Nonverbal Communication Practices and Understanding of Lughatul Fasli among Primary School Arabic Teachers

Harun Baharudin[1], Norhisyam Abdullah[2] & Nurazizah Maarup[3]

[1,3]Faculty of Education, Universiti Kebangsaan Malaysia, Malaysia
[2]Ministry of Education Malaysia, Malaysia
Corresponding Author Email: harunbaharudin@ukm.edu.my

Abstract
The aim of present study is to examine the multifaceted influence of co-creation values through customer participation behavior (CPB) and customer citizenship behavior (CCB) on brand equity with novel injector of social media as a moderator. Data were collected through survey questionnaire from 380 banking customers who actively associated with online banking in Lahore, Pakistan via using convenience sampling. For the analysis of structured equation modeling and moderation, current research applied the Statistical Package for Social Sciences and Analysis of Moment Structure. Findings revealed that customer participation behavior optimistically associated with band equity but customer citizenship behavior and social media insignificantly associated with brand equity. It can also be highlighted that through intervening construct (social media), a positive relationship exists among customer citizenship behavior and brand equity. Present study offers noteworthy intuitions toward value co-creation that drive brand equity and delivers a vigorous direction for potential customers, banking management, researchers, and policymakers who can use diverse forums of media to gain better and home-based services.
Keywords: Participation Behavior, Citizenship Behavior, Social Media, Brand Equity, Banking Sector

Introduction
Brand is a vital element of marketing because it can lead to do again business and positive word-of-mouth recommendations, which can help to increase a brand's market share and profitability (Cardoso et al., 2022). Establishing a strong brand in today's modern marketing and promotional climate is more important than ever. As organizations shift their attention from the product to the consumer, broad-spectrum brand recognition seems to be more significant than ever. Brands typically insist on the importance of "balanced competition," may the "priceless" outcomes on a better forthcoming. It's all about human morality, which is a collection of aspirations and values that ultimately influence people's behaviors and

attitudes (Sichtmann et al., 2019). It achieved via raising of responsiveness, ads that communicate the target audience values, realization of capacities and experiences when customers practice such things, trustworthiness and retaining campaigns (Ahuja & Alavi, 2022).

Value co-creation emerged as a vital idea in service advertising and company management to adequately describe this phenomenon (Gronroos, 2011). Since unconventional and inventive methods of integrating resources for the aim of value creation are made possible by technology advancements and shifting management mindsets, the roles of consumers and businesses are constantly evolving. New ways to engage are replacing the traditional understanding of business. A near-essential condition for attaining and maintaining competitiveness is understanding the logic of business settings and ecosystems incorporating value co-creation. Although it is widely acknowledged that brands have value for customers, the idea that consumers co-create value with brands is more topical. Customers have historically been seen as passive beneficiaries of value produced by businesses, while enterprises have been seen as the active creators of value for consumers. Companies are realizing they need to give up some control of their brands and improve their level of involvement with consumers on a variety of fronts in order to compete in today's global, dynamic, and consumer-driven market (Jamil et al., 2022).

As the competitive landscape evolves, numerous organizations have already begun the co-creation program. Not allowing and trusting everybody is a frequent thing but ultimately, it's the great innovation, design, earnings, and opportunities that count. Thus, technological improvements in online service settings are seen as significant accelerators and these virtual platforms, co-creating value for the company, themselves, and other consumers (Singaraju et al., 2016). Therefore, over the past decade, social media has been a major force in how people of all walks of life share and learn new information. The proliferation of social media prompts several inquiries about its users' habits and the content they post. However, in advanced years, commerce began using it as a platform for their marketing efforts as well. Utilizing a variety of social media platforms may be an efficient approach for businesses to reach huge numbers of people who are interested in their brands (Lim et al., 2020). It is becoming equally crucial to investigate the engagement of consumers with promotions made through social media. Thus, the importance of promotion through social media (such as Twitter, Facebook, Myspace, and LinkedIn) in banking sector has increased in recent years and depend on the information they provide (Shankar et al., 2020).

Today, service industries are vital to the strength of most economies and widely recognized as a key driver of national prosperity (Zafar & Mustafa, 2017). Additionally, the emphasis on globalization in the service economy demonstrates the need to adopt international standards (McManus & Ardley, 2019). The analysis of the benefits presented above, which are anticipated in the service economy, necessitates the evaluation of the service economy's impacts on the market. At the core of service technology, capital has been the major factor in the realization of economic growth. With this notion, the main providers of finance have undergone transformation to meet the needs of the service economy, especially the banking sector. Pakistan's financial sector has been delayed by a downward twist in recent years. Financial exclusion in Pakistan is significant and 56 percent of the population does not use formal or informal financial products that continuously decreasing (Pakistan Economic Survey, 2019-2020). According to IMF report (2023, p. 43) consumers' trust has been severely eroded by these recent events, and they are now less likely than ever to make financial transactions online or through traditional channels. Current research is based upon the main

research objectives of finding out the extent to which CCB, CPB have impact on brand equity in incidence of social media as moderator. Thus, the study will contribute to future directions in the process of boosting brand equity by learning the relevance of various social media platforms, particularly in the banking sector of Pakistan, to lessen the country's low bankerization.

Underpinning Theories

The concept of stakeholder theory was initially introduced by Edward Freeman in 1984. Theory of stakeholder is a perspective on how it should be conceived that produced mostly from the point of view of shareholders and describes what a company must be. Vargo and Lusch (2004) argued about shopper's "value co-creation" behaviour that referring to the logic of service dominant, which is a hypothetical model. According to Yi and Gong (2013), these kinds of relationships and actions might be encapsulated by the idea of "customer value co-creation behaviour," which is comprised of deuce dissimilar components: "CPB and CCB". On the basis of this connection, the researcher asserts stakeholder-focused VCC activities that can generate positive customer consequences regarding image of a brand, "perceived quality, perceived value, brand reputation, brand trust, and brand loyalty" (Biedenbach & Marell, 2010). It might be possible that value co-creation activities can build brand equity because value co-creation activities build brand equity. According to Cobb-Walgreen et al. (1995), the idea of "brand equity" initially proposed in 1980 and this study underpin brand equity as a base theory. This slant exercised in diverse viewpoints by postulating as value added that delivers consumers with low amplification prospect because of the connotations and insights that product communicates (Winters, 1991). Finally, the advent of social media has led to an abundance of innovative approaches to online community building, interpersonal communication, content production, and societal evolution. The purpose of this research, which is grounded in the theories of technology adoption user motivation (User Gratification Theory), is to determine whether or not the actual media experience mediates the relationship between user motivation, user expectations, online community participation, and subsequent behaviour intention. The implications of E-WOM among promotions developed crucial because of proliferation of numerous sites of social media.
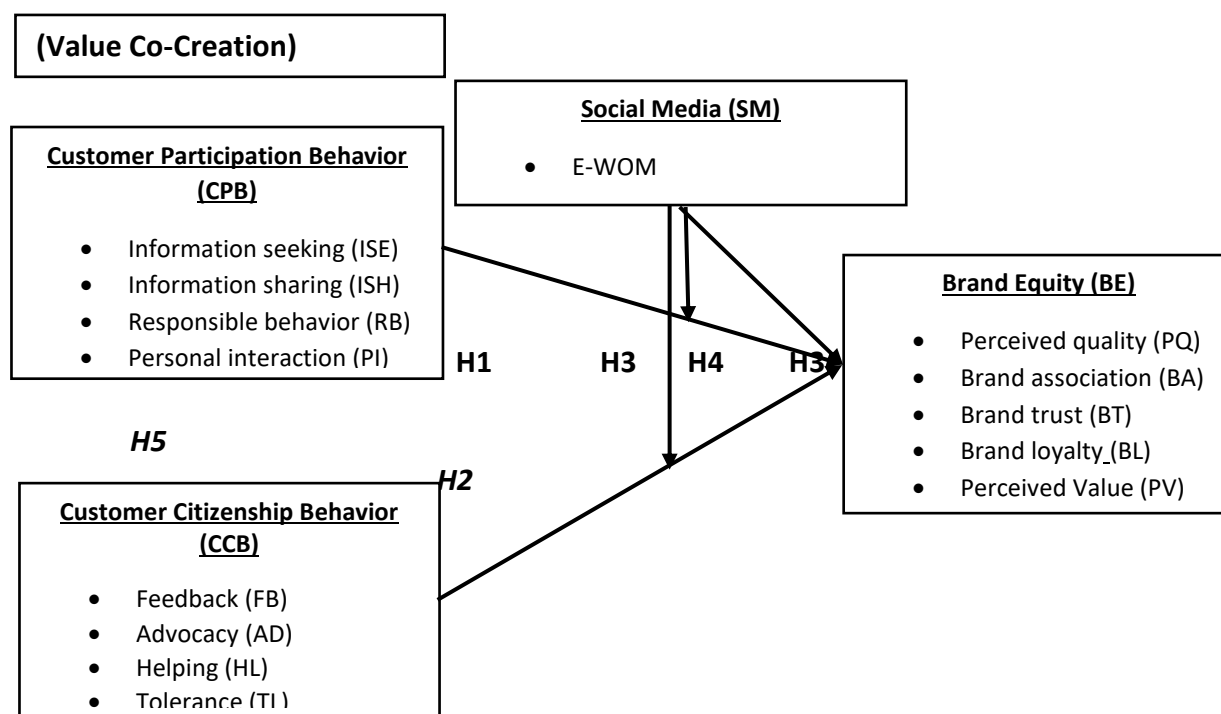
The Conceptual Model

Figure 1: Conceptual Framework

Customer Participation Behaviour and Brand Equity
The collaboration among customers and firms be the cause of value creation and customer participation behavior context, it's an optimistic attachment that customers hold about a brand that encourage the decision of purchase. Empirical evidence prevailed that value of co-creation attention as an extensive participation of a customer among co-creation and refurbishing of services (Omar et al., 2019). This notion be the cause of upsurge corporate progress through business accomplishment and customer commitment by concentrating the approach of buyer-centric in the process of mass customization. According to Shamim et al. (2015), the behavior of customer participation is significant for the practice of co-creation values meanwhile its painstaking the behavior of in-role customers deprived of impossible practices of co-creation. While observing via shadow of co-creation values, the no more association among firm's customers and dealers regarding confrontational rivalry; relatively, the collaboration among revelries on the niches of encounter new market and brand growth. A number of extant studies revealed about an optimistic association among CPB and BE (Kristal et al., 2016; Ramaswamy & Ozcan, 2016).

H1: Customer participation behaviour (CPB) has a positive impact on brand equity (BE).

Customer Citizenship Behaviour and Brand Equity
The short period enticements refer to brand equity that trigger the individuals to buy (Zafar et al., 2021). The value of business status is not resolute by massive volume of money capitalized but relatively the whole thing that individuals communicate each other via diverse forums of social media (Severi et al., 2014). Customer citizenship behavior is essential to reserve the bond among brand and individual, consequential in retaining life time customers that eventually be the cause of boosting brand equity (Burmann et al., 2009; Jaakkola &

Alexander, 2014). An extant study was recently conducted in Mount Kenya to found the association among brand equity and customer citizenship behavior between university students via anchored brand theory (Bonareri et al., 2022). Customers precisely assist staff associates and customers by delivering an optimistic response and building commendations for performance improvements (Choi & Hwang, 2019). Basically, brand equity offers brand information to customers which effects their self-confidence while purchase (Febrian & Vinahapsari, 2020). Numerous empirical evidences exist that there is an optimistic association exist among customer citizenship behavior (CCB) and brand equity (BE) (Rambocas et al., 2018; Gilde et al., 2011).

H2: Customer citizenship behavior (CCB) has a positive impact on brand equity (BE).

Social Media (E-WOM) and Brand Equity

Social media offers to the marketers and as well as the customers a forum of distribution info and publishing and in-turn, handlers can answer via using available data, e-WOM, or furtherance (Lin et al., 2023). The vigorous role of social media (E-WOM) acting as a brand equity evolving and, eventually, the effect that electronically brand equity has in the direction of low and as well as high levels of client participation in the process of decision-making. Furthermore, E-WOM communication via the forum of social media be operative and inexpensive (Kozinets et al., 2010) and businesses use such communication that having potential to fascinate a larger number of customers in shorter period. Empirical evidence prevailed about an optimistic relationship exist among social media (SM) and brand equity (BE) (Lin et al., 2023). Marketing managers continuously and aggressively demonstration the brand of firms, either via social media or traditional media (Schivinski & Dabrowski, 2016) and firm generated contents on social media platform impacts customer' brand evaluation (Bazi et al., 2023). Numerous studies revealed about an optimistic association among social media (SM) and brand equity (BE) (Cheung et al., 2020; *Malarvizhi et al., 2022*).

H3: Social media (E-wom) has a positive impact on brand equity (BE).

Social Media as a Moderator

According to Garrido-Moreno et al (2018), nowadays individuals seek out info about goods/services either sale or purchase and attach with customers and industries in diverse customs as a distinct consequences of business proliferation through social media. A variability forum of social media i.e., websites, blogs, and cites of social networking are applied by businesses to manage healthier customer interaction. Such forums of social media offer not only communication opportunities but correspondingly affords objective accomplishing chance at lower cost (Felix et al., 2017). Though, the financial industries, pharmaceutics, manufacturing, and hospitality sector having maximum users of social media in recent decades (Bernritter et al., 2022). Empirical evidence prevailed that American Bankers Association conducted a survey in 2017 and revealed that 74% banks deliberate themselves as an active on social media platform, and more importantly, 76% of those banks that feel social media is essential for banking sector. A number of extant studies revealed social media as a moderator that influence the relationship between website experience and online purchase intention (Sheikh & Aziz, 2021), within body image framework (Tylka et al., 2023), effort-reward imbalance and health and well-being (Kanwal & Isha, 2022), and relational information process and customer relationship performance (Alvarez, 2020). It can

also identify the direct effect of customer attitude about retail banks participation in the environment of social media among the context of Pakistan that missing the enticement co-creation values.

H4: Social media (E-wom) positively moderates the relationship between CPB and BE.
H5: Social media (E-wom) positively moderates the relationship between CCB and BE.

Methods

Present study aims to evaluate the co-creation values' antecedents which can drive equity of a brand under the shadow of brand equity theory, user gratification theory, and stakeholder theory with the model of service-dominant logic among Pakistani banking customer. According to Guba and Lincoln (1994), an investigation pattern is often tacit to be "common set of beliefs" or thought to be a "worldview." The ontological views presented in the study indicate that it would benefit from looking into the ways in which client values influence the financial services provided by banks. Present study was followed the approach of quantitative that explanatory in nature with statistical measures. According to Zikmund et al (2013), the quantitative research approach is applicable to any type of study that works with statistical information and measures the attitudes and actions of the participants. Data were collected through structured questionnaire adapted from existing literature. Data were collected at once, so this study is cross-sectional and participants responded via field survey regarding their banking experience.

Sample Selection

In this study, the problem exists in the banking industry, and therefore, the population of the present study is the banking customers who maintain their accounts in Pakistani banks. The state of a country's banking system directly affects its prosperity and economic health. Internet banking is the platform for doing business or providing services to consumers over the internet or World Wide Web using electronic media and gadgets and customers can access their accounts using a variety of electronic devices (Abu-Musa, 2004). Researcher to select a sample from a larger population, from which the findings could then be extended (Zikmund et al., 2003). Consequently, respondents were chosen for this study whom either hold a bank account or conduct their business via a banking channel. As a result, it is common knowledge that survey respondents must be selected from a predetermined group. The State Bank of Pakistan reports that just 16% of the population of Pakistan really has an account with them (Annual Report of the State Bank of Pakistan, 2016-2017). According to the most recent census, the total population of Pakistan is 225.2 million people (Shahbaz et al., 2021). With a population of 13.094 million people, Lahore is one of the most populous cities in all of Pakistan. The Punjab district is the largest district in Pakistan, and Lahore serves as the district's administrative center. Only 33.1 million people use banks as their primary financial institution. Krejcie and Morgan (1970) suggested that if the population is more than 1 million, then 384 sample sizes are enough to collect the data. To eliminate the ambiguity (i.e., missing values), researcher distributed 450 questionnaires.

Instrument and Data Collection

In light of the recommendations of Sekaran (2003); Hair et al (2010), validity measurement is utilized to guarantee that the scale measures the intended response. The data collection process was based on questionnaire which comprises two sections. First section contains

respondents' profile and other comprises present study constructs. The exogenous construct of value co-creation was measured with combinedly 31 (CPB with 16 and CCB with 15) items that adapted from (Yi and Gong, 2013). It can divide into two sections namely CPB and CCB that further divided into four sub-sections respectively namely (information seeking (ISE) with three items, information sharing (ISH) with four items, responsible behavior (RB) with also four items, and personal interaction (PI) with five items) and (the feedback with five items, advocacy with three items, helping with four items, and tolerance with three items). The intervening construct of social media was measured with 19 items that adapted from Muntinga et al (2011); Sabourin et al (2013) which further divided into four sub-sections namely (content with 8 items, intensity with 3 items, negative valance with 3 items, positive valance with 5 items). The endogenous construct of brand equity was measured with combinedly 17 items that adapted from Mahfooz (2015); Al Omoush et al (2012); Yoo et al (2000) which further divided into five sub-sections namely (perceived quality with 4 items, brand association with 5 items, brand trust with 4 items, brand loyalty with 4 items). Rating systems are subjective, making it impossible to standardize them so, researchers employed a Likert scale (Likert, 1932) with five points for rating each item in this study.

Data Analysis
Via using convenience sampling, out of 450 distributed questionnaires, only 380 useable responses were finalized that having the response rate of 84.4%. Approximately 4 months were spent for gathering present study data. So, as to assess the validity of hypothesis as well as the reliability of the findings, this study was making use of some cutting-edge instruments, through which a number of statistical methods that are both common and trustworthy was applied. For the purpose of data analysis, SPSS and Amos are widely utilized all over the world. This is due to the fact that they employ the most cutting-edge and contemporary methods, which produce more precise outcomes. Confirmatory factor analysis (CFA) was then used for factor loading and association. In this study, Structural Equation Modelling was applied for hypothesis testing. The testing was done with the help of Smart PLS software (Hair et al., 2014). A measurement model and a structural equation model (SEM) each make up one half of the data analysis process.

To considering the demographic profile of respondents, initially gender was considered and male was the prominent with 70% as compared to female. The second demographic is age in which 36-40 age group was dominant with 38.7% as compared to other age groups. Regarding education, graduates having high frequency of 190 with 50% as compared to other levels of education. Where there is a concern of job-holder and business, the dominant portion is small size business with 30.3%. The next demographic is income in which 100,001 to 125000 group was prominent with 30.3% as compared to other income level groups. Regarding banks, standard charted bank was dominant with the frequency of 47 and finally, how they frequent with the banks was concerned, 4-6 years group was prominent with 29.5% as compared to other groups. Demographics of participants were presented in Table 1.

Table 1
Demographics of Respondents

Variables	Frequency	Percentage
Gender		
Male	266	70%
Female	114	30%
Age		
26-30	45	11.8%
31-35	58	15.3%
36-40	147	38.7%
41 & above	130	34.2%
Education		
Graduation	190	50.0%
Masters	84	22.1%
MPhil	75	19.7%
PhD	31	8.2%
Job Holder – Business		
Job	88	23.2%
Small Size Business	115	30.3%
Medium Size Business	79	20.8%
Large Size Business	61	16.1%
Job and Business	37	9.7%
Income		
25000PKR – 50,000PKR	40	10.5%
150001PKR – 75000PKR	66	17.4%
75001PKR – 100,000PKR	65	17.1%
100,001PKR – 125000PKR	115	30.3%
125001PKR & above	94	24.7%
Account Holders' Bank		
JS Bank	32	8.4%
Habib Metro	37	9.7%
Bank Al-Habib	37	9.7%
Standard Charted Bank	47	12.4%
Soneri Bank	37	9.7%
Askari Bank	32	8.4%
NIB	42	11.1%
Summit Bank	42	11.1%
Meezan Bank	42	11.1%
Faysal Bank	32	8.4%
Frequent Client with Bank		
1 – 3Years	97	25.5%
4 – 6Years	112	29.5%
7 – 9Years	89	23.4%
10 Years or above	82	21.6%

Note: n = 380 respondents

Results
Reliability Statistics
Given Table 2 revealed reliability statistics (α) and the value of composite reliability. The value of reliability statistics (α) dimensionally identified within the ranges among 0.722 to 0.892, presenting high inner uniformity among them. According to Bagozzi and Dholakia (2006), present study met the criteria of threshold.

Validity Measures
The technique of CFA was exercised to measure the discriminant and convergent validity. Table 2 highlighted the threshold criteria for average variance extracted was >0.50, for convergent validity >0.70, and for variance inflation factor <5.00 (Mahmood et al., 2023).

Table 2
Validity Results

Variables	Factors	Factor Loadings	AVE	Cronbach's Alpha
CPB	ISE	.790, .890, .842	0.708	**0.864**
	ISH	.796, .804, .861	0.673	**0.807**
	RB	.717, .863, .865	0.669	**0.783**
	PI	.742, .787, .794	0.601	**0.792**
CCB		.735, .805, 790, .757	0.599	**0.828**
	Feedback			
	Advocacy	.771, .779, .810	0.619	**0.764**
	Helping	.746, .762, .891	0.643	**0.745**
	Tolerance	.818, .878, .847	0.719	**0.800**
BE	PQ	.781, .773	0.613	**0.722**
	BT	.838, .768, 803, .839	0.660	**0.847**
	BL	.859, .824,.773, .780	0.655	**0.817**
	BA	.808, .856, .862, .829	0.703	**0.892**
SM	Content	.866, .692, .739, .732, .768	0.725	**0.815**
	Intensity	.710, .898, .806	0.654	**0.725**
	Negative Valance	.893, .895	0.799	**0.878**
	Positive Valance	.809, .752, .926, .853	0.702	**0.834**

Common Method Variance
According to Hair et al. (2010), the concept of common method variance describes the fact that the resultant covariance among restrained items was determined due to some or combined collected responses using the similar process, or similar instrument is utilized for the collection of data. In the current investigation, a one-factor test developed by Harman (1967) was used with the intention of determining whether or not a common method variance bias existed between the variables. The findings revealed several distinct constructs, including customer participation, consumer citizenship behavior, customer loyalty, and social media effects (direct and with moderation, and brand equity items) for checking the results. The total value of variance is 34%, which is far away from 50%, which shows that there is no problem with covariance method bias.

Kaiser-Meyer-Olkin and Bartlett's Test

The KMO and Bartlett's test also know as factor analysis affirmed the data suitability. It can be used to measure the construct wise or whole models' sample adequacy. The rule of thumb for KMO falls within the range of 0 to 1 that statistically interpret for sample adequacy (within the range of 0.8 and 1) and in the case of inadequacy (less than 0.6) then researcher takes the corrective measures. Specifically, when correlation is extensive then it be the cause of serious concern for factor analysis. The values of customer participation behavior (CPB) are (0.808), customer citizenship behavior (CCB) is (0.755), social media (SM) is (0.839), and brand equity (BE) is (0.710) are greater than 0.7, which is a clear indication that it is up to the mark. Given below Table 3 highlighted the sample adequacy.

Table 3
Individual Sample Adequacy

KMO and Bartlett's Test			
CPB	**Kaiser-Meyer-Olkin Measure of Sampling Adequacy.**		**.808**
	Bartlett's Test of Sphericity	Approx. Chi-Square	597.997
		Df	105
		Sig	**.000**
CCB	**Kaiser-Meyer-Olkin Measure of Sampling Adequacy.**		**.755**
	Bartlett's Test of Sphericity	Approx. Chi-Square	758.656
		Df	105
		Sig	**.000**
SM	**Kaiser-Meyer-Olkin Measure of Sampling Adequacy.**		**.839**
	Bartlett's Test of Sphericity	Approx. Chi-Square	955.520
		Df	171
		Sig	**.000**
BE	**Kaiser-Meyer-Olkin Measure of Sampling Adequacy.**		**.710**
	Bartlett's Test of Sphericity	Approx. Chi-Square	733.417
		Df	153
		Sig	**.000**

Path Analysis

The path analysis refers to statistical analysis that applied to assess underlying framework by estimating the association among endogenous construct and more than one exogenous construct. Path analysis is a methodology that, in contrast to other methods, compels to postulate the associations between all exogenous constructs (Kitto et al., 2023). The causal apparatus of model was revealed via exogenous constructs that yield direct and as well as indirect influence on endogenous construct. By doing so, the causal relationship among constructs can approximation the cooperation via significance and magnitude level. The path investigation is conceptually valuable for the reason that, in contrast to additional methods which compels to make explicit the connections between all of the variables that are not dependent that are being considered.
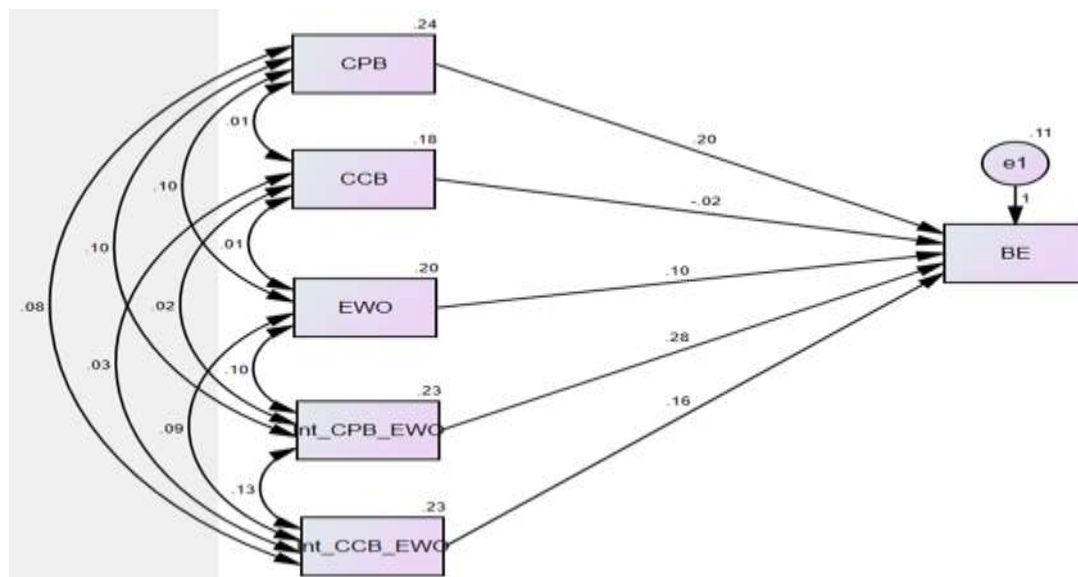
Figure 2: Path Analysis

Direct and Indirect Effect
The direct influence of an exogenous variable occurs when causal association among exogenous and endogenous construct (shown by an arrow indicating the exogenous variable). There is an indirect effect when one exogenous variable influences another exogenous variable, and that third exogenous variable then effects the dependent variable. The model findings revealed that causal apparatuses via which exogenous construct yield in cooperation with direct and as well as indirect influences on an endogenous construct.

Table 4
Indices of Model Fit

Indices of Fit	Suggested values	Concrete values
Goodness-of-Fit-Index	≥ 0.90	0.923
Relative-Fit-Index	≥ 0.90	0.938
Incremental-Fit-Index	≥ 0.90	0.944
Comparative-Fit-Index	≥ 0.90	0.951
Tucker-Lewis-Index	≥ 0.90	0.967
Square-Root-Mean-Residual	< 0.09	0.043

Joreskog and Sorbom (1982) presented GFI as an alternative of Chi-Square test which determines a fraction of the observed modification that explained via covariance of predictable population. This statistic has a value between 0 and 1, and it improves with higher sample sizes. Simulation experiments have demonstrated low size of sample and factor loadings and as compared to traditional cut-off threshold 0.90, higher cut-off threshold 0.95 is more suitable for GFI (Shevlin & Miles, 1998). Present study followed the AGFI with 0.90 or higher (Tabachnick & Fidell, 2007), CFI with ≥ 0.95 (Hu & Bentler, 1999) and *actual value is 0.951 and close to 1, so the model is good that were highlighted in Table 4.* The SRMR can take on any value between 0 and 1, but often it is less than.05 for well-fitting models by Byrne (1998), TLI, IFI, and NFI *falls 0 to 1 and for perfect fit refers to 1* (Hu & Bentler, 1999*).*

Confirmatory Factor Analysis

According to Kulikowski (2017), there is no major differences between the procedure of confirmatory factor analysis and the analysis of exploratory factor where required factor numbers among data can be specified and identified the relevancy of latent construct with measured construct. Often model was depicted through structural equation modeling (SEM) as path diagram.
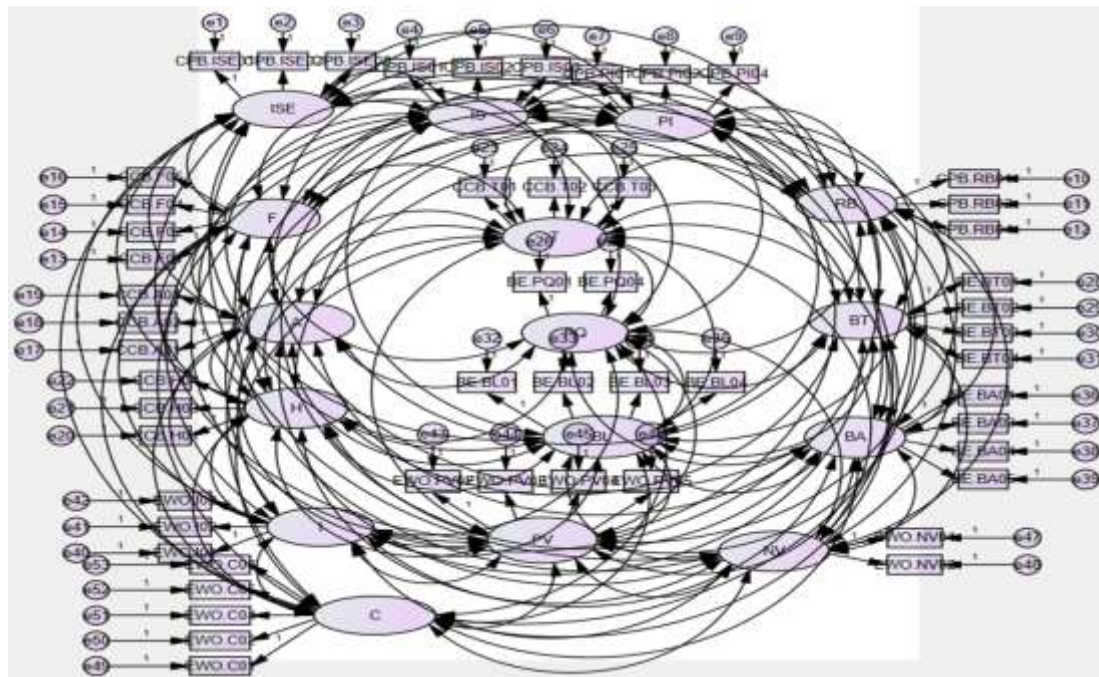

Figure 3: Confirmatory Factor Analysis

Table 5
Model Fit Indices

Indices of Fit	Suggested values	Concrete values
Goodness-of-Fit-Index	≥ 0.90	0.913
Relative-Fit-Index	≥ 0.90	0.898
Incremental-Fit-Index	≥ 0.90	0.964
Comparative-Fit-Index	≥ 0.90	0.961
Tucker-Lewis-Index	≥ 0.90	0.967
Square-Root-Mean-Residual	< 0.09	0.052

GFI, RFI, IFI, CFI and TLI near to 1 refers a perfect fit and threshold value is greater than at least 0.90 and concrete value is 0.913, 0.898, 0.964, 0.961, and 0.967 respectively that highlighted in Table 5. The SRMR eliminates this uncertainty, making the results easier to understand. According to Byrne (1998), the SRMR can take on any value between 0 and 1, but often it is less than .05 for well-fitting models, though the values up to 0.08 are up to the mark (Hu & Bentler, 1999). However, it can be recommended that SRMR is lower when model contain higher components and in addition to larger sample represents a perfect fit as a 0 value so, 0.052 is falls within the acceptable range.

Table 6
Weights of Regression

			Estimate	S.E.	C.R.	P	Remarks
BE	<---	CPB	.200	.040	4.946	***	Significant Relation
BE	**<---**	**CCB**	**-.018**	**.040**	**-.440**	**.660**	**Non-significant Relation**
BE	**<---**	**EWO**	**.101**	**.046**	**2.192**	**.028**	**Non-significant Relation**
BE	<---	Int_CPB_EWO	.282	.047	6.067	***	Significant Relation
BE	<---	Int_CCB_EWO	.157	.045	3.519	***	Significant Relation

In regression, the p values help to figure out if the correlations in the sample are also true for the whole community. For each independent variable, the regression analysis's p value assessments null hypotheses, which demonstrated that variable doesn't have any relationship with the dependent variable (Marshall & Boggis, 2016). If no connection exists, the fluctuations in exogenous constructs have nothing to do with the fluctuations in endogenous construct. The level of population fluctuates in exogenous construct (Allison, 1990). The elements of co-creation values (CCV), customer citizenship behavior (IV), and social media (EWOM) moderators do not have a direct relationship and are not statistically substantial for the reason that their p values are greater than 0.05. Conversely, the element of co-creation values, customer participation behavior (IV) value, is closer to zero, so it shows that a modification in the exogenous construct bring a transformation in brand equity (DV). The result is significant. The moderate effect of electronic word of mouth on both independent variables (CPB, CCB) is significant on BE (DV).

Discussion
The aim of present research was to mature and analysis the relationships between customer participation and customer citizenship behaviour (VCC) activities and brand equity. Furthermore, the current study intended to analyze the influence of customer participation behaviour and customer citizenship behaviour activities on brand equity. The study also included the role of social media as a moderator between CPB, CCB activities (VCC), and brand equity. Current study used quantitative methods to gain insights based on the results. It has been confirmed that VCC customers have an optimistic or negative impact on the brand equity.

Customer participation behavior activities trigger not only the customer's role in strengthening brand equity but also the extra-role of motivating others to participate and express their opinions and comments. The findings ascertain that the domain of VCC must be extended to other concepts such as customized VCC behaviour. Results correspondingly support the studies of other investigators about VCC and brand equity. Social media fully moderates between customer participation behaviour, customer citizenship behaviour and brand equity. It also aligns with the studies that claim trust is mandatory for effective value co-creation behaviour. The segregation of VCC constructs into different dimensions, including CPB, is a contribution of the current study to see which CCB activities have significant influence on brand trust, quality.

Contribution
It came up with the suggestion that the best studies make the following contributions: (A) The conceptual model is created based on sound theory and takes an unexpected twist; and (B)

Two theories are combined across the discipline (borrowing constructs from other disciplines) to build a model that has never been studied before. The current researcher categorized the contributions into three main domains, which are most cited and widely acknowledged. 1) Conceptual Domain: This domain explains the construct's phenomena and is also known as a theoretical contribution. 2) Methodological domain: This domain explains how a new approach is used to measure the constructs because in empirical studies, different methods are used to study the phenomena. It is also known as a methodological contribution. 3) Substantive domain: This domain explains how policymakers can follow its valuable insights. It is also known as practical contribution. This research come up with the domain of social media moderation's influence on brand equity through customer value co-creation behavior. Hypothetical and operational put ups are conferred to indicate the implication of this research explore the literature of VCC. In relation to this, the discussion will proceed with a detailed explanation of theoretical contribution, methodological contribution, and contextual contribution.

Furthermore, "theoretical contribution comes from demonstrating how the new constructs significantly alert the consideration of by recognizing its underlying maps. In spite of this suggestion, it is very tough to explain just how considerably supplementary input toward literature is essential to encounter this criterion. The inclusive determination of present research was to put up the building of theory among the background of value co-creation behavior by extending VCC theory within the settings of customer co-creation values behaviour. This study contributed in different ways. Firstly, based on brand equity theory, stakeholder theory, and uses of gratification were involved and covered in the study, whereas previous studies rarely included these constructs simultaneously in a study. For example, some studies assert that (CPB and CCB) are the most important aspects, while others strongly believe that only brand equity support should be tested. This is the first study to address the interests of all primary stakeholders, including the role of social media. Secondly, the doctoral study extended the uses of gratification theory by borrowing one construct e-wom, its importance and influence on brand equity.

In this way, based on stakeholder analysis, including online social media user studies, we not only considered internal and external stakeholders but also extended organizational literature with customer value co-creation behavior beyond the economic value. Based on brand equity and uses of gratification theory, most of the studies have focused on internal performance as a significance criterion of interest, therefore, it is more likely to provide the prescription that can optimize economic returns than value creation. This study shows that if firms offer more utility to their stakeholders, they will be able to retain their participation and support in a better way because stakeholders (online users) depend on firm's more than traditional stakeholders. Therefore, the researcher developed online stakeholder-focused models based on this argument and verified them statistically. This stakeholder-based perspective can help scholars determine where their attention is most needed to facilitate the creation of more value.

The positivist paradigm was the best fit for this investigation since it was consistent with the aims of the study. The researchers intended to use a survey to gather information for their study, which would be grounded in theory. This methodology and approach adequately reflect the researcher's choice of appropriate paradigm and sampling strategy, guaranteeing the integrity of the provided conceptual model. Additionally, the assessment of the hypothesized association among customer behavior of co-creation values activities and social media online users marks a new approach to brand equity-related studies by extending VCC

theory in the context of the financial banking sector of Pakistan. The distinctive research approach of present study offers practical indication of the significance of VCC, social media, and brand equity dimensions in the Pakistani bank settings.

In the context of Pakistan, where collective culture is dominant in every walk of life and people want to interact with others, this study contributes to the assessment of the significant association marketing orientation among customer co-creation values and the Pakistani banking sector. This study helps to reduce the wide gap between management and customers by introducing quality-oriented interaction between employees and stakeholders of the organization. Customers in the Pakistani banking industry, have different priorities than management and demand reliable communication from the employee's side. So, there was a need to address this acute problem to stop the implementation of unhealthy VCC contributions by organizations in this country. Secondly, this study contributes contextually by highlighting the second most important dimension (social media marketing). This does not only minimize the societal problems of Pakistan by the commitment of corporations but also leaves constructive effects on the organizations to create the value itself. The importance of this dimension also highlighted that the Government of Pakistan is striving to minimize this problem, which is the reason why they introduced mandatory VCC guidelines for all companies. Finally, it must be taken into consideration that the majority of the VCC studies have been rooted in the context of developed economies, but it is also a fact that there is a massive difference between the cultures of Europe and Asian countries. Consequently, this is the first study in the context of Pakistan that explores the impact of VCC activities. The outcomes present research will offer a healthier consideration of factors contributing to customer behavior of co-creation values in the background of Pakistani culture.

Conclusion, Limitation and Future Research
The conclusion regarding the facets of VCC activities (customer, local community, employee and online users) and customer value co-creation behaviour with the specific banking industry of Pakistan. This study has some limitations and prospects for further studies. The concentration of present research based on banking clients in only Lahore, Pakistan, due to time and financial constraints, and the problem existed in this industry. The impact of social media on customer value co-creation behaviour may differ in other service sectors because in the banking industry, interaction between customers and service providers is very high. So, it may not be appropriate to generalize its findings, and this model can be replicated in other service sectors. Secondly, Pakistan is a collective society and perceives the customer's values as the favor of others, so value co-creation results may differ in other countries and cultures. Moreover, customer engagement can be used as a mediator or moderator in the proposed model in future studies.

References

Abu-Musa, A. A. (2004). Auditing e-business: new challenges for external auditors. Journal of American Academy of Business, 4(1), 28-41.

Ahuja, V., & Alavi, S. (2022). Using social media to Manage Customer Expectations and Quality Perceptions in the Hospitality Industry Social Customer Relationship Management (Social-CRM) in the Era of Web 4.0 (pp. 107-127): IGI Global.

Al Omoush, K. S., Yaseen, S. G., & Alma'Aitah, M. A. (2012). The impact of Arab cultural values on online social networking: The case of Facebook. Computers in Human Behavior, 28(6), 2387-2399.

Allison, P. D. (1990). Change scores as dependent variables in regression analysis. Sociological methodology, 93-114.

Alvarez, D. (2020). Measuring the Moderating Effect of Social Media Use on Relational Information Processes and Customer Relationship Performance in the Fashion Industry. Capella University ProQuest Dissertations Publishing, 28149148.

Bagozzi, R. P., & Dholakia, U. M. (2006). Antecedents and purchase consequences of customer participation in small group brand communities. International Journal of research in Marketing, 23(1), 45-61.

Bazi, S., Filieri, R., & Gorton, M. (2023). Social media content aesthetic quality and customer engagement: The mediating role of entertainment and impacts on brand love and loyalty. J. Bus. Res, 160, 113778.

Bernritter, S. F., Okazaki, S., & West, D. C. (2022). Mobile Technology and Advertising: Moving the Research Agenda Forward (Vol. 51, pp. 407-410): Taylor & Francis.

Biedenbach, G., & Marell, A. (2010). The impact of customer experience on brand equity in a business-to-business services setting. Journal of brand management, 17(6), 446-458.

Bonareri, A., Nkaabu, C. & Guyo, S. H. (2022). Brand Equity and Customer Citizenship Behaviour among Students of Selected Universities within Mount Kenya Region, Journal of Marketing and Communication, Vol. 5(1), 80-92.

Burmann, C., Jost-Benz, M., & Riley, N. (2009). Towards an identity-based brand equity model. Journal of Business Research, 62(3), 390-397.

Byrne, B. M. (1998). Structural equation modeling with LISREL, PRELIS, and SIMPLIS: Basic concepts, applications, and programming.

Cardoso, A., Gabriel, M., Figueiredo, J., Oliveira, I., Rêgo, R., Silva, R., Oliveira, M., Meirinhos, G. (2022). Trust and Loyalty in Building the Brand Relationship with the Customer: Empirical Analysis in a Retail Chain in Northern Brazil. Journal of Open Innovation: Technology, Market, and Complexity; 8(3):109.

Cheung, M. L., Pires, G., & Rosenberger, P. J. (2020). Exploring synergetic effects of social-media communication and distribution strategy on consumer-based Brand equity. Asian J. Bus. Res, 10, 126–149.

Choi, L., & Hwang, J. (2019). The role of prosocial and proactive personality in customer citizenship behaviors. Journal of consumer marketing.

Cobb-Walgren, C. J., Ruble, C. A., & Donthu, N. (1995). Brand equity, brand preference, and purchase intent. Journal of advertising, 24(3), 25-40.

Febrian, A., & Vinahapsari, C. A. (2020). Brand equity is mediated in influencing purchase intentions on e-commerce. Test Engineering and Management, 82, 3703-3710.

Felix, R., Rauschnabel, P. A., & Hinsch, C. (2017). Elements of strategic social media marketing: A holistic framework. Journal of Business Research, 70, 118-126.

Garrido-Moreno, A., García-Morales, V. J., Lockett, N., & King, S. (2018). The missing link: Creating value with social media use in hotels. International Journal of Hospitality Management, 75, 94-104.

Gilde, C., Pace, S., Pervan, S. J. & Strong, C. (2011). Examining the boundary conditions of customer citizenship behaviour: a focus on consumption ritual. Journal of strategic Marketing, 19(7), 619-631.

Gronroos, C. (2011). Value co-creation in service logic: A critical analysis. Marketing theory, 11(3), 279-301.

Guba, E. G., & Lincoln, Y. S. (1994). Competing paradigms in qualitative research. Handbook of qualitative research, 2(163-194), 105.

Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. European business review.

Hair, J. F. (2010). Black, Wc, Babin, Bj, & Anderson, Re (2010). Multivariate data analysis, 7, 77-95.

Harman, H. (1967). Modern Factor Analysis, 2d. *Chicago, III.*

Hu, L. t., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. Structural equation modeling: a multidisciplinary journal, 6(1), 1-55.

INTERNATIONAL MONETARY FUND. (2023). GLOBAL FINANCIAL STABILITY REPORT. https://www.imf.org/en/Publications/GFSR.

Jaakkola, E., & Alexander, M. (2014). The role of customer engagement behavior in value co-creation: A service system perspective. Journal of service research, 17(3), 247-261.

Jamil, K., Dunnan, L., Gul, R. F., Shehzad, M. U., Gillani, S. H. M., & Awan, F. H. (2022). Role of Social Media Marketing Activities in Influencing Customer Intentions: A Perspective of a New Emerging Era. Front. Psychol. 12:808525.

Jöreskog, K. G., & Sörbom, D. (1982). Recent developments in structural equation modeling. Journal of marketing research, 19(4), 404-416.

Kanwal, N., & Isha, A. S. N. (2022). The Moderating Effects of Social Media Activities on the Relationship Between Effort-Reward Imbalance and Health and Wellbeing: A Case Study of the Oil and Gas Industry in Malaysia. Frontiers in public health, 10, 805733. https://doi.org/10.3389/fpubh.2022.805733.

Kitto, K., Hicks, B., & Shum, B. S. (2023). Using causal models to bridge the divide between big data and educational theory. British Journal of Educational Technology.

Kozinets, R. V., De Valck, K., Wojnicki, A. C., & Wilner, S. J. (2010). Networked narratives: *Understanding word-of-mouth marketing in online communities. Journal of marketing, 74(2), 71-89.*

Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. Educational and psychological measurement, 30(3), 607-610.

Kristal, S., Baumgarth, C., Behnke, C., & Henseler, J. (2016). Is co-creation really a booster for *brand equity? The role of co-creation in observer-based brand equity (OBBE). Journal of Product & Brand Management, 25(3), 247-261.*

Kulikowski, K. (2017). Do we all agree on how to measure work engagement? Factorial validity of Utrecht Work Engagement Scale as a standard measurement tool–A literature review. International Journal of Occupational Medicine and Environmental Health, 30(2), 161-175.

Likert, R. (1932). A technique for the measurement of attitudes. Archives of psychology.

Lim, J.-S., Pham, P., & Heinrichs, J. H. (2020). Impact of social media activity outcomes on brand equity. Journal of product & brand management.

Lin, K., Du, W., Yang, S., Liu, C., Na, S. (2023). The Effects of Social Media Communication and e-WOM on Brand Equity: The Moderating Roles of Product Involvement. Sustainability, 15, 6424. https://doi.org/10.3390/su15086424.

Mahfooz, Y. (2015). Brand equity-consequence relationship: Evidence from automobile industry. International Journal of Business and Management, 10(3), 81.

Mahmood, H., Rehman, A., Sabir, I., Rauf, A., Afthanorhan, A., Nawal, A. (2023). Does organizational justice facet matter in knowledge hiding? Heliyon, https://doi.org/10.1016/j.heliyon.2023.e18372.

Malarvizhi, C. A., Al Mamun, A., Jayashree, S., Naznen, F., & Abir, T. (2022). Modelling the *significance of social media marketing activities, brand equity and loyalty to predict consumers' willingness to pay premium price for portable tech gadgets. Heliyon, 8, e10145.*

Marshall, E., & Boggis, E. (2016). The statistics tutor's quick guide to commonly used statistical tests. Statstutor Community Project, 49(10), 1229-1232.

McManus, J., & Ardley, B. (2019). Innovation and Co-creation process within a service context: a matter of choice or necessity? Open Journal of Business and Management, 7(1), 25-42.

Muntinga, D. G., Moorman, M., & Smit, E. G. (2011). Introducing COBRAs: Exploring motivations for brand-related social media use. International Journal of advertising, 30(1), 13-46.

Omar, N. A., Kassim, A. S., Nazri, m. A., Anim, N. A. H. M., & Jannat, T. (2019). The role of consumers participation behavior to SMEs brand equity. European Proceedings of Social and Behavioral Sciences. DOI: 10.15405/epsbs.2020.10.33

Pakistan Economic Survey. (2019-2020). Finance Division, Government of Pakistan. https://www.finance.gov.pk/survey/chapter_20/PES_2019_20.pdf.

Ramaswamy, V., & Ozcan, K. (2016). Brand value co-creation in a digitalized world: An integrative framework and research implications. International Journal of Research in Marketing, 33(1), 93-106.

Rambocas, M., Kirpalani, V. M., & Simms, E. (2018). Brand equity and customer behavioral intentions: a mediated moderated model. International Journal of Bank Marketing.

Sabourin, D., Skafte-Pedersen, P., Søe, M. J., Hemmingsen, M., Alberti, M., Coman, V., . . . Snakenborg, D. (2013). The main STREAM component platform: a holistic approach to microfluidic system design. Journal of Laboratory Automation, 18(3), 212-228.

Schivinski, B., & Dabrowski, D. (2016). The effect of social media communication on consumer perceptions of brands. J. Mark. Commun, 22, 189–214.

Sekaran, S., Foster, R. G., Lucas, R. J., & Hankins, M. W. (2003). Calcium imaging reveals a network of intrinsically light-sensitive inner-retinal neurons. Current biology, 13(15), 1290-1298.

Severi, E., Ling, K. C., & Nasermoadeli, A. (2014). The impacts of electronic word of mouth on brand equity in the context of social media. International Journal of Business and Management, 9(8), 84-96.

Shahbaz, Ranasinghe, K., Khan, S. H., Hayat, M., Shahbaz Khan, F., & Yang, M.-H. (2021). Intriguing properties of vision transformers. Advances in Neural Information Processing Systems, 34, 23296-23308.

Shamim, A., Ghazali, Z., Jamak, A., & Sedek, A. B. (2015). Extrinsic experiential value as an antecedent of customer citizenship behavior. In Technology Management and Emerging Technologies (ISTMET), 2015 International Symposium (pp. 202-206). https://doi.org/10.1109/ISTMET.2015.7359029.

Shankar, A., & Rishi, B. (2020). Convenience matter in mobile banking adoption intention? Australasian Marketing Journal, 28(4), 273-285.

Sheikh, U. A., & Aziz, A. (2021). The Moderating Impact of Social Media Usage & Perceived Risk on the Relationship of Website Experience and Online Purchase Intention. Ilkogretim Online - Elementary Education Online; Vol 20 (Issue 5): pp. 7164-7180.

Shevlin, M., & Miles, J. N. (1998). Effects of sample size, model specification and factor loadings on the GFI in confirmatory factor analysis. Personality and Individual differences, 25(1), 85-90.

Sichtmann, C., Davvetas, V., & Diamantopoulos, A. (2019). The relational value of perceived brand globalness and localness. Journal of Business Research, 104, 597-613.

Singaraju, S. P., Nguyen, Q. A., Niininen, O., & Sullivan-Mort, G. (2016). Social media and value co-creation in multi-stakeholder systems: A resource integration approach. Industrial marketing management, 54, 44-55.

State Bank of Pakistan. (2016-2017). Annual Reports. https://www.sbp.org.pk/reports/annual/arFY17/Anul-index-eng-17.htm.

Tabachnick, B. G., & Fidell, L. S. (2007). Experimental designs using ANOVA (Vol. 724): Thomson/Brooks/Cole Belmont, CA.

Tylka, T. L., Rodgers, R. F., Calogero, R. M., Thompson, J. K., & Harriger, J. A. (2023). Integrating social media variables as predictors, mediators, and moderators within body image frameworks: Potential mechanisms of action to consider in future research, Body Image, Volume 44, Pages 197-221.

Vargo, S. L., & Lusch, R. F. (2004). The four service marketing myths: remnants of a goods-based, manufacturing model. Journal of service research, 6(4), 324-335.

Winters, L. C. (1991). Brand equity measures: some recent advances. Marketing research, 3(4), 70.

Yi, Y., & Gong, T. (2013). Customer value co-creation behavior: Scale development and validation. Journal of Business Research, 66(9), 1279-1284.

Yoo, B., Donthu, N., & Lee, S. (2000). An examination of selected marketing mix elements and brand equity. Journal of the academy of marketing science, 28(2), 195-211.

Zafar, A., & Mustafa, S. (2017). SMEs and its role in economic and socio-economic development of Pakistan. International Journal of Academic Research in Accounting, Finance and Management Sciences, 6(4).

Zafar, A.U., Qiu, J., Shahzad, M., Shen, J., Bhutto, T.A. and Irfan, M. (2021), "Impulse buying in social commerce: bundle offer, top reviews, and emotional intelligence", Asia Pacific Journal of Marketing and Logistics, Vol. 33 No. 4, pp. 945-973. https://doi.org/10.1108/APJML-08-2019-0495.

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). Business research methods: Cengage Learning.

Zikmund, W. G., Babin, B. J., Carr, J., & Griffin, M. (2003). Research methods. Health economics research method, 2.