The role of online experience in the relationship between customer citizenship behavior and Generation Z loyalty

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ARTICLE INFO	ABSTRACT
	This study evaluates the relationship between customer citizenship behavior and Generation Z loyalty in the context of B2C e-commerce in Vietnam. Furthermore, it critically examines the mediating role of online experience in this relationship. Grounded in social exchange theory, the research posits that positive interactions and perceived value cultivate a sense of obligation and commitment among consumers, ultimately fostering loyalty in the context of B2C e-commerce in Vietnam. The study employs a quantitative approach using partial least squares structural equation modeling to analyze data from a survey of 342 Generation Z individuals actively engaged in B2C e-commerce activities in Vietnam. The empirical findings robustly indicate that CCB exerts a significant positive impact on Generation Z loyalty in the context of B2C e-commerce in Vietnam. Crucially, the results also confirm that online experiences serve as a vital mediator in the relationship between CCB and Generation Z loyalty, highlighting the importance of seamless and engaging digital interactions in cultivating enduring customer relationships. This research offers valuable insights and practical recommendations for e-commerce managers seeking to enhance Generation Z loyalty in the Vietnamese market, thereby contributing to a more comprehensive understanding of this influential demographic's online purchasing behavior. The findings underscore the importance of cultivating customer citizenship behaviors, such as encouraging feedback, advocacy, helping other customers, and promoting tolerance in B2C e-commerce in Vietnam. Crucially, the study emphasizes that optimizing the online customer experience is paramount. By focusing on these areas, managers can effectively build stronger relationships with Gen Z consumers, leading to increased loyalty and sustainable growth in the competitive e-commerce landscape.

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1. Introduction

Social exchange theory (SET), which was first proposed by Blau (1964), explains that the formation of relationships is based on the interaction between two parties. The exchange is often not a one-shot transaction and it considers the implementation of cost-benefit analysis (Chen et al., 2021). The provision of a valued and beneficial resource by one party to another engenders a reciprocal obligation to return a commensurate benefit. A sequence of such mutual exchanges serves to fortify the quality of the dyadic relationship, subsequently fostering beneficial and productive behaviors between the involved parties (Mitchell et al., 2012). More recent scholarly work leverages SET to understand how a brand progresses toward the development of loyalty in a business context (Jeong & Oh, 2017) with the view to arguing that when customers perceive an obligation to reciprocate a brand, this sense of reciprocity manifests as customer citizenship behavior (CCB). Several empirical studies have identified the benefit of CCB for companies in improving customer satisfaction (Vega-Vazquez et al., 2013), and loyalty (Prastiwi et al., 2019).

The development of the internet and social networks, lifestyle and the structure of consumption have changed, especially for Generation Z (Gen Z). Priporas et al. (2017) highlight Gen Z's affinity for advanced technology, coupled with their expectation of personalized experiences. Gen Z exhibits a divergence from preceding consumer generations, thereby presenting a considerable challenge for businesses (Priporas et al., 2017; Schlosser et al., 2006). In this market race, e-retailers invest in the exploration of new sources and tools of customer experience as part of their market strategy to leverage customer experience and gain a competitive edge (Vakulenko et al., 2019).

In Vietnam, the robust growth of the e-commerce sector has been notable. This e-commerce has profoundly transformed consumer behavior, especially that of Gen Z - the first generation born in the digital age. They primarily engage with businesses online (Bernstein, 2015) and, while valuing the shopping experience, are increasingly demanding in their expectations (Fitri Ayuni, 2019). Gen Z consumers in Vietnam currently constitute over 20% of the total market size, establishing them as a significant and influential customer segment within the Vietnamese market (Cameron et al., 2019). However, their behavioral patterns differ significantly from previous generations and are becoming increasingly unpredictable; according to McKinsey & Company (2023) "Vietnamese Gen Z consumers exhibit the lowest loyalty rates in the Asia-Pacific region". Consequently, gaining a deeper understanding of Gen Z loyalty in the context of B2C e-commerce in Vietnam has become a critical and pressing issue for businesses operating in this market (Priporas et al., 2017).

This study investigates the relationship between Customer citizenship behavior (CCB) and Gen Z Loyalty in the context of B2C e-commerce in Vietnam. Furthermore, the research examines the mediator role of online experience to better explain the mechanism of influence between CCB and Gen Z loyalty.

2. Literature Review

2.1. Social Exchange Theory (SET)

SET adopts an economic perspective to analyze and evaluate the continuation or termination of the relationship based on a comparative assessment of the rewards accrued versus the costs incurred in maintaining that association (Jeong & Oh, 2017). SET posits that when a firm establishes resource conditions conducive to equitable and beneficial interaction processes and outcomes for its customers, these customers are inclined to reciprocate with resources in the form of positive attitudes, knowledge-sharing endeavors, and future commitments (Karpen et al., 2015)

Applying SET to explain consumers' behavior, it is plausible to expect that the consumers will have a sense of obligation in the form of extra-role behaviors. A heightened sense of belonging functions as a catalyst for collaborative endeavors, particularly in contexts where the interaction yields mutually rewarding outcomes for all participants (Roberts et al., 2014).

B2C e-commerce involves businesses selling products or services directly to consumers (Laudon & Traver, 2017). This online retail model has grown substantially worldwide, particularly in

developing nations (Mangiaracina et al., 2019). The rapid growth and emerging trends of e-commerce have changed consumer preferences to buy online, and it has reshaped the global retail market (Chawla & Kumar, 2022).

2.2. Customer citizenship behavior (CCB)

Ford (1995) and Bettencourt (1997) introduced the concept of CCB with the view that customers can create extraordinary value to the organization by engaging in citizenship behavior. CCB is defined as voluntary (extra-role), discretionary customer behaviors that are not required for service delivery but benefit the organization (Gong & Yi, 2019).

From the perspective of SET, CCB can be seen as an investment of personal resources into a relationship. When customers feel an obligation to reciprocate this relationship that has benefited them, customer reciprocity manifests as CCB. For example, satisfied customers are inclined to engage in citizenship behaviors as a form of reciprocation. This principle is also applicable to the concept of customer loyalty (Bettencourt, 1997; Gong & Yi, 2019; Groth, 2005; Yi et al., 2011).

More recently as interest in customer citizenship behavior continues to expand to other disciplines (e.g. human resource management, communication, e-commerce) (Wu et al., 2017), the rapid proliferation of theoretical and empirical advancements in this domain has rendered it increasingly challenging for researchers to remain abreast of current developments and to synthesize the extant literature into a cohesive framework (Gong & Yi, 2019).

2.3. Gen Z loyalty

It is apparent that the success of a firm largely depends on its capability, not only to attract consumers, but also to retain them in the long run (Mellens et al., 1996). Therefore, it emerges the important role of companies in managing effective strategies of customer relationship management to maintain and increase customer loyalty (Tartaglione et al., 2019).

Customer loyalty has been examined from various theoretical perspectives across diverse contextual domains, including brand loyalty, vendor loyalty, and store loyalty (Akbar, 2013;

Karunaratna & Kumara, 2018). Many scholars have evaluated customer loyalty with branding, thus, brand loyalty has become a popular concept in the business arena (Keller, 2013).

Customer loyalty has played an essential role for years (Jenneboer et al., 2022). Nevertheless, the strategies for cultivating customer loyalty have evolved over time, largely due to the influence of online competition and technological advancements. Consequently, in this contemporary digital era where the persistent accessibility of businesses is paramount, the optimization of customer experience has attained unprecedented significance (Jenneboer et al., 2022).

In this study, Gen Z loyalty refers to Gen Z Engagement in repurchasing from the same brand or seller, being able to recommend the product or service to acquaintances and having a positive attitude.

2.4. The relationship between customer citizenship behavior and Gen Z loyalty in B2C e-commerce

The SET posits that individuals enter into an interaction only if the subjective evaluation of their perceived benefits exceeds that of their perceived costs. Hence, based on SET, guests are likely to cultivate and sustain a relationship with providers only under the condition of satisfaction derived from the experienced trade-off between perceived costs, benefits, acts of kindness, and reciprocity (Assiouras et al., 2019). As an illustration, customers exhibiting satisfaction with an organization are inclined to engage in citizenship behaviors as a form of reciprocation.

The trade-off between perceived costs and benefits is relevant to the willingness to engage in CCB (Assiouras et al., 2019). Cossío-Silva et al. (2016) and Mandl and Hogreve (2020) found a positive relationship between CCB and customer loyalty (Gong & Yi, 2019). In the context of B2C e-commerce, Kaufmann et al. (2016) proposed that when customers actively engage in CCB, their loyalty to the brand increases. Similarly, Hajli et al. (2017) demonstrated that customer participation positively influences customer loyalty and is a process mediated by participation with online brands.

As a result of the analysis, the following hypothesis is raised for testing:

Hypothesis H1: Customer citizenship behavior has a significantly positive impact on Gen Z loyalty in the context of B2C e-commerce in Vietnam

2.5. The mediator role of online experience

This study also aims to examine the mediator role of online experience on the relationships between CCB and Gen Z loyalty in Vietnamese B2C e-commerce.

Within SET, online experience plays an important role in building relationships over time. Certain relationships are best conceptualized as exhibiting reciprocal causality, whereas others may demonstrate reversed causality depending on the temporal frame of analysis. This perspective is informed by the five phases of relationship development (i.e., awareness → exploration → expansion → commitment → dissolution. That is, one explores a relationship (i.e., experience) and such relationship experience forms to expand or dissolve the relationship (Jeong & Oh, 2017). To preserve long-term and sustained consumer loyalty, retailers must continually improve the customer online experiences (Ahmad et al., 2022).

Following previous research, when a customer has customer citizenship behavior through advocacy and helping behavior, customers share positive information and advice with other customers while enjoying relational experiences with service providers and other consumers (Lyu et al., 2022). An emotional connection with the brand is strengthened or initiated. The relationship of CCB → online experience → customer loyalty" is presumably positively related (Lyu et al., 2022).

However, this online experience is strictly personal and concerns the customer's involvement at different levels, including the customer's cognitive, affective, emotional, social, and physical responses to the retailer and its technology, which then determine customers' overall shopping service experience (Pekovic & Rolland, 2020). The exact nature of this relationship is still questioned because improved online experience is a desirable, but not sufficient, condition for affecting customer behavior (Klaus & Maklan, 2013).

As a result of the analysis, the following hypotheses are raised for testing:

Hypothesis H2: Customer citizenship behavior has a significantly positive impact on online experience in the context of B2C e-commerce in Vietnam

Hypothesis H3: Online experience has a significantly positive impact on Gen Z loyalty in the context of B2C e-commerce in Vietnam

Hypothesis H4: Online experience has the mediator role in the relationship between customer citizenship behavior and Gen Z loyalty in the context of B2C e-commerce in Vietnam

The research hypotheses are presented in Figure 1.

3. Method, Data, and Analysis

3.1. The context of B2C e-commerce in Vietnam

According to the e-commerce and Digital Economy Agency (VECITA), Vietnam's e-commerce sector is experiencing a growth rate of 35% annually; furthermore, the number of online shoppers in Vietnam has shown a consistent year-on-year increase, reaching over 40 million consumers. A significant proportion of Vietnamese enterprises are effectively leveraging e-commerce, expanding their operations to establish online
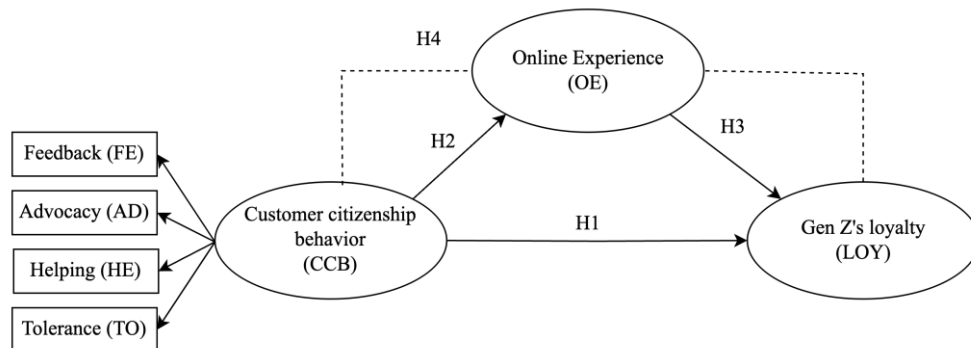

Figure 1. Research model.

brand presence across various e-commerce platforms. In 2024, Vietnam was recognized as one of the top 10 countries globally with the highest e-commerce growth rate, leading the Southeast Asian region (Central Policy and Strategy Committee, 2024). Vietnam's e-commerce continues to maintain an impressive growth trajectory. The proportion of e-commerce consistently accounts for over two-thirds of the digital economy's value in Vietnam (Vietnam e-commerce and Digital Economy Agency, 2024).

Gen Z consumers in Vietnam currently constitute over 20% of the market size, establishing themselves as a significant customer segment with a substantial impact on the Vietnamese market (Cameron et al., 2019; Cimigo, 2021). However, their behavior diverges significantly from preceding generations and has become increasingly unpredictable.

3.2. Sample characteristics and Data analysis techniques

Sample characteristics: The official study was conducted by a quantitative method through an online survey with 342 Gen Z individuals in several major cities in Vietnam. Those who have participated in buying and experiencing products on B2C e-commerce such as Marketplaces, Websites, and Facebook.

Age: The largest age group was 18-22 years (n=220, 64.33%), followed by 23-28 years (n=122, 37.67%). The results for the age-wise distribution of the respondents are presented in Table 1.

Table 1. Respondents' demography.

	N = 342	%
Age		
18–22	220	64.33
23–28	122	37.67
Gender		
Male	168	49.12
Female	174	50.88
Education		
University students	172	50.29
College students	42	12.28
Postgraduate students	128	37.43
Channel/Platforms		
B2C Platform/Marketplace	245	71.64
Retail Website	97	28.36
Note. N: Sample Size		

Gender: A frequency table was generated to describe the gender distribution in the sample. As shown in Table 1, more than half were female (n=174, 50.88%), while 168 (49.12%) were male.

Education: Descriptive statistics of the Education level in the sample are shown in Table 1. Many participants were University students (n=172, 50.29%), followed by Postgraduate students (n=128, 37.43%) and College students (n=42, 12.28%) respectively.

Channel/Platforms: B2C Platform/Marketplace is the most popular shopping channel (n=245, 71.64%), followed by Retail Websites (n=97, 28.36%).

The first author collected data within one month from March 2025 to April 2025.

3.3. Measures

This study uses 3 constructs as CCB, online experience, and Gen Z loyalty. The CCB scale was fully adopted by Yi and Gong (2013) with twenty items in four dimensions: Feedback (FE), Advocacy (AD), Helping (HE), and Tolerance (TO). Online experience (OE) was measured using twelve items informed by Vakulenko et al. (2019). Gen Z loyalty (LOY) includes four items (from LOY1 to LOY4) adopted from Urdea and Constantin (2021). All items were measured on a Likert scale anchored by 1 (strongly disagree) and 5 (strongly agree).

4. Results and Discussion

4.1. Validity and Reliability of the measures

In this study, the authors used outer loadings, Cronbach's alpha (CA), and composite reliability (CR) to evaluate the reliability of the Measurement scale. Concurrently, convergent validity was assessed through the average variance extracted (AVE), while discriminant validity was examined using the heterotrait-monotrait ratio (HTMT).

The results presented in Table 2 indicate that the measurement scales for the constructs demonstrated high reliability, with outer loadings, CA, and CR coefficients all exceeding 0.7. Notably, the online experience scale had seven items with outer loadings below 0.7, which were subsequently removed for further evaluation (Hair et al., 2022).

Furthermore, all measurement scales exhibited satisfactory convergent validity, with AVE values above 0.7. Additionally, the

discriminant validity of the constructs, as assessed by the HTMT ratio criterion at a threshold of 0.9 was confirmed, the HTMT ratio is presented in Table 3 (Hair et al., 2019).

Consequently, the scaling of the conceptual measurements has yielded results confirming the reliability and validity of the measures, thereby ensuring their suitability for subsequent analysis.

Furthermore, multicollinearity was not a threat in the current research since the condition of discriminant validity was satisfied, all VIF coefficients are less than 3 (Hair et al., 2011). The result is presented in Table 4.

Table 2. Measurement model results.

Constructs	Items	Outer loadings	Alpha	AVE	CR
Feedback (FE)	FE1	0.937	0.887	0.815	0.930
	FE2	0.879			
	FE3	0.891			
Advocacy (AD)	AD1	0.939	0.871	0.795	0.921
	AD2	0.868			
	AD3	0.866			
Helping (HE)	HE1	0.932	0.898	0.766	0.929
	HE2	0.853			
	HE3	0.845			
	HE4	0.858			
Tolerance (TO)	TO1	0.922	0.883	0.811	0.928
	TO2	0.893			
	TO3	0.886			
Online experience (OE)	OE1	0.931	0.917	0.751	0.938
	*OE2**	*0.145*			
	OE3	0.857			
	*OE4**	*0.105*			
	*OE5**	*0.051*			
	OE6	0.853			
	*OE7**	*0.117*			
	*OE8**	*0.025*			
	*OE9**	*0.005*			
	OE10	0.846			
	OE11	0.843			
	*OE12**	*0.007*			
Gen Z's loyalty (LOY)	LOY1	0.929	0.901	0.772	0.931
	LOY2	0.862			
	LOY3	0.872			
	LOY4	0.867			
Note: CA, CR ≥ 0.7 và AVE ≥ 0.5					

Table 3. Heterotrait-monotrait (HTMT ratio).

Construct	1	2	3	4	5	6
1. FE	0.903					
3. AD	0.363	0.892				
4. HE	0.289	0.292	0.875			
5. TO	0.399	0.375	0.398	0.900		
5. OE	0.700	0.732	0.333	0.406	0.866	
6. LOY	0.833	0.520	0.299	0.405	0.788	0.878
Note: Discriminant values are set at the HTMT 0.90 level.						

Table 4. Vif_antecedents.

Construct	CCB
LOY	2.431
OE	1.251

4.2. Model and hypotheses testing

The statistical technique used was the Partial Least Square (PLS) approach to Structural Equation Modelling (SEM) through SmartPLS V4.0 software. Our analysis revealed statistically significant outcomes for both direct effects and mediating relationships.

As shown in Table 5, the proposed hypotheses were examined using path coefficients (β) to determine the strength of the causal relationships between the research constructs, with the statistical significance assessed via p-values. Furthermore, a bootstrapping procedure was

implemented to evaluate the significance of these path coefficient values (β). The statistical significance was tested at 5% (p<0.05). The results show that both direct and mediating effects are statistically significant. Specifically:

CCB has a positive influence on Gen Z Loyalty in B2C e-commerce in Vietnam (β = 0.314; t = 5.566; p < 0.01). CCB has a positive influence on online experiences in B2C e-commerce in Vietnam (β = 0.767; t = 36.290; p < 0.01). Online experiences also have a stronger impact on Gen Z Loyalty in B2C e-commerce, with corresponding estimation coefficients (β = 0.547; t = 9.891; p < 0.01). Thus, hypotheses H1, H2, and H3 are accepted.

Additionally, online experiences mediate the relationship between CCB and Gen Z Loyalty in B2C e-commerce (β = 0.420; t = 9.054; p < 0.01) hypotheses H4 are accepted. The results of the structural model are detailed in Table 5 and Figure 2.

Table 5. Total effects, t values, confidence intervals.

Hypothesis	Path description	Path coeff.	Sd.	T-Value	P Values (p < 0.05)
H1	CCB → LOY	0.314	0.056	5.566***	Accepted
H2	CCB → OE	0.767	0.021	36.290***	Accepted
H3	OE → LOY	0.547	0.055	9.891***	Accepted
H4	CCB → OE → LOY	0.420	0.046	9.054 ***	Accepted
Note: *** p<0.01, ** p<0.05, * p<0.1					
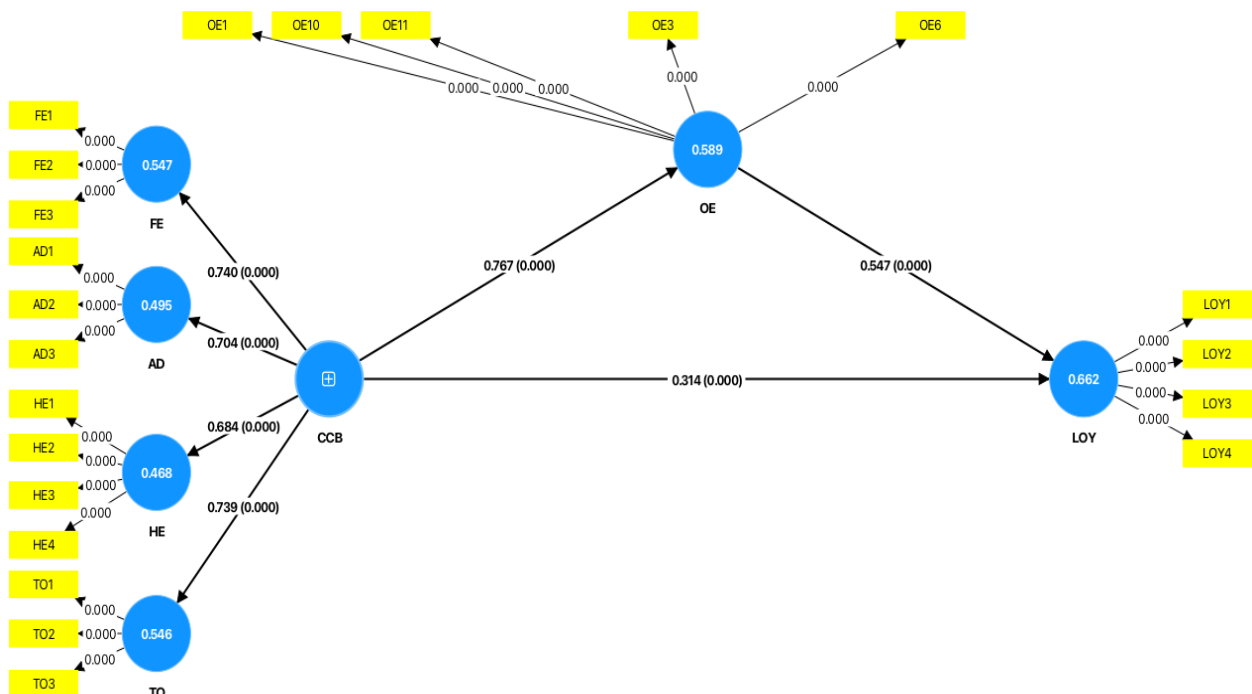
Figure 2. The results of the structural model.

Table 6. f-square.

	OE	LOY
CCB	1.431	0.120
OE		0.365

The R^2 value of 0.64 indicates that 64% of the variance in LOY is explained by the model, suggesting a reasonably good explanatory capability (Hair et al., 2011). The f^2 statistic indicates the effect size of an independent variable on a dependent variable. Cohen (1988) proposed a guideline of f^2 values for assessing the magnitude of the independent variables' effects. The result shows that the effect of CCB on Gen Z loyalty is of a small to medium magnitude (f^2 = 0.120). In contrast, CCB signifies a large effect on online experiences (f^2 = 1.431); concurrently, online experiences also demonstrate a large effect on Gen Z loyalty (f^2 = 0.365) (Cohen, 1988). The result of f-square is presented in Table 6.

5. Conclusion

This study confirmed that CCB has a significant positive impact on Gen Z loyalty in the context of B2C e-commerce in Vietnam. Furthermore, CCB was found to have a significant positive impact on online experience in the context of B2C e-commerce in Vietnam. Crucially, online experience not only demonstrated a significant positive impact on Gen Z loyalty but also played a significant mediating role in the relationship between CCB and their loyalty in the context of B2C e-commerce in Vietnam. The model explained a substantial 64% of the variance in Gen Z loyalty.

The results of this study are largely consistent with previous research, particularly those drawing upon SET. The finding that customers' perception of an obligation to reciprocate manifests as CCB aligns with arguments made by Bettencourt (1997) and Groth (2005). The confirmed positive relationship between CCB and Gen Z loyalty is consistent with the empirical findings of studies by Prastiwi et al. (2019), Cossío-Silva et al. (2016), and Mandl and Hogreve (2020). Furthermore, the identified mediating role of online experience and the positive link within the "CCB → online experience → Gen Z loyalty" path are consistent with the relationships suggested by researchers such as Lyu et al. (2022), and the general emphasis on online experience's role in building relationships and loyalty noted by Urdea and Constantin (2021), Vakulenko et al. (2019), and Ahmad et al. (2022). The results of the study helped to clearly explain the direct and indirect impact mechanisms of CCB on Gen Z loyalty in the context of e-commerce in Vietnam.

This research offers valuable practical contributions. The findings provide actionable insights for B2C e-commerce managers. They highlight that fostering customer citizenship behaviors (including feedback, advocacy, helping, and tolerance) and, critically, dedicating efforts to optimize the online customer experience are essential strategies for cultivating and strengthening Gen Z loyalty.

This study has several limitations, as the sample was collected exclusively from major cities in Vietnam, which restricts the generalizability of the findings. Additionally, future research should consider different facets of Gen Z loyalty, such as attitudinal loyalty and behavioral loyalty, to gain a more comprehensive understanding of the depth and nature of Gen Z loyalty.

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Contributions of authors

Trung Kien Pham - methodology, writing, review, data collection, and supervision; Chien Van Le - model building and data analysis; Linh Thuy Thi Phan - review and processing.

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