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服務主導邏輯之共同生產：前置因素與結果因素

Co-Production in Service-Dominant Logic: Antecedents and Consequences

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摘 要

本研究利用資產專屬性，顧客互動品質，決策不確定性，關係利益及荷包佔有率來發展共同生產的整合模型，並藉由此模型探討共同生產的前置因素及結果因素。受測對象是台灣投資服務業的顧客，最後蒐集 406 份問卷進行實證研究。模型中的假說乃利用結構方程模式進行檢驗。研究結果顯示資產專屬性，顧客互動品質，決策不確定性會正向影響共同生產，共同生產會正向影響特殊待遇利益，社會利益和信心利益，而關係利益會提高顧客荷包佔有率。

【關鍵字】共同生產、資產專屬性、顧客互動品質、決策不確定性、關係利益

Abstract

This study draws upon asset specificity, quality of customer interaction, decision-making uncertainty, relational benefits, and share of wallet to develop an integrated model of co-production to investigate the antecedents and consequences of co-production. The study involves collecting and analyzing 406 questionnaires from customers in the investment services industry in Taiwan. Moreover, the hypothesized relationships in the model were tested by using a structural equation model. The results indicate that asset specificity, quality of customer interaction, and decision-making uncertainty positively affect co-production, while co-production affects special treatment as well as social and confidence benefits, such as increased share of wallet.

【Keywords】co-production, asset specificity, quality of customer interaction, decision-making uncertainty, relational benefits

1. Introduction

Many scholars and practitioners have argued the primacy of Service-Dominant Logic (S-D Logic), which emphasizes a more interactive nature of service (Vargo and Lusch, 2004, 2008), over Goods-Dominant Logic (G-D Logic). G-D Logic emphasizes value exchange, whereas S-D Logic relies on value-in-use (Grönroos and Voima, 2013; Gummesson and Mele, 2010). Value exchange may be viewed as embedded in the context of S-D Logic, making S-D Logic a broader view. The inclusion of customers in the value co-creation process is one of the major contributions of S-D Logic to service literature. Service providers support customers in value-creation process rather than merely distribute value in the value chain (Vargo and Lusch, 2004). In addition, Prahalad and Ramaswamy (2000) described the evolution of customers from passive audiences to active players under S-D Logic. The participation of both service providers and customers in service delivery results in a co-production process (Bettencourt, Ostrom, Brown, and Roundtree, 2002). Thus, customers also help create the value that they eventually consume. Moreover, customers and service providers aid each other by producing mutual benefits (Ngo and O'Cass, 2013). Payne, Storbacka, Frow, and Knox (2009) suggest that service providers can motivate their customers to pursue long-term and profitable relationships by encouraging them to assume part of the responsibilities. Xue and Harker (2002) introduce the concept of customer efficiency to characterize the role of customers as co-producers. With the growing adoption of such practice in the investment services industry, co-production has become an important process that alters the value creation process and improves the relationships between the service providers and their customers. However, S-D Logic has thus far been largely conceptual in nature, and few empirical studies have examined how the concept of S-D Logic is actually practiced in the service industries (Åkesson and Skålén, 2011). To examine the S-D Logic empirically, this study is one of the few to address how and to what extent service providers practice S-D Logic. As one of the core aspects of S-D Logic, co-production acts as an indicator of the S-D Logic approach from the customers' viewpoints in this study.

This study investigates the antecedents and consequences of co-production in the investment services industry. Although co-production has received substantial attention, only a small number of studies have addressed the antecedents that drive customer value in co-production contexts. Prior studies showed that the extent to which customers participate in co-production depends on the resources that they have. For example, co-production can be influenced by such factors as role clarity, motivation, and ability (Schneider and Bowen, 1995). In addition, Auh, Bell, McLeod, and Shih (2007) consider customer expertise, communication, affective commitment, and interactional justice as the antecedents of co-production. In the context of business-to-business marketing, the compatibility and history of business relations, affective commitment, and expertise are considered as the antecedents of co-production (Chen, Tsou, and Ching, 2011). By contrast, this study focuses on the circumstances under which customers would be motivated to engage in co-production. Three antecedents of co-production are identified in this study, namely, asset specificity, quality of customer interaction, and decision-making uncertainty. Asset specificity is a significant factor in the collaborative relationship between service providers and their customers (Athaide, Stump, and Joshi, 2003). A favorable customer interaction encourages customers to provide valuable suggestions for service providers, thus bringing both parties into a close working relationship (Ramani and Kumar, 2008). Customers may face decision-making uncertainty on various attributes of the products and services offered (Patterson, 2000), and thus, they are prompted to collaborate with their service providers to make confident decisions (Delgado-Ballester and Munuera-Alemán, 2001).

Customer participation in co-production requires mental and physical efforts and willingness to exert effort on behalf of the relationship. Consistent with social exchange theory, customers always seek a trade-off between benefits and costs. They engage in efforts that maximize the benefits and minimize the costs of participation in co-production. In other words, customers guided by cost-benefit considerations are more likely to reciprocate with such effort if they believe that service providers have contributed mutual benefits to the relationship and such co-production can reduce operating costs through their joint efforts (Eisingerich and Bell, 2006). Indeed, co-production creates value by enhancing the benefits that customers receive from their service providers. It can be achieved by customizing the value, enriching the interpersonal relationships between customers and service providers, and enhancing customer satisfaction (Chan, Yim, and Lam, 2010; Xie, Bagozzi, and Troye, 2008). Co-production improves the competence and aptitude of customers, which subsequently enhances their confidence and sense of fulfillment (Dong, Evans, and Zou, 2008). The essence of relationship marketing lies in the generation of relational benefits for customers. These benefits, which include special treatment, as well as social and confidence benefits (Gwinner, Gremler, and Bitner, 1998), are considered by the present study as the consequences of co-production. In addition, behavioral outcome and share of wallet are two additional important aspects of the relationship revenue that are used to determine customer loyalty (Keiningham, Perkins-Munn, and Evans, 2003). This study explores how relational benefits can be strengthened to increase customers' share of wallet.

Theoretically, S-D Logic, with its interaction orientation (Lusch, Vargo, and Wessels, 2008), provides the current study with a conceptual foundation. For instance, S-D Logic defines service as the application of knowledge and skills for the benefits of another entity rather than for the production of units of output (Vargo and Lusch, 2004). Indeed, knowledge and skills are specialized and embedded in the service system and in specific assets. Transaction cost analysis predicts that higher levels of specific assets drive both parties to maintain the relationship for a longer term (Williamson, 1985). Similarly, co-production is closely connected to how customers and service providers have adapted to each other through asset specificity (Zhang, Joglekar, and Verma, 2012). Thus, higher asset specificity is expected to enforce integration and motivate co-production. Meanwhile, S-D Logic represents a shift in emphasis from output to mutually interactive processes (Vargo and Lusch, 2004, 2008). The customers no longer stay outside of the value creation process in receiving value but rather participates in the co-production through interactions with the service providers. Thus, good quality of customer interaction enhances co-production. Another important motivator for co-production is decision-making uncertainty. S-D Logic clearly has commonalities in the transaction cost analysis in which customer participation in co-production increases the ability to anticipate, respond, and solicit solutions to uncertain conditions (Paulin and Ferguson, 2010). An inability to predict future contingencies drives customers to achieve greater control through co-production. Thus, uncertainty motivates customers and service providers to enter long-term co-productive relationships to learn from each other. S-D Logic also emphasizes value co-creation for the benefits of the parties involved (Vargo and Lusch, 2004, 2008). Customers and service providers contribute resources with value co-creation to obtain the benefits. Co-production serves as a means of creating relational benefits.

In light of the preceding discussion, to address these research gaps, the current study contributes to the service industry literature by investigating the antecedents and consequences of co-production within the context of S-D Logic and by using share of wallet instead of repurchasing intention to determine customer loyalty. This study extends and enriches the previous findings on S-D Logic. From a managerial perspective, more managers have begun to focus on developing co-productive relationships with their customers. This study provides highly practical insights into share of wallet, particularly on the design and application of co-production initiatives. Managers have to retain profitable customers by promoting customer loyalty. This goal can be achieved by encouraging customers to increase the percentage of their business with one institution.

2. Literature Review

2.1 Conceptual Framework

Based on the literature review, this study develops a framework linking asset specificity, quality of customer interaction, decision-making uncertainty, co-production, and relational benefits to share of wallet (see Figure 1). This framework has three main features. First, it examines the direct effects of asset specificity, quality of customer interaction, and decision-making uncertainty on co-production. Second, it investigates the direct effects of co-production on special treatment, social, and confidence benefits. Third, it analyzes the direct effects of special treatment, social, and confidence benefits on share of wallet.

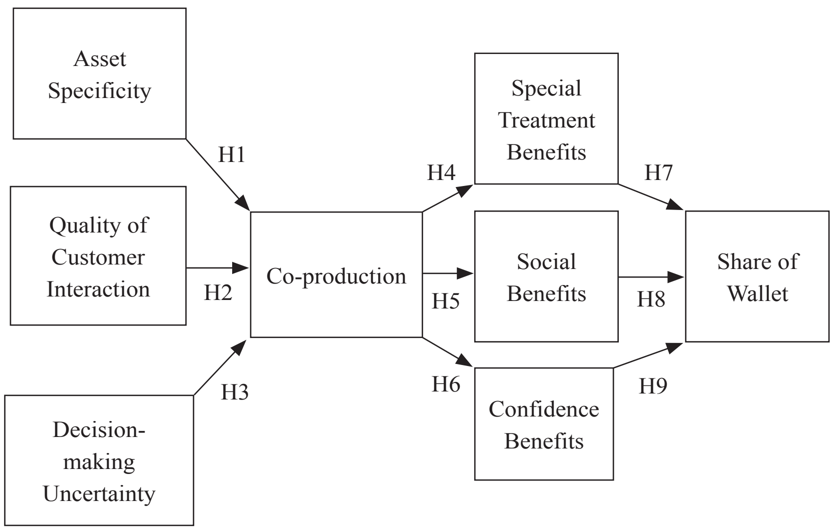

Figure 1 Framework

2.2 Co-production

Co-production refers to the constructive participation of both service providers and customers in the creation and delivery of value, which requires significant contributions from both parties (Auh et al., 2007). Customers form an integral part of the service delivery system as they consume the products upon their creation. Mills and Morris (1986) mention that customers often play the role of "partial employees" in the production of services. Co-production expands the traditional roles that are played by customers in their dyadic interactions with service providers by including them in the value-adding process, which helps service providers develop their understanding of customer demands (Yim, Chan, and Lam, 2012; Sashi, 2012). Given that investment services place more emphasis on experience and credence attributes, their customers are mostly interested in the service processes and interaction (Karantinou and Hogg, 2009). Therefore, customers and investment consultants collaborate with each other to produce positive outcomes and to learn from each other (Glückler and Armbrüster, 2003).

2.3 Asset Specificity

Asset specificity refers to the physical capital that is invested in a particular party, which redeployment entails significant switching costs (Heide, 1994). This antecedent comprises six dimensions, namely, human, physical, site, dedicated, brand capital, and temporal asset specificity (Williamson, 1985). This study focuses on the adaptations and resources that are deployed by service providers in tailoring their skills, product designs, and service processes to their relationships with specific customers. Transaction cost economics assumes that production efficiency requires specialized assets that are embedded in the organizational routines, language, and skills, as well as the assets that are critical to the performance of an organization (Poppo and Zenger, 1998). Asset specificity can lead to situations in which the party is locked in the transaction (Williamson, 1981). Low asset specificity is observed when few information and knowledge is exchanged between customers and service providers (Arnold, 2000).

Transaction cost economics views asset specificity as an important facilitator of value co-creation in interfirm exchanges (Robertson and Gatignon, 1998; Williamson, 1985). Supportive governance mechanisms must be aligned with settlement agreements because firms that employ specific assets evaluate their performances and safeguard themselves from additional problems (Williamson, 1981). Therefore, firms that invest in asset specificity tend to build a tightly knit knowledge coordination system (Mesquita, Anand, and Brush, 2008). Subramani and Venkatraman (2003) argue that asset specificity in an exchange is related to a higher level of integration. Such specificity creates high quality value in customer service provider relationships rather than in other contexts, hence motivating co-production. In other words, when both parties commit asset specificity, it is in their best interest to co-produce (Zhang et al., 2012). Thus:

H1: Asset specificity will have a positive effect on co-production.

2.4 Quality of Customer Interaction

Quality of customer interaction refers to the extent to which the interaction of a service provider with a customer is open, flexible, and customer-oriented (Homburg and Stock, 2004). This interaction also refers to the ability of the firm to interact with its customers and take advantage of the information that they obtain from such interaction (Ramani and Kumar, 2008). Customers generally expect service providers to respect their opinions. Accordingly, service providers can improve their interactions with their customers by encouraging them to offer suggestions or share new information. This antecedent also involves the flexibility of service providers in changing demands of their customers, which reflects their willingness to deviate from their contractual obligations to accommodate the requests of their customers. Johnston, McCutcheon, Stuart, and Kerwood (2004) find that service providers demonstrate their flexibility when dealing with unexpected situations that arise from highly cooperative buyer-supplier relationships. Customer orientation refers to the ability of the service providers to understand and address the preferences of their customers to the exclusion of other concerns (Slater and Narver, 1999). Relationship marketing develops a long-term focus by improving the quality of customer interaction. Both parties receive benefits from such interactions, such as an improved communication process and a wider understanding of the goals of each party, which can be used by service providers to generate better solutions to the problems of their customers (Čater and Čater, 2009; Ulaga, 2003).

In general, a service is an interactive process and during such interaction, production and consumption take place simultaneously and the customers and the service providers co-produce the services (Heinonen, Strandvik, Mickelsson, Edvardsson, Sundström, and Andersson, 2010). S-D Logic emphasizes the importance of interactions that transpire among different actors in the market, as well as the value co-creation and co-production that result from such interactions (Vargo and Lusch, 2004). By demonstrating openness, service providers express their willingness and ability to share with customers the information or knowledge embodied in their organizational skills and routines (Inkpen and Birkenshaw, 1994). As such, openness of service providers facilitates most aspects of co-production (Kauser and Shaw, 2004). Customer orientation refers to the commitment of organizations to their customers such that customers and firms share co-creative values (Lengnick-Hall, 1996). Good interactions enable customers to enter the value co-creation processes (Gummesson and Mele, 2010). Interaction forms the basis of customers' capability to contribute to co-production through dialogue, knowledge exchange and transfer, and other resources (Grönroos and Voima, 2013). Thus, the quality of customer interaction is a driver of co-production and value co-creation (Ballantyne and Varey, 2006). Based on the above discussion, the factors of openness, flexibility, and customer orientation of the service provider create a suitable climate for co-production. Therefore, the quality of customer interaction motivates customers to engage with service providers in the value-adding and co-production processes (Sashi, 2012). Thus:

H2: Quality of customer interaction will have a positive effect on co-production.

2.5 Decision-making Uncertainty

Decision-making uncertainty refers to the lack of necessary information for making decisions with target outcomes (Daft and Lengel, 1986). Gao, Sirgy, and Bird (2005) define this antecedent as the difficulty that is experienced by decision maker when predicting the consequences (i.e., benefits and costs) of a particular decision. Previous studies find that such uncertainty may be due to the lack of information (Van Birgelen, De Ruyter, and Wetzels, 2000), the perceived risk (Delgado-Ballester and Munuera- Alemán, 2001; Jacobs, Hyman, and McQuitty, 2001), the complexity of products (Howcroft, Hewer, and Hamilton, 2003; Patterson, 2000), the lack of familiarity with a product, and the prior experience on purchasing a product (Heide and Weiss, 1995; Tam and Wong, 2001).

Customers may have difficulties in evaluating investment services even after availing such services. The information gaps that customers perceive before, during, and after the purchase of a product or service, as well as the conditions that perpetuate such gaps, generate decision-making uncertainty in credence services (Heide and Weiss, 1995). Such conditions prompt customers to engage in co-production to gain some control (Jap, 1999). Uncertainty is an important contextual factor on which close relationships are built and developed (Noordewier, John, and Nevin, 1990). Gençtürk and Aulakh (2007) indicate that highly uncertain situations increase the effects of cooperative norms on organizational performance. In other words, customers should adapt to the changing environment by promptly responding and adjusting to rapid changes through co-production under the condition of high decision-making uncertainty. Thus:

H3: Decision-making uncertainty will have a positive effect on co-production.

2.6 Co-production and Relational Benefits

Relational benefits refer to those benefits customers receive from long-term relationships above and beyond the core service performance (Gwinner et al., 1998).

Gwinner et al. (1998) suggest that these benefits can be categorized into three types, namely, special treatment, social, and confidence benefits. Customers may receive any of these benefits by engaging in co-production.

2.6.1 Special Treatment Benefits

Special treatment benefits refer to price discounts, faster services, or individualized bonus services that customers receive from service providers (Gwinner et al., 1998). Gwinner et al. (1998) identify two components of special treatment benefits, namely, economic and customization. Customers strive to make the products match their preferences as close as possible, which implies that a customer prefers to avail products that are different from those being provided for other customers. Many relationship-driven service providers aspire to customize their services to satisfy the individual preferences or needs of their customers (Lacey, Suh, and Morgan, 2007). Co-production helps service providers achieve such goal by allowing customers to provide direct input with regard to the provided services, to make additional choices, and to work directly with service providers in personalizing their services or products (Auh et al., 2007). In other words, co-production makes more opportunities for customers to choose the components of the final service to fulfill customers' needs (Cheung and To, 2011). Consequently, customers may achieve the actual degree of customization that they require from their service providers (Etgar, 2008). Thus:
H4: Co-production will have a positive effect on special treatment benefits.

2.6.2 Social Benefits

Social benefits pertain to the emotional aspect of the relationship, as demonstrated by the familiarity of customers with service providers and vice versa, as well as in the friendships that develop between these parties (Berry, 1995; Gwinner et al., 1998). Social benefits are particularly relevant to the investment services industry because customers and investment consultants engage in extensive interpersonal contact (Chan et al., 2010). Social benefits can be generated through the co-production of one-to-one relationship (Lin and Hsieh, 2011) because co-production improves the level of care delivered and encourages empathetic and friendly interactions to generate relational values (Chan et al., 2010). Moreover, co-production can lead to the development of social bonds that make the customer-service provider relationship more resistant to service failures (Eisingerich and Bell, 2006). For instance, investment consultants can provide a friendly and personal connection during the co-production process to enhance the positive emotional responses of customers. Every co-production between the investment consultants and customers consequently presents an opportunity for the co-creation of relational values for both parties (Fleming, Coffman, and Harter, 2005). Moreover, co-production can cultivate social benefits through the sense of enjoyment that service providers and customers derive from their professional relationships (Sashi, 2012). Thus:

H5: Co-production will have a positive effect on social benefits.

2.6.3 Confidence Benefits

Confidence benefits refer to the confidence that customers feel toward their service providers; such confidence results from knowing what to expect from the latter's services (Gwinner et al., 1998). As the level of co-production increases, customers further understand their roles and the procedures of service providers, which efficiently and productively enhance their knowledge, abilities, and functions (Dong et al., 2008; Ouschan, Sweeney, and Johnson, 2006; Prahalad and Ramaswamy, 2000). Such increased knowledge, abilities, and skills achieved through co-production are likely to enhance confidence in a range of behaviors (Dong et al., 2008). Golder, Mitra, and Moorman (2012) argue that co-production positively influences customer quality evaluation of the performance of a product and its attributes. Similarly, Troye and Supphellen (2012) find that co-production positively influences consumer evaluation of an outcome, that is, co-production lends increased confidence with the increase in perceived control. Confidence benefits in the investment services industry continue to increase given that co-production provides customers with additional opportunities to monitor the service processes. Thus:

H6: Co-production will have a positive effect on confidence benefits.

2.7 Relational Benefits and Share of Wallet

Share of wallet refers to the percentage of a customer's purchases of a particular category of products or services from a specific service provider to the customer's total purchases of that category of products or services from all service providers (Verhoef, 2003). Share of wallet may change over time when customers add or remove certain products from their portfolio of purchased products (Verhoef, 2003). Share of wallet has been previously identified as an important measurement of customer loyalty (Cooil, Keiningham, Aksoy, and Hsu, 2007; Keiningham et al., 2003; Wirtz, Mattila, and Lwin, 2007) that enables service providers to determine how customers divide their purchases across competitors and to devise some methods that can increase their share of wallet (Meyer-Waarden, 2007).

Relational benefits are positively related to customer loyalty, positive word-of-mouth, repeat patronage, and customer satisfaction (Gwinner et al., 1998; Hennig-Thurau, Gwinner, and Gremler, 2002; Yen and Gwinner, 2003). When customers perceive themselves as benefactors of special treatment, a stronger attachment and more enduring desire to maintain the relationship emerges (Lacey et al., 2007). In other words, special treatment helps customers create an economic bond with their service providers, hence increasing their loyalty (Rust, Lemon, and Zeithaml, 2004). Lacey et al. (2007) argue that special treatment benefits can encourage customers to dedicate a larger portion of their purchases to a particular service provider. Customers may spread their purchases evenly among different service providers when they receive equal special treatment benefits from each provider (Mägi, 2003). Thus:

H7: Special treatment benefits will have a positive effect on share of wallet.

Interpersonal relationship contributes to developing social benefits, leading to favorable service evaluations (Gwinner et al., 1998). For example, customers gain social benefits from their interpersonal relationships with a service employee, and these relationships tightly link service providers with their customers (Gwinner et al., 1998). This condition is significantly related to customer loyalty (Gremler and Gwinner, 2000). Similarly, Johnson, Barksdale, and Boles (2003) find that customers who enjoy social benefits with an employee show higher levels of service usage. Thus, customer loyalty to a particular service provider can increase share of wallet for the same service provider over time. That is, customers who build friendships with employees and receive social benefits from a particular service provider tend to concentrate their purchases on that same service provider (Mägi, 2003). Thus:

H8: Social benefits will have a positive effect on share of wallet.

Confidence benefits refer to perceptions of comfort in knowing what to expect in a service encounter (Gwinner et al., 1998). Confident customers may be able to reduce information search and transaction cost. As a result, confidence benefits can be both the most important and most often received benefits when customers have strong relationships with firms (Gwinner et al., 1998). Martin-Consuegra, Molina, and Esteban (2006) argue that confidence benefits positively affect loyalty, positive word of mouth, share of wallet, and satisfaction with the bank. In particular, confidence benefits increase loyalty to the focal service provider (Kinard and Capella, 2006). In other words, confidence benefits strengthen the customer-service provider relationship, boost customer loyalty (Hennig-Thurau et al.,

2002), and increases customer share of wallet (Dimitriadis, 2010). By contrast, customers are likely to perceive a higher risk in cross-buying products if they lack confidence in their judgment (Burnham, Frels, and Mahajan, 2003), which results in lower share of wallet. Thus:
H9: Confidence benefits will have a positive effect on share of wallet.

3. Methodology

3.1 Data Collection and Sampling

The proposed model is deemed appropriate in the context of investment services, in which customers and investment consultants frequently interact with each other, and customers are willing to engage in co-production. Indeed, investment services are highly complex and intangible. Customers frequently lack the technical knowledge and experience to evaluate investment performance confidently. As such, the context of investment services draws the customers closer to co-production and participation in the service process (Eisingerich and Bell, 2006). In addition, relational benefits are particularly relevant in financial services, in which a high level of interpersonal contact and customization in terms of service bundling exist between customers and consultants (Auh et al., 2007). Therefore, the investment services industry presents an ideal context within which the antecedents and consequences of co-production can affect share of wallet. In addition, the passage of the Financial Holding Company Act in 2001 allowed Taiwanese banks to establish investment and insurance subsidiaries to conduct wealth management business. Hence, banks' existing customer bases have given them a competitive advantage in cross-selling wealth and investment management products, increasing customers' share of wallet.

In this study, 700 self-reported surveys were distributed to customers at service counters by banking consultants working in wealth and investment management in the three largest cities in Taiwan, namely, Taipei, Taichung, and Kaohsiung. Respondents were asked to focus on the surveyed banks for the remaining questions to overcome the difficulty posed by respondents who have multiple banks. To make the final sample a representative of the target population, respondents were invited from large (Bank of Taiwan), medium (Yuanta Bank), and small (Sunny Bank) banks, local (Taipei Fubon Bank) and foreign (Citibank and HSBC) banks, banks that are based on a financial holding company (Mega Holdings and Cathay Financial Holdings), and a non-financial holding company (Union Bank of Taiwan) banks. To some extent, this sample is representative of the actual characteristics of the population of the wealth/investment management customers in Taiwan. All surveys were collected within two months in the fall of 2013. A total of 422 questionnaires were returned to the author, of which 16 were discarded because of incomplete responses. Therefore, 406 questionnaires were analyzed in this study. Non-response bias was not a factor because the t-tests of group means revealed no differences between the nonrespondents and the respondents in the sample (Armstrong and Overton, 1977).

Respondents varied in gender (male, 42.9%; female, 57.1%), age (less than or equal to 30 years of age, 22.4%; 31-40 years of age, 24.1%; 41-50 years of age, 27.6%; greater than or equal to 51 years of age, 25.9%), marital status (single, 18.7%; married without children, 32.0%; married with children, 49.3%), education level (less than or equal to a high school diploma, 7.4%; college degree, 24.4%; university degree, 48.7%; graduate school, 19.5%), annual income (less than or equal to US$15,000, 11.6%; US$15,001-US$30,000, 18.7%; US$30,001-US$60,000, 43.8%; greater than or equal to US $60,001, 25.9%), and relationship length with their banks (less than or equal to 5 years, 22.7%; 6-10 years, 34.0%; 11-20 years, 29.8%; greater than or equal to 20 years, 13.5%).

3.2 Measure Development

All the measures used in this study were adapted from existing scales. All constructs used a five-point Likert-type scale, with the descriptive equivalents ranging from Strongly Disagree (1) to Strongly Agree (5). The three items used to measure asset specificity came from Anderson and Weitz (1992) and Selnes and Sallis (2003). The measure of quality of customer interaction included four items taken from Homburg and Stock (2004). Two items to measure decision-making uncertainty were adopted from Gao et al. (2005). Confidence, social and special treatment benefits were each measured with three items provided by Gwinner et al. (1998). For the measurement of share of wallet, one item was adapted from De Wulf, Odekerken-Schröder, and Iacobucci (2001), while the measure of co-production included four items taken from Auh et al. (2007). A commonly used method for measuring share of wallet is asking customers to report the percentage of the purchases of the focal service provider that they normally make (De Wulf et al., 2001). Respondents indicated their approximate share of wallet for the surveyed bank (measured on a continuous scale from 1% to 100%). A descriptive analysis of the data revealed that 19.7 percent of customers held 1 percent to 25 percent of their investment products in the surveyed bank, 16.3 percent held 26 percent to 50 percent, 50.2 percent held 51 percent to 75 percent, and 13.8 percent held 76 percent to 100 percent. In particular, Wirtz et al. (2007) used a two-item self-reported scale (Percentage Figure and Likert-type Scale) to determine share of wallet. The percentage figure was converted to a seven-point Likert scale and then combined with the second item for ANOVA analysis. By contrast, Palmatier, Jarvis, Bechkoff, and Kardes (2009) used a single item (Percentage Figure) to measure share of wallet and then pooled the percentage figure and Likert-type scale of other constructs for the subsequent structural equation modeling (SEM) analysis. In the current study, the method of Palmatier et al. (2009) was adopted, and hence, a five-point Likert-type scale and percentage figure were used for data analysis. Most importantly, the use of different scale types and formats for the independent and dependent variables can diminish common method variance (CMV) caused by commonalities in anchoring effects. This method eliminates the effects of consistency (Podsakoff, MacKenzie, Lee, and Podsakoff, 2003). In this study, the three managers from the investment services industry were recruited to review specific items and the definitions of all the constructs that were included in the questionnaires. To ensure the internal validity of the measurement, the three managers were asked if the selected items were able to measure the underlying constructs. Several items in the questionnaire were modified based on their suggestions to suit the investment services context.

3.3 Validation of Measures

Consistent with the two-step approach advocated by Anderson and Gerbing (1988), this study first developed the measurement model by conducting confirmatory factor analysis (CFA). The structural equation modeling was then estimated for hypotheses testing. The fit of the model was acceptable (chi-square (203) = 827.04, p = 0.00; GFI = 0.90; CFI = 0.96; PNFI = 0.84; NNFI = 0.93; RMSEA = 0.07; RMR = 0.05). The Cronbach's alphas of all constructs were all greater than 0.80, supporting the reliability of the measurement. In addition, all composite reliabilities were greater than 0.70 and all average variance extracted (AVE) estimates were greater than 0.50 (Fornell and Larcker, 1981). As evidence of convergent validity, all of the items had significant loadings on their respective constructs (Anderson and Gerbing, 1988). Evidence of discriminant validity was supported by the fact that none of the confidence intervals of the phi estimates among the pair of constructs included one in this study (Anderson and Gerbing, 1988). Discriminant validity was also tested among all constructs according to Fornell and Larcker's (1981) recommendations and confirmed for all pairs of constructs. Specifically, AVE estimate for each construct was greater than the squared correlation of all construct pairs.

Given that the data were self-reported, CMV was expected. One ex ante means of avoiding or minimizing any potential CMV is that respondents are assured of the anonymity and confidentiality of the study. Another approach is to apply ex post statistical approaches.

Thus, Harman's one-factor test was conducted to determine the extent of this variance. The unrotated factor analysis for pooled data indicated that the first factor accounted for merely 29.57% of the variance. Based on Harman's one-factor test, CMV was not considered significant (Podsakoff et al., 2003). A confirmatory factor analysis was estimated in which all items included in the structural model were restricted to load on a single factor (Podsakoff et al., 2003). The fit indices indicated a poor model fit. Overall, the results of the two tests indicated that CMV is not an issue in the current study. Table 1 shows the means, standard deviations, and correlations matrix for the constructs. Appendix A summarizes the results of the item description, factor loadings, AVE, and reliability tests.

Table 1 Means, Standard Deviations and Correlations

	M	D	1	2	3	4	5	6	7	8
1. Asset Specificity	3.26	0.95	1							
2. Quality of Customer Interaction	3.24	0.87	0.60*	1						
3. Decision-making Uncertainty	2.72	0.94	-0.03	-0.02	1					
4. Co-production	2.91	0.75	0.38*	0.35*	0.20*	1				
5. Special Treatment Benefits	3.35	1.09	0.26*	0.12*	0.01	0.11*	1			
6. Social Benefits	3.25	0.92	0.20*	0.16*	-0.01	0.31*	0.11*	1		
7. Confidence Benefits	3.41	0.88	0.15*	0.11*	-0.07	0.21*	0.12*	0.46*	1	
8. Share of Wallet	0.48	0.19	0.36*	0.34*	0.06	0.36*	0.40*	0.29*	0.34*	1

Note: *$p < 0.05$.

4. Results

4.1 Structural Equation Modeling

The hypothesized relationships in the model were tested simultaneously through SEM. The standardized path coefficients of the structural model as estimated by LISREL 8.52 are given in Table 2. The fit of the model was acceptable (chi-square (219) = 1054.79, $p = 0.00$; GFI = 0.86; CFI = 0.93; PNFI = 0.80; NNFI = 0.91; RMSEA = 0.08; RMR = 0.08). The chi square divided by the degree of freedom value was higher than the criterion of 3, and GFI statistic was below the 0.9 threshold of acceptability. However, other fit indices that adjust for model complexity and sample size need to be considered. In the above model, NNFI and CFI were greater than the suggested 0.9. These two fit indices indicate a good fit of SEM model, especially for a model with such a large number of constructs (Hoyle and Panter, 1995; Morgan and Hunt, 1994; Taylor and Todd, 1995). Actually, the aforementioned model was actually purified by analyzing the modification indices provided by LISREL software. By correlating some of the indicator error variances (X1 and X6, X12, and X23) and adding paths from confidence benefits to social benefits, these changes resulted in a GFI of 0.92 and a lower chi-square value. However, these additional improvements suggested by the modification indices were not implemented because of a lack of theoretical support. The squared multiple correlations (SMCs) for endogenous variables reveal as follows: co-production = 0.31; special treatment benefits = 0.17; social benefits = 0.28; confidence benefits = 0.23; share of wallet = 0.37.

4.2 Hypotheses Testing

Hypothesis 1 stated that asset specificity would have a positive effect on co-production. The effect of asset specificity on co-production was significantly positive ($\gamma = 0.279$, $p < 0.05$), and therefore, H1 was supported. Hypothesis 2 stated that quality of customer interaction would have a positive effect on co-production. The effect of quality of customer interaction on co-production was significantly positive ($\gamma = 0.172$, $p < 0.05$), and therefore, H2 was supported. Hypothesis 3 stated that decision-making uncertainty would have a positive effect on co-production. The effect of decision-making uncertainty on co-production was significantly positive ($\gamma = 0.231$, $p < 0.05$), and therefore, H3 was supported.

Hypothesis 4 stated that co-production would have a positive effect on special treatment benefits. The effect of co-production on special treatment benefits was significantly positive ($\beta = 0.181$, $p < 0.05$), and therefore, H4 was supported. Hypothesis 5 stated that co-production would have a positive effect on social benefits. The effect of co-production on social benefits was significantly positive ($\beta = 0.353$, $p < 0.05$), and therefore, H5 was supported. Hypothesis 6 stated that co-production would have a positive effect on confidence benefits. The effect of co-production on confidence benefits was significantly positive ($\beta = 0.229$, $p < 0.05$), and therefore, H6 was supported.

Hypothesis 7 stated that special treatment benefits would have a positive effect on share of wallet. The effect of special treatment benefits on share of wallet was significantly positive ($\beta = 0.068$, $p < 0.05$), and therefore, H7 was supported. Hypothesis 8 stated that social benefits would have a positive effect on share of wallet. The effect of social benefits on share of wallet was significantly positive ($\beta = 0.030$, $p < 0.05$), and therefore, H8 was supported. Hypothesis 9 stated that confidence benefits would have a positive effect on share of wallet. The effect of confidence benefits on share of wallet was significantly positive ($\beta = 0.055$, $p < 0.05$), and therefore, H9 was supported.

This study used a five-point Likert-type scale to measure special treatment benefits, social benefits, and confidence benefit (From 1 to 5), and it also used percentage to measure share of wallet (from 10% to 100%). The different levels of scales may result in the low estimation of coefficients. In fact, t-values were normal (from 3.194 to 8.057). In the study of Verhoef (2003), the effects of commitment on customer share ($\beta = 0.03$, $t = 2.58$), loyalty program on customer share ($\beta = 0.04$, $t = 2.22$), and direct mailing on customer share ($\beta = 0.01$, $t = 2.31$) were significantly positive. The estimation of coefficients in the study of Verhoef (2003) was similar to that in the current study. The author also estimated a regression model to relate special treatment benefits, social benefits, and confidence benefits to share of wallet. The parameters of special treatment benefits ($\beta = 0.065$, $t = 8.42$), social benefits ($\beta = 0.031$, $t = 3.02$), and confidence benefits ($\beta = 0.051$, $t = 4.81$) were positively significant. The estimations of coefficients and t-values in the regression model were similar to those in the SEM model.

Table 2 LISREL Results

Proposed path	H	Coefficient	*t*
Asset Specificity → Co-production	H1	0.279*	4.587
Quality of Customer Interaction → Co-production	H2	0.172*	2.645
Decision-making Uncertainty → Co-production	H3	0.231*	4.171
Co-production → Special Treatment Benefits	H4	0.181*	2.709
Co-production → Social Benefits	H5	0.353*	6.229
Co-production → Confidence Benefits	H6	0.229*	4.378
Special Treatment Benefits → Share of Wallet	H7	0.068*	8.057
Social Benefits → Share of Wallet	H8	0.030*	3.194
Confidence Benefits → Share of Wallet	H9	0.055*	5.282

Note: *$p < 0.05$.

4.3 Additional Analyses

Firm size may be a potential moderator. In general, larger firms have an advantage over smaller firms as the former provides one-stop shopping, which reduces the search cost for customers and takes advantage of share of wallet from existing customers. In this study, the total sample was divided into two groups according to whether the bank is based on a financial holding company (large firm size) or not (small firm size). Finally, the sample size was n = 271 for financial holding company-based banks, and n = 135 for non-financial holding company-based banks. Then, the different effects of relational benefits on share of wallet were investigated. Results showed that the effect of special treatment benefits on share of wallet was stronger under financial holding company-based banks ($\beta = 0.079$, $p < 0.05$) than under non-financial holding company-based banks ($\beta = 0.042$, $p < 0.05$). Such a result can be attributed to the fact that the former can fully capitalize on cross-selling various product categories, and thus easily tailor the products to the specific needs of each customer. In addition, the effect of confidence benefits on share of wallet was stronger under financial holding company-based banks ($\beta = 0.072$, $p < 0.05$) than under non-financial holding company-based banks ($\beta = 0.024$, $p < 0.05$). The size of the firm provides important information to customers that firms can be trusted because large firms are perceived as more confident, reliable, and trustworthy than small ones. Instead, the effect of social benefits on share of wallet was stronger under non-financial holding company-based banks ($\beta = 0.057$, $p < 0.05$) than under financial holding company-based bank ($\beta = 0.016$, $p > 0.05$). Given that the former are mostly found in less strong financial and power positions than the latter, and thus non-financial holding company-based banks must develop commercial friendships with customers. This method is appropriate for small banks to secure customer loyalty and enhance customers' share of wallet.

Indeed, customer relationships have evolved during a series of service encounters as well as over time. Numerous studies have considered the time-dependent effect of relational variables. Gwinner et al. (1998) suggest that a long-term relationship leads to relational benefits for customers. Verhoef, Franses, and Hoekstra (2002) report that relationship length moderates the relationship between relationship quality and the number of service purchases. Thus, this study investigates the moderating effect of relationship length on the effects that special treatment, social, and confidence benefits have on share of wallet. The total sample was divided into two groups based on relationship length. The sample size for long relationship length was n = 218, and for short relationship length, the sample size was n = 188. Results showed that the effect of special treatment benefits on share of wallet was stronger for long relationship length ($\beta = 0.078$, $p < 0.05$) than short relationship length ($\beta = 0.056$, $p < 0.05$). As relationship length increases, more customer information and knowledge are accumulated and more customization and personalization are implemented. Thus, the positive effect of special treatment benefits on share of wallet is enhanced by relationship length. Furthermore, the effect of social benefits on share of wallet was stronger for long relationship length ($\beta = 0.041$, $p < 0.05$) than short relationship length ($\beta = 0.020$, $p > 0.05$) because friendships can develop in the long run. Thus, relationship length increases the effect of social benefits on share of wallet. Finally, the effect of confidence benefits on share of wallet was stronger for long relationship length ($\beta = 0.069$, $p < 0.05$) than short relationship length ($\beta = 0.036$, $p < 0.05$). The underlying rationale is that in the long relationships, customers will have higher confidence in their evaluations of the investment products of their banks. Increasing confidence enhances share of wallet.

5. Discussion

The conceptualization of marketing indicates a shift from the exchange of tangible goods and toward an exchange of the knowledge, skills, and processes required by a service-dominant economy (Vargo and Lusch, 2004). Given that co-production is more complex than what has been expected, this study proposes an integrated, S-D Logic-based model for achieving an improved understanding of the motivations of customers in co-production. In addition, this study illustrated the effects of co-production on relational benefits and examined the effects of these benefits on share of wallet. The findings support the three main arguments of this study, which are summarized as follows: (1) share of wallet can be enhanced through special treatment, social, and confidence benefits, (2) special treatment, social and confidence benefits can be developed through co-production, and (3) co-production can be promoted through asset specificity, quality of customer interaction, and decision-making uncertainty.

5.1 Theoretical Discussion: Antecedents of Co-Production

Asset specificity is proven to affect co-production positively. According to transaction cost economics, asset specificity motivates both customers and service providers to adopt relational governance mechanisms (Heide, 1994; Robertson and Gatignon, 1998; Selnes and Sallis, 2003). Consistent with this Logic, co-production often involves the reciprocal investment of transaction-specific assets (Athaide et al., 2003). High asset specificity signals the intention and commitment to cooperate to both parties (Zhang et al., 2012). The underlying rationale is that asset specificity locks both parties into a relationship and creates a communication platform. Both parties would tend to solve problems through co-production. S-D Logic emphasizes the dynamic development of relationships through which various forms of interaction and value creation can emerge over time (Vargo and Lusch, 2008). Favorable customer interaction motivates customers to engage in co-production with their service providers (Sashi, 2012). This condition emerges because the quality of customer interaction helps clarify mutual expectations, meet the needs of customers, make them to be more cooperative during the service encounter, and increase the level of co-production (Ballantyne and Varey, 2006). On the other hand, customers may employ various mechanisms to face their decision-making uncertainty (Bell and Eisingerich, 2007). Co-production is identified as the most efficient among these mechanisms, which implies that a greater degree of decision-making uncertainty highly motivates customers to engage in co-production (Wikström, 1996).

5.2 Theoretical Discussion: Consequences of Co-Production

According to S-D Logic, benefits are always co-created through the co-production of service providers and customers. These customers can ultimately determine the value of the service in use (Lusch, Vargo, and Tanniru, 2010). Given the roles of customers as co-producers or partial employees, their participation is crucial for the efficient delivery of high quality services (Xue and Harker, 2002). Customers cooperate with their service providers in such a way that they receive mutual benefits from the co-production (Etgar, 2008; Vargo and Lusch, 2004). Similarly, customers may obtain additional economic value from the focal service provider by engaging in co-production and thus receiving special treatment benefits from their service providers (Chan et al., 2010). The co-production process that occurs between employees and their customers may generate social benefits for both parties (Fleming et al., 2005). In addition, co-production provides customers with an opportunity to participate in and assess the service process (Menon and O'Connor, 2007). As a result, customers and service providers can increase their confidence benefits.

Co-production can create relational benefits for customers who, in turn, make purchase decisions. These benefits are considered the basis for relationship continuity and for driving relational behavioral outcomes (Hennig-Thurau et al., 2002; Palmatier, Dant, Grewal, and Evans, 2006). Consistent with Lacey et al. (2007), special treatment benefits influence share of wallet. This is because customers prefer to increase their share of wallet in firms that offer them special treatment benefits. In line with Mägi (2003), social benefits can enhance share of wallet as they add emotional value to the experience of customers, which in turn enhances their willingness to increase their share of wallet in a particular firm. The results of this study are also consistent with the study of Hennig-Thurau et al. (2002), who emphasize that confidence benefits can lead to valuable long-term relationships between service providers and customers. These benefits may enhance the knowledge of customers with regard to the services that are being offered to them, which also encourages them to increase their share of wallet.

5.3 Theoretical Implications

This study builds on S-D Logic and addresses a gap in the understanding of the antecedents and consequences of co-production. Essentially, the core concept of S-D Logic includes supporting the value creation of customers, in which the suggested value is ideally transformed into real benefits (Grönroos and Ravald, 2011). For potential benefits to be achieved, co-production with customers is necessary, as it constitutes essential knowledge and skills on which the realization of benefits depend (Gummesson and Mele, 2010; Grönroos, 2011; Vargo and Lusch, 2008). In other words, S-G Logic describes how customers, employees and other actors become effective and efficient resource integrators in value co-creation. In the present study, asset specificity can be transformed into special treatment benefits, quality of customer interaction can be transformed into social benefits, and decision-making uncertainty can be transformed into confidence benefits (see Figure 2). Special treatment benefits dedicate significant relationship-specific assets or idiosyncratic resources to a particular customer (Athaide et al., 2003), for which co-production can be used as a means of customization. Co-production that emerges in a dyadic interaction can affect the emotional state of both parties involved. In this regard, co-production can be used as a social mechanism. On the other hand, co-production can be a part of a general uncertainty reduction process and convert decision-making uncertainty into confidence benefits. In other words, when service providers want to enhance uncertain customers' confidence benefits, they should take co-production into account. In summary, when values are co-created, service provider contribution is the value propositions that can support customers' value creation processes, and customer contribution is the value actualization (Gummesson, 2008). In theory, these three mechanisms help customers realize the full potential of relational benefits that they gain through co-production.

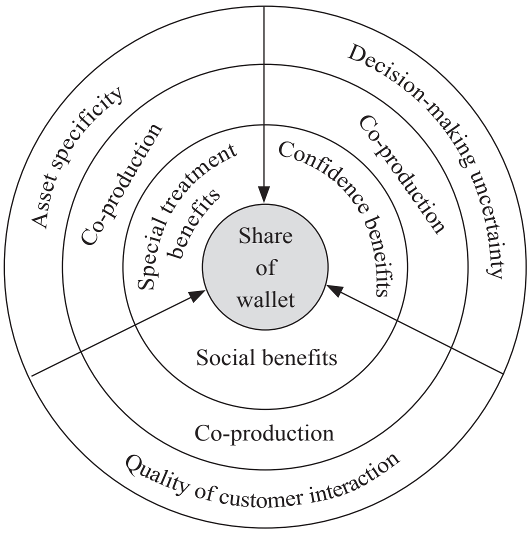

Figure 2 Co-production and its Antecedents and Consequences

6. Managerial Implications

From a practical point of view, this study has some implications for management in that it provides an understanding of the specific process of co-production for customers to enhance share of wallet. In traditional G-D Logic, service providers develop and offer products or services with embedded value for the customer after the exchange and customers were segmented, targeted, and then enticed to cross-buying by service providers using intense promotional programs. S-D Logic, however, views customers not as buyers of valuable output created by service providers, but as an integrator of inputs provided by service providers with their other resources to create value (Lusch et al., 2008). By adopting an S-D Logic perspective, the issue of co-production should be considered a fundamental concern for investment services industry managers to establish a powerful mechanism between service providers and their customers. In other words, service providers are not founded on providing customers with a value-laden offering, but rather with the process to create their own value. In using customer competencies, co-production should be developed through mutual work practices to encourage and allow customers and investment consultants to work together for the implementation of customers' investment portfolios. Since the roles of customers and investment consultants changes dramatically, both parties must also recognize the new approach and their responsibilities and adjust to their new roles (Chan et al., 2010; Wu and Lin, 2013).

This study aims to determine how customers can become effective co-producers in the investment services industry. Co-production can be promoted by enhancing asset specificity and quality of customer interaction. Therefore, investment consultants must reveal the underlying customer needs and develop special services or products that can meet such needs. Although the development of asset specificity is resource-intensive, investing in such antecedent can promote a mutually co-productive relationship. Co-production also requires the improvement of the interactions between customers and service providers. According to Homburg and Stock (2004), investment consultants must have a clear understanding of their customers, keep an open mind when serving their customers, and exhibit their flexibility when dealing with the requests of their customers. Therefore, training programs must focus on the listening and interaction skills of service providers for them to comprehend further the changing needs of their customers, which subsequently motivates customers to engage in co-production. Investment consultants must also evaluate the decision-making uncertainty that is experienced by their customers. It is suggested that investment consultants should invest their marketing efforts in developing a co-production platform, especially for customers with high decision-making uncertainty.

The demand for sophisticated and customized investment services has increased significantly over the recent years. Customers engage themselves in co-production to create the values that satisfy their demands (Bettencourt et al., 2002). Investment consultants can make their customers feel special by customizing their offered products in such a way that they can meet the special needs of their customers. Moreover, through co-production, investment consultants can familiarize themselves and develop friendships with their customers. Moreover, they can help customers understand the processes of their operations and make them feel comfortable about their decisions. Most importantly, investment services industry can take special treatment benefits, social benefits, and confidence benefits as a marketing strategy to increase customers' share of wallet.

7. Limitations and Directions for Future Research

This study should be interpreted with caution in light of several limitations. First, this study used cross-sectional and self-reported data, which may have resulted in the overestimation of the relationships considered due to CMV. Although this study used multiple remedies and not simply one remedy to minimize the likelihood of CMV, the best means of avoiding any potential CMV is to collect measures for different constructs from different sources. For instance, the use of archival data or customer database has become increasingly popular in the research on share of wallet. Such data can be used to solve CMV in this model. Future study can randomize the ordering of scale items, and items can be reverse-coded (Podsakoff et al., 2003) and use the partial correlation approach of Lindell and Whitney (2001), in which the minimum correlations between the marker and focal variables are subtracted from the correlations among the focal variables to adjust for CMV. Moreover, managerial and research implications will considerably benefit time series data and longitudinal investigations. Antecedents, co-production process, relational benefits, and share of wallet may develop over time, and these effects are only likely to be observed through a longitudinal research design. Hence, this study cannot draw strong conclusions regarding true dynamic effects.

Second, the side of customers in their dyadic relationship with service providers is analyzed in this study. Theoretically, although the customization of products and services through co-production enhances the benefits that customers receive, such customization also increases the product development and service delivery costs that are incurred by service providers (Cannon and Homburg, 2001). Moreover, although co-production increases customer satisfaction by creating customer economic value, the dark side of co-production is that the job satisfaction of employees may be reduced by such activity because of the additional stress that their customers impose upon them (Chan et al., 2010). Meanwhile, inappropriate or unexpected use of available resources in co-production will result in value co-destruction for at least one of the parties (Plé and Cáceres, 2010). The data from the customer side of the dyadic relationship may not necessarily be reflected in the side of service providers, and vice versa (Anderson and Narus, 1990). A possible improvement would be to measure co-production by examining both sides of the dyadic relationship to confirm the findings of this study, as well as to generate additional insights on the dynamic interactions between these two parties.

Third, four items cannot capture the rich dimensionality of the co-production process and could have undermined the reliability of measurement. Further research could develop more extensive scales. For example, the measurement of co-production requires a more complete conceptualization of S-D Logic. A possible improvement would be to incorporate a broader range of dimensions, such as different elements and mechanisms embedded in co-production.

Finally, the model of this study excluded possible antecedents and consequences of co-production, such as customer expertise, commitment, self-efficacy, and role clarity (Auh et al., 2007; Dong et al., 2008). In addition, this study may have missed some potential relationships. For example, decision-making uncertainty and quality of customer interaction may moderate the relationship between asset specificity and co-production. Furthermore, most studies have addressed the relational benefits of co-production for the customers. A different view on the relationship between relational benefits and co-production is that relational benefits can facilitate customer participation in co-production. Although such reciprocal relationships of relational benefits and co-production have not yet to be empirically examined, the relationships between relational benefits and co-production can be reasonably expected to be reciprocal. Therefore, this study urges researchers to evaluate an alternative model. In summary, other variables and potential relationships may help explain further the key relationships between customers and service providers.

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Appendix A

Items	Loadings	Cronbach's Alpha	CR	AVE
Asset Specificity		0.92	0.92	0.81
1. My investment consultant and I have made significant investments that are dedicated to our relationship.	0.90			
2. My investment consultant and I have made several adjustments to satisfy specific demands and standards.	0.91			
3. It would be difficult for me to recoup investments in this bank if I switched to another one.	0.89			
Quality of Customer Interaction		0.92	0.93	0.76
1. My investment consultant is customer-orientated.	0.90			
2. My investment consultant is flexible in dealing with my requests.	0.87			
3. My investment consultant openly provides me with information.	0.87			
4. My investment consultant is open to my suggestions.	0.82			
Decision-making Uncertainty		0.83	0.84	0.72
1. I know little about the potential of these investment services and their chances of meeting my financial goals.	0.93			
2. I have limited information on the potential results of the investment services of this bank.	0.76			
Co-production		0.90	0.89	0.69
1. I try to cooperate with my investment consultant.	0.95			
2. I help my investment consultant to perform his job easily.	0.69			
3. I prepare some questions before meeting my investment consultant.	0.70			
4. I openly discuss my needs with my investment consultant to help him/her deliver the best possible solutions.	0.93			
Special Treatment Benefits		0.90	0.90	0.75
1. I receive special deals from my investment consultant that he/she does not provide to most of his/her customers.	0.87			
2. I receive values that are better than those that are received by other customers.	0.85			

Items	Loadings	Cronbach's Alpha	CR	AVE
3. My investment consultant offers me some services that he/she does not offer to most of his/her customers.	0.87			
Social Benefits		0.92	0.92	0.80
1. I enjoy certain social aspects of my relationship with my investment consultant.	0.91			
2. I am very familiar with my investment consultant.	0.93			
3. I have developed a friendship with my investment consultant.	0.84			
Confidence Benefits		0.92	0.92	0.80
1. I believe there is a small chance for something to go wrong in my investment.	0.87			
2. I am highly confident that the investment portfolio will be handled properly.				
3. I am less anxious when I make an investment.	0.91 0.90			
Share of Wallet				
1. What percentage of your total budget for investments do you buy in this bank within a 12-month period?				

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