"Unveiling the nexus between customer social participation, mutually beneficial interactions, and resource integration within Indonesian brand communities"

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## UNVEILING THE NEXUS BETWEEN CUSTOMER SOCIAL PARTICIPATION, MUTUALLY BENEFICIAL INTERACTIONS, AND RESOURCE INTEGRATION WITHIN INDONESIAN BRAND COMMUNITIES

#### **Abstract**

Although there is general consensus that social media can enhance collaboration among contributors, the debate continues regarding the optimal approach for integrating consumer resources into brand communities on these platforms. This paper investigates how customer social participation impacts customer resource integration and mutually beneficial interactions within social media brand communities. Utilizing the Partial Least Squares approach to Structural Equation Modeling (PLS-SEM) and involving 295 participants, the findings reveal that customer social participation positively affects both customer resource integration (β=0.415, p=0.000) and mutually beneficial interactions ( $\beta$ =0.753, p=0.000). Furthermore, mutually beneficial interactions significantly influence customer resource integration within the brand community  $(\beta=0.432, p=0.000)$ . Notably, mutually beneficial interactions act as a mediator in the relationship between customer social participation and customer resource integration  $(\beta=0.325, p=0.000)$ . These findings contribute to the emerging research stream on customer social participation, resource integration, and mutually beneficial interactions in marketing contexts, offering valuable insights for both scholars and practitioners. The study also provides practical implications for brand community activities and suggests several avenues for future research.

**Keywords** customer social participation, mutually beneficial

interaction, resource integration, social media brand

community

**JEL Classification** M31, D91, O33

#### INTRODUCTION

Although the studies based on Service-Dominant Logic (SDL) regarding resource integration are still in their early stages, this concept has been increasingly emphasized within both management and marketing disciplines. Resource integration is widely recognized by scholars as a fundamental prerequisite for value creation and service exchange (Edvardsson & Tronvoll, 2013), although this argument is frequently presented implicitly. In this context, Peters et al. (2014) have proposed the methodologies for extending the resource integration paradigm, aiming to develop a more comprehensive theoretical framework and enhance the optimization of resource integration processes. Given the extensive application of resource integration within organizational practices, Kleinaltenkamp et al. (2012) contend that theoretical models could gain significant insights by incorporating a more pragmatic approach to the implementation and design of resource integration

processes. The investigation into resource integration and mechanisms of collaborative value creation is increasingly gaining scholarly attention.

Kleinaltenkamp et al. (2012) underline that resource integrators will apply collaborative mechanisms once value is created. Interactive technological advancements have enabled collaborators to use a vast array of social interaction methods and channels (Korkman et al., 2010), including to encourage resource allocators' willingness to collaborate actively and enhance integrators' engagement with network collaboration in terms of conception to product launch.

Despite the potential benefits, Saarijärvi (2012) highlighted that some companies remain hesitant to combine their resources with those of customers for the purpose of collaborative value creation. Caridà et al. (2015) emphasize that service failures that are the consequence of creation collectively might lead to fewer positive confirmations and more customer discontent. The term "resource integration," as described by Edvardsson et al. (2014), identifies the method through which allocators mobilize and integrate operant resources. This mechanism has stages in which the integrators engage in cooperative and collaborative activities. The stages may assist resource allocators in acquiring experience and leading to constructive behavior on both sides (Caridà et al., 2015).

# 1. LITERATURE REVIEW AND HYPOTHESES

The rise of social media has played a pivotal role in shaping historical events, such as the expansion of businesses and the growing popularity of specific brands (Kaplan & Haenlein, 2010). This transformation has been driven by the proliferation of digital technologies, which have paved the way for the development of collaborative platforms. These platforms, in turn, enable more meaningful connections between brands and their networks, fostering deeper interactions and engagement (Tajvidi et al., 2021). For example, a digital brand community necessitates both purposeful and relational strategic integration, coupled with active engagement from members, to realize collaborative value results. Digital brand communities on social media have simplified the participation process for consumers by encouraging them to discuss their favorite brands and services on the platform, thereby facilitating the collaborative sharing of information that reflects the entire value creation process (Abeza et al., 2020).

Previous studies have noted that when collaborators join brand-specific online communities, a company's potential to leverage the resources (such as information and ideas) provided by its members to develop more effective and practical sources of knowledge may increase (Colurcio et al., 2012). From a management perspective, Sklén

et al. (2015) noted that brand communities act as catalysts for the process of value co-creation. Under this approach, brand community members generate value and non-monetary gain for themselves, other brand community members, and the brand in general by serving as both providers and recipients of benefits in the network ecosystem (Pongsakornrungsilp & Schroeder, 2011). Despite the existing research on collective value creation within virtual brand communities (Sklén et al., 2015), questions remain regarding how companies engage with these communities to optimize their impact. Based on an empirical study, it has become evident that most companies' attempts to connect with online communities are usually unproductive, which makes it more challenging to establish and sustain flourishing online communities for a specific brand (Schröder & Hölzle, 2010).

Scholars and academics have adopted a pragmatic framework to elucidate the dynamics of co-creation within brand communities. This framework is pivotal as it clarifies both the operational mechanisms and the outcomes of the process (Sklén et al., 2015). Schau et al. (2009) identify various approaches to collective value creation, emphasizing three central domains: behavior, outward appearance, and representation. These domains are analyzed through a cohesive theoretical framework that explores fundamental aspects of process, understanding, and participation. Similarly, Russo et al. (2012) describe co-creation as a series of activi-

ties carried out by collaborators who synchronize specialized resources across different stages of the creative process.

Service-Dominant Logic (SDL) studies have explored topics such as resource mobilization and combination across many customers. Caridà et al. (2015) have, for instance, clarified how actors (customers) engage in collaborative activities and pool their resources to generate value, thus offering a clearer understanding of these concepts. Extending this work, Caridà et al. (2019) have identified a gap in understanding the general characteristics of combined resources and the methods for organizing and adapting among actors, thereby highlighting the need for further investigation in these areas.

From the perspective of SDL, resource integration is essential for both service exchange and collaborative value creation (Vargo & Lusch, 2008). The value generated is influenced by the results of processes and interactions where resources are combined, collaboratively developed, and applied within a specific context (Gummerus, 2013). Laamanen and Sklén (2015) emphasize that SDL highlights the collaborative aspect of value creation, aiming to attract commercial and societal actors who utilize networks for interaction and resource sharing. Kleinaltenkamp et al. (2012) underline that these are quite crucial for the co-creation that involves resource integration as they reflect the core of resource mobilization and exploitation.

When actors coordinate their resources with others through mechanisms and methods aligned with their expectations and capabilities, this process is known as resource integration. This approach indicates that actors can leverage social and cultural motivations to engage with a network (Gummesson & Mele, 2010). Viewing resource integration from this perspective suggests it is an ongoing process that links current actions with future exchanges involving limited resources (Peters et al., 2014). Through collective synergy, actors can pool additional resources, thereby creating new values through integration (Vargo & Lusch, 2011). Furthermore, actors can mobilize their expertise, experience, and skills alongside other resources, coordinating and integrating activities within interconnected networks operating under a unified set of competencies. Mele et al. (2010) highlight that this process can lead to value innovation, enabling the generation of higher levels of collaborative value through a new value proposition.

According to Vargo and Lusch (2008), the process of collaborative value creation demands that actors dynamically align their resources. This alignment requires reciprocal interaction and the strategic use of resources to ensure mutual benefit for all parties involved. Löbler and Hahn (2013) posits that resources are not fixed entities but are continually generated and reshaped through the process of resource integration. How much of a given resource's potential is utilized relies on how much of its availability is used, and how much of a given resource's use occurs ultimately depends on how well its beneficiaries can integrate the resources (Vargo & Lusch, 2011). Until resources are integrated through interaction during the execution of such a process, resources become pre-existing objects or ideas (Löbler & Hahn, 2013).

There is a consensus among academicians that cocreation becomes insignificant without active customer participation (Bharti et al., 2014). That is why they should be participating in every step of the value creation procedure. Pandey and Kumar (2020) articulate that customer participation encompasses the degree of their contributions through interactions with the firm or with other customers across various contexts. Yi and Gong (2013) emphasize that achieving value-sharing requires active customer participation in activities and contributions that extend beyond mere consumption. Specifically, this participation includes proactive contributions to knowledge. C. C. V. Chen and C. J. Chen (2017) characterize customer participation as the extent to which customers are actively involved in generating collaborative outputs. This participation encompasses the exchange of information, the provision of suggestions, and involvement in collective decision-making processes.

Customers, both individually and as part of a community, engage in value co-creation with others within social media networks. Their active involvement is a crucial component of this process, particularly in the context of digital platforms (Carlson et al., 2017). In a social media brand community, customers collaboratively create content with other customers, share insights about the

brand, advocate for brand development opportunities, and enhance the overall brand experience (Gensler et al., 2013).

Although research has validated the measurement of customer participation in value creation, the concept of customer participation within social media remains relatively underdeveloped, with limited empirical studies exploring its practical application (Khan, 2017). To address this gap, Kamboj and Sarmah (2018) have employed a three-dimensional framework to refine and define customer social participation. Thus, the understanding of customer social participation has been expanded and integrated with existing research within this study's framework. In this context, customer participation on social media reflects an effort to achieve collective value, demonstrated through a series of activities that emphasize interaction and resource integration.

The conceptual framework of actor relationships (A2A) has been extended beyond traditional business-to-business (B2B), business-to-consumer (B2C), and consumer-to-business (C2B) models (Gummesson & Mele, 2010). Customer-to-customer (C2C) interactions, which occur within a network external to the organization, have been incorporated into the broader concept of "many-to-many marketing" (Gummesson, 2008). Although customer-to-customer research has often been regarded as anecdotal, the potential for value creation through customer-to-customer interactions is increasingly being highlighted by the expanding literature and the growth of social media platforms (Gummesson & Mele, 2010).

Gummesson and Mele (2010) further conceptualize collective value creation in terms of two distinct phases. The initial phase focuses on interacting with actors to assess their resources, competencies, and processes. This stage involves facilitating dialogues and exchanging information to stimulate creativity, advance resource development, and promote organizational learning. The subsequent phase, as outlined by Mele et al. (2010), centers on resource integration. In this phase, integrators evaluate the suitability of their operant resources and develop strategies for their mobilization and combination to achieve optimal resource leverage.

The concept of resource integration is expanded to encompass interactions between actors where resources are connected to provide mutual benefits. Resource integration requires adjustments in both the quantity and quality of resources. Value is created through collaborative efforts when processes, expertise, and active participation within the brand community are cohesively aligned. The importance of customer social participation and resource integration, along with consideration of the mutual benefits of these interactions, may enhance predictive accuracy in the model.

Most of the current research on resource integration is theoretical and provides practitioners with limited practical insights to fully leverage its potential. This study highlights two issues. First, the impact on resource integration varies significantly depending on the type of brand community – whether virtual or physical, commercial or social – and the entity managing the platform, whether it is the brands themselves, the community, or social media influencers. Second, the extent of the resource integration process is influenced by the nature of consumer participation within the brand community.

The primary aim of this study is to investigate the phenomenon of resource integration within online communities representing two brands. This includes examining actor interactions and social participation in relation to resource integration. Given this framework, the following relationships are hypothesized:

- H1: Customer social participation has a positive and significant impact on the integration of resources within brand communities.
- H2: Customer social participation has a positive and significant impact on mutually beneficial interactions within brand communities.
- H3: Mutually beneficial interaction has a positive and significant impact on the integration of resources within brand communities.
- H4: Mutually beneficial interaction significantly mediates the relationship between customer social participation and the integration of resources within brand communities.

#### 2. METHODOLOGY

The study utilized empirical and quantitative research methodologies. A questionnaire was developed to collect responses relevant to the research objectives. The proposed model was evaluated through a survey administered via social media platforms. This section details the acquired data, the data collection methods, the measurement tools employed, and concludes with an overview of the data analysis techniques and model testing procedures.

The sample consisted of consumers from the Wardah and Yamaha brand communities in Indonesia, specifically targeting those active on social media. Of 370 potential participants invited to complete the survey via social media, 295 fully completed the questionnaire, resulting in a response rate of 72.33 percent. All respondents indicated that they had social media profiles for engaging with other members of these brand communities. The sample was predominantly female, with 199 women (67.46%) and 96 men (32.54%). In terms of occupation, most respondents were students, making up 46.44% of the sample, followed by professionals at 29.49%, employees at 14.24%, and entrepreneurs at 9.83%. In terms of education, 150 out of 217 participants who disclosed their educational background held a bachelor's degree, representing 50.85%. This was followed by 82 individuals (27.80%) who had completed high school or its equivalent and 37 who had obtained a diploma. Among 217 respondents who reported their monthly income, 126 (42.71%) earned between IDR 3,500,001 and IDR 8,500,000. The second largest group, 99 individuals (33.56%), earned less than IDR 3,500,000. Additionally, 41 participants (13.90%) reported earnings between IDR 8,500,001 and IDR 13,500,000, while 29 individuals (9.83%) had incomes exceeding IDR 13,500,001.

A validated scale from prior research was employed to construct the questionnaire for this study. The questionnaire consists of two sections: one addressing the sample's specific characteristics and the other focusing on the three research constructs. Responses were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). For translation purposes, the standard translation and back-trans-

lation techniques were applied to convert the English text into Indonesian. To assess customer social participation, a three-dimensional latent concept from Kamboj and Sarmah (2018) was utilized. Resource integration was measured using three dimensions derived from previous studies (Löbler & Hahn, 2013). The scale for mutually beneficial interaction was based on two dimensions from Nambisan and Baron (2009).

Structural equation modeling (SEM) involves two primary phases (Hair et al., 2021). The first phase is the validation of the measurement model, which assesses the extent to which items directly measured from latent constructs accurately reflect those constructs. The second phase involves estimating the structural model, which evaluates the hypothesized relationships between latent constructs. For this study, the Partial Least Squares (PLS) method was utilized to delineate the causal relationships among latent variables. PLS-SEM is particularly adept at producing parameter estimates that maximize the variance explained (R-squared) of the dependent construct, making it well-suited for predictive objectives, such as elucidating or forecasting target constructs within the structural model. The choice of PLS over other multivariate techniques is attributed to its favorable handling of sample size and normality constraints, as well as its reduced sensitivity to issues of multicollinearity. Smart-PLS, the software employed for analysis, applies a nonparametric bootstrap method to evaluate the significance of coefficients. This approach involves drawing multiple subsamples from the original dataset to compare surrogate parameter values and standard errors. Ideally, the number of bootstrap samples should be substantial, matching or exceeding the number of valid observations, with a significance threshold set at 0.05.

#### 3. RESULTS

The measurement model was rigorously assessed according to the four criteria outlined by Hair et al. (2021). First, indicator reliability was evaluated by ensuring that each item's loading on its respective latent construct exceeded the threshold of 0.60. Second, composite reliability was examined to confirm that the reliability coefficients

**Table 1.** Path analysis results

	Path	В	Mean	SD	t-value	p-value	Remarks	
H1	CSP → CRI	0.415	0.413	0.089	4.670	0.000	Yes ***	
H2	CSP → MBI	0.753	0.753	0.043	17.617	0.000	Yes ***	
НЗ	MBI → CRI	0.432	0.435	0.086	5.049	0.000	Yes ***	
H4	CSP  o MBI  o CRI	0.325	0.327	0.066	4.926	0.000	Yes ***	

*Note(s):* p-value calculated on one-tail. \*p-value < 0.1; \*\*p-value < 0.05; \*\*\*p-value < 0.01. CSP (Customer Social Participation); CRI (Customer Resource Integration); MBI (Mutually Beneficial Interactions).

for all constructs were above the 0.70 benchmark. Third, convergent validity was established by verifying that the Average Variance Extracted (AVE) for each construct surpassed the 0.50 threshold. Lastly, discriminant validity was confirmed by demonstrating that each item exhibited a higher correlation with its own latent construct relative to other constructs, as detailed in Table A1 in Appendix.

To evaluate the hypotheses, the analysis focused on assessing the structural path coefficients ( $\beta$ ) and the t-values derived from the bootstrap procedure, as shown in Table 1. Furthermore, the study examined the predictive power of the constructs by analyzing the R-squared values of the endogenous variables, which are reported in Table 2.

All structural paths were found to be significant (p < 0.001). In relation to Hypothesis 1 (*H1*), customer social participation was found to have a positive effect on customer resource integration. Hypothesis 2 (*H2*) indicated that customer social participation had the strongest correlation with mutually beneficial interaction, with a correlation coefficient of 0.753. Hypothesis 3 (*H3*) confirmed that mutually beneficial interaction has a positive and significant influence on customer resource integration. Finally, as this study predicted, Hypothesis 4 (*H4*) found that mutually beneficial interaction acts as a mediator between customer social participation and customer resource integration.

**Table 2.** Explanatory power, predictive relevance of constructs, and model fit

Construct	R²	Q²	SRMR	
Customer Social Participation				
Mutually Beneficial Interaction	0.567	0.354		
Customer Resource Integration	0.628	0.353	0.074	

Table 2 presents the explanatory power, predictive relevance, and model fit metrics for the con-

structs used in the research. These metrics assess the model in terms of explanative and predictive outcomes. The mutually beneficial interaction construct has an R<sup>2</sup> value of 0.567, indicating that the model explains 56.7% of the variance, reflecting a moderate to high level of explanatory power. The  $Q^2$  score for this construct is 0.354, which exceeds the threshold of 0, signifying strong predictive relevance. The model explains 62.8% of the variance in customer resource integration  $(R^2 =$ 0.628), demonstrating explanatory power. The Q<sup>2</sup> score for this construct is 0.353, also surpassing the threshold of 0, underscoring its predictive relevance. Additionally, the SRMR for customer resource integration is 0.074, which is below the threshold of 0.08, indicating a satisfactory model fit with minimal discrepancy between observed and predicted correlations.

#### 4. DISCUSSION

The initial results of this study highlighted the critical role of customer social participation in activities related to resource integration within brand communities. These results indicated that customers with higher levels of social activity are more involved in resource integration, demonstrating the significance of their role in organizing informational resources for other collaborators. This involvement influences the orientation of collaborators who distribute resources, which may be self-oriented, object-oriented, sociallyoriented, or a combination thereof. Such deliberate actions are likely to enhance the value that collaborators place on and their engagement with various community-organized events, where they contribute by sharing knowledge and experiences and also participating in discussions or reviews of specific topics. Active collaboration is, therefore, pivotal for a diverse range of events, and participation extending beyond mere product consumption (Yi & Gong, 2013) is recognized as a crucial driver of communal value creation. Furthermore, collaborators may allocate their personal time to participate actively in brand community events. This type of participation, referred to as "actionable participation," represents a fundamental aspect of customer social participation (Kamboj et al., 2018).

The second result of this study indicated that a significant correlation was found between customer social participation and mutually beneficial interaction, which aligns with the rationale that customers actively engage in terms of information sharing and providing feedback (C. C. V. Chen & C. J. Chen, 2017). Customers who support the brand community are likely to be involved in integrated social and personal interactions aimed at enhancing their knowledge and experience. Such interactions contribute to the creation of collaborative value, typically facilitated by the virtual brand community. This supports the views of Ramaswamy et al. (2016) and Carlson et al. (2017), who emphasize that co-creation on digital platforms critically depends on consumer participation. The positive attitude of consumers toward the brand community is reflected in their role as contributors, characterized by confidence, opinions, and the belief that their contributions can be mutually beneficial. Collaborations may be driven by personal or societal benefits, particularly when collaborators perceive that their participation offers value to others. These factors can influence their credibility and reputation. When customers (collaborators) participate more frequently in brand community events, they are more likely to foster interactions that are mutually beneficial for all parties involved.

This study's third result confirms the predicted positive relationship between mutually beneficial interaction and customer resource integration. This finding suggests that mutually beneficial interaction, reflective of interaction-based personal and social integrative dimensions, positively influences activities related to customer resource integration. The result validates Nambisan and Baron's (2009) concept, suggesting that incentives like enhancing self-reputation and status, along with strengthening and expanding social network ties within the brand community, drive interactions among collaborators in virtual brand communities.

Collaborators structure their interactions to coordinate their dynamic resources, synchronizing them in resource integration activities. The allocation of collaborators' resources is based on the principle of mutual benefit, which can influence their willingness to mobilize and integrate resources, such as knowledge and expertise. The orientation can be either object-oriented, selforiented, or socially oriented. As the frequency of mutually beneficial interactions increases, so does the likelihood that customers will integrate their resources into the brand community.

The fourth result of this study reveals that mutually beneficial interaction acts as a critical mediator between customer social participation and customer resource integration. This empirical finding is consistent with the predicted outcomes. Specifically, it shows that consistent customer feedback, time investment, and active participation within the brand community indirectly influence the process of configuring and combining resources — such as knowledge, skills, and expertise —among collaborators. To optimize resource mobilization, interactions should align with the fundamental goals of the collaborators. Interactions deviating from these goals are likely to be ineffective. One can synchronize interaction goals with personal, social, or brand community objectives. The process begins with an assessment of the relevance of each collaborator's resources, followed by the integration of these resources in a manner that ensures coherence and mutual agreement, thereby facilitating the creation of collaborative value. This finding corroborates the theoretical framework proposed by Gummesson and Mele (2010). Thus, an increased frequency of customer social participation fosters mutually beneficial interactions among customers, thereby enhancing their capability to integrate resources within the brand community.

This study contributes to advancing the theoretical framework rooted in S-D Logic by synthesizing current research on customer resource integration. It offers a comprehensive perspective on how resource mobilization and combination are crucial elements within brand communities. Customer social participation has garnered considerable attention from scholars, researchers, and practitioners. The role of customer social participation in

resource allocation during interactions and integration within this marketing research is clarified. Additionally, new insights are provided into how mutually beneficial interactions affect customer resource integration in brand communities. The findings regarding the relationship between mutually beneficial interactions and resource integration reflect the characteristics of typical brand-related communities. These findings not only enrich the literature on customer-to-customer (C2C) and actor-to-actor (A2A) interactions but also significantly improve the understanding of how these interactions influence resource integration.

Besides, this study provides practical implications regarding the mobilization and coordination of resources among brand community members. The findings related to customer social participation in the interaction process emphasize that interactions may become ineffective if a few "hyperactive customers" dominate conversation and emphasize their status. Similarly, customers who are overly passive or labeled as "stalkers" may lack sufficient resources to contribute meaningfully to the brand community. Therefore, the company or independent brand community should prioritize

balancing interactions between both types of customers. Such efforts are necessary to harmonize relationships within the brand community.

Several limitations of the study should be recognized, which could guide future research. First, the study does not account for the regularity with which customers allocate their resources within the brand community, including the frequency of shared messages, dialogues, and content reviews. Future research could investigate how passive customers mobilize their resources and how overactive customers, who may seek attention, allocate their resources. Second, data were collected from two brand communities in Indonesia, which may limit the generalizability of the findings beyond this context. Future studies could be conducted in other countries to explore how customer social participation influences mutually beneficial interactions and resource integration across different contexts. Third, the study's sample size and research setting, involving only two brand communities, present a limitation. Expanding the sample size and incorporating a broader range of brand communities in future research could provide more comprehensive insights.

#### CONCLUSION

The current study aims to examine the impact of customer social participation on mutually beneficial interactions and the integration of customer resources. Evidence suggests that customer social participation significantly influences both mutually beneficial interactions and customer resource integration within brand communities. The empirical findings reveal a direct relationship between mutually beneficial interactions and customer resource integration, as well as an indirect relationship where mutually beneficial interactions mediate the effect of customer social participation on resource integration. The study contributes significantly to the literature through its framework, context, findings, and implications. A new framework has been validated by exploring the effects of customer social participation and considering mutually beneficial interactions, offering a comprehensive analysis of customer resource integration practices. Additionally, this study contributes to the existing body of literature by highlighting the essential role of customer social participation, its positive impacts, and the significance of mutually beneficial interactions in linking social participation with resource integration. The insights derived from this research offer substantial theoretical and practical implications for scholars, brand communities, and business practitioners.

#### **AUTHOR CONTRIBUTIONS**

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Data curation: Muhammad Dharma Tuah Putra Nasution, Amlys Syahputra Silalahi. Formal analysis: Beby Karina Fawzeea Sembiring, Amlys Syahputra Silalahi.

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### **APPENDIX A**

 Table A1. Measurement model statistics: construct reliability, validity, and item loadings

Construct	Dimension	Item	Item-loading		CR		CA		AVE		Discriminant Validity	
			First order	Second order	First order	Second order	First order	Second order	First order	Second order	First order	Second order
Customer Social Participation	Informational	CSP1	0.866	0.913	0.884	0.718	0.608	0.933	0.718	0.608	0.803	0.919
		CSP 2	0.848									
		CSP 3	0.827									
		CSP 4	0.867		0.896	0.742						
	Actionable	CSP 5	0.863	0.914					0.742		0.826	
		CSP 6	0.854									
		CSP 7	0.871		0.894	0.737						
	Attitudinal	CSP 8	0.849	0.906					0.737		0.822	
		CSP 9	0.856									
•	Personal integrative	MBI1	0.895	0.883	0.887	0.797	0.656	0.905	0.797	0.656	0.745	0.050
Mutually		MBI2	0.891									0.869
Beneficial	Social integrative	MBI3	0.864	0.950	0.902	0.753						-
Interaction		MBI4	0.864						0.753		0.836	
		MBI5	0.876									
•	Object- oriented	CRI1	0.830	0.939	0.909	0.667	0.597	0.947	0.667	0.597	0.875	
		CRI2	0.801									
		CRI3	0.823									0.939
		CRI4	0.812									
		CRI5	0.816									•
Customer	Self-oriented	CRI6	0.892	0.894	0.898	0.747	**************************************					-
Resource Integration		CRI7	0.884						0.747		0.829	
		CRI8	0.813									
	Social-oriented	CRI9	0.844	0.927	0.907	0.709						
		CRI10	0.852						0.700		0.063	
		CRI11	0.816				•		0.709		0.863	
		CRI12	0.855				•					