

DOI: 10.29141/2218-5003-2023-14-6-2

EDN: QECPQJ

JEL Classification: M10, M30, M31

Effect of customer-company fit on customer tolerance: The moderating role of gender difference

Yağmur Kerse

Kafkas University, Kars, Turkey

Abstract. Customer tolerance refers to the forbearing and understanding manner in which customers deal with service failures. In the service industry, where mistakes are inevitable, it is beneficial for businesses to have tolerant customers. For this reason, it is necessary to learn how tolerance occurs in customers. To that end, the article examines the effect of customer-company fit (CC Fit) on customer tolerance based on the idea that customers will be tolerant to businesses that are compatible with their values. We also examine the moderating role of gender in the effect of customer-company fit on tolerance. The relationship between the variables in the research is based on the congruity theory that suggests that customers are oriented towards fit-seeking and, when perceiving congruence, they will exhibit positive attitudes and behaviours. In the study, which has a quantitative design, the data were obtained from 231 customers of restaurants in a province of Turkey, reached by convenience sampling method. The hypotheses were tested using the PROCESS macro for SPSS. The analysis results reveal that CC fit positively affects customer tolerance. Therefore, it can be inferred that when service failures are encountered, customers who perceive fit with the business can tolerate the failure. Another finding of the study is that gender has a moderating role in the effect of customer-company fit on customer tolerance. Accordingly, male customers in particular turned more to tolerance behaviour with the perception of fit.

Keywords: value congruence; customer tolerance; gender difference; congruity theory; service sector; consumer behaviour; Turkey.

Article info: received March 27, 2023; received in revised form May 2, 2023; accepted May 24, 2023

For citation: Kerse Y. (2023). The effect of customer-company fit on customer tolerance: The moderating role of gender difference. *Upravlenets/The Manager*, vol. 14, no. 6, pp. 19–32. DOI: 10.29141/2218-5003-2023-14-6-2. EDN: QECPQJ.

Влияние CC Fit на толерантность потребителей: роль гендерной дифференциации

Я. Керсе

Университет Кафкаса, г. Карс, Турция

Аннотация. Толерантность потребителей означает такое их поведение, при котором они проявляют терпимость к товарам и услугам, не соответствующим стандартам качества определенного производителя. Толерантность имеет особую значимость для сектора сферы услуг, где такого рода ошибки практически неизбежны. Статья направлена на изучение формирования феномена толерантности потребителей и роли CC Fit в данном процессе. При этом под CC Fit (customer-company fit) понимается совпадение личных ценностей потребителей с ценностями, пропагандируемыми компанией. В основе исследования лежит предположение о том, что клиенты будут более толерантны к тем компаниям, с которыми у них есть общие ценностные ориентиры. В статье устанавливается роль гендерных характеристик потребителей в процессе влияния CC Fit на толерантность. Методологическую основу работы составила теория конгруэнтности Ч. Осгуда и П. Танненбаума. Отбор респондентов осуществлен методом удобной выборки; в работе использовались методы корреляционного, регрессионного и факторного анализа. Тестирование гипотез проводилось с помощью инструмента SPSS Process Macro. Информационная база включает данные анкетирования 231 посетителя ресторанов Турции. Результаты анализа свидетельствуют о положительном влиянии CC Fit на формирование толерантности у потребителей. Подтверждена гипотеза о том, что при возникновении сбоев в обслуживании клиенты, имеющие с компанией общие ценности, будут проявлять большую терпимость. Согласно результатам исследования рост уровня толерантности, обусловленной общностью ценностей, зафиксирован у клиентов мужского пола.

Ключевые слова: ценности; толерантность потребителя; гендерная дифференциация; теория конгруэнтности; сектор услуг; потребительское поведение; Турция.

Информация о статье: поступила 27 марта 2023 г.; доработана 2 мая 2023 г.; одобрена 24 мая 2023 г.

Ссылка для цитирования: Kerse Y. (2023). Effect of customer-company fit on customer tolerance: The moderating role of gender difference // *Управленец*. Т. 14, № 6. С. 19–32. DOI: 10.29141/2218-5003-2023-14-6-2. EDN: QECPQJ.

INTRODUCTION

When customers' expectation is not met, they consider this situation as a service failure, which represents the economic and social loss of the customers due to the poor service [Özdemir, Avcı, 2019]. Services are very open to failures and quality problems by nature. That is because services are heterogeneous and labour-intensive, and there is a high degree of interaction between the employee and the customer in service delivery [Koç, 2015]. In restaurant services, the most important reason why customers are affected by service failures is the simultaneous production and consumption of the service and the customer's involvement in the process. Moreover, failures in restaurant services are of critical importance in a situation where customers compare this restaurant and its competitors [Çalışkan, 2013]. The resulting service failures often evoke feelings of dissatisfaction, resentment, anger, and even revenge in customers. Therefore, it is desirable for them to tolerate these failures when they encounter a service failure. Tolerance does not mean that the customer accepts or forgives the service failure, but rather that they positively communicate with the service provider and avoid negative reactions [Lv et al., 2021]. Therefore, the problem can be solved through communication rather than accepting the failure, ultimately achieving positive results (such as customer satisfaction) [Kim, Tang, 2020]. For this reason, determining the variables that may encourage (and affect) customer tolerance is important not only for the business, but also for the customer.

Although there are a limited number of studies addressing customer tolerance [Yi, Gong, 2013; Schwab, 2014; Chiu, Kwag, Bae, 2015; Choi, Lotz, 2018; Xhema, 2019; Kim, Tang, 2020; Fatma et al., 2022; Kim, Hyun, 2022], it has been stated that customer loyalty [Choi, Lotz, 2018; Sözer, 2019], service quality [Schwab, 2014] and customer participation [Kim, Hyun, 2022] are important incentives, and these variables have positively affected customer tolerance. On the other hand, there are also studies showing that customers who spend more time on social networks and search engines are less tolerant of bad services [Xhema, 2019], and that higher levels of cultural familiarity result in lower levels of tolerance [Trianasari, Butcher, Sparks, 2018]. This study predicted that the compatibility of customer values with the values of a company (value compliance), that is, customer-company fit, would encourage (affect) customer tolerance. Furthermore, gender difference, which is innate and affects every aspect of life (including the customer-seller relationship), was expected to cause a difference in this effect, since there are differences in the decision-making stages, consumption habits, and post-consumption evaluations of male and female consumers [Kavak, Özkul, Tunçel, 2021]. Additionally, there are also distinctions between how male and female perceive and analyse information. Since female tend to process comprehensive information, they form attitudes and make purchasing decisions by considering

both objective and emotional factors. Male, on the other hand, generally focus more on limited and only objective information [Koç, 2016]. For this reason, it can be said that gender is an important factor when examining consumer behaviour in the field of marketing. Accordingly, the study attempts to answer the questions "Can customer tolerance increase with the perception of customer-company fit?" and if so, "Can this increase be seen at different levels in male and female customers?" The purpose of this study, therefore, is to examine the effect of customer-company fit on customer tolerance and establish whether gender has a moderator role in this effect.

The study is expected to make several contributions to marketing and company management. Firstly, it discusses customer tolerance behaviour, which is of great importance in the service sector [Kim, Tang, 2020], in the context of restaurant clients. The study is the first to determine a previously undiscovered variable (customer-company fit) in the emergence of such a behaviour. In other words, the effect of customer-company fit on customer tolerance is examined for the first time in this study. Secondly, we examine customer-company fit, which has been examined in a limited number of studies in the international literature [You, Hon, 2021] but has not yet been studied in Turkey, making contributions to both the relevant sector and the literature with the study results (indicating that it increases customer tolerance). Finally, the gender difference variable (moderator variable) is also taken into consideration in the study, and it is determined for the first time that the effect of customer-company harmony on tolerance may be different in male and female customers.

CONCEPTUAL FRAMEWORK AND HYPOTHESES

Customer-company fit (CC Fit). Congruence is the level of similarity between anything (object or asset), such as a product, brand, consumer or employee, and anything else [Minakshi, Pandey, Rath, 2021]. This similarity may be in the characteristics, values, needs [Kristof, 1996]. Similarity in terms of characteristics and values is expressed as value congruence [Kristof-Brown, Zimmerman, Johnson, 2005] and is generally discussed in the field of organisational psychology, that is, in terms of employees. This kind of congruence, which is also referred to as person-organization fit in the relevant field, is defined as the similarity/fit between the values of the employee and the values adopted by the organization to ensure its continuity [Can, Kerse, 2020]. Employees perform beneficial activities for the organization and exhibit high performance when they believe their organisations share their values. In addition, studies have proven that when employees perceive congruence with their organisations, they tend towards positive extra-role behaviours [Polatçı, Özçalık, Cindiloğlu, 2014].

It has been stated in the literature that person-organization fit (or value congruence) can also occur in the field of marketing, and recent studies involve the concept in

question from the customer's or consumer's perspective [Cazier, Shao, Louis, 2007]. In the context of relational marketing, value congruence is regarded as an important element in establishing strong relationships between the company and the customer. Value congruence is becoming more important in building powerful relationships between customers and service providers, especially in the service sector [Zhang, Bloemer, 2008]. However, studies have generally examined this fit in terms of brand value congruence [Bajac, Palacios, Minton, 2018; Susanty, Tresnaningrum, 2018; Aini, Ferdinand, 2022] and defined it as the perception of similarities between customers' own personal values and the brand's values [Aini, Ferdinand, 2022]. However, it has been stated that customer fit will not only be towards the brand, but also towards the company [Cazier, Shao, Louis, 2007]. In this respect, the value congruence is conceptualised as "customer-company fit" and defined as the overlap between a customer's personal values and the values that they perceive in a company [You, Hon, 2021]. This overlap includes the similarity between a set of values based on the individual's personal background and beliefs and a set of values perceived in a company [Cazier, Shao, Louis, 2007].

Studies have been carried out on congruence for years and suggested that it leads to many positive outcomes. However, these works have generally focused on the employee aspect (that is, the employee's fit with their organization) [Kristof, 1996; Kristof-Brown, Zimmerman, Johnson, 2005; Kerse, Koçak, Babadağ, 2022]. Studies conducted in this context have shown that person-organization fit increases organisational commitment and organisational citizenship behaviour, while reducing intention to leave, job stress, and burnout syndrome [Büyükgöze, Erçetin, 2017]. A limited number of works on consumer relations have suggested that consumers are likely to exhibit positive attitudes and behaviours towards a certain product or company when there is a congruence between the customer and the company. For example, Kim and Lee [2020] determined that value congruence has a positive effect on trust. It is stated that consumers prefer the goods of companies that have common characteristics with their intrinsic values. Value congruence plays an encouraging role in maintaining positive and loyal relationships between a company and consumers [Minakshi, Pandey, Rathi, 2021]. Studies have shown that value congruence strengthens customer loyalty, which is accepted as a post-purchase attitude [Corley, Cazier, Vannoy, 2012], and increases positive behaviours such as word-of-mouth intentions and repurchases [Voorn et al., 2021; You, Hon, 2021]. On the other hand, value congruence creates the foundation for strong relationships and makes it difficult for customers to end the relationship [Elsharnouby et al., 2023].

The relationship between CC Fit and customer tolerance. Customer tolerance is a type of customer citizenship behaviour [Yi, Gong, 2013], which is voluntary behaviour that is not mandatory in a certain process of service pro-

duction and/or presentation, but benefits the business that provides the service [Groth, 2005]. These behaviours are not necessary for service production, but they increase the performance of the service business [Fowler, 2013]. One of these optional behaviours, which includes feedback, helping other customers, and recommendations, is tolerance [Yi, Gong, 2013]. Feedback is information provided by customers to businesses to assist them in improving their service delivery process. The advice of customers to their friends or family about the business is related to the recommendation dimension [Yi, Gong, 2008]. Tolerance is a concept that is used to understand customers' perceptions in marketing literature [Hoehle et al., 2018]. Tolerance is the customers' level of toleration towards the business [Keh, Teo 2001]. In other words, customer tolerance is the customers adopting a patient and tolerant attitude when businesses do not meet their demands and expectations, or when there are some unexpected service disruptions [Yi, Gong, 2013]. In the literature, customer tolerance for different aspects of in-store shopping experience, such as tolerance for crowding, tolerance for waiting, high price tolerance, and tolerance for service failures, has been examined. These specific tolerance perceptions are related to store image, satisfaction and repurchase intention. From this perspective, customer tolerance is seen as an important variable [Hoehle et al., 2018].

In the service sector, one of the major reasons why customers change their service firm is service failure. Owing to such characteristics as heterogeneity and inseparability, services are not always successful, and service failure can occur at any time due to uncontrollable elements of companies [Kim, Hyun, 2022]. Therefore, high customer tolerance towards the business (that is, citizenship behaviour) is very important, particularly in the service sector where restaurants operate [Kim, Tang, 2020], since service failures cannot be completely avoided and customers are highly likely to switch to another business when they encounter a service failure. Moreover, businesses are often unaware of this situation as only 4% of customers report the problems to the business. Only one quarter of these customers continue to use the same service business when the problem is compensated. Therefore, the transfer rate of unhappy customers to another service business, whether they complain or not, is at least 94%. A loss of customers at this level makes it difficult for the business to stay afloat [Koç, 2015].

Customers who are tolerant of service failures do not leave the business, continue to use its products, and do not make negative comments about the business [Keh, Teo, 2001]. Kim and Tang [2020] determined that tolerance strengthens perceived values in restaurants, ultimately increasing customer satisfaction. Moreover, some studies [Jamak, Shamim, Ghazali, 2015; Kim, Hyun, 2022] have revealed that customer tolerance positively affects corporate brand experience and repurchase intention, whereas some other studies (see, e.g., [Konyalilar, 2022])

determined that it negatively affects customer turnover intention. For this reason, determining the variables that will increase customer tolerance behaviour is important for businesses to survive.

This study predicted that one of the variables that can increase customer tolerance may be CC Fit. No studies examining these variables together have been found in the literature. However, it is possible to explain the relationship between these variables with congruity theory. Congruity theory suggests that an individual tends to exhibit positive attitudes and behaviours towards an object or event when they perceive that said object or phenomenon has consistent beliefs with their own [Osgood, Tannenbaum, 1955]. The theory also states that individuals are generally focused on seeking fit, and that fit or non-fit can change attitudes/behaviours towards existing objects as well as new ones [Deng, Jiang, Fan, 2023]. Therefore, while perceiving the congruence between one's own views and an object or event causes positive results, the perception of incongruence, on the contrary, brings negative outcomes. This point of view may also apply to the relationship between the customer and the business. In other words, when a customer perceives that their values match those of a business with which they interact, they turn to positive attitudes and behaviours towards that business [Lee, Jeong, 2014; Rather, Tehseen, Parrey, 2018; Deng, Jiang, Fan, 2023]. Lee and Jeong [2014] suggested that customers have a better online brand experience and are more likely to trust in the hotel when they have a perception of value congruence. Rather, Tehseen and Parrey [2018], on the other hand, determined that value congruence (that is, CC Fit) positively affects consumer-brand identification, customer-brand engagement, and affective brand commitment. These findings and theoretical reasons lead to the assumption that the perception of value congruence with the business (i.e., CC Fit) may lead to customer tolerance behaviour. Although there are no studies examining the relationship between these variables in the literature, Deng, Jiang and Fan [2023] established that identification increases with perceived fit, which includes value congruence (i.e., CC Fit), ultimately increasing customer citizenship behaviours. Considering that customer tolerance is a customer citizenship behaviour [Yi, Gong, 2013], it can be said that CC Fit also affects customer tolerance. Therefore, the following hypothesis can be developed:

H1: CC Fit positively and significantly effects customer tolerance.

Gender's moderating role. Gender-related differences are reflected in the buyer–seller relationships as they are in daily life. Biological theories explain this situation with innate differences in temperament between the sexes [Costa Jr., Terracciano, McCrae, 2001]. The way that parents raise their children also makes this difference apparent. The fact that different types of toys are purchased for girls and boys (such as dolls and cars) with different colours associated with them based on gender is one of the most

prominent examples of gender discrimination [Özdemir, 2009]. Such situations, especially in traditional societies, clarify the role distributions such as male making money and female dealing with household chores [Eroğlu, İrdem, 2016]. This has led to the reflection of gender differences in the shopping life, and researchers have suggested that there are differences between females and males in customer-oriented issues such as purchasing behaviour [Özdemir, 2009]. For example, while males spend less time shopping, females shop longer [Koç, 2016]; while females seek to satisfy long-term needs and wants, males strive to meet immediate and short-term needs and wants [Kraft, Weber, 2012]. Therefore, males prefer to analyse messages and products more objectively and logically, whereas females typically tend to evaluate them more subjectively using their inner feelings [Odabaşı, Barış, 2015].

This difference became more evident and was reflected in empirical studies. Gürler and Erturgut [2018] determined that there are significant differences in male's and female's perceptions of service quality. Tosun and Emirza [2014] discovered a relationship between customers' price attitudes and their genders. Yildiz and Tehci [2014] suggested that there is a significant difference in male and female customers' levels of word-of-mouth communication. Gülsoy [2021] observed a significant difference between the level of customer citizenship behaviour in male and female customers. In addition to these findings, some studies have discussed gender as a moderator [Karatepe, 2011; Omar, Ariffin, Ahmad, 2016; Cha, Borchgrevink, 2019]. Balaji [2014] determined that the relationship quality's effect on customer citizenship behaviour is higher in female than male. Li and Wei [2021] suggested that male customers are more likely to exhibit citizenship behaviours when they experience the perfect physical service environment in hotels. De Nicola, Arrigo and Anees [2023] found that corporate reputation affects customer citizenship behaviour, and that this effect is significantly stronger in women compared to men. With these findings in mind, the present study predicted that gender could play a moderating role in the relationship between CC Fit and customer tolerance, which is a type of customer citizenship behaviour. The following hypothesis on gender's moderating role was therefore developed:

H2: Gender difference plays a moderating role in CC Fit's effect on customer tolerance.

Fig. 1 presents the research model created in line with the hypotheses developed regarding the CC Fit, customer tolerance, and gender variables.

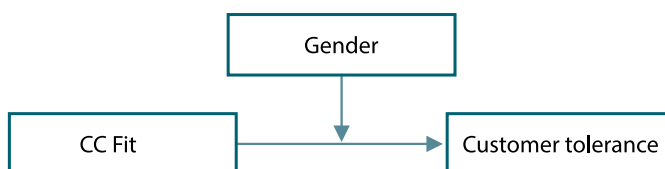


Fig. 1. Research model

Рис. 1. Модель исследования

RESEARCH METHOD

Quantitative research methods and techniques were used in this study. Accordingly, reliability and validity analyses were performed using SPSS and AMOS programs. Process Macro program with SPSS extension was applied to test the hypotheses. In the analysis, 5,000 resampling options were preferred with the bootstrap technique.

Research sample. The research sample consists of restaurant customers in a province of Turkey. Participants were reached through the convenience sampling method and asked to fill out the survey with the restaurant they frequented the most in mind. Data from 231 participants were analysed. The socio-demographic details of the participants are given in Table 1.

Table 1 – Socio-demographic information of participants
Таблица 1 – Социально-демографические характеристики респондентов

Indicators	Frequency	%
Customer gender		
Female	120	51.9
Male	111	48.1
Customer age		
18–25 years old	56	24.2
26–41 years old	91	39.4
42 years and older	84	36.4
Customer education		
High school graduate	30	13.0
Bachelor's degree	141	61.0
Postgraduate	60	26.0
Customer income level		
Less than 4,500 tl	70	30.3
4,501–10,000 tl	83	35.9
10,001 tl and more	78	33.8

According to Table 1, 51.9% of the participants are female and 48.1% are male. In terms of age, 24.2% are between 18–25 years old, 39.4% are between 26–41 years old, and 36.4% are 42 years and older. When the educational status is examined, 13.0% are high school graduates, 61.0% are bachelor's degree, and 26% are postgraduates. Finally, 30.3% of the participants have an income of less than 4,501 tl (Turkish liras), 35.9% have an income between 4,500–10,000 tl, and 33.8% have an income of 10,001 tl or more.

Scales. Data were obtained using the survey method. Since the original language of the scales in the questionnaires was English, they were translated into Turkish. Later, back translation (from Turkish to English) was made by experts in the field. Finally, the scale items were given their final form.

Customer-company fit was measured using the person-organization fit scale developed by Netemeyer et al. [1997]. The items on the 4-item scale were changed in line with the purpose of the study. In other words, these employee-oriented scale items were prepared for the customer and checked with experts in the field of marketing. The Turkish version of the scale was obtained after it was found to be appropriate in terms of intelligibility and convenience. The Likert-type scale (1 – strongly disagree / 5 –strongly agree) includes items such as “I think my personal values are quite in line with the values of this restaurant”.

Customer tolerance was measured using Yi and Gong's [2013] study. The 3-item Likert-type scale (1 – strongly disagree / 5 – strongly agree) includes items such as “If service is not delivered as expected, I would be willing to put up with it”.

Reliability and validity analyses. Reliability and validity analyses were performed for the CC Fit and customer tolerance scales used in the study. The reliability of a measurement tool is demonstrated via reliability analysis. Social sciences frequently utilize internal consistency reliability, which demonstrates whether a measurement tool consistently measures the conceptual structure in question with a single measurement. The most common and most powerful method used in internal consistency calculations is Cronbach's alpha. This value must be greater than 0.70 [Gürbüz, Şahin, 2018]. Validity is the degree to which a scale measures what it is intended to measure [Coşkun et al., 2015]. For validity, confirmatory factor analysis was performed and the AVE (Average Variance Extracted) value was examined. For reliability, Cronbach's alpha and CR (Composite Reliability) values were examined. An item factor loading of 0.40 was taken as a reference for factor analysis [Hair et al., 2017].

The item factor loads of the CC Fit and customer tolerance scales provided reference values in the analysis (Table 2). The factor analysis revealed that the model fit index values for both scales were excellent (Table 3). On the other hand, the AVE values of the scales were 0.745 for CC Fit and 0.462 for customer tolerance, respectively. Although some sources [Hair et al., 2017] take 0.50 as a reference for the AVE value, some other studies suggest that 0.40 can also be taken as a reference [Fornell, Larcker, 1981; Tavares, Pacheco, Almeida, 2019]. These validity criteria were met since the CC Fit and customer tolerance values were above 0.40.

Cronbach's alpha and CR values greater than 0.70 were taken as reference for scale reliability. Analysis findings revealed that Cronbach's alpha and CR values were 0.925 and 0.921 for CC Fit and 0.707 and 0.715 for customer tolerance, respectively (Table 2). Therefore, both scales used in the study were reliable and valid.

Normality and multicollinearity tests. Analyses were made for the assumptions before the relevant basic analyses were carried out. Normality distribution and multi-

Table 2 – Findings on reliability and validity

Таблица 2 – Результаты тестов на валидность и надежность

	Factor loadings	Cronbach's alpha	CR	AVE
Values	–	0.925	0.921	0.745
CC Fit 1: I think my personal values are quite in line with the values of this restaurant	.779	–	–	–
CC Fit 2: This restaurant's values regarding its perspective/attitude towards people are in line with my own	.887	–	–	–
CC Fit 3: This restaurant's values on integrity are in line with my own	.890	–	–	–
CC Fit 4: This restaurant's values on fairness are in line with my own	.891	–	–	–
Values	–	0.707	0.715	0.462
Tolerance 1: If service is not delivered as expected, I would be willing to put up with it	.752	–	–	–
Tolerance 2: If the employee makes a mistake during service delivery, I would be willing to be patient	.509	–	–	–
Tolerance 3: If I have to wait longer than I normally expected to receive the service, I would be willing to adapt	.750	–	–	–

Note: Customer-company fit = CC Fit; Customer Tolerance = Tolerance.

Table 3 – Model fit values

Таблица 3 – Значения индексов соответствия в модели

Variables	CMIN/DF	RMR	CFI	IFI	TLI	RMSEA
	$0 < \chi^2/sd \leq 5$	$\leq .10$	$\geq .90$	$\geq .90$	$\geq .90$	$\leq .08$
CC Fit	.670	.004	1.000	1.000	1.000	.000
Customer tolerance	.898	.029	1.000	1.000	1.000	.000

collinearity problem tests were performed in this regard. The skewness and kurtosis values of the CC Fit and customer tolerance variables were examined for normality, and their variance inflation factor (VIF) and tolerance index values were examined for multicollinearity. Findings related to these values are presented in Table 4.

Since the skewness and kurtosis values of the variables in Table 4 (CC Fit = $-.537$ and $.067$; customer tolerance = $-.053$ and $-.639$) are between -2 and $+2$ [George, Mallery, 2016], normality was ensured. On the other hand, since CC Fit, the independent variable, had VIF values below 10 (1.003) and tolerance values above 0.1 (0.997), there was no multicollinearity problem.

Precautions and analysis of common method bias.

Common method variance is one of the types of bias arising from the measurement method. This bias is the systematic error of variance that changes the correlations between variables (i.e., inflate or deflate) [Chin, Thatcher, Wright, 2012]. Common method bias is seen when the

data obtained for dependent and independent variables are from the same source or from the same evaluator [Podsakoff et al., 2003]. In order to eliminate this bias in the research, several precautions were taken and necessary analyses were made. As a precaution for this error in the study, as the researchers stated [Gürbüz, Şahin, 2018], the order of a few questions in the scales was changed while designing the survey of the study, and the data were obtained in this way. In addition, after the data are obtained, this bias can be determined by some statistical analyses. In this study, Harman's single factor technique, which is the most widely used in the literature, was used. In this technique, exploratory factor analysis is carried out for all variables used in the study. If a single factor is obtained as a result of the analysis, there is a common method error [Podsakoff et al., 2003]. In this direction, all of the items belonging to the variables utilized in the study were analysed using the varimax rotation method. The findings showed that there was a two-factor structure

Table 4 – Skewness/Kurtosis and VIF/tolerance values

Таблица 4 – Значения асимметрии/эксцесса и коэффициента возрастания дисперсии/допуска

Variables	Skewness		Kurtosis		VIF	Tolerance
	Statistic	Std. E.	Statistic	Std. E.	–	–
CC Fit	$-.537$.160	.067	.319	1.003	.997
Customer tolerance	$-.053$.160	$-.639$.319	–	–

and the eigenvalues were greater than 1 (3,178 and 2.012). Therefore, it was determined that there was no common method variance bias.

HYPOTHESIS TESTING FINDINGS

The study hypotheses were tested using Process Macro in SPSS. Correlation analysis was performed to determine the relationships between gender, customer-company fit, and customer tolerance. The findings indicated that there is a positive and significant relationship between CC Fit and customer tolerance ($r = .635$; $p < .000$) (Table 5).

The Process Macro program developed by Hayes [2013] was used to test the two main hypotheses in the research. Model 1 was taken as a reference in the analyses and 5,000 resamples were selected with the Bootstrap technique. CC Fit was evaluated as an independent variable, customer tolerance was evaluated as a dependent variable, and gender was evaluated as a moderator variable (Table 6).

According to the regression findings, CC Fit positively and significantly affected customer tolerance ($b = 0.331$; $p < 0.05$). Therefore, "H1: CC Fit positively and significantly effects customer tolerance" was supported. The findings regarding the moderation hypothesis revealed that the independent variable's effect on customer tolerance was significant ($p < 0.05$). Therefore, gender plays a moderating role in CC Fit's effect on customer tolerance. Therefore, "H2: Gender difference plays a moderating role in CC Fit's effect on customer tolerance" was supported.

The necessary statistical analyses were performed to see how CC Fit's effect on customer tolerance differed between male and female customers (moderating role) more clearly. The findings are presented in Fig. 2.

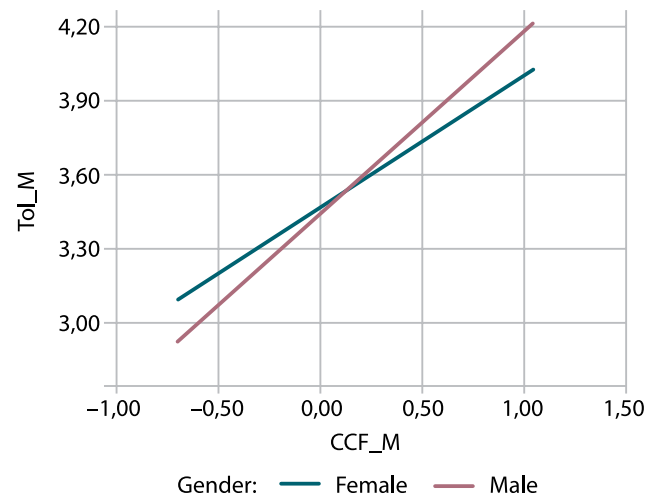


Fig. 2. CC Fit's effect on customer tolerance based on gender
Рис. 2. Влияние CC Fit на толерантность потребителей в зависимости от пола

The findings in Fig. 2 reveal that increases in CC Fit also increase customer tolerance in both male and female customers. However, this increase is more pronounced in male customers. In other words, CC Fit's effect on customer tolerance is stronger in male customers than in female customers.

Table 5 – Relationships between variables
Таблица 5 – Анализ взаимосвязи переменных

Variables	Mean	S.D.	1	2	3	4	5
1. Gender	–	–	1	–	–	–	–
2. Age	–	–	.153*	–	–	–	–
3. Education	–	–	-.010	.115	–	–	–
4. Income	–	–	.218**	.479**	.307**	–	–
5. CC Fit	3.702	.917	.050	-.235**	-.180**	-.138**	–
6. Customer Tolerance	3.460	.925	.018	-.188**	-.188**	-.137*	.635**

Note. * = .05 level; ** = .01 level.

Table 6 – Regression analysis findings (Model 1)
Таблица 6 – Результаты регрессионного анализа (Модель 1)

Customer tolerance				
Variables	<i>b</i>	<i>se</i>	<i>t</i>	<i>p</i>
CC Fit	.331* [.0045; .6571]	.190	1.997	.047
Gender	-.025 [-.2107; .1596]	.095	-.271	.2786
CC Fit x Gender	.203* [.0003; .4054]	.103	1.973	.049
<i>R</i> = .644	<i>R</i> ² = .414			

Note. *** $p < .001$, ** $p < .01$, * $p < .05$.

CONCLUSION

In this study, the relationship between CC Fit and customer tolerance is discussed, based on the congruity theory, which assumes that individuals will display positive attitudes and behaviours when they perceive congruence. The moderator role of gender in this relationship was also examined. The findings reveal that CC Fit increases customer tolerance behaviour in the restaurant sector, and that this increase varies between female and male customers. In other words, CC Fit positively affects customer tolerance in customers of both genders, but this effect is higher in males than in females.

Several theoretical and practical implications regarding the study's findings can be made for the relevant field and businesses. The fact that the research deals with CC Fit is an important contribution. There are studies addressing the issue of brand values fit (that is, brand-company fit) in general [Bajac, Palacios, Minton, 2018; Susanty, Tresnaningrum, 2018; Aini, Ferdinand, 2022], with a limited number of studies examining the fit of a company's values with the customer's values [You, Hon, 2021]. However, having values fit with the business is important for achieving positive customer outcomes [Lee, Jeong, 2014; Deng, Jiang, Fan, 2023]. Although there are studies on organizational behaviour on the subject [Cable, Judge, 1996; Kristof-Brown, Zimmerman, Johnson, 2005; Liu, Liu, Hu, 2010; Kerse, Koçak, Babadağ, 2022; Pratama, Suwarni, Handayani, 2022], there are only a limited number of studies in the field of marketing, and none in Turkey. Therefore, this study, which deals with CC Fit, also referred to as values fit, made contributions to the relevant field.

The study supported congruity theory's view. The theory suggests that individuals are focused on seeking congruity with the objects around them and that the perception of this congruity may lead to positive attitudes and behaviours towards the object [Osgood, Tannenbaum, 1955]. As a matter of fact, customer tolerance, which is a positive behaviour, emerged with CC Fit in our study. In other words, even if the services or activities of the business were incomplete and erroneous, customers who perceived fit with the business tolerated it.

The study provided businesses with an idea on how to spread customer tolerance behaviour. The findings have shown that this behaviour will become more widespread with CC Fit. All businesses are vulnerable to disruptions in the provision of goods and services. Especially in the service sector businesses where competition is intense [Roberts, 2003], these disruptions are more likely to occur during service delivery. It is important for the sector for customers to be tolerant of businesses when these disruptions happen [Kim, Tang, 2020], since 52% of customers who believe that they receive low-quality service and think that nothing is done about service failures tend to change the company [Koç, 2015]. When a service failure occurs, tolerant customers can tolerate the situation and continue to shop with the company even if the problem

is not solved. This study determined a variable that can guide businesses to achieve this tolerance. It was observed that CC Fit leads to customer tolerance.

The study clearly demonstrated the importance of the perception of CC Fit. Both female and male customers turned to tolerance behaviour, which is a citizenship behaviour, with this perception of fit. However, male customers in particular turned more to this behaviour with the perception of fit. This clearly demonstrated that the perception of fit is much more important in male customers than in female customers for the emergence of tolerance behaviour. Gender differences being directly related to the way social roles in society are perceived [Eagly, Wood, 2013] and female being more interested in social relationships [Carli, 1989] and more forgiving than male [Miller, Worthington Jr., McDaniel, 2008] indicate the validity of the finding. In other words, female customers can tolerate the service disruptions of a business (a restaurant in the case of the present study) more easily than male because they are social relationship-oriented and forgiving. Therefore, they can exhibit customer tolerance behaviours due to their characteristics related to social relationship and forgiveness even in cases where CC Fit is low. However, male customers tolerate this disruption in the business if they have a perception of fit. Thus, although CC Fit is important for all customers, it is much more important for male customers. Therefore, businesses should focus on activities that will ensure values fit with customers, primarily determining their values clearly and developing a value system that is compatible with customers.

In case the values offered by the businesses overlap the values of the customers, the probability of tolerance behaviour in customers will increase. To give an example for creating shared value with target customers, awareness of stray animals has developed in Turkey in recent years. People sympathize with businesses that keep stray dogs or cats and recommend these businesses to others. Restaurant management can create value in this regard by adopting a stray animal. In addition, a perception of value can be created for the prevention of food waste by sharing with customers the information that the food that could not be consumed during the day or left over from the customers is given to these animals or animal shelters. On the other hand, pets are not allowed in many businesses and pet owners have problems. For this reason, mobile applications were created to list the restaurants that accept pets. In this direction, restaurant managers can only allow pets in a certain part of the restaurant, without ignoring those who do not like animals.

Limitations and recommendations. This study was subject to certain limitations. A survey was filled out by people in a city in Turkey with the convenience sampling method due to time and financial limitations. Therefore, the results of the study cannot be generalized. Future studies may find it beneficial to discuss different countries. Another limitation is that the research design was

cross-sectional. Future studies may find it beneficial to obtain the research data longitudinally.

The present study was carried out with a limited number of variables. It discovered that customer tolerance was affected by CC Fit as well as that gender plays a moderating role in this effect. Future studies may make significant contributions to the literature by expanding the current research model. The findings of the correlation analysis of the research showed that age, education and income

were associated with CC Fit and tolerance. Therefore, the moderating role of variables other than gender such as personality traits, age, and income in the relationship between CC Fit and tolerance can be investigated. Variables such as customer loyalty, service quality, satisfaction, and customer-business identification can be included in the research model. The mediator effect of said variables on the relevant relationship may also be examined. ■

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Information about the author

Информация об авторе

Yağmur Kerse

Керсе Ягмур

PhD in Business Administration, Assistant Professor of International Trade and Logistics Dept. **Kafkas University**, Kars, Turkey. E-mail: yagmurtarhan@hotmail.com

PhD (бизнес-администрирование), доцент кафедры международной торговли и логистики. **Университет Кафкаса**, г. Карс, Турция. E-mail: yagmurtarhan@hotmail.com