

Personalized service and brand equity in family business: A dyadic investigation

Franklin Velasco Vizcaino¹, Cintya Lanchimba^{2,3}, Orlando Llanos Contreras⁴, Manuel Alonso-Dos-Santos^{5,6}

¹ Universidad San Francisco de Quito USFQ, Diego de Robles SN Circulo de Cumbayá, fvelasco@usfq.edu.ec

² Departamento de Economía Cuantitativa, Facultad de Ciencias, Escuela Politécnica Nacional, Ecuador

³ Institut de Recherche en Gestion et Economie, Université de Savoie Mont Blanc, (IREGE/LAE Savoie Mont Blanc), Annecy, France, cintya.lanchimba@epn.edu.ec

⁴ Departamento de Administración, Facultad de Ciencias Económicas y Administrativas, Universidad Católica de la Santísima Concepción, Concepción, Chile, Alonso de Ribera 2850, Código postal 4090541, Concepción, Chile, ollanos@ucsc.cl

⁵ Department of Marketing and Market Research, University of Granada, Campus Cartuja s/n, Postal code: 18071, Granada, Spain, manuelalonso@ugr.es

⁶ Facultad de Cs. Económicas y Administrativas, Universidad Católica de la Santísima Concepción, Alonso de Ribera 2850, Postal Code: 409054, Concepción, Chile www.jsbs.org

Keywords:

Family business owners, Work overload, Personalized services, Collective organizational citizenship behavior, Brand equity, Job demands-resources theory

ABSTRACT

Family business owners are crucial in building personal relationships with customers and in supporting marketing strategies that aim to develop brand equity for the firm. Through the lenses of job demands-resources theory, this research examines how family business owners' time in servicing customers produces a chain of positive and negative effects that ultimately impacts brand equity. Because family businesses depend heavily on owners' motivation and ability to multitask, their effort in dedicating time to serve consumers is limited and is expected to produce work overload. This burden harms the effectiveness in delivering personalized services to customers. However, if family businesses nurture expressions of citizenship behaviors in employees, the negative effect of work overload on delivering personalized services is reduced. Therefore, collective organizational citizenship behavior will act as a buffer to limit the negative effects of owners' job demands in delivering a personalized service. Collective organizational citizenship behavior is capable of energizing everyone in the family business, including family business owners, for them to continue to service customers in a personalized way, and at the same time develop brand equity. Implications for family business strategies are discussed based on our findings.

Introduction

Corporate reputation and brand equity are two closely related concepts (Heinberg et al., 2018). For this reason, brand equity can be considered a good proxy for the assessment of family business reputation. Brand equity, as an indicator of family reputation, is not only an important concern at the business level, but also mainly at the family level due to the fact that family and business identities are normally tied (Berrone et al., 2010; Llanos-Contreras & Alonso-Dos-Santos, 2018). Hence, the family businesses' ability to assess and manage their firm's brand equity can be considered one of its most salient *socioemotional priorities* and a source of a *competitive advantage* against their non-family counterparts (Llanos-Contreras & Alonso-Dos-Santos, 2018; Zellweger et al., 2013). Similarly,

family business owners' socioemotional priorities can be conceived as a job resource and a factor that fuels their motivation although job demands can take a toll on them when trying to deliver a personalized service and to build brand equity to the firm.

Previous literature has informed of the reputational advantages of family business firms over their non-family counterparts (Deephouse & Jaskiewicz, 2013). For example, Beck (2016) described family firms' advantages in those processes that develop organizational identity, brand image, and brand reputation compared to non-family businesses. An argument behind family business firms having these advantages is how family businesses are interested in pursuing a strong brand equity for their firm due to their self-identification motivations (Deephouse & Jaskiewicz, 2013). These competitive advantages are rooted in several unique and *idiosyncratic resources* as a consequence of the overlapping relationship between family and business identities (Binz Astrachan et al., 2018), but also, these ad-

vantages relate to the family business priority of preserving socioemotional wealth among stakeholders (Berrone et al., 2010). All these motivational factors encourage family business owners, managers, and employees to propel strategic decisions and processes (i.e., as personalizing services and developing brand equity) to preserve their family and business reputation and to enhance brand equity of the firm (Van Gils et al., 2014). Therefore, decisions and business processes influencing family firms' relationships with the relevant stakeholders are critical in explaining their reputational performance (Cruz et al., 2014).

There is evidence that when family firms promote their brands using a "family business" claim, consumers often react positively as they rely on certain heuristics to better understand what the values of a family-firm are (Alonso-Dos Santos et al., 2019). Previous research informs that family businesses are perceived as socially responsible, trustworthy, customer-oriented, and authentic (Beck & Kenning, 2015; Binz et al., 2018; Presas et al., 2014; Sageder et al., 2015). Although these positive responses have been acknowledged by previous studies, there are also circumstances under which stakeholders demonstrate negative attitudes toward family firms (Botero et al., 2018). Family firms have also been viewed as poorly innovative, stagnant, and limited in terms of product offerings and pricing (Carrigan & Buckley, 2008; Krappe et al., 2011; Nieto et al., 2015). We believe that managing and controlling these factors adequately, through owners' active involvement in taking time to serve customers, is a strategy that positively impacts the firm's brand equity. However, this motivation requires owners' energy and resources, but, according to job demands-resources theory these positive factors are counterbalanced by signs of stress, burnout, and exhaustion as these job demands are related to work overload.

One of the critical processes and characteristics, particularly in small and medium family enterprises (SMFE), is the firm's ability to provide personalized services to their customers (Huang & Dev, 2019; Rust & Huang, 2014). The development of this strategic goal and value generation process depends on whether the family firms have sufficient resources to sustain personalized services in the long run (Craig & Moores, 2005). Because in SMFE the owners directly take part in administering most of the business functions, their time is considered to be a scarce and valuable resource (Berthon et al., 2008). Hence, family firms' ability to deliver personalized services could be severely limited by the owner's restriction of time, and how much the owners suffer from work overload (George & Hamilton, 2011). Nevertheless, the presence of a working team of employees inside a family business, demonstrating collective organizational citizenship behavior (COCB), becomes a significant

organizational characteristic, and a valuable job resource in mitigating the negative impact of the owners' work overload in delivering personalized services (Glomb et al., 2011). Regrettably, to the best of our knowledge, there is no previous research in SMFE assessing the relationships among these variables and how these factors are associated with brand equity.

This research aims to fill this gap by responding to the following questions: (i) how family business owners' time serving customers, work overload, and COCB interact and influence the delivery of personalized services in SMFE, and, (ii) understand how these relationships ultimately influence SMFE brand equity. To respond to these two relevant questions, we rely on survey data collected from SMFE owners and their customers. This dyadic approach can help us understand the impact of the trade-off between SMFE owners' time dedication to attend customers and work overload over personalizing services. Since the nature of SMFE is building brand equity, we include this variable as the outcome variable in the model.

This article is organized as follows. The next section describes our theoretical framework and the research hypotheses. Second, we present the study's methodology. Third, we present the results. Finally, the conclusion section describes this research's contribution in relation to SMFE literature, managerial implications, and the study's limitations.

Theoretical Framework

An owner of a SMFE might have to engage in multitasking due to the lack of resources and limitations that are characteristic of a SMFE. Imagine the daily routine for an owner of a family business in which he or she will have to revise the financial performance of the firm, plan marketing strategies, deal with inventory and with supplier issues, and at the same time service consumers to ensure that a more personalized service can develop brand equity. One motivational factor that could explain such a great effort and energy in family business owners is the pursuit of a successful succession process over the next generations because customer loyalty and brand equity are relevant factors related to SMFE performance (Harris et al., 2005; Llanos-Contreras et al., 2019). However, we also need to consider that intrinsic motivation (i.e., a successful succession process) is a scarce resource in individuals, especially, if job demands (e.g., how dedicating time to deliver a personalized service increases work overload) can play a significant role in depleting job resources like intrinsic motivation or organizational characteristics.

According to job demands-resources theory [JD-R]

(Demerouti et al., 2001; Schaufeli & Bakker, 2004), job resources correspond to those psychological, social, or organizational characteristics that propel individuals to act positively in their jobs. Meanwhile, job demands (e.g., work overload) consume individuals' energy and diminish their ability to perform well. Embracing job demands-resources theoretical framework is suitable to predict how SMFE owners are capable of winning the battle against work overload in order to continuously deliver a personalized service that can further positively impact brand equity. Job demands-resources theory has been applied to predict how individuals in organizations use their energy to increase a firm's performance (Schaufeli, et al., 2006), as well as how burnout impacts performance (Bakker, et al., 2004). Additionally, it has been applied to predict how job resources (i.e., organizational characteristics such as collective organizational behavior) limit the negative effects of job demands (i.e., work overload) in a firm's performance (i.e., brand equity) (Bakker et al., 2005).

Brand equity is conceptualized as a sequence of repeated consumer purchases driven by effect-based perceptions that consumers have about the brand (Jung & Yoon, 2013). To develop in firm brand equity, it is necessary to: (i) develop a strong *brand reputation* (Srinivasan, 2006); (ii) develop internal processes to strengthen the *brand-customer relationship* (Jung & Yoon, 2013); (iii) build an organizational culture that *nurtures friendly relationships* between employees and consumers (Srivastava & BaNir, 2016); and (iv) *foster personalized services* (Wolk & Wootton, 1995). Thus, it seems reasonable to conceptualize all these factors as job resources that family firms can internally nurture to enhance customer-service relationship quality through the delivery of a personalized service and simultaneously advance in developing brand equity.

In fact, family business owners demonstrate persistence and resilience in every aspect of administering a SMFE to increase the firm's performance because they consider the success of the company a personal matter (Murphy et al., 2019). This level of persistence and strong motivation in an owner of a SMFE serves as a catalyst (i.e., a job resource) to dedicate time to serve customers. This link is crucial in the performance of a family business (Hernández-Trasobares & Galve-Górriz, 2017), as SMFE owners favor time dedication to serve customers (Wolk & Wootton, 1995). However, we believe this effort from owners is a job resource subject to depletion, as work overload can diminish the benevolent energy of SMFE owners to service customers in a more personalized manner. When SMFE owners develop the *courtesy* to dedicate time to customer-oriented activities such as order taking, listening to customer needs, and solving customer complaints, they are directly and indi-

rectly building not only customer loyalty through being customer-oriented, but also generating brand equity (Anees-ur-Rehman & Johnston, 2019). In addition to this, when SMFE owners demonstrate their commitment to customer service and developing brand equity, employees at the SMFE will mimic this behavior and collectively support the owners' mission. This is possible because owners are social actors and their personal traits permeate through the organization (Vizcaino et al., 2021). This means that the negative effects of the owners' burden in multitasking to handle and manage the family business activities while at the same time maintaining close contact with customers, are counterbalanced by the positive effects of COCB and by the fostering of brand equity (see Vizcaino et al., 2021). Srivastava and BaNir (2016) argue that close contact with customers helps managers and employees to understand what the customers' needs are. When a SMFE demonstrates production of customized services, the brand value of the firm increases, influencing brand equity.

Because the purpose of this study is to explore the impact of the trade-off between SMFE owners' time dedication to attend customers and work overload over personalizing services and how this set of factors ultimately does or does not generate brand equity, the proposed model includes all these variables. Figure 1 illustrates the constructs included in the model.

Next, we provide theoretical support for the relationships among the factors included in the framework by using the job demands-resources theory. It is important to note that we are interested in the chain of effects among SMFE owners' time servicing customers, work overload, personalized services, and brand equity. We further predict that the negative effect produced by work overload in personalizing services is moderated by collective organizational citizenship behavior, which we conceptualize as a key resource of SMFE.

Effect of Owner's Time Servicing Customers in Work Overload

Research that compares small and large firms has indicated that consumers develop stronger negative sentiments toward small firms compared to large firms when expectations are infringed (Yang & Aggarwal, 2019). Similarly, previous research suggests that for SMFE, competence is a more relevant attribute than being perceived by customers as warm, close, or friendly, which are characteristics naturally attributed to SMFE (Aaker et al., 2010; Kirmani et al., 2017). Jha and Balaji (2015) suggest that firms focusing on delivering interaction quality (e.g., delivering a more personalized service) enhance consumers' perceptions about

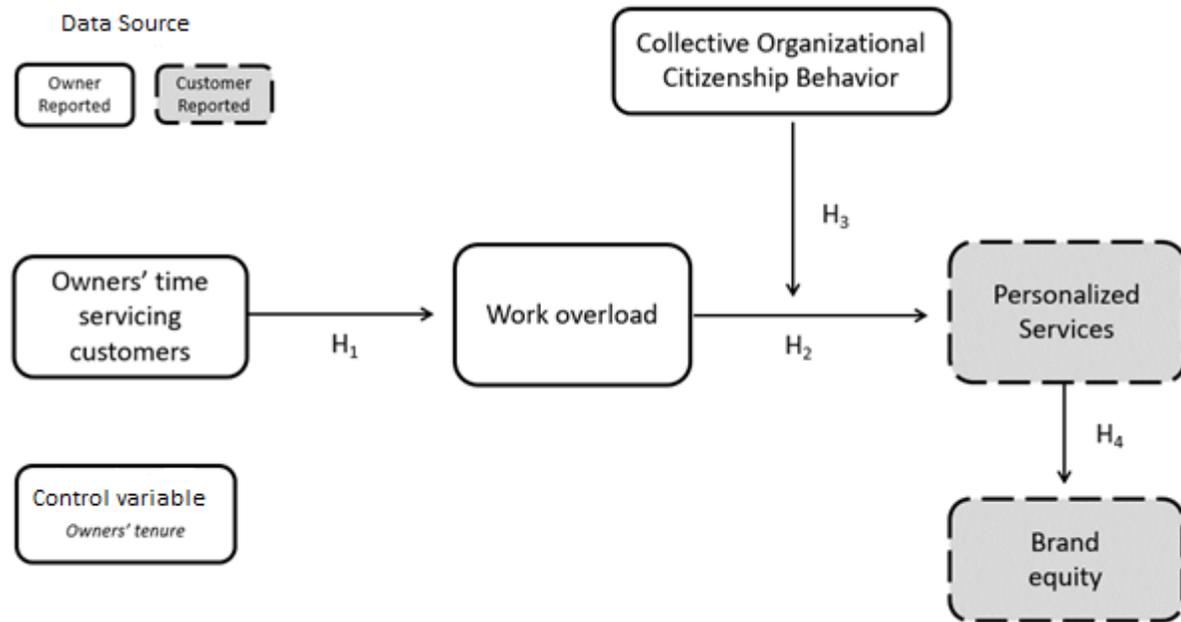


Figure 1. Conceptual Model

the firm and this positively impacts the firm's performance. These arguments shed light on the importance for SMFE owners to be involved in servicing customers and delivering personalized services to make sure their firms are perceived by customers as being competent. Adding to this logic, it could also be interpreted that exceeding customer expectations, demonstration of competence, and delivering interaction quality are job demands of SMFE owners.

Particularly in SMFE, personalized service has been described as a critical process to build long term relationships with customers and in the development of brand equity. Service personalization is defined as any adjustment of a service to fit customer requirements (Ball et al., 2006). As said before, delivering a personalized service is a job demand for SMFE owners. That is why SMFE owners must devote attention to serve customer needs, as this action is capable of signalling that SMFE are interested in customer welfare (Ball et al., 2006). Expected consequences of delivering a personalized service includes greater customer satisfaction, loyalty, and trust (Ball et al., 2006). Nevertheless, the firm's ability to efficiently implement adjustments in their service delivery processes to offer a personalized service depends on whether the firm has enough resources (Craig & Moores, 2005). This includes SMFE owners' time, motivation, and service orientation attitudes that can be conceived as job resources. In this study we focus on examining owners' time dedicated to serving customers.

SMFE owners are considered a critical resource for small family firms as they have a strong influence in the performance of the firm (Llanos-Contreras et al., 2019). In addition to the multiple roles and tasks SMFE owners

face on a daily basis, they also allocate time to serve customers (Wolk & Wootton, 1995). SMFE owners' effort in servicing consumers may act as a catalyst to improve interaction quality and can help the development of brand equity. Seeing SMFE owners' time as a job resource is evidenced by previous literature that considers SMFE owners to be central for entrepreneurial success, firm survival, and business recovery when negative conditions of the environment take place (Abd-Hamid et al., 2015; Alonso-Dos-Santos & Llanos-Contreras, 2019; Llanos-Contreras & Jabri, 2019; Marshall et al., 2015). However, according to job demands-resources theory, a job resource can be depleted by job demands such as exhaustion and burnout (Bakker et al., 2005). This logic supports our prediction that SMFE owners face work overload when they are devoted to serving customers in a personalized way. Becherer et al. (2005) offer further evidence that in small businesses, top management are likely to exhibit work overload. This negative effect can be further explained by the tradeoff between delivering exemplary interaction quality and attempting, at the same time, to develop brand equity while having to deal with the other job demands (George & Hamilton, 2011). Following this conceptualization, we predict:

H1. Family business owners spending time to service customers leads to work overload.

Effect of Work Overload in Delivering Personalized Services

As explained before, SMFE owners are motivated

in servicing customers, but the chances of work overload playing a role are considerable. Work overload is related to job stress, interpersonal conflict, work-family conflict, and emotional exhaustion levels (Jaramillo et al., 2011). Emotional exhaustion is a typical consequence of work overload and is related to physical or emotional fatigue. In individuals (e.g., SMFE owners), work overload causes a reduction of their mental energy. It also depletes people's resources for coping with the challenges associated with work overload. Further, work overload generates feelings of discouragement from work and a sense of ineffectiveness (Doğan et al., 2015). Work overload supposes a loss of personal identity and the absence of a feeling of achievement (Kimura et al., 2018). Added to these negative consequences of work overload is the loss of communication skills (Altinoz et al., 2016). Therefore, poor performance of the firm is expected as a consequence of work overload (Becherer et al., 2005). This happens because job demands, such as work overload, predict disengagement (Bakker & de Vries, 2020; Bakker & Demerouti, 2017). In summary, we predict that under work overload conditions it will be very difficult for SMFE owners to ensure the provision of personalized service.

H2. Work overload negatively impacts the delivery of personalized services to customers.

The Moderating Effect of COCB in the Relationship between Work Overload and Delivering Personalized Services

Work overload triggers a hostile environment within organizations which makes it hard to support relationship-building processes with stakeholders (Kimura et al., 2018), so, we predict that work overload harms the intentions to deliver personalized services. However, the presence of a job resource such as a team committed to demonstrate COCB is a valuable factor to mitigate this problem (Glomb et al., 2011). When employees in an organization engage in collaborative effort, perform voluntary tasks, assist fellow employees and customers, and participate in extra-role tasks beyond their duties, the organization is determined to be demonstrating organizational citizenship behavior as a characteristic (Organ, 2018; Organ & Paine 1999). A key outcome of COCB is how employees use their positive motivation and altruistic behavior as job resources to improve the organization in many aspects, including the delivery of high-quality service interactions with customers (Podsakoff et al., 2009).

Several studies investigating COCB identify that this organizational factor is critical to deliver service quality (Bell & Menguc, 2002; Bienstock et al., 2003; Morrison,

1996; Yoon & Suh 2003). Moreover, not only does COCB increase the probability of delivering high quality service to customers, but it is also beneficial to employees in the sense of providing them with a positive energy (e.g., a job resource) to regulate their mood (Glomb et al., 2011). When employees are focused on "doing good," they also "feel good" (Glomb et al., 2011) and feel energized (Lam et al., 2016). Therefore, it can be expected that the whole organization is willing to leave aside their work overload problems as everyone in the organization, including its owner, is willing to "go the extra mile" to service customers in a personalized manner. In this way, COCB constitutes a job resource that consistently supports the delivery of a personalized service.

When employees are satisfied with their jobs, they engage in COCB (Foote & Tang, 2008). Because delivering a personalized service requires an organizational effort to go beyond the organizational scripts, COCB seems to be the perfect match to SMFE owners' motivation to help them reduce the negative effects of stressor variables (i.e., work overload) impacting the delivery of personalized services. It is well understood that COCB helps SMFE owners and firm employees to achieve strategic business goals (Organ, 2018). Certainly, we can expect COCB to support the goal of delivering a personalized service although work overload is a present factor. Central to COCB are the values of altruism, courtesy, empathy, and virtue (Podsakoff et al., 1997). These values are common in SMFE owners, can be conceived as resources, and produce a greater motivation to strengthen relationships with customers (Jones, 2010). Another way to foster COCB in family businesses is through teamwork, flexibility, multitasking, and proactiveness (Van Dyne, et al., 2007), which are all factors embedded in owners' and employees' resources when personalizing services. Thus, COCB could also be interpreted as a job resource because it is an organizational characteristic that nurtures goal achievement.

H3. COCB moderates the relationship between work overload and personalized services in a way that it diminishes the negative effect of work overload in delivering personalized services.

The Effect of Personalized Services in Brand Equity

One of the most important aspects of brand equity is, without a doubt, building strong relationships between consumers and the organization (Jung & Yoon, 2013). Srivastava & BaNir (2016) highlight the importance of a good-quality interaction between the customer and firm, which implies a close communication that allows the firm to

create, design, and customize products or improve service quality. Therefore, brand equity can be reached through personalizing services, which refers to the way a firm creates value by adapting itself to better meet customers' needs typically through offering an individualized service (Ball et al., 2006).

Customization of a service implies tweaking the various processes and elements that make up the marketing mix with a focus on the customer. As Ball et al. (2006) state, the personalization is not limited to altering the core service or product offerings; personalized services also represent adapting the firm pricing strategies, promotions, and the distribution practices to accommodate customer needs. Shugan (2005) describes that there is a close relationship between a personalized service and the way a customer builds a relationship with a brand to eventually become loyal to it. Nonetheless, in order for personalized services to be effective, it is crucial to have a good understanding of the organization's operational system (Shugan, 2005).

By offering a more personalized service, there is great possibility for SMFE to increase customer perceptions for a greater service quality. In this way, brand equity is enhanced via service customization due to the fact that, by having a wide variety of options available to customers, a better customer-service match can be achieved, compared to standardized services (Coelho & Henseler, 2012). Brand equity can also be enhanced by the additional interactions that take place between customers and SMFE owners. As stated by Solomon et al. (1985), this can be explained by role theory, which states that if a business owner or their staff is able to adapt their attitudes and behaviors for different clients, they are likely to meet generated expectations and lead to a better level of satisfaction. Thus, by having owners who are customer-oriented and dedicated to serving customers, a better service quality can be obtained (Solomon, et.al, 1985). As a consequence, brand equity can be nourished when owners engage in personalizing services to customers.

Previous studies that analyzed the relationship between personalized services and brand equity have determined that there is a positive relation between these two constructs (Ball et al., 2006; Coelho & Henseler, 2012). As such, this indicates that having a service delivery system from the owner that focuses on the customizing customer needs enhances the likelihood that customers will develop a strong level of commitment and bond to the family business brand. Furthermore, this implies that a firm that is capable of personalizing services generates an atmosphere determined by being customer-oriented. A potential consequence of this firm capability can be reflected in a customer showing a self-connection with the brand, repeated purchases, and

brand favoritism (Hwang & Kandampully, 2012). Additionally, when a firm aims to personalize services, this strategy is positively linked to customer satisfaction, perceived service quality, brand loyalty, and brand equity (Coelho & Henseler, 2012). Based on these arguments, the following hypothesis is proposed:

H4. Personalized service has a positive relationship with brand equity.

Method

Data Collection and Sample Characteristics

The reference population for this study are American and Ecuadorian family business owners and their customers. Family businesses in the sample of the study were chosen based on the authors' personal contacts with owners and based from a small business directory. The final database of firms consisted of 1,072 firms to whom an email invitation was sent to participate in the study. The snowballing sample technique was also utilized to reach favourable responses. A dyadic sample of owners and customers was selected as the sampling strategy. Authors carefully checked if the selected businesses fulfilled the criteria suggested by Diéguez-Soto et al. (2015) to classify them as family businesses. Two surveys were designed for the present study. One for the owners and another for their customers. We used the *back-translation technique* (Beaton et al., 2000) to translate the surveys to Spanish when the surveys were used in Ecuador. This technique assured the validity of the two surveys by first using a professional translator to translate the questionnaire from English to Spanish. In parallel, one of the authors translated the survey and asked an independent scholar to back translated it to English. Then, two of the authors solved discrepancies by comparing the original items with the new. Then, before inviting business owners to participate in the study and ask them to collect data from their customers, we pilot tested the surveys with a sample of undergraduate students. Two waves of email invitations to participate in the study were sent. Data was collected from April 2019 to August 2019. The final sample is made up of 246 pairs of family business owners and customers across different industries. The sample family businesses belong to multiple industries, such as consumer services (33%), retail (24%), manufacturing (21%), imports and exports (8%), and miscellaneous others (14%). SMFE owners had a mean age of 39.47 years (SD= 9.61), and 48% were female. Customers had a mean age of 32.51 years (SD= 10.35), and 46% were female.

Measurement Variables

Our literature review of the constructs included in the model provides the basis for the design of the questionnaire. Scale adaptations from previous studies were used. All items and their validity scores are listed in Appendix A. To address the potential concern of common-method bias in our study, we ran two tests. First, we used Harman’s one-factor test with all of our items entered into an exploratory factor analysis, which yielded that in no case was there a one factor solution. Second, we used Kock’s (2015) full collinearity test for common-method bias in PLS-SEM models. This test resulted in none of our items showing a VIF higher than 3.3, as they ranged between 1.329 and 2.782. Thus, the test results were optimal.

Data Analysis Technique

In order to test the proposed model and hypotheses, we used Partial Least Squares Structural Equation Modelling (PLS) to simultaneously assess the measurement and the structural model. PLS is considered a reliable data analysis technique to study relationships among variables (Garson, 2016; Hair et al., 2019; Hair Jr et al., 2016). PLS is a multivariate statistical tool that is suitable to use when the researchers’ objective is to examine construct relationships that include multiple dependent variables when the proposed model includes complex relationships (i.e., testing moderation effects) and when the study sample is not large (Roldán & Sánchez-Franco, 2012). Smart-PLS version 3.2.7 software (Ringle et al., 2005) was used to compute

the items’ psychometric properties, items’ factor loadings, estimate model fit statistics, and compute path coefficients.

Results

Results from the analysis of the PLS comprises the assessment of the validity of the measurement model and the assessment of the structural model. Next, we describe the findings from these two steps.

Measurement Model

First, we evaluated the psychometric properties of the constructs included in the proposed model and estimated the corresponding reliability scores for each measure. Convergent validity was assessed by the average variance extracted (AVE) scores and composite reliability (CR) for all variables. AVE scores were above 0.5 threshold as Anderson and Gerbing (1988) and Hair et al. (2017) recommended. Therefore, the constructs included in the proposed model are explaining more than fifty percent of the variance. CR scores for all constructs were robust and above 0.80.

Second, the constructs demonstrated adequate reliability indices as Cronbach’s alpha scores ranged between 0.77 and 0.87. Following Henseler et al.’s (2015) recommendation, the Heterotrait-Monotrait indices were shown to be below the maximum value of 0.90. Finally, all outer loadings were significant and the rho_A indicators were higher than 0.70 (Dijkstra & Henseler, 2015). Table 1 illustrates the constructs’ attributes and the robust reflective scheme of the inner model.

Table 1
Measurement model results

Construct Name	Construct Reliability Statistics	Rho_A	Standardized Loadings
Owners’ time dedicated to attending customers’ needs (TC)	1.0	1.0	1.0
Work overload (WO)	Cronbach’s alpha = 0.82 AVE= 0.73 CR= 0.88	0.93	0.67 – 0.94 ***
Collective Organizational Citizen Behavior (COCB)	Cronbach’s alpha = 0.77 AVE= 0.68 CR=0.86	0.78	0.81 – 0.84 ***
Personalized Services (PS)	Cronbach’s alpha = 0.79 AVE= 0.71 CR= 0.87	0.83	0.71 – 0.90 ***
Consumer-Based Brand Equity (CBE)	Cronbach’s alpha = 0.86 AVE= 0.70 CR= 0.90	0.86	0.79 – 0.90 ***

Notes: AVE= average variance extracted; CR= composite reliability
*** = $p < 0.001$

Third, the analysis for the discriminant validity tests were successful. The average shared variance of each construct and its diagonal values, illustrated in bold on Table 2, exceeds the shared variance with other constructs (For-

nell-Larcker criterion). Table 2 shows the Heterotrait-Monotrait Ratio (HTMT) above the diagonal, square root of the AVE in the diagonal (bold) and correlations between the constructs under the diagonal.

Table 2
Discriminant validity

Construct Name	TC	WO	COCB	PS	CBE
Owners' time dedicated to attending customers' needs (TC)	1.0	0.14	0.27	0.13	0.15
Work overload (WO)	0.14	0.85	0.11	0.16	0.08
Collective Organizational Citizen Behavior (COCB)	0.24	0.03	0.82	0.07	0.06
Personalized Services (PS)	0.11	-0.13	0.06	0.84	0.71
Consumer-Based Brand Equity (CBE)	0.14	-0.05	0.02	0.60	0.84

Common method bias was not a concern. The assessment of a single latent factor applying all the scale items as indicators, revealed low correlations among the variables. Descriptive statistics for the constructs included in the proposed model are illustrated in Appendix B.

Structural Model

After the successful evaluation of the measurement model, the second step in our data analysis considered the inner model and the estimation of the path coefficients. We conducted this analysis using the PLS bootstrap method with 5.000 samples, as recommended by Hair Jr et al., (2016). When assessing our models with *PLSpredict*, we followed the steps detailed in Evermann and Tate (2016) and Shmueli et al., (2016). Results from *PLSpredict* analysis yield in having a robust model. In addition, the *R*-square results of the structural model provide evidence that an acceptable portion of the variance of brand equity ($R^2 = 0.35$) and personalized services ($R^2 = 0.25$) is being described by the model. These *R*-square indicators are in accordance with Chin's (1998) limits on how to test the homological validity of the model. In addition to these robustness indicators, the standardized root mean square residual coefficient (SRMR) reported by the model was 0.06. This indicator demonstrates the model has an adequate fit, as Henseler et al. (2016) suggests.

Hypothesis testing was performed by computing and examining the path coefficients among the constructs. These path estimates are included in Table 3 and are the

result of the bootstrapping technique obtained from the PLS analysis. H1 states that owners' time spent in servicing customers is predicted to be positively linked to job workload. The path coefficient ($\beta = 0.138, p < 0.01$) confirmed this prediction. For job workload and its negative relationship with personalized service, H2, we also found supporting evidence ($\beta = -0.134, p < 0.01$). Then, we focused on the main outcome variables in the model. Hypothesis (H4) predicts that a personalized service has a positive relationship with brand equity. The path coefficient ($\beta = 0.595, p < 0.001$) confirmed this prediction. Moreover, the results of the inner model provide evidence of the moderating effect of collective organizational citizenship behavior in the relationship between job workload and personalized services. H_3 was supported ($\beta = 0.103, p < 0.001$); when the family business has created an organizational culture that supports employees volunteering and championing for each other, this organizational factor weakens the negative effect between job workload and personalized service. For further examination of the moderating effect, Appendix C graphically represents the interaction effect following the method recommended by Aiken et al., (1991). Appendix C shows work overload at high and low values (one standard deviation above and below the mean) of COCB and the impact on personalized services. In effect, the graph shows that the slope for those firms high in COCB protect the delivery of personalized services when work overload is high. Therefore, all the hypotheses were supported. Table 3 presents the path coefficients and goodness-of-fit statistics for the structural model. Figure 2 illustrates the model's path coefficients.

Table 3
Structural model results

Structural Relationships	Coefficient	t-Value
Hypothesized Links		
H1 Owners' time to serve customers → Work overload	0.138	2.18**
H2 Work overload → Personalized service	-0.134	-2.54**
H3 Personalized service → Brand equity	0.595	11.41***
H4 Moderation Test (COCB x Work overload) → Personalized service	0.103	3.00 ***
Control Variables		
Owner's Tenure → Work overload	0.03	0.50 ^{ns}

Notes: ** $p \leq .01$, *** $p \leq .001$

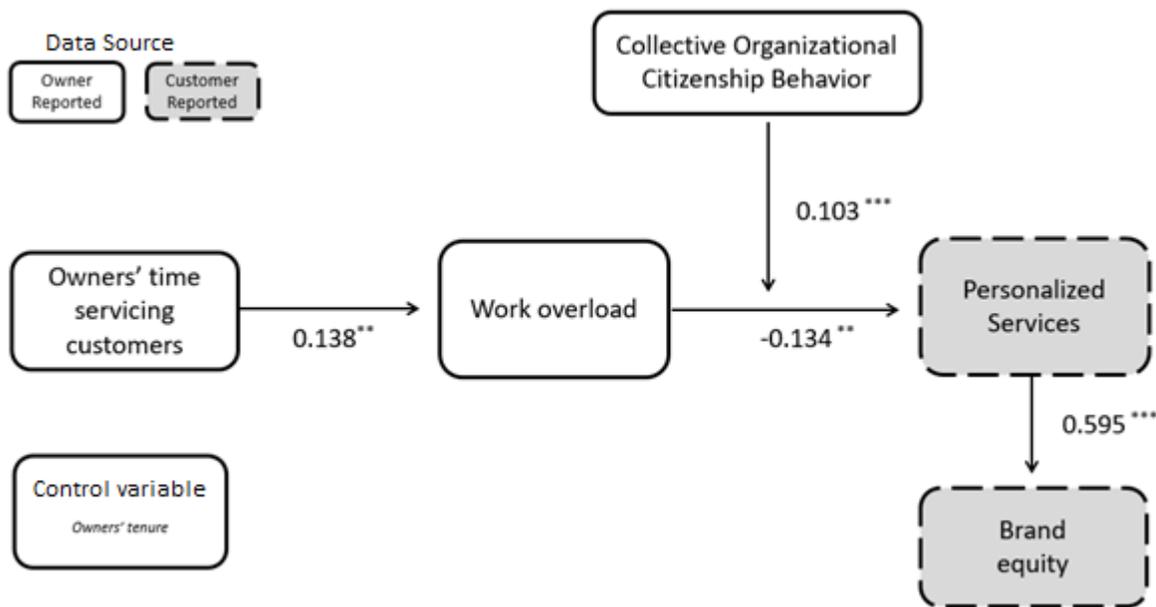


Figure 2. Model's Path Coefficients Conclusions

Notes: ** $p \leq .01$, *** $p \leq .001$

This empirical paper estimates the chain of effects related to SMFE owners' time dedication to service customers and work overload. Dyadic data from pairs of owners and customers were analyzed using partial least squares structural equation modeling. This method allows us to study the simultaneous influence of the owner's time servicing customers, work overload, and personalized services on brand equity, taking into account the moderating effect of COCB between work overload and personalized services.

Contribution to Family Business Marketing Literature

The results suggest that SMFE owners spending time to service customers leads to work overload. More precisely, the paper provides evidence that owners' job resources are scarce, and this triggers work overload because owners spend more than half of their time servicing customers. This means that owners must absorb the costs related to their job demands and try to find extra energy to deliver personalized services.

Moreover, our results suggest that work overload nega-

tively influences the delivery of personalized services. This finding is crucial, as it suggests that owners' resources are limited, and this negatively impacts on delivering personalized services when firms try to use this type of interaction quality as a marketing strategy. Even though the negative effect of work overload on delivering personalized services seems to be present in family businesses, we found a positive effect in the relationship between personalized services and brand equity. This positive and significant effect can be conceptually acknowledged via two distinct theoretical approaches. On one hand, the attitudinal approach shown by customers when perceiving a firm delivering a personalized service describes the way in which they demonstrate a profound tie with family business organizations and show commitment with it, despite there being many switching opportunities available in the market (Hwang & Kandampully, 2012; Oliver, 1999). This positive effect is constant despite the fact that the toll of delivering personalized services is work overload. Secondly, the behavioral approach refers to a customer's continuous repurchase of the goods or services provided by a specific brand (Hwang & Kandampully, 2012; Reinartz & Kumar, 2000). As mentioned by Coelho and Henseler (2012), the main purpose of customization is to meet the needs of a customer in a superior way to those available from a more basic service. As a consequence, the appeal of other alternatives (i.e., service offerings provided by large firms or non-family firms) diminishes when compared to that of the personalized service offering of a family firm.

Applying the job demands-resources theory to the proposed link between SMFE owners' time dedicated to serving customers and work overload provides a suitable framework for our predictions. As the job demands-resources theory predicts, certain job resources such as SMFE owners' motivation and certain organizational factors such as COCB constitute valuable assets for family businesses when they decide to deliver a personalized service. Both factors mitigate work overload, which is a natural factor present in SMFE owners. It is noteworthy to point out that conventional wisdom dictates that COCB is a common factor in family businesses. This leads to conceptualizing COCB as a resource for family businesses. However, our findings suggest that COCB needs to be nurtured inside the organization, as this resource is the one that mitigates job demands.

Managerial Implications

In the context of family businesses, developing and maintaining a customer base loyal to the brand, via personalized services, is a key element to take into consideration

for family firms, for the fact that it ensures a fruitful avenue of opportunities (Obermiller, 2002). As stated by Reichheld (1993), having a loyal group of customers is beneficial, from a financial point of view, as it is less costly and more efficient to sell their goods and services to these clients, instead of trying to obtain new ones. Similarly, a strong brand equity is important for family businesses, since loyal customers will be less perceptive and sensitive towards new market offerings and/or price changes from competitors (e.g., non-family businesses or large-scale firms), thus, giving a family business advantages when implementing marketing strategies (Obermiller, 2002; Aaker, 1991).

Future Research and Limitations

Future research might consider our findings and explore in more depth which factors develop COCB in family business. Our results suggest that when employees feel empowered, demonstrate being collaborative with their co-workers, are motivated to extend their duties beyond their assigned tasks, and exhibit customer orientation, a family business develops an organizational culture that can handle stressor variables (e.g., job demands) that affect top management and in particular the owner of a family business. Moreover, future studies might want to explore if business owners at family firms can have control of strategies that nurture COCB in their organizations. Previous research shows that owners' attitudes and personality permeate through the organization (Vizcaino et al., 2021) and act as an exemplary behavior for employees to facilitate building brand equity. Thus, the first individual in a family business to act as a role model of COCB is the owner.

We also must acknowledge this study presents a few limitations. First, this study is cross-sectional and presents evidence from a single point of time in which our society was not yet impacted by Covid-19 virus breakout. Today's business environment is very different in terms of the high levels of concern and anxiety present in family business owners. Thus, SMFE have to deal with more job demands, especially those concerning how to cope with Covid-19, which leads us to think that work overload might be even more severe under today's circumstances. Second, our dyadic sample did not include employee perspectives. Future research might incorporate their own evaluation about work overload and COCB in family firms. Finally, our study might be vulnerable to a selection bias, due to the nature of our sampling strategy as we only include one customer for each family business owner.

References

- Aaker, D. (1991). Managing brand equity. *Journal of Marketing*, 56(2), 125-128.
- Aaker, J., Vohs, K. D., & Mogilner, C. (2010). nonprofits are seen as warm and for-profits as competent: Firm stereotypes matter. *Journal of Consumer Research*, 37(2), 224-237. doi:10.1086/651566
- Abd-Hamid, Z., Azizan, N. A., & Sorooshian, S. (2015). Predictors for the success and survival of entrepreneurs in the construction industry. *International Journal of Engineering Business Management*, 7, 1-11. doi: 10.5772/60530.
- Aiken, L. S., West, S. G., & Reno, R. R. (1991). *Multiple regression: Testing and interpreting interactions*. Sage.
- Alonso-Dos-Santos, M., & Llanos-Contreras, O. (2019). Family business performance in a post-disaster scenario: The influence of socioemotional wealth importance and entrepreneurial orientation. *Journal of Business Research*, 101, 492-498. doi: 10.1016/j.jbusres.2018.12.057
- Alonso-Dos-Santos, M., Llanos-Contreras, O., & Fariás, P. (2019). Family firms' identity communication and consumers' product involvement impact on consumer response. *Psychology & Marketing*, 36(8), 791-798. doi: 10.1002/mar.21212.
- Altinoz, M., Cop, S., Cakiroglu, D., & Altinoz, O. T. (2016). The influence of organization support perceived in enterprises on burnout feeling: A field research. *Procedia - Social and Behavioral Sciences*, 235, 427-434. doi: 10.1016/j.sbspro.2016.11.053
- Anderson, J.C. & Gerbing, D.W., 1988. Structural equation modeling in practice: A review and recommended two-step approach. *Psychological Bulletin*, 103(3), 411.
- Anees-ur-Rehman, M., & Johnston, W. J. (2019). How multiple strategic orientations impact brand equity of B2B SMEs. *Journal of Strategic Marketing*, 27(8), 730-750. doi: /10.1080/0965254X.2018.1482943.
- Bakker, A. B., & Demerouti, E. (2017). Job demands–resources theory: Taking stock and looking forward. *Journal of Occupational Health Psychology*, 22(3), 273-285. doi: 10.1037/ocp0000056.
- Bakker, A. B., Demerouti, E., & Euwema, M. C. (2005). Job resources buffer the impact of job demands on burnout. *Journal of Occupational Health Psychology*, 10(2), 170-180. doi: 10.1037/1076-8998.10.2.170.
- Bakker, A. B., Demerouti, E., & Verbeke, W. (2004). Using the job demands-resources model to predict burnout and performance. *Human Resource Management*, 43(1), 83-104. doi: 10.1002/hrm.20004
- Bakker, A. B., & de Vries, J. D. (2020). Job demands–resources theory and self-regulation: New explanations and remedies for job burnout. *Anxiety, Stress, & Coping*, 34(1) 1-21. doi: 10.1080/10615806.2020.1797695.
- Ball, D., Coelho, P. S., & Vilares, M. J. (2006). Service personalization and loyalty. *Journal of Services Marketing*, 20(6), 391-403. Doi: 10.1108/08876040610691284
- Beaton, D. E., Bombardier, C., Guillemin, F., & Ferraz, M. B. (2000). Guidelines for the process of cross-cultural adaptation of self-report measures. *Spine*, 25(24), 3186-3191. doi: 10.1097/00007632-200012150-00014
- Becherer, R. C., Finch, J. H., & Helms, M. M. (2005). The influences of entrepreneurial motivation and new business acquisition on strategic decision making. *Journal of Small Business Strategy*, 16(2), 1–13. <https://libjournals.mtsu.edu/index.php/jsbs/article/view/54>
- Beck, S. (2016). Brand management research in family firms. *Journal of Family Business Management*, 6(3), 225-250. doi: 10.1108/JFBM-02-2016-0002
- Beck, S., & Kenning, P. (2015). The influence of retailers' family firm image on new product acceptance. *International Journal of Retail & Distribution Management*, 43(12), 1126-114. doi: 10.1108/IJRDM-06-2014-0079
- Bell, S. J., & Menguc, B. (2002). The employee-organization relationship, organizational citizenship behaviors, and superior service quality. *Journal of Retailing*, 78(2), 131-146. doi: 10.1016/S0022-4359(02)00069-6
- Berrone, P., Cruz, C., Gomez-Mejia, L. R., & Larraz-Kintana, M. (2010). Socioemotional wealth and corporate responses to institutional pressures: Do family-controlled firms pollute less? *Administrative Science Quarterly*, 55(1), 82-113. doi:10.2189/asqu.2010.55.1.82
- Berthon, P., Ewing, M. T., & Napoli, J. (2008). Brand management in small to medium-sized enterprises. *Journal of Small Business Management*, 46(1), 27-45. doi:10.1111/j.1540-627X.2007.00229.x
- Bienstock, C. C., DeMoranville, C. W., & Smith, R. K. (2003). Organizational citizenship behavior and service quality. *Journal of Services Marketing*, 17(4), 357-378. <https://doi.org/10.1108/08876040310482775>
- Binz Astrachan, C., Botero, I., Astrachan, J. H., & Prügl, R. (2018). Branding the family firm: A review, integrative framework proposal, and research agenda. *Journal of Family Business Strategy*, 9(1), 3-15. doi:<https://doi.org/10.1016/j.jfbs.2018.01.002>
- Botero, I. C., Binz Astrachan, C., & Calabrò, A. (2018). A

- receiver's approach to family business brands: Exploring individual associations with the term "family firm". *Journal of Family Business Management*, 8(2), 94-112. doi:10.1108/JFBM-03-2017-0010
- Bowen, J. (1990). Development of a taxonomy of services to gain strategic marketing insights. *Journal of the Academy of Marketing Science*, 18(1), 43-49. doi:10.1007/BF02729761
- Carrigan, M., & Buckley, J. (2008). 'What's so special about family business?' An exploratory study of UK and Irish consumer experiences of family businesses. *International Journal of Consumer Studies*, 32(6), 656-666. <https://doi.org/10.1111/j.1470-6431.2008.00696.x>.
- Chin, W.W. (1998). The partial least squares approach to structural equation modeling. *Modern Methods for Business Research*, 295(2), 295-336.
- Coelho, P. S., & Henseler, J. (2012). Creating customer loyalty through service customization. *European Journal of Marketing*, 46(3/4), 331-356. Doi.: 10.1108/03090561211202503
- Craig, J., & Moores, K. (2005). Balanced scorecards to drive the strategic planning of family firms. *Family Business Review*, 18(2), 105-122. doi:10.1111/j.1741-6248.2005.00035.x
- Cruz, C., Larraza-Kintana, M., Garcés-Galdeano, L., & Berone, P. (2014). Are family firms really more socially responsible? *Entrepreneurship Theory and Practice*, 38(6), 1295-1316. doi:10.1111/etap.12125
- Deephouse, D. L., & Jaskiewicz, P. (2013). Do family firms have better reputations than non-family firms? An integration of socioemotional wealth and social identity theories. *Journal of Management Studies*, 50(3), 337-360. doi:10.1111/joms.12015
- Demerouti, E., Bakker, A. B., Nachreiner, F., & Schaufeli, W. B. (2001). The job demands-resources model of burnout. *Journal of Applied Psychology*, 86(3), 499. Doi: 10.1037/0021-9010.86.3.499
- Diéguez-Soto, J., López-Delgado, P. & Rojo-Ramírez, A. (2015). Identifying and classifying family businesses. *Review Management Science*, 9(3), 603-634. doi:10.1007/s11846-014-0128-6
- Dijkstra, T. K. & Henseler, J. (2015). Consistent and asymptotically normal PLS estimators for linear structural equations. *Computational Statistics & Data Analysis*, 81, 10-23. doi: 10.1016/j.csda.2014.07.008.
- Doğan, B. G., Laçın, E., & Tural, N. (2015). Predicatives of the workers' burnout level: Life satisfaction and social support. *Procedia - Social and Behavioral Sciences*, 191(312), 1801-1806. doi: 10.1016/j.sbspro.2015.04.705
- Evermann, J., & Tate, M. (2016). Assessing the predictive performance of structural equation model estimators. *Journal of Business Research*, 69(10), 4565-4582.
- Foote, D. A., & Tang, T. L. P. (2008). Job satisfaction and organizational citizenship behavior (OCB). *Management Decision*, 46(6), 933-947. doi: 10.1108/00251740810882680
- Garson, G. D. (2016). *Partial least squares: Regression & structural equation models asheboro*. Statistical Associates Publishing.
- George, M., & Hamilton, E. (2011). Entrepreneurial satisfaction: Job stressors, coping and well-being among small business owner managers. In C. L. Cooper & R. J. Burke (Eds.), *Human resource management in small business. Achieving peak performance* (pp.259-287). doi: 10.4337/9780857933195.
- Glomb, T. M., Bhawe, D. P., Miner, A. G., & Wall, M. (2011). Doing good, feeling good: Examining the role of organizational citizenship behaviors in changing mood. *Personnel Psychology*, 64(1), 191-223. doi: 10.1111/j.1744-6570.2010.01206.x
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2-24. doi: 10.1108/EBR-11-2018-0203.
- Hair, J., Hollingsworth, C., Randolph, A., & Chong, A. (2017). An updated and expanded assessment of PLS-SEM in information systems research. *Industrial Management & Data Systems* 117(3), 442-458. doi: 10.1108/IMDS-04-2016-0130.
- Hair Jr, J., Hult, G. T., Ringle, C., & Sarstedt, M. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage Publications.
- Harris, E. G., Mowen, J. C., & Brown, T. J. (2005). Re-examining salesperson goal orientations: Personality influencers, customer orientation, and work satisfaction. *Journal of the Academy of Marketing Science*, 33(1), 19-35. doi: 10.1177/0092070304267927
- Heinberg, M., Ozkaya, H. E., & Taube, M. (2018). Do corporate image and reputation drive brand equity in India and China? Similarities and differences. *Journal of Business Research*, 86, 259-268. doi:10.1016/j.jbusres.2017.09.018.
- Henseler, J., Hubona, G. & Ray, P.A., 2016. Using PLS path modeling in new technology research: updated guidelines. *Industrial Management & Data Systems*, 116(1), 2-20. doi: 10.1108/IMDS-09-2015-0382.
- Henseler, J., Ringle, C. M. & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing science*, 43(1),115-135.

- doi: 10.1007/s11747-014-0403-8.
- Hernández-Trasobares, A., & Galve-Górriz, C. (2017). Diversification and family control as determinants of performance: A study of listed business groups. *European Research on Management and Business Economics*, 23(1), 46–54. doi: 10.1016/j.iedeen.2016.04.001
- Huang, M. H., & Dev, C. S. (2019). Growing the service brand. *International Journal of Research in Marketing*, 37(2), 281-300. doi: 10.1016/j.ijresmar.2019.10.001.
- Hwang, J., & Kandampully, J. (2012). The role of emotional aspects in younger consumer-brand relationships. *Journal of Product & Brand Management*, 21(2), 98-108. doi: 10.1108/10610421211215517
- Jaramillo, F., Mulki, J., & Boles, J. (2011). Workplace stressors, job attitude, and job behaviors: Is interpersonal conflict the missing link? *Journal of Personal Selling and Sales Management*, 31(3), 339–356. doi:10.2753/PSS0885-3134310310.
- Jha, S., & Balaji, M. S. (2015). Perceived justice and recovery satisfaction: The moderating role of customer-perceived quality. *Management & Marketing*, 10(2), 132-147. doi: 10.1515/mmcks-2015-0011.
- Jones, D. A. (2010). Does serving the community also serve the company? Using organizational identification and social exchange theories to understand employee responses to a volunteerism programme. *Journal of Occupational and Organizational Psychology*, 83(4), 857-878. doi: 10.1348/096317909X477495.
- Jung, H. S., & Yoon, H. H. (2013). Do employees' satisfied customers respond with an satisfactory relationship? The effects of employees' satisfaction on customers' satisfaction and loyalty in a family restaurant. *International Journal of Hospitality Management*, 34, 1–8. doi: 10.1016/j.ijhm.2013.02.003
- Kimura, T., Bande, B., & Fernández-Ferrín, P. (2018). Work overload and intimidation: The moderating role of resilience. *European Management Journal*, 36(6), 736–745. doi: 10.1016/j.emj.2018.03.002
- Kirman, A., Hamilton, R. W., Thompson, D. V., & Lantzy, S. (2017). Doing well versus doing good: The differential effect of underdog positioning on moral and competent service providers. *Journal of Marketing*, 81(1), 103-117. doi:10.1509/jm.15.0369.
- Kock, N. (2015). Common method bias in PLS-SEM: A full collinearity assessment approach. *International Journal of e-Collaboration (ijec)*, 11(4), 1-10.
- Krappe, A., Goutas, L., & von Schlippe, A. (2011). The “family business brand”: An enquiry into the construction of the image of family businesses. *Journal of Family Business Management*, 1(1), 37-46. doi: 10.1108/20436231111122272
- Lam, C. F., Wan, W. H., & Roussin, C. J. (2016). Going the extra mile and feeling energized: An enrichment perspective of organizational citizenship behaviors. *Journal of Applied Psychology*, 101(3), 379–391. doi: 10.1037/apl0000071.
- Liu, Z., Shan, J., & Pigneur, Y. (2016). The role of personalized services and control: An empirical evaluation of privacy calculus and technology acceptance model in the mobile context. *Journal of Information Privacy and Security*, 12(3), 123-144. doi: 10.1080/15536548.2016.1206757
- Llanos-Contreras, O., & Alonso-Dos-Santos, M. (2018). Exploring the asymmetric influence of socioemotional wealth priorities on entrepreneurial behaviour in family businesses. *European Journal of International Management*, 12(5-6), 576-595. doi:10.1504/ejim.2018.094458
- Llanos-Contreras, O. A., & Jabri, M. (2019). Exploring family business decline with socioemotional wealth perspective. *Academia-Revista Latinoamericana De Administracion*, 32(1), 63-78. doi:10.1108/arla-02-2018-0042
- Llanos-Contreras, O., Jabri, M., & Sharma, P. (2019). Temporality and the role of shocks in explaining changes in socioemotional wealth and entrepreneurial orientation of small and medium family enterprises. *International Entrepreneurship and Management Journal*, 15(4), 1269-1289. doi:10.1007/s11365-019-00595-4
- Marshall, M. I., Niehm, L. S., Sydnor, S. B., & Schrank, H. L. (2015). Predicting small business demise after a natural disaster: An analysis of pre-existing conditions. *Natural Hazards*, 79(1), 331-354. doi:10.1007/s11069-015-1845-0
- Morrison, E. W. (1996). Organizational citizenship behavior as a critical link between HRM practices and service quality. *Human Resource Management*, 35(4), 493-512. doi: 10.1002/(SICI)1099-050X(199624)35:4<493::AID-HRM4>3.0.CO;2-R.
- Murphy, G., Tocher, N., & Burch, T. (2019). Small business owner persistence: Do personal characteristics matter? *Journal of Small Business Strategy*, 29(1), 92–107. <https://libjournals.mtsu.edu/index.php/jsbs/article/view/1193>
- Nieto, M. J., Santamaria, L., & Fernandez, Z. (2015). Understanding the innovation behavior of family firms. *Journal of Small Business Management*, 53(2), 382-399. doi: 10.1111/jsbm.12075.
- Obermiller, C. (2002). Brand loyalty measurement made

- easy: A preference-behavior model. *Journal of Small Business Strategy*, 13(1), 32-44.
- Oliver, R. L. (1999). Whence consumer loyalty? *Journal of Marketing*, 63(4), 33-44. doi: doi.org/10.2307/1252099.
- Organ, D. W. (2018). Organizational citizenship behavior: Recent trends and developments. *Annual Review of Organizational Psychology and Organizational Behavior*, 5(1), 295-306.
- Organ, D. W., & Paine, J. B. (1999). A new kind of performance for industrial and organizational psychology: Recent contributions to the study of organizational citizenship behavior. In C. L. Cooper & I. T. Robertson (Eds.), *International review of industrial and organizational psychology volume 14* (pp. 337-368). John Wiley & Sons Ltd.
- Podsakoff, N. P., Whiting, S. W., Podsakoff, P. M., & Blume, B. D. (2009). Individual-and organizational-level consequences of organizational citizenship behaviors: A meta-analysis. *Journal of applied Psychology*, 94(1), 122. doi: 10.1037/a0013079
- Podsakoff, P. M., Ahearne, M., & MacKenzie, S. B. (1997). Organizational citizenship behavior and the quantity and quality of work group performance. *Journal of Applied Psychology*, 82(2), 262. doi: 10.1037/0021-9010.82.2.262.
- Presas, P., Guia, J., & Muñoz, D. (2014). Customer's perception of familiness in travel experiences. *Journal of Travel & Tourism Marketing*, 31(2), 147-161. doi: 10.1080/10548408.2014.873307.
- Reichheld, F. F. (1993). Loyalty-based management. *Harvard Business Review*, 71(2), 64-73.
- Reinartz, W. J., & Kumar, V. (2000). On the profitability of long-life customers in a noncontractual setting: An empirical investigation and implications for marketing. *Journal of Marketing*, 64(4), 17-35.
- Ringle, C. M., & Sarstedt, M. (2016). Gain more insight from your PLS-SEM results. *Industrial Management & Data Systems*, 116(9), 1865-1886. doi: 10.1108/IMDS-10-2015-0449.
- Ringle, C. M., Wende, S., & Will, A. (2005). *SmartPLS software*. University of Hamburg. www.smartpls.de.
- Roldán, J. L., & Sánchez-Franco, M. J. (2012). Variance-based structural equation modeling: Guidelines for using partial least squares in information systems research. In M. Mora, O. Gleman, A. Steinkeampt, & M. S. Raisinghani (Eds.), *Research methodologies, innovations and philosophies in software systems engineering and information systems* (pp. 193-221). IGI Global.
- Rust, R. T., & Huang, M. H. (2014). The service revolution and the transformation of marketing science. *Marketing Science*, 33(2), 206-221. doi: 10.1287/mksc.2013.0836.
- Sageder, M., Duller, C., & Mitter, C. (2015). Reputation of family firms from a customer perspective. *International Journal of Business Research*, 15(2), 13-24. doi: 10.18374/IJBR-15-2.2
- Schaufeli, W. B., & Bakker, A. B. (2004). Job demands, job resources, and their relationship with burnout and engagement: A multi-sample study. *Journal of Organizational Behavior*, 25(3), 293-315. doi: 10.1002/job.248.
- Schaufeli, W. B., Bakker, A. B., & Salanova, M. (2006). The measurement of work engagement with a short questionnaire: A cross-national study. *Educational and Psychological Measurement*, 66(4), 701-716. doi: 10.1177/0013164405282471.
- Shmueli, G., Ray, S., Estrada, J. M. V., & Chatla, S. B. (2016). The elephant in the room: Predictive performance of PLS models. *Journal of Business Research*, 69(10), 4552-4564.
- Shugan, S. M. (2005). Brand loyalty programs: Are they shams? *Marketing Science*, 24(2), 185-193. doi: 10.1287/mksc.1050.0124.
- Solomon, M. R., Surprenant, C., Czepiel, J. A., & Gutman, E. G. (1985). A role theory perspective on dyadic interactions: The service encounter. *Journal of Marketing*, 49(1), 99-111. doi: 10.2307/1251180.
- Spector, P. E., & Jex, S. M. (1998). Development of four self-report measures of job stressors and strain: Interpersonal conflict at work scale, organizational constraints scale, quantitative workload inventory, and physical symptoms inventory. *Journal of Occupational Health Psychology*, 3(4), 356-367. doi: 10.1037/1076-8998.3.4.356.
- Srinivasan, R. (2006). Dual distribution and intangible firm value: Franchising in restaurant chains. *Journal of Marketing*, 70(3), 120-135. doi: 10.1509/jmkg.70.3.120
- Srivastava, S., & BaNir, A. (2016). Customer-firm interaction and the small firm: Exploring individual, firm, and environmental level antecedents. *Journal of Small Business Strategy*, 26(2), 23-49. https://lib-journals.mtsu.edu/index.php/jsbs/article/view/542.
- Van Dyne, L., Kossek, E., & Lobel, S. (2007). Less need to be there: Cross-level effects of work practices that support work-life flexibility and enhance group processes and group-level OCB. *Human Relations*, 60(8), 1123-1154. doi: 10.1177/0018726707081657
- Van Gils, A., Dibrell, C., Neubaum, D. O., & Craig, J. B. (2014). Social issues in the family enter-

- prise. *Family Business Review*, 27(3), 193-205. doi:10.1177/0894486514542398
- Vizcaíno, F. V., Cardenas, J. J., & Cardenas, M. (2021). A look at the social entrepreneur: The effects of resilience and power distance personality traits on consumers' perceptions of corporate social sustainability. *International Entrepreneurship and Management Journal*, 17, 83-103. doi: /10.1007/s11365-019-00626-0.
- Wang, K. L., & Groth, M. (2014). Buffering the negative effects of employee surface acting: The moderating role of employee–customer relationship strength and personalized services. *Journal of Applied Psychology*, 99(2), 341-350. doi: 10.1037/a0034428.
- Wolk, C., & Wootton, C. W. (1995). How accounting firms can help the small business owner. *Journal of Small Business Strategy*, 6(2), 19–32.
- Yang, L. Y. W., & Aggarwal, P. (2019). No small matter: How company size affects consumer expectations and evaluations. *Journal of Consumer Research*, 45(6), 1369-1384. doi:10.1093/jcr/ucy042
- Yoo, B., & Donthu, N. (2001). Developing and validating a multidimensional consumer-based brand equity scale. *Journal of Business Research*, 52(1), 1-14. doi: 10.1016/S0148-2963(99)00098-3,
- Yoon, M. H., & Suh, J. (2003). Organizational citizenship behaviors and service quality as external effectiveness of contact employees. *Journal of Business Research*, 56(8), 597-611. doi: 10.1016/S0148-2963(01)00290-9.
- Zellweger, T. M., Nason, R. S., Nordqvist, M., & Brush, C. G. (2013). Why do family firms strive for nonfinancial goals? An organizational identity perspective. *Entrepreneurship Theory and Practice*, 37(2), 229-248. doi:10.1111/j.154

Appendix A
Study's Measures

Measurements' Items and Responses Format	Loading
Owners' time dedicated to attending customers' needs:	
- 0 = "none at all" to 100 = "a great deal"	
(1) "How much time at work do you spend dealing with customers?"	
Work overload (Spector & Jex, 1998)	
- 7-point scale from 1 = "far too little" to 7 = "far too much"	
(1) "How often does your job require you to work very hard"	.924
(2) "How often does your job require you to work very fast"	.945
(3) "How often does your job leave you with little time to get things done"	.666
Collective Organizational Citizenship Behavior (Williams & Anderson, 1991)	
- 7-point scale from 1 = "does not describe my organization" to 7 = "describes my organization very well"	
(1) "My employees help others who have been absent"	.846
(2) "My employees help others who have heavy workloads"	.810
(3) "I take time to listen to my employee's problems"	
(4) "I go out of the way to help my employees and customers"	.810
Personalized Services (Items developed by the authors based on Bowen, 1990; Liu, Shan, & Pigneur 2016; Wang & Groth 2014).	
- 7-point scale from 1 = "distant contact" to 7 = "close contact"	
(1) "How would you rate the level of personal contact you had with employees at this company"	.898
- 7-point scale from 1 = "not at all" to 7 = "I feel all the time"	
(2) "When you are doing business with this company, how much do you receive a preferred treatment from them"	.710
(3) "When you are doing business with this company, how much do you feel you receive a customized service to your needs"	.896
Consumer-Based Brand Equity (Yoo & Donthu, 2001)	
- 7-point scale from 1 = "extremely unlikely" to 7 = "extremely likely"	
(1) "If price is not a consideration, how likely are you to purchase services from our brand in the future"	.819
- 7-point scale from 1 = "not well at all" to 7 = "extremely well"	
(2) "How well does our brand fit your practical needs"	.792
- 7-point scale from 1 = "extremely badly" to 7 = "extremely well"	
(3) "How good or bad is the quality of our brand"	.869
- 7-point scale from 1 = "extremely untrustworthy" to 7 = "extremely trustworthy"	
(4) "In relation to comparable brands in the marketplace, how trustworthy is our brand"	.867

Appendix B
Descriptive Statistics

Measures	Mean	SD
Owners' time dedicated to attending customers' needs (TC)	57.59	31.04
Work overload (WO)	4.52	1.41
Collective Organizational Citizen Behavior (COCB)	4.65	1.00
Personalized Services (PS)	5.90	1.04
Consumer-Based Brand Equity (CBE)	6.11	0.79

Appendix C Interaction Effect

