

## Role of Cultural Intelligence and Customer Involvement on Behavioral Loyalty Toward Manufactured Products in Nigeria

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**Abstract:** Evidence from the literature reveals that customer loyalty research is growing and is becoming more widely integrated into related disciplines. This study evaluates the role of sales representatives' cultural intelligence (CI) in the behavioral loyalty (BL) of customers of SMEs in Nigeria, through the mechanism of customer involvement (CuI). Two sets of questionnaires were administered directly to the sales representatives, and indirectly to the customers, via the sales representatives. Three hundred and fifty copies of the sales representatives' questionnaire were administered, based on the population of 65 manufacturing SMEs and an average of 5.4 copies per SME, while 384 copies of the customers' questionnaire were sent to the unknown pool of customers. Data were collected from the two sets of respondents, which were analyzed through a variance-based structural equation modeling using Smart-PLS software. The results reveal a positive and significant relationship between cultural intelligence and behavioral loyalty, while the indirect relationship reveals customer involvement does strongly mediate the relationship between the antecedent and the outcome. The findings imply that behavioral loyalty is engendered when sales representatives possess high cultural intelligence, and customers are strategically involved through consultations and product co-creation.

**Keywords:** cultural intelligence, customer involvement, behavioral loyalty

**JEL Classification:** M3, M310, M140

## Introduction

### *Research Design*

The spate of globalization and insecurity has facilitated a massive migration of people, which has fostered intercultural integration (Johnson, Meyers, and Williams 2013 in Paparoidamis, et al, 2019). As people migrate, there is an upsurge of businesses in the host environment. This creates the need for organizations to develop strategies for survival in a diverse market setting. Whilst the development can be seen as an opportunity on one hand, the other view is that the existing local companies feel threatened due to the activities of the new entrants in their circle of influence. As a result, firms compete to position themselves to attract these diverse customers' confidence and loyalty.

Primarily, marketing is aimed at customer retention (Lee, Kim, & Pan, 2014; Palmatier, Jarvis, Bechhoff, & Kardes, 2009). This is because acquiring new customers is costlier compared to retaining existing ones (Hwang & Mattila, 2018). Therefore, loyalty in the relationship marketing literature attracts spontaneous popularity (Xie & Chen, 2013; Kandampully & Zhang, 2015). It is considered among the most enduring assets a company must strive to have, to guarantee its stability and develop long-term, mutual relationships that make economic sense to the customers (Kandampully & Zhang, 2015), as well as having a positive effect on the organization's bottom line. Here, loyalty in a customer spurs brand commitment and positive word of mouth (WOM) (Albert, Merunka, & Vallette-Florence, 2013; Gómez, Consuegra, & Díaz, 2017). Hence, a loyal customer is less sensitive to a relative price increase (Dominique-Ferreira, Vasconcelos, & Proença, 2016; Evanschitzky et al., 2012), thereby minimizing the tendency to switch to a competitor's product (Banik, Gao, & Rabbane, 2019).

Notably, literature on customer loyalty has continued to soar as a cursory search reveals decades of extant research efforts to establish the most appropriate factors (Ostrowski, O'Brien, & Gordon, 1993; Paparoidamis et al., 2019). Pan, Sheng and Xie (2012) categorize the antecedent of customer loyalty into two, namely: (i) customer-related factors, (ii) product-related factors. The customer-related antecedents that are found to associate with loyalty include: customer satisfaction (Shankar, Smith, & Rangaswamy, 2003; Cheng, Gan, Imrie, & Mansori, 2018; Akroush & Mahadin, 2019), trust (Chaudhuri & Holbrook, 2001; Iglesias, Markovic, Bagherzadeh, & Singh, 2018), psychological commitment (Bloemer & De Ruyter, 1998) and loyalty programs (Pan et al., 2012). Researchers have found perceived service/product quality (Wong & Sohal, 2003; A. Shankar & Jeba-rajakirthy, 2019; Lemy, Goh, & Ferry, 2019), perceived value (Lai, Griffin, & Babin, 2009), perceived fairness/justice (Seiders & Berry, 1998) as some of the antecedents to customer loyalty. In addition, it can also be observed that an environmental related-factor; culture (Eng & Jin Kim, 2006; García-Fernández, Martelo-Landroguez, Vélez-Colon, & Cepe-

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da-Carrión, 2018) is an antecedent to customer loyalty, where power distance, Confucian culture and organizational culture respectively were found to relate with customer loyalty. Similarly, Paparoidamis et al. (2019) evaluated the moderating role of service employees' cultural intelligence dimensions in the relationship between perceived service quality and customer loyalty intentions. The three components of cultural intelligence, namely cognitive, emotional/motivational, and physical, were found to have differential moderating effects on the perceived service quality (PSQ) and customer loyalty, which varies across two different settings (emerging market and matured market context).

As a point of departure from the extant debate, this study introduces (i) the role of sales representatives' cultural intelligence to antecede customer loyalty. We propose that a sales representative who can understand different cultures and interact effectively in a cross-cultural and multicultural setting can attract customers' confidence and loyalty. A search of the available literature on cultural intelligence reveals a gap in the link with customer loyalty. (ii) We introduced a mechanism into the relationship between sales representatives' customer involvement and customer loyalty, and propose that the relationship is facilitated through the intervening role of customer involvement. Thus, where customers perceive their input in a company's offerings, they are expected to reciprocate positively toward the products or services offered. Similarly, a cursory search on the mediating role of customer involvement in the relationship between the antecedent and the outcome reveals a lack of evidence. (iii) An evaluation of the antecedent role of customer involvement in actual loyalty behavior. Paparoidamis et al. (2019) had earlier called for future researchers to explore the role of loyalty behavior as a criterion across different countries. In addition, we observed from the sizeable body of literature we reviewed that constructs and theories of cultural intelligence have been developed and tested exclusively in Western and European contexts and focused on people working overseas (Ang, Dyne, et al., 2007). We are keen on establishing a similar relationship in an intracultural setting, since theory, constructs, measures, and relationships among constructs should not be culturally bound. Although many scholars have called for an examination of the applicability of these theories to Asia (Blut, 2016; Collier & Bienstock, 2006) and other developing countries, only a few studies have done so. Interestingly, literature on intracultural diversity within a national culture is still unknown.

Therefore, the objectives of this study include determining the role of cultural intelligence in behavioral loyalty, evaluating the role of customer involvement as the mechanism on which the relationship between cultural intelligence and behavioral loyalty is hinged. In addition, this study is a response to calls for the assessment of the customer involvement theory in a setting other than the West where cultural identities are distinct and discrete, to determine whether such theories apply in a multicultural local setting that

is characterized by diverse indigenous ethnic groups. Studying this is important to the manufacturers and their agents in a context like Nigeria that is multi-ethnic, multi-lingual, multi-religious, and multi-cultural in its composition. It is said to have over 250 ethnic groups (Ojo, 2016; Ogoanah, 2012), which are connected to 400 languages of the Niger-Congo, Nilo-Sahara and Afro-Asiatic Phyla. This makes the country a melting pot of cultural diversity. With its variegated cultural composition, marketing activities become challenging. The development is compounded by the influx of foreign nationals due to the insecurity befalling Africa and the global economy. Beside the spate of insecurity, another strong factor that influences Nigerian companies, like those in most emerging countries, is the challenge posed by global market integration, making customer retention an uphill task. It has been observed that most local companies in Nigeria rarely cope with the competitive strands of Multinational Corporation (MNC), and worse is the rate at which other African companies thrive in Nigeria. A World Economic Forum report (2018) captured the trend of a steady decline in the competitive strength of Nigerian local companies, despite the optimism of Azmat and Huong (2013). The Nigerian Competitive Index plunged from 3.81% in 2009 to 3.30% in 2018, suggesting a low match with their contemporaries. Therefore, understanding customer loyalty from cultural perspectives is expected to strengthen the competitiveness of sales representatives operating in an environment other than their own. Hence, this study delineates cultural intelligence as a capability that can create and sustain loyalty in a culturally diverse society like Nigeria.

## **Theoretical Foundation**

We adopt a multi-theoretical approach to theorize the proposed relationships which are fundamental to this study. These are the social identity and social exchange theories. The social identity theory, as conceived by Billig & Tajfel, (1973), explains a person's understanding that he or she belongs to certain social groups which give him or her certain emotional and value significance for associating or belonging to such groups. It centers on an individual's social and self-image from belonging to a perceived social category. Here, the assumption is that (i) people work to attain and maintain a positive social identity; (ii) this positive social identity is related to a favorable comparison made among a group that a person belongs to (the in-group) and an unfavorable comparison made by a group that the person belong to (the out-group); (iii) where one's social identity is satisfactory, one tends to maintain the current group, and if otherwise leave the in-group for a more favorable one (Tajfel, 1978 in Miles, 2012). In sum, research findings involving social identity converge on three fundamental implications for organizations. First, people tend to respond and perform activities that are consistent with their social identity. As such,

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they behave favorably toward organizations that are positively inclined toward their social identity (Mael & Ashforth, 1992). Second, it was established that positive group outcomes, such as team cohesion, cooperation, and altruism are achieved with positive social identification among the in-group (Turner, 1982, in Miles, 2012). Thirdly, when individuals identify with an organization, they are influenced by the values, ideals, and practices of the organization compared to others. This level of influence is found to increase the level of loyalty and commitment (Miles, 2012).

Social exchange, on the other hand, is based on the idea that parties engage and sustain exchange relationships with the expectation of a rewarding experience (Blau, 1964; Cropanzano, 2005). The theory emphasizes a two-sided, mutually contingent, and mutually rewarding process known as exchange (Miles, 2012). Once a member perceives the relationship as a burden that is not rewarding, in line with his/her exchange ideology (Cropanzano, 2005), he/she ceases to offer value in the exchange. In the social exchange theory, parties are guided by certain “rules” for the exchange processes, referred to as “reciprocity,” which nurtures the relationship over time into one of trust, loyalty, and mutual commitment (Blau 1964 in Paparoidamis et al., 2019). Where a formal agreement for reciprocity is not clearly stated, parties subtly rely on norms of reciprocity or exchange ideology in social interactions between and among individuals, to ensure and maintain the success of their relationship (Gouldner, 1960). Although the norms of reciprocity are universally plausible, some of the evidence suggests that certain cultural and individual differences in endorsing and engaging in acts of reciprocity exist (Emerson, 1976; Hoppner, Griffith, and White 2015). The social identity and social exchange theories are foundational to understanding the predictive role of cultural intelligence and customer involvement in customer loyalty.

Placing this theoretical evidence side by side with the conceptualized relationships in this study, customer loyalty is expected to increase when sales representatives can understand and integrate effectively in a multi-cultural setting. Thus, they can learn and affiliate within an in-group culture, by expressing the characteristics typical to them. By so doing, they tend to gain the confidence and admiration of the group members. Since they represent an organization, the group members are expected to behave favorably toward the organization (Mael & Ashforth, 1992), resulting in a positive social identification among them (Turner, 1982 in Miles, 2012). In response, we expect reciprocity in line with Cropanzano and Mitchell (2005: 877), “rules and norms of exchange are considered a cultural mandate,” in which customers who feel involved should adapt their cognitive mindsets, attitudes, and behavior to the partners’ cultures. Such adaptation can help the interacting partners feel respected and valued, which in turn increases the level of loyalty and commitment (Miles, 2012).

## Hypotheses Development

### *Cultural Intelligence (CI) and Behavioral Loyalty*

Works of literature on customer loyalty have operationalized loyalty under behavioral and attitudinal streams (Kaur, Dhir, Chen, & Rajala, 2019; Vinita, & Durga, 2015). It is regarded as attitudinal when it bothers customers' favorable preference for a product/service relative to other firms making a similar offer (Vinita, & Durga, 2015). Attitudinal loyalty is usually short-lived with an alternative brand, a better attribute, and a cheaper price offered by competitors. According to Lenka, Suar, and Mohapatra (2009), such customers are likely to switch their loyalty. On the other hand, BL is seen as a stronger commitment expressed by customers toward purchasing a particular product/service amid diverse alternatives in the market (Lenka et al., 2009 in Vinita, & Durga, 2015). It otherwise represents the real buying behavior of customers, as expressed through repeated purchases. This study defines loyalty based on the latter, which seeks to unearth the role of the antecedent in the behavioral action of the customer.

Though studies on BL abound in the literature, Paparoidamis et al. (2019) found that the relationship involving cultural intelligence and relationship marketing is rare, and suggested the need for researchers to explore the link with actual behavioral loyalty. Though empirical evidence between cultural intelligence and behavioral loyalty seems rare, we consider this proposition viable, drawing from the theoretical strength of the social identity and social exchange theories (Miles, 2012 in Blau, 1964).

In consonance with the operationalization of the cultural intelligence dimensions of cognitive, meta-cognitive, motivation and behavior (Van Dyne et al., 2012), we posit that sales representatives who are culturally intelligent (i) express their cognitive ability through perception and understanding similarities and differences in the cultural norms and values related with a different cultural setting (Ang et al. 2007), (ii) express meta-cognitive behavior, which is a mental model that borders on their ability to know when a perception about a particular person and/or culture needs to be revised for the purpose of meaningful interaction, (iii) express motivational ability through the level of interest, effort, emotion, and energy expressed in overcoming the cultural differences (Van Dyne et al., 2012) in a host community, (iv) and express behavioral ability, which is the capability to exhibit appropriate verbal and nonverbal actions when interacting with people from different cultures, which are most likely to excel in influencing positive behavioral and action loyalty. This is so because cultural factors such as values and customs, religion, law, respect for individual and national identity (Vitell, Nwachukwu, & Barnes, 1993) have been found to have a powerful influence on individuals' decisions. Therefore, when a sales representative expresses a positive social identity with a given culture or social group through their cultural intelligence capability, he/she is expecting to enjoy some in-

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group acceptance (Tajfel, 1978). Since people tend to respond and perform activities that are consistent with their social identity (Mael & Ashforth, 1992), we expect a reciprocal response that could translate into a positive group outcome, such as team cohesion, cooperation, and altruism among the in-group (Turner, 1982 in Miles, 2012), hence, increasing the behavioral loyalty and commitment (Miles, 2012). We therefore hypothesize that:

**H1:** Cultural intelligence has a positive effect on customers' behavioral loyalty

### ***The mediating role of Customer Involvement***

It has been established that external communication with stakeholders during product development is a key success factor (Freng Svendsen, Haugland, Grønhaug, & Hammervoll, 2011). This is based on the rationale that external communication increases the quality of the product development process (Brown and Eisenhardt, 1995), through the amount and quality of the information received from current and prospective users. It has been found to antecede customers' profitability (Freng Svendsen et al., 2011), the firm's innovation success (Moon, Johnson, Mariadoss, & Cullen, 2018), and the firm's performance (Anning-Dorson, 2018). Customer involvement is a form of external co-creational behavior aimed at increasing the amount and variety of information, which in turn increases the quality of the development of the organizational product, process and service (Svendsen et al., 2011). This is based on the conviction that customers are not just buyers and consumers of products and services, rather they have the ability to also engage in value co-creation with the firms (Cui & Wu, 2016). This ensures the customers' input in new product development (NPD).

Similarly, a study also discovered that the involvement of the customer in generating adverts triggers loyalty (Busser & Shulga, 2019 in Press). Consistent with reciprocity ideology, where a customer is involved in the co-creation of new products and services, he/she expresses loyalty to the very product that has his or her input (Kristensson, Matthing, & Johansson, 2008).

A cursory investigation of the role of cultural intelligence in customer involvement reveals a lack of empirical evidence despite the potential strong link between the constructs. Based on Ritter and Walter (2003), the mutual prefix, as used, depicts a shared value and common interest between or among the individuals relating to one another in a group. In addition, a study (Gabel-Shemueli., 2019) attributed employee engagement to leaders' cultural intelligence, thus supporting the anticipated relationship between cultural intelligence and customer involvement. We anticipate that sales representatives who are effective in cross-cultural interaction gain knowledge and a candid opinion from their customers about the product quality as well as customer concerns. Sales representatives

who possess cognitive ability perceive and understand similarities and differences in the cultural norms and values related to different cultural settings (Ang et al. 2007). Since they understand the customer, they can easily obtain valuable input and feedback. Expressions of meta-cognitive behavior, on the other hand, disturb a sales representative's perception of a particular person or culture and this needs to be revised for the purpose of meaningful interaction. Motivational ability is the level of interest, effort, emotion, and energy expressed in overcoming cultural differences (Van Dyne et al., 2012) in a host community. This capability is expected to stimulate social interaction, thereby enhancing co-creation and customer involvement. Behavioral ability is the ability to exhibit appropriate verbal and nonverbal actions. This is expected to also stimulate customer engagement when interacting in a cross-cultural context. We posit that customers are at home with sales representatives who demonstrate a high level of adaptation, trust, and commitment (Ritter & Walter, 2003) in cross-cultural interactions, and are willing to offer their valuable inputs to the organization in a reciprocal gesture.

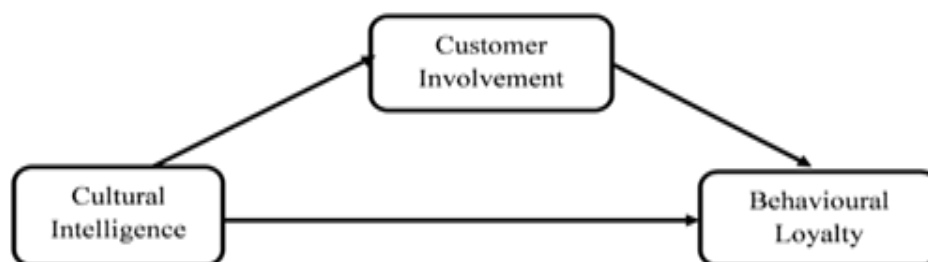
**H2:** Cultural intelligence has a positive effect on customer involvement

On the other hand, customer involvement has been indirectly found to influence customer loyalty through passive and active customer behavioral engagement (Izogo, & Mpinganjira, 2021). A similar study by Guan et al. (2021) also underscores the significance of customer experiences, such as social, functional and affective, in shaping their loyalty behavior. Where customers' experience inadequate bonding with the firm, in terms of their social, functional and affective bonding, they are likely to respond negatively toward the organization, thereby rescinding their loyalty. Consistent with the social exchange theory, which posits that parties engage and sustain exchange relationships with the expectation of a rewarding experience (Blau, 1964; Cropanzano, 2005), and where customers feel their inputs are valued in the area of product and service development, they reciprocate through behavioral loyalty. Since empirical pieces of evidence on the antecedent (Ritter & Walter, 2003; Gabel-Shemueli et al., 2019) as well as the outcomes (Freng et al., 2011; Moon, Johnson, Mariadoss, & Cullen, 2018) have demonstrated a potentially strong relationship with customer involvement; we therefore expect it to mediate the relationship between CI and BL. Thus, we posit the following hypotheses:

**H3:** Customer involvement has a positive effect on behavioral loyalty

**H4:** Customer involvement mediates the effect of cultural intelligence on behavioral loyalty





**Figure 1.** Research Model

## Method

The participants in this study comprised of staff and customers from selected SMEs operating within North Central Nigeria. The region, besides its clement weather, is cosmopolitan and the hub of the country's agricultural business; as such, all ethnic groups in Nigeria were well represented. The study obtained data from multiple sources through two sets of questionnaires administered to two different groups of respondents: sales representatives and customers. Thus, sales representatives responded to the cultural intelligence measures while the customers responded to the customer involvement and behavioral loyalty scale. To ensure consistency, we relied on the sales representatives who responded to the cultural intelligence survey to obtain data from the customers in the territories they cover. Since the population of the customers was not easy to ascertain, we used the sample size determination formula by Cochran (1977), which was developed to calculate a representative sample for an unknown population. In all, a sample of 384 was drawn from the unknown pool of customers through the sales representatives, while 350 copies were administered to the sales representatives, based on the population of 65 manufacturing SMEs, with an average of 5.4 copies per SME. In all, 734 copies of the questionnaire were administered to the both sales representatives and the customers.

## Measures

**Cultural Intelligence:** We measured this variable using the 19-item multidimensional scale adopted from Ang, Van Dyne, et al., (2007). There were four dimensions which included (i) cognitive CI, which was measured using a 6-item scale, which captured the level of the respondents' cross-cultural knowledge of certain economic, legal, political, and social aspects of different cultures and subcultures on a 5-point Likert-type scale with the following as samples, "I know the legal and economic systems of other cultures." "I know the cultural values and religious beliefs of other cultures." (ii) Meta-cognitive CI, was measured using a 4-item scale, which involved anticipating the cultural preferences of others and the adjust-

ment of mental models, which was measured using a 4-point Likert-type scale. Examples of this included, “I adjust my cultural knowledge as I interact with people from a culture that is unfamiliar to me,” “I check the accuracy of my cultural knowledge as I interact with people from different cultures.” (iii) Motivational CI was measured using a 5-item scale, which centers on the respondents’ ability to direct attention and energy toward learning about cultural differences was measured using the following: “I am confident that I can socialize with locals in a culture that is unfamiliar to me.” “I am sure I can deal with the stresses of adjusting to a culture that is new to me.” (iv) Behavioral CI was measured using a 5-item scale that assessed the respondents’ capability to exhibit appropriate verbal and nonverbal actions when interacting with different cultures. Samples included “I change my verbal behavior (e.g., accent, tone) when a cross-cultural interaction requires it.” “I use pauses in speech and silence differently, to suit different cross-cultural situations.”

**Customer Involvement:** This was assessed using a 4-item scale adapted from Chien and Chen (2010), which focused on the customers’ perceptions of how their ideas can improve product quality, design, and commercialization. It was measured on a 5-point Likert-type scale, with sample items like, “The company allows me to participate in the development process for the design and evaluation of its product.” “The company made it a duty to screen all the opinions provided by customers regarding product quality improvements.”

**Customer behavioral loyalty:** The measure was adapted from four out of the six items developed to assess behavioral loyalty by McMullan & Gilmore (2003). The reason we only used four was that two of the items seemed to measure disloyalty, hence were dropped. The items were measured on a 5-point Likert scale, with samples such as, “If I could buy any product, I would certainly buy this company’s product.” “I rarely switch from a known product to something else.”

## Results

From the data collected, a total of 297 responses from the sales representatives and customers respectively, were found to be useable, making a total of 594 responses. The characteristics of the respondents showed that 54% and 44% of the sales representatives and customers, respectively, were males; 20% of the sales representatives were foreign nationals from outside Africa while 30% were from other African countries, excluding Nigeria. The remaining were Nigerians working outside of their cultural setting.

The analyses were conducted using partial least squares (PLS) software 3.2.8, a Variance-based SEM was relevant for the following reasons: PLS-SEM can be applied for exploratory research where “theory is less developed” (Hair, Hult, Ringle, & Sarstedt, 2017; Memon, Ting, Ramayah, Chuah, & Cheah, 2017). In addition, it can be used when

the primary concern of the researcher is to predict as well as explain the target constructs and/or identify the constructs with the most influence (Hair et al., 2017b). Two models were evaluated, namely the measurement model, and the structural model.

### ***Assessment of Common Method Variance***

To conform with Podsakoff, MacKenzie, Lee, and Podsakoff (2003), we reduced the respondents' evaluation apprehension by assuring them of the confidentiality of their responses in a cover letter. This reduced the need to edit their responses, hence avoiding the social desirability that is typical in a study of this nature. In addition, two sets of the questionnaire were administered to two different groups of respondents, sales representatives and customers, to avoid the problem of obtaining data from the same source (Podsakoff, Mackenzie, & Podsakoff, 2012). Thus, the sales representatives responded to the cultural intelligence measures while the customers responded to the customer involvement and BL scale. We also ran a full collinearity assessment to test whether common method bias would be a concern in our study. This test was suggested by Kock and Lynn (2012) to assess the issue of common method bias. We first created a dummy variable using the random function in Excel, and then regressed all the constructs (including the dependent variable) in our research model against this common variable. The result, shown in Table 1, indicated that there was no serious concern as the VIFs were all below the threshold of 3.3.

**Table 1.** Full Collinearity

<b>Cultural Intelligence</b>	<b>Customer Involvement</b>	<b>Behavioral Loyalty</b>
<b>1.980</b>	<b>3.033</b>	<b>2.804</b>

### ***Measurement Model***

The model-fit was assessed to determine its standardized root mean residual (SRMR) and the normed fit index (NFI), based on the criteria of SRMR < 0.08 and NFI > 0.90. The current model revealed 0.061 and 0.972 for SRMR and NFI respectively, hence the model was accepted. We evaluated the measurement model by conducting a confirmatory factor analysis, and obtained the factor loading, the composite reliability (CR), and convergent validity as presented in the average variance extracted (AVE) (Hair et al., 2017), which is shown in Table 2. The results showed that the factor loadings were above the threshold of  $\geq 0.7$ , the composite reliability (CR)  $\geq 0.7$ , and the AVE  $\geq 0.5$  were greater than the threshold (Hair et al., 2017), hence our measurement was valid and reliable.

Table 2. Measurement Model

First Order	Second Order	Item	Loadings	CR	AVE
<b>Behavioral Loyalty</b>		AcLoyal1	0.763	0.887	0.664
		AcLoyal2	0.792		
		AcLoyal3	0.872		
		AcLoyal4	0.828		
<b>Cust. Involvement</b>		Cust1	0.811	0.88	0.648
		Cust2	0.733		
		Cust3	0.878		
		Cust4	0.792		
<b>Behavioral</b>		Behave1	0.881	0.922	0.703
		Behave2	0.844		
		Behave3	0.759		
		Behave4	0.827		
		Behave5	0.875		
<b>Cognitive</b>		Cog1	0.733	0.852	0.658
		Cog2	0.883		
		Cog5	0.810		
<b>Meta-Cognitive</b>		Meta1	0.754	0.894	0.68
		Meta2	0.910		
		Meta3	0.812		
		Meta4	0.815		
<b>Motivation</b>		Motive1	0.907	0.955	0.811
		Motive2	0.940		
		Motive3	0.957		
		Motive4	0.880		
		Motive5	0.811		
	<b>Cultural Intelligence</b>	Behavior	0.935	0.915	0.737
		Cognitive	0.572		
		Metacognitive	0.920		
		Motivation	0.948		

*Note: Cog3, Cog4, Cog6, Cust5 and Cust6 were deleted due to low loadings*

Discriminant validity was assessed to determine the dissimilarity of the constructs (Henseler, Ringle, & Sarstedt, 2014) in the model, using the heterotrait and monotrait (HTMT) criterion (Henseler et al., 2014). Henseler, Ringle, and Sarstedt (2015) demonstrated the superiority of this criterion in a Monte Carlo simulation study. Hence, this approach was preferred in this study. The results, shown in Table 3, indicated that discriminant validity was established among the constructs since all the values fell within the acceptable region of  $\leq 0.85$  (Franke & Sarstedt, 2019).

**Table 3.** Discriminant Validity (Heterotrait-Monotrait Criterion)

	1	2	3
<b>1. Cultural Intelligence</b>			
<b>2. Customer Involvement</b>	0.687		
<b>3. Behavioral Loyalty</b>	0.655	0.788	

**Evaluation of the Structural Model**

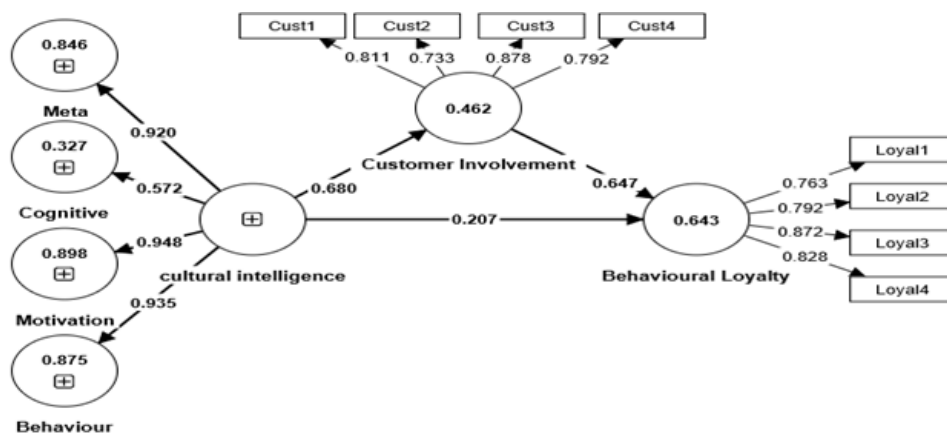
A bootstrapping procedure, using 5,000 re-sampling, was conducted to determine the standardized path coefficient ( $\beta$ ). Other results expected from the analysis, according to Hair Jr et al. (2014) and Yeap et al. (2016), include;  $R^2$ , effect size  $f^2$ , and the predictive relevance  $Q^2$ .

The results of the path structural analyses are presented in Table 4, with the following salient findings: First, the relationship in Hypothesis 1 showed a significant relationship between cultural intelligence and behavioral loyalty. In Hypothesis 2, the link was strongly supported, suggesting that cultural intelligence influenced behavioral loyalty. Similarly, the third hypothesis linking customer involvement and customer behavioral loyalty revealed a significant relationship.

**Table 4.** Hypothesis Testing (Direct Effect)

Hyp	Relationship	STD Beta	STD Error	T-Stat	P value	$f^2$	VIF	$Q^2$	Decision
	Age Cust ->Behav..Loyalty	-0.033	0.061	0.543	0.587				Not Sig
	Gender Cust ->Behav. Loyalty	0.109	0.048	2.254	0.024				Significant
	culture ->Behav.. Loyalty	0.214	0.031	2.406	0.002				Significant
<b>H1</b>	cultural intel ->Behav. Loyalty	0.293	0.076	3.868	0.000	0.065	1.000		Supported
<b>H2</b>	cultural intel ->CustInvolve	0.680	0.064	10.621	0.000	0.860	1.000	0.272	Supported
<b>H3</b>	Cust Involve ->Behav. Loyalty	0.604	0.072	8.348	0.000	0.630	1.000	0.398	Supported

*Note: Cust=Customer, Behav=Behavioral, Intel=Intelligence, Involve=Involvement*



**Figure 2.** Structural Model

Similarly,  $R^2$  (coefficient of determination),  $f^2$ , and  $Q^2$  (effect size and predictive relevance) were evaluated in line with the PLS reporting requirements. The  $R^2$  coefficient showed the model's predictive power (Hair et al., 2017), and the values for involvement ( $R^2 = 0.462$ ,  $Q^2 = 0.272$ ) and loyalty ( $R^2 = 0.643$ ,  $Q^2 = 0.398$ ) were considered moderate and substantial respectively, based on Cohen's (1988) criterion. Equidistantly, effect size ( $f^2$ ), which is the influence of a latent variable on the structural model, was assessed and reported and the results under Cohen's criterion were weak but substantial. In addition, predictive relevance  $Q^2$  was evaluated to determine the influence of the indicators on the structural model. A blindfolding procedure at a 7<sup>th</sup> omission distance was conducted, and the coefficients of 0.398 and 0.272 were considered to have strong and moderate effects, respectively (Hair et al., 2017). Furthermore, the analysis of the customers' biographic characteristics showed that gender and ethnic culture significantly influenced behavioral loyalty, while the age of the respondents was not significant.

The mediating role of customer-involvement was assessed using the Preacher and Hayes (2004; 2008) criteria to examine the significance of the indirect path in the model. Table 5 reveals the results of the mediating role of customer-involvement in the relationship between cultural intelligence and behavioral-loyalty. The indirect effect met the first condition, which suggested the possibility of a mediating relationship. Secondly, Preacher and Hayes' (2008) condition that zero must not straddle between the upper- and lower-class interval for mediation to occur was also met [BCI LL = 0.337, BCI UL = 0.532], signifying that customer involvement was a mediator.

**Table 5.** Hypothesis Testing (Indirect Effect)

Hypothesis	Relationship	Std Beta	Std Error	t-value	p-value	BCI LL	BCI UL
H4	CI → CuI → BL	0.439	0.061	7.181	0.000	0.337	0.532

## Discussion

We evaluated the predictive role of cultural intelligence and the mediating role customer involvement had on behavioral loyalty. Paparoidamis et al. (2019) earlier evaluated the predictive role of perceived service quality and cultural intelligence as a mediator on the loyalty intention and called on future researchers to consider customer behavioral loyalty when furthering the debate. Interestingly, this study is among the first to empirically evaluate the role of sales representatives' cultural intelligence on customers' behavioral loyalty. Customer involvement plays a mediating role in this study. In line with this, we tested four hypotheses and the results are discussed accordingly.

First, the direct relationship between cultural intelligence and customers' behav-

ioral loyalty was supported. This suggests that an increase in sales representatives' cultural intelligence should significantly increase customer loyalty. Although empirical evidence for this link is rare, the outcome is in tandem with our argument on the theoretical strength of social identity (Tajfel, 1978), which expects people to respond consistently to activities and organizations that are inclined toward their identity (Mael & Ashforth, 1992). Sometimes certain positive behavior is expressed toward members, with group identity (Turner, 1982 in Miles, 2012). The influence is extended to the organization that affiliates with the group (Miles, 2012). Hence, the relationship is positive and significant, as anticipated. In addition, the analysis of the customers' biographic data shows gender and ethnic culture as having a significant influence on behavioral loyalty, while the age of the customer does not. These results from the biographic data, besides justifying our choice of cultural intelligence as the predictor, also add the gender perspective to behavioral loyalty as a novelty in this study.

The mediating relationship explains the role of customer involvement, which was tested based on Preacher and Hayes's (2008; 2013) criterion, and was strongly supported, suggesting complementary mediation (Hair et al., 2017). This is a situation where both direct and indirect relationships are significant and point in the same direction. Thus, though the sales representatives' cultural intelligence has been established by this study as directly influencing customers' BL, the mediating role of customer involvement further crystallizes the mechanism that strengthens the relationship. It can also be noted that the indirect path linking cultural intelligence and customer involvement has not been empirically tested, as we did in this study, but a study has found cultural intelligence does associate positively with job engagement (Gabel-Shemueli et al., 2019), hence the rationale for our expectations.

The result of customer involvement, on the other hand, aligns with Freng Svendsen, Haugland, Grønhaug, and Hammervoll (2011), where external communication with stakeholders in product development relates well to success factors. It antecedes the quality of the product development process (Brown and Eisenhardt, 1995), customers' profitability (Freng Svendsen et al., 2011), firm's innovation success (Moon et al., 2018), and firm performance (Anning-Dorson, 2018).

## **Conclusion Limitations and Direction for Future Studies**

Although the role of a sales representative is germane in attracting and retaining loyal customers (Echchakoui & Ghilal, 2019), evidence of a sales person's cultural intelligence in attracting customers' BL in a cross-cultural and intercultural setting remains unknown.

This paper offers a new insight by extending the growing literature on cultural intelligence into relationship marketing, to determine the extent to which it influences customer loyalty. We also determine the mechanism role of customer involvement within this new perspective. The results have substantial theoretical and managerial implications as follow:

We demonstrate, through the theoretical lens of the social identity and social exchange theories, the extent that cultural intelligence and customer involvement influence behavioral loyalty. In a study conducted on the intervening role of cultural intelligence between perceived service quality (PSQ) and loyalty intention, Papparoidamis et al. (2019) explored this through the social exchange theory. This study introduced social identity as a precursor to social exchange. We believe that cultural intelligence enhances the effectiveness of sales representatives' interactions in a diverse, multi-cultural, and multi-ethnic entity like Nigeria. Possession of such a unique success attribute stimulates cultural acceptance, which forms the basis for social identity (Billig & Tajfel, 1973).

Similarly, the results have a substantial managerial implication that touches on relationship management and human resource practices. First, the predictive role of cultural intelligence is significant to human resource practices in that managers, when saddled with the implementation of HR strategies such as selection, placement, and training, could pay attention to this key success factor in relationship management, given its critical role in the customer loyalty model. For example, cultural intelligence's predictive battery should be developed and co-opted as one of the selection tools for frontline employees. In addition, like any other form of intelligence, it is not innate (Earley & Peterson, 2004); a training program designed to teach cross-cultural and intercultural interaction could further spur employee capability before deploying them on overseas or multicultural assignments (Earley & Peterson, 2004). In a similar study of subjective constructs, Narayanasamy (1999) proposed a program to enhance the teaching of the spiritual ability of nurses. Such a novel initiative is apt and could be replicated in other subjective aspects of human intelligence, such as cultural intelligence and emotional intelligence. This does not only help to inculcate critical cross-cultural abilities but ensures adaptability when dealing with people from multicultural backgrounds. Furthermore, the result of the role of customer involvement underscores the need for managers to strengthen external communication, since it has been established that external communication with stakeholders in product development is a key success factor (Freng Svendsen et al., 2011).

The literature on customer loyalty has shown extant research efforts on attitudinal or conative/intention loyalty. This study focuses on behavioral loyalty, which furthers the debate beyond the intention to loyal behavior. Papparoidamis et al. (2019) employed loyalty intentions as a measure to compare customer loyalty across different settings; they expressed reservations that the findings might not reflect actual loyalty behavior. We there-



fore explore BL, in response to that call in a cross-cultural setting, without bias toward the other three dimensions of loyalty. Subsequent studies could replicate the predictive effect of cultural intelligence on the four dimensions of customer loyalty (cognitive, attitudinal, behavioral, and conative) (McMullan & Gilmore, 2003).

Second, this study was conducted in the manufacturing sector, where products are standardized. As such, sales representatives' cultural intelligence is distinct from the product itself. Unlike the sale of services, such as hospitality and tourism, restaurant services, etc., where culture is hardly dissociated from the services dispensed, manufactured products are most often exclusive to one's culture. For example, issues such as eye contact in dealing with clients could mean sincerity in the West, yet it could be interpreted as rudeness when relating with a superior client in Africa. In addition, emotional management in service delivery could be culturally influenced. We therefore call for the replication of this study in a service industry, where the sales representatives' personal culture forms part of how services are dispensed to customers, whose culture they try to articulate.

Furthermore, since the relationship between cultural intelligence and behavioral loyalty is established under the intervening role of customer involvement, further investigation could evaluate employee-related mechanisms in a service industry. Issues like emotional intelligence and spiritual intelligence have been found to enhance caregiving among nurses (Kaur, Sambasivan, & Kumar, 2013). Therefore, we expect that this will serve as a coping mechanism in a multicultural setting, thereby enhancing service delivery and customer loyalty. Finally, ethnic culture and gender are found to impinge on behavioral loyalty. Future research in this area could consider controlling the influence of this biographic data on the research outcome.

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