of this research extend to a regional coffee house, a retailer that includes product and service components as well as varying customer interactions. We found relatively strong effects with parsimonious models for a "mundane" type of service category which leads us to speculate that results could be stronger for alternative (high involvement) service settings. Adapting construct

measures to specific service contexts is always a concern and it would appear that measurement items associated with competence perceptions have room for improvement in the present retail context.

Another limitation is this study's cross-sectional, single-source measurement design; however, future longitudinal research could assess how these relationships hold over time. In addition, due to the cross-sectional nature of data collection, common method variance is known to inflate correlations among constructs. However, it is important to note that common methods variance is not likely to account for interaction effects, a focus of this research, as method variance should work against observing differential effects (Aiken and West 1991).

Finally, although hypothesized relationships were supported in models predicting advocacy and feedback, the explanatory power for the model associated with feedback is lower than for advocacy. Future research might consider including additional variables such as altruism and identification. Personality traits such as altruism (Bateson 1995) might relate to underlying motivations that help a customer in voicing positive feedback as well as new ideas for products and services. Further, Cropanzano and Mitchell (2005) highlight the need to address conceptual ambiguities as to the rules and resources of exchange in social exchange theory. A framework that could address some conceptual gaps in social exchange is identity theory as it addresses the cognitive and motivational processes that are implicated in various role performances (Stets and Burke 2000). Identity activation and salience applied to firm-customer interactions could shed additional insight on customer citizenship behavior as part of value co-creation.

In conclusion, paralleling sentiments in the B2B literature (Gundlach and Cannon

2010; Scheer 2013), the roles of trust-related constructs in B2C service firm-customer interactions appear worthy of further analysis which can ultimately contribute to deeper understanding of phenomena. The present research highlights underrepresented interactions (between trustworthiness dimensions) and constructs (confidence) as a means of deepening the conversation as to role of the core customer service experience in important value co-creation outcomes - customer advocacy and feedback.

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