

Enhancing Service Innovation Performance through Customer Involvement: The Mediating Role of Knowledge Sharing and Organisational Learning in Financial Service Companies in Guangdong

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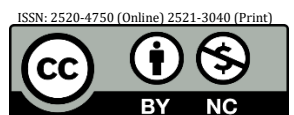
Abstract

This paper focuses on the knowledge-intensive financial service enterprises in Guangdong province as the research object, with the key objective of studying how customer participation can enhance innovation performance in knowledge-intensive service industry, and by integrating social learning theory, knowledge-based view theory, and trust theory. The research reveals the essential characteristics of innovation in knowledge-intensive service industry, designs relevant scales for customer participation in knowledge-intensive service innovation, and explores the impact mechanism and operation mechanism of customer participation on innovation performance in knowledge-intensive financial service industry. This paper proposes a theoretical framework for the impact of customer participation on innovation performance and achieves innovative research results in several aspects.



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1. Introduction

1.1 Background of the Study

In recent years, the service sector has become the dominant sector in many economies, including China's Guangdong Province. In particular, the financial service industry has been growing rapidly and has become a crucial sector in Guangdong's economy. However, the industry is also facing intense competition, and innovation has become a key driver for companies to remain competitive (Wu, 2019). One way in which financial services companies can improve their innovation performance is through customer involvement (Peng & Nunes, 2021). The importance of customer involvement in service innovation has been widely recognized (Fang et al., 2019). Customers will be able to provide valuable feedback and insights in order to better understand their needs and preferences, leading to innovative products and services (Razak et al., 2021). However, whether customers participate effectively in enhancing innovation performance depends on how they share knowledge and integrate it into an organization's knowledge base (Kohlbacher, Herstatt & Levsen, 2020). Knowledge sharing and organizational learning are critical components of innovation processes because they facilitate knowledge acquisition, dissemination and use within an organization (Chen et al. 2019). As a result, it is very important to understand the role of knowledge sharing and organizational learning between customer participation and innovation performance. The purpose of this research is to study the impact of customer participation on innovation performance in Guangdong Province's knowledge-intensive financial services sector. In particular, we examine the mediating role of knowledge sharing and organizational learning in this relationship. By doing so, we hope to contribute to existing literature on service innovation and shed light on how financial services companies could adopt to improve their innovation performance.

1.2 Statement of the Problem

In recent years, the financial service industry in Guangdong Province has undergone significant changes due to the emergence of new technologies and increasing competition. As a result, companies have recognized the importance of innovation in maintaining their competitive advantage and improving their service quality. One way to do this is by involving customers in the innovation process. However, it is still not clear how effective customer engagement is in improving service innovation performance, and the underlying mechanism behind it is poorly understood. The purpose of this research is to examine the relationship between customer participation and service innovation performance in Guangdong Province. Specifically, the research questions are as follows:

- (1) What is the relationship between service remedy and perceived justice?
- (2) Does service failure attribution have a moderating effect on the relationship between service remedy and perceived justice?
- (3) What is the impact of perceived justice on customer satisfaction?
- (4) Does perceived justice play a mediating role in the relationship between service remedy and customer satisfaction?

These questions will help Guangdong Province's financial services companies to improve their innovative practices. Additionally, the study will contribute to the literature on service innovation by examining the mediating role of knowledge sharing and organizational learning in relation to customer participation and service innovation performance. Past studies have demonstrated that cultural differences can affect the way in which companies operate and innovate (Sun, 2022a; Sun, 2022b). Therefore, this research will also take into account the cultural context in Guangdong Province, and how it might affect the relationship between customer participation and service innovation performance. All in all, the results of this research will be helpful to Guangdong Province's financial services industry and will be helpful to the wider literature on service innovation, customer engagement and cultural diversity.

1.3 Significance of the Study

In recent years, many scholars have emphasized the importance of innovation and customer participation in service companies. For instance, Chen and Huang (2019) emphasized that customer involvement is a crucial aspect of service innovation, and it can enhance the success of new service development. Additionally, knowledge sharing and organizational learning have been found to be important mediating variables that facilitate the success of customer involvement in service innovation (Liao, 2020). The purpose of this research is to examine the relationship between Guangdong Province's financial service firms' participation, knowledge sharing, organizational learning and service innovation. The aim of this research is to find out how customer participation affects the performance of service innovation, and how knowledge sharing and organizational learning play an important role in this relationship. The results of this research will be helpful to the existing literature on service innovation, customer participation, and organizational learning, and provide advice to Guangdong Province's financial service enterprises. In addition, the study is important in today's business environment, where many service companies are confronted with fierce competition and rapid market changes, especially after the COVID-19 pandemic. Sun and Zuo (2023) suggest that businesses must navigate the post-COVID market by developing effective strategies to respond to changes in customer behavior and preferences. Therefore, this study is timely and relevant, as it provides insights that can help financial service companies in Guangdong Province to innovate and remain competitive in the current business environment. In conclusion, this study is significant because it contributes to the literature on service innovation, customer involvement, knowledge sharing, and organizational learning, and provides recommendations for financial service companies in Guangdong Province to enhance their service innovation performance. Additionally, the study is timely and relevant, as it provides insights that can help businesses navigate the post-COVID market and remain competitive in the face of changing customer behavior and preferences.

2. Literature Review

2.1 Service Innovation Performance

Service innovation performance can be defined as the ability of a firm to create new services or improve existing ones that satisfy customer needs and provide a competitive advantage (Gallouj & Savona, 2018). It is an essential element of a firm's long-term success, as it allows firms to maintain or increase their market share by offering innovative services that meet the changing needs of customers (Lages & Fernandes, 2021). Service innovation performance is crucial in the financial service industry, where firms face increasing competition and rapid changes in technology and customer needs (Yang, Zhang, & Lu, 2020). Moreover, service innovation performance is a multidimensional construct that includes different aspects such as service quality, customer satisfaction, and customer loyalty (Tehseen, Ramayah, & Rasheed, 2017). It is not only about creating new services but also about enhancing the quality of existing services and providing a better customer experience (Chang & Huang, 2019). Service innovation performance can be measured using various metrics such as customer feedback, financial performance, and market share (Ding & Choi, 2021). In conclusion, service innovation performance is critical for financial service companies' long-term success, and it involves creating new services or improving existing ones to meet customer needs and gain a competitive advantage. It is a multidimensional construct that includes different aspects such as service quality, customer satisfaction, and customer loyalty, and it can be measured using various metrics. Service innovation performance has been widely studied in the literature, with numerous researchers focusing on different aspects of the construction. For instance, in their study on service innovation and business performance, Zhu et al. (2021) found that service innovation performance has a positive effect on business performance in Chinese service

companies. Similarly, Li et al. (2020) investigated the effects of service innovation on firms' market performance in the context of the Chinese telecom industry and found that service innovation has a positive impact on firms' market performance. In a different context, Cho et al. (2019) explored the relationship between service innovation performance and customer satisfaction in the Korean banking sector. The results show that the performance of the service is positively related to the degree of satisfaction of the client, and this can also have a positive effect on the loyalty of the client. Additionally, Kim and Lee (2020) investigated the relationship between service innovation and customer value in the context of the Korean mobile telecommunications industry. What they discovered was that there was a positive impact on the value of the service, which in turn had a positive impact on the loyalty of the clients. Generally speaking, the results of the past research indicate that the performance of the service is the key to improve the performance of the enterprise, the market, the customer's satisfaction and the customer's loyalty. But so far as we know, there is no evidence that KM and IE play an intermediary role in Guangdong Province's FSE. The purpose of this research is to explore the mediation effect of KDD and IE on improving service innovative performance in Guangdong Province.

2.2 Customer Involvement

Customer involvement refers to the participation of clients in the different phases of the service innovation, from the conception to the execution and the assessment (Cui et al., 2021). It is defined as the degree of active participation by clients in innovative services and their contribution to developing new or enhanced services (Liu et al., 2019). Client engagement can be achieved in a variety of ways, including user feedback, collaborative work, and collaborative work (Blazevic & Lievens, 2008). According to Kristensson et al. (2013), client engagement is a critical element in service innovation because it allows firms to obtain valuable information and information from their clients, which allows them to build more responsive services to their requirements and preferences. Research has indicated that there is a positive impact on the performance of the service innovation (Cui et al., 2021; Wang et al., 2020; Zhang et al., 2019). For instance, Wang et al. (2020) found that customer involvement positively influences service innovation performance in the banking industry in China. Moreover, it has been found that customer participation has a positive effect on customer satisfaction and loyalty (Cui et al., 2021; Kristensson et al., 2013). Clients who think their views and advice are listened to and integrated in developing a new service are more likely to develop a positive impression of the firm and its services, and will continue to be faithful to it for a long period (Liu et al., 2019). To sum up, client engagement is an essential element in service innovation because it enables firms to use their clients' knowledge and know-how in order to make them more responsive to their requirements and preferences. It has been shown that the participation of clients positively affects the performance of the service innovation, and also the degree of satisfaction and loyalty of clients. A lot of research has been done to investigate the relation between client participation and service innovation performance. For instance, Li, Li, and Liang (2018) found that customer participation has a positive effect on the performance of service innovation, as it promotes the transfer of knowledge and the sharing of information. Similarly, Liu and Shao (2019) showed that there is a positive correlation between customer participation and service innovation performance, which is mediated by the mutual knowledge sharing. Furthermore, Han and Hyun (2020) have shown that client participation has a positive impact on service innovation performance, as it increases the quality of acquiring and utilizing information. Additionally, Wang, Zhang, and Qiao (2021) found that in the financial sector, there is a positive and notable influence on the performance of service innovation, which is partly due to organizational learning. Furthermore, several studies have highlighted the importance of different types of customer involvement. For example, Huang, Tsai, and Cheng (2021) found

that customer ideation involvement was positively related to service innovation performance, while customer co-creation involvement was positively related to innovation implementation. Likewise, Shao and Feng (2021) have shown that there is positive correlation between the participation of clients in collaborative and feedback, and that there is a positive correlation between client participation and complaint processing. Generally speaking, there is a strong correlation between client participation and service innovation performance. Different kinds of client participation can affect the performance of service innovation in a variety of ways, and the mediation mechanism that is based on the particular circumstances might be different. Therefore, it is important for financial service companies to consider the various dimensions of customer involvement when developing strategies to enhance service innovation performance.

2.3 Organisational Learning

Organisational learning is the process through which organisations acquire, interpret, and utilise knowledge to improve their performance (Zhang & Wang, 2020). It is a continuous process of acquiring knowledge from both internal and external sources, such as employees, customers, competitors, and the environment, and transforming it into actionable insights that can be used to improve business processes, products, and services (March, 1991; Zhang & Wang, 2020). Organisational learning involves a range of activities, including knowledge creation, acquisition, dissemination, and utilisation (Zhang & Wang, 2020). Knowledge creation refers to the generation of new knowledge through individual or collective efforts, while knowledge acquisition involves the process of obtaining knowledge from external or internal sources (Bontis et al., 2002). Dissemination refers to the sharing of knowledge within the organisation, while utilisation refers to the application of knowledge to improve business processes, products, or services (Bontis et al., 2002). According to Chen and Huang (2020), organisational learning is a critical factor in service innovation as it enables companies to develop new capabilities, competencies, and knowledge that can be used to create new or improved services. Organisations that are better able to learn from their experiences and adapt to changing market conditions are more likely to innovate and achieve superior performance (Chen & Huang, 2020; Zhang & Wang, 2020). In summary, organisational learning is a continuous process of acquiring, interpreting, and utilising knowledge to improve organisational performance. It involves activities such as knowledge creation, acquisition, dissemination, and utilisation. Organisational learning is a critical factor in service innovation as it enables companies to develop new capabilities, competencies, and knowledge that can be used to create new or improved services. Previous research has shown that organisational learning is a key factor in enhancing service innovation performance. For example, Wang et al. (2020) found that organisational learning positively influences service innovation performance in the banking industry in China. They argue that financial service companies that are better able to learn from their experiences and adapt to changing market conditions are more likely to innovate and achieve superior performance. Similarly, Liu et al. (2019) found that organisational learning positively affects customer involvement and service innovation performance in the tourism industry in China. It is recommended that organizations that promote knowledge exchange among staff members will be more willing to engage their clients in the process of service innovation, which will result in a higher level of service innovation. Moreover, Zhang et al. (2019) found that organisational learning positively mediates the relationship between customer involvement and service innovation performance in the Chinese hotel industry. In their view, organizational learning is crucial in order to capture and use the know-how acquired through client engagement in order to enhance the efficiency of service innovation. In summary, previous studies have consistently shown that organisational learning is a critical factor in enhancing service innovation performance. Companies that are

better able to learn from their experiences, adapt to changing market conditions, and utilise the knowledge gained from customer involvement are more likely to achieve superior service innovation performance.

2.4 Knowledge Sharing

Knowledge sharing refers to the exchange of knowledge among individuals or groups within an organization (Wang & Noe, 2010). It refers to the voluntary transfer of knowledge from one person to another or from one community to another. Knowledge sharing can take place either in informal settings or in informal settings, or in formal ways, by means of a wiki, a blog, or a social network (Wang & Noe, 2010). According to Alavi and Leidner (2001), there are 3 elements that promote the sharing of knowledge: technique, cultural, and structural. Techniques are those tools and systems that make it possible to share knowledge, like a database, a communication tool, or a social network. A culture is defined as a set of rules, values, and beliefs that affect the exchange of knowledge, including trust, opening and cooperation. Structure is defined as the formal and informal networks in the organization that promote or restrict the sharing of knowledge, for example, reporting structures, group structures, and practical communities (Alavi & Leidner, 2001). Knowledge sharing is essential for the improvement of the performance of an organization and the achievement of its competitiveness (Wang & Noe, 2010). It allows people and communities to acquire and utilize the knowledge they might not have, thereby improving their decision-making, problem-solving and creativity (Wang & Noe, 2010; Alavi & Leidner, 2001). To sum up, Knowledge Sharing refers to a voluntary exchange of knowledge among individuals or groups in an organisation, whether informal or formal, via a technological platform. Technological, cultural, and structural factors make it crucial for an organisation to perform better and gain a competitive edge. A large number of studies have been conducted on the relationship between knowledge sharing and organizational performance. A research has found that knowledge sharing has positive effects on innovation and eventually leads to better organizational performance (Huo, Ma, & Liu, 2019). Likewise, other research has shown that KM promotes innovation and thus improves organization performance (Wei, Xie, and Liu, 2020). Furthermore, some researches have been done to investigate the antecedents of knowledge sharing. For example, Huo et al. (2019) found that knowledge sharing is positively influenced by trust and knowledge sharing culture. Another study found that the use of social media platforms facilitates knowledge sharing (Wang, Zhang, & Wang, 2018). Furthermore, research has also examined the effect of knowledge sharing on particular organizational results. For instance, a study by Wang, Chen, and Wang (2017) found that knowledge sharing positively influences service quality in financial service companies. Another research has shown that KM has a positive impact on client satisfaction and loyalty in the hospitality sector (Zhang, Xie, & Huang, 2020). All in all, the findings indicate that KM is critical to improving organization performance and may be affected by many factors, including trust, culture, and technological platforms. Moreover, the KM has positive effects on the performance of the organization, including innovation, the quality of the service, the satisfaction of the client, and the loyalty of the organization.

2.5 Customer Trust

Customer trust is a belief in a firm's capability to provide the desired goods or services (Ganesan, 1994). Confidence is an essential element of CRM as it affects the desire of clients to establish long term relations with firms (Ganesan, 1994). According to Moorman, Deshpandé, and Zaltman (1993), trust is composed of three dimensions: competence, kindness, and honesty. Capability is a sense of a firm's capability to fulfill its commitments. Kindness is a belief that the firm is in charge of the good of its clients, while honesty is a belief in its adherence to ethics and ethics. It has been shown that trust positively affects the loyalty of the client, the

degree of satisfaction, and the desire to make recommendations (Garbarino & Johnson, 1999; Gounaris, 2005; Kim, Kim, & Park, 2013). Trust also acts as a mediating factor in customer engagement and service innovation performance, since it affects the degree of willingness of clients to share their insights and insights with the firm (Auh, Bell, and McLeod, 2007; Chiu, Fang, and Lin, 2014). Generally speaking, Customer Confidence is a belief in a firm's capability to provide goods and services that match their expectations. It consists of the dimensions of competence, kindness, and integrity. It has been shown that trust can positively influence client's loyalty, satisfaction, and recommendation, and it can be used as a mediator for the relation of client participation and service innovation. A number of studies have examined the role of customer trust in service innovation performance. For example, Huang and Chen (2019) found that customer trust positively influenced service innovation performance in the context of online shopping platforms. Similarly, Lee, Kim, and Hur (2017) found that there is a positive correlation between customer trust and service innovation performance. Furthermore, it has been demonstrated that customer trust plays a moderating role in relation to customer engagement and service innovation performance. For instance, Huang and Chen (2019) found that the positive relationship between customer involvement and service innovation performance was stronger when customers had a high level of trust in the platform. Similarly, Liu, Chen, and Fang (2017) found that in financial services, the relationship between customer participation and service innovation is enhanced by customer trust. All these researches indicate that customer trust plays a key role in the relation between customer participation and service innovation performance. A high degree of customer confidence can increase the positive impact of customer participation on service innovation performance in all sectors, including finance and hospitality.

2.6 Social Learning Theory

Social Learning Theory suggests that learning takes place by observing, simulating and imitating (Bandura, 1977). This approach is used in the context of service innovation, in which the participation of clients provides an opportunity for staff to study with their clients, thereby increasing their capacity to gain new knowledge and skills. A number of research have shown that there is a positive correlation between customer participation and organizational learning. For example, Wang and Chen (2018) found that customer involvement positively influenced organizational learning in the hotel industry. Similarly, Jiang, Zhang, and Mei (2019) found that in the context of online service innovation, customer involvement had a positive effect on organizational learning. On the basis of the above, we suppose that the participation of the client positively affects the organization's learning (H1). Furthermore, it has been shown that the participation of clients positively affects the sharing of knowledge in the field of service innovation. For instance, Wang and Chen (2018) found that there was a positive effect on knowledge sharing in the hotel industry. Likewise, Chen, Wang, and Lien (2020) found that customer participation has a positive impact on knowledge sharing in the context of online communities. On the basis of those observations, the participation of consumers is considered to have a beneficial effect on the exchange of knowledge (H2). Moreover, Social Learning Theory has shown that it is possible to increase organization learning by sharing knowledge (Bandura, 1977). This is in line with previous research results which suggest that organization learning is positively related to the sharing of knowledge. For instance, Wang and Chen (2018) found that organizational learning had a positive effect on knowledge sharing in the hospitality sector. Likewise, Chen, Wang, and Lien (2020) found that organizational learning has a positive effect on knowledge sharing in the environment of online communities. On the basis of the above analysis, we conclude that the influence of organization learning on knowledge sharing is positively (H3). Furthermore, it has been shown that organization learning plays an important role in the relation of client participation and knowledge sharing. For instance, Wang

and Chen (2018) found that organizational learning partially mediated the relationship between customer involvement and knowledge sharing in the hotel industry. Similarly, Jiang, Zhang, and Mei (2019) found that organizational learning mediated the relationship between customer participation and knowledge sharing in the context of on-line service innovation. On the basis of the above results, we conclude that organization learning mediates the relation of client participation and knowledge sharing (H4).

2.7 Knowledge-Based View Theory

The Knowledge-Based View (KBV) stresses that knowledge plays an important role in creating competition and innovation in organizations (Grant, 2019). Based on KBV's theory, an enterprise can obtain a sustained competitive edge through the creation, sharing, and application of a particular, worthwhile, and hard to replicate (Grant, 2019). Knowledge sharing is a critical process in the creation and dissemination of knowledge within organizations (Chowdhury & Fernando, 2019). It helps to create new knowledge, which improves the ability of organizations to innovate and to improve their performance (Zhou & Li, 2018). Therefore, the assumption is that knowledge sharing positively affects the efficiency of the service innovation (H5). Participation by clients in service innovation will also generate new knowledge, as clients will provide fresh insights, requirements and insights that will stimulate new thinking and problem-solving methods (Liu et al., 2021). It is thus presumed that the participation of the client will positively influence the efficiency of the service innovation (H6). Furthermore, KM may act as a mediator of the relation between the participation of clients and the achievement of innovative service by enabling them to integrate their knowledge with those of the organization, thereby contributing to the creation of new service innovations (Chowdhury & Fernando, 2019). Thus, it is considered that knowledge sharing mediates the relation between customer participation and service innovation performance (H7).

2.8 Trust Theory

Trust is an essential aspect of building and maintaining relationships between customers and firms (Gefen, 2018). Trust theory assumes that trust is founded on the belief that certain entities, like companies or individuals, are reliable, reliable, and honest (Morgan & Hunt, 1994). When customers trust a company, they will be more willing to share knowledge and cooperate, which will help develop new service innovations (Vargo & Lusch, 2016). In this paper, we assume that customer trust positively moderates the relation between H8 and H8, while the relationship between CSE and H9 is positive. This indicates that when customers trust a company, they will be more likely to participate in knowledge sharing and organization learning, which will result in better performance of service innovation. It has been demonstrated that trust plays a key role in facilitating knowledge sharing and collaboration in service innovation (Hu et al., 2018). For example, Hu et al. (2018) found that customer trust positively influences knowledge sharing and that knowledge sharing positively influences service innovation performance in the hotel industry. Similarly, Wu and Wu (2018) found that customer trust positively influences knowledge sharing, and that knowledge sharing positively affects the performance of service innovation. To sum up, the trust theory indicates that the trust of the customer can facilitate the sharing of knowledge and the learning of the organization, which can improve the performance of the service innovation. Based on the hypothesis, customer trust has a positive effect on the relationship between the involvement of the client and the organization's learning and knowledge sharing. These hypotheses are supported by previous studies, which show that the trust of customers has a positive effect on the sharing of knowledge and the performance of service innovation.

2.9 Hypothesis

This study proposes several hypotheses based on the reviewed literature.

H1: Customer involvement has a positive impact on organizational learning. Previous studies have shown that customer participation can facilitate organizational learning by providing firms with valuable information on customer needs, preferences, and behaviors (Bolton & Saxena, 2017; Lee et al., 2019). Thus, we assume that the participation of the client positively affects the organization's learning.

H2: Customer involvement has a positive impact on knowledge sharing. Past research has shown that the participation of clients can improve the exchange of knowledge between the staff and the clients by offering them the chance to communicate with their clients and to share their knowledge of their needs and preferences (Bolton & Saxena, 2017; Tsai et al., 2020). Therefore, the hypothesis is that the participation of the client has a positive effect on the knowledge sharing.

H3: Organizational learning has a positive impact on knowledge sharing. Studies have demonstrated that organizational learning contributes to the sharing of knowledge through the promotion and diffusion of knowledge in an organization (Argote, 2013; Lee et al., 2019). Thus, the paper proposes that the organization study may have an active influence on the knowledge sharing.

H4: Organizational learning mediates the relationship between customer involvement and knowledge sharing. On the basis of the literature, this paper suggests that the participation of clients may result in knowledge sharing through the intermediary function of organization learning. Organizational learning can facilitate the integration and application of client knowledge in order to enhance the performance of service innovation (Argote, 2013; Lee et al., 2019). This paper proposes that organization learning may mediate the relation between the participation of clients and the sharing of knowledge.

H5: Knowledge sharing has a positive impact on service innovation performance. Previous studies have shown that knowledge sharing can promote the creation of new knowledge, and this may result in innovative service (Lee et al., 2021; Tsai, 2020). Therefore, the paper proposes that the knowledge sharing can positively influence the performance of the service innovation.

H6: Customer involvement has a positive impact on service innovation performance. Past research has shown that the participation of clients can improve the performance of the service through the provision of valuable client knowledge for the development of new services (Bolton & Saxena, 2017; Lee et al., 2019). Thus, we assume that the participation of the client positively affects the performance of the service innovation.

H7: Knowledge sharing mediates the relationship between customer involvement and service innovation performance. On the basis of the research results, it is suggested that the participation of clients can promote the performance of service innovation through the intermediary function of knowledge sharing. Knowledge sharing can contribute to the creation of new ideas, improvement of the quality of the service, and the development of new services (Li, 2021; Tsai, 2020). Therefore, it is assumed that knowledge sharing mediates the relation of client participation and service innovation.

H8: Customer trust positively moderates the relationship between customer involvement and organizational learning. Trust plays a critical role in building and maintaining relationships between customers and firms (Ganesan, 2019; Keiningham et al., 2019). Thus, it is suggested that client confidence can improve the relation of client participation and organization learning through facilitating the communication of information and knowledge among clients and companies.

H9: Customer trust positively moderates the relationship between customer involvement and knowledge sharing. Research has found that trust can promote knowledge sharing by

decreasing the perceived risk and uncertainty associated with sharing knowledge (Ganesan, 2019; Tsai et al., 2020). Therefore, it is assumed that the confidence of the client may play a positive role in mediating the relation of the participation of the client and the sharing of knowledge.

3. Research Methods

This section discusses the design of the study, including the design of the questionnaire, the choice of the sample, and the data collection and processing. The questionnaire consists of introduction, basic information, and measuring scale. The introduction gives a brief explanation of the aim and meaning of this research, and stresses that there is no correct or incorrect answer. The basic information section includes demographic questions, such as gender, age, education level, and job position. The measurement scale section defines service innovation and includes scales for customer involvement, organizational learning, knowledge sharing, and service innovation performance. The population for this study is employees of knowledge-intensive financial service firms in Guangdong Province who are engaged in customer participation in service innovation. Using Krejcie and Morgan's sampling standards, the study determined that a sample of 382 respondents was required. The survey was distributed online through the Wenjuanxing platform, with a total of 600 surveys sent out. To ensure a high response rate, the author also contacted colleagues working in the financial service industry to help distribute the survey. A total of 548 surveys were returned, and after removing invalid responses, 397 surveys were deemed valid, resulting in an effective response rate of 61.07%.

4. Results and Discussion

The result provides descriptive statistics of the survey respondents' characteristics. It shows the distribution of the survey respondents by gender, age, education level, major, and job position. The table presents the number of respondents and the percentage they represent in the total sample. For gender, the survey includes 180 male respondents, accounting for 45.3% of the total sample, and 217 female respondents, accounting for 54.7% of the total sample. Regarding age, the largest group of respondents are those aged 18-30 years, with 243 respondents, representing 61.2% of the total sample. The second-largest group consists of those aged 31-40 years, with 110 respondents, representing 27.7% of the total sample. The third and fourth groups include those aged 41-50 years and 51 years and above, with 36 and 8 respondents, respectively, representing 9.0% and 2.1% of the total sample. Regarding education level, the majority of the respondents hold a bachelor's degree (276 respondents, 69.6% of the total sample), followed by those with a diploma or below (69 respondents, 17.3% of the total sample), those with a master's degree (47 respondents, 11.8% of the total sample), and those with a Ph.D. (6 respondents, 1.4% of the total sample). Regarding major, the largest group of respondents have a major in economic or management-related fields, with 164 respondents, representing 41.2% of the total sample. The second-largest group consists of those with a major in science, engineering or technology-related fields, with 100 respondents, representing 25.3% of the total sample. The third group includes those with a major in humanities or social sciences, with 66 respondents, representing 16.6% of the total sample. The remaining respondents (67 respondents, 17.0% of the total sample) reported having a major in other fields. Regarding job position, the largest group of respondents work in marketing-related fields, with 143 respondents, representing 36.0% of the total sample. The second-largest group consists of those working in technical fields, with 110 respondents, representing 27.7% of the total sample. The third group includes those working in management-related fields, with 87 respondents, representing 21.8% of the total sample. The remaining respondents (57 respondents, 14.5% of the total sample) work in other fields.

The results indicate that the path coefficient between information provision and organisational learning is 0.188, between information provision and knowledge sharing is 0.273, and between organisational learning and knowledge sharing is 0.305, indicating that organisational learning plays a partial mediating role between information provision and knowledge sharing. Similarly, the path coefficient between cooperative production and organisational learning is 0.167, between cooperative production and knowledge sharing is 0.197, and between organisational learning and knowledge sharing is 0.305, suggesting that organisational learning plays a partial mediating role between cooperative production and knowledge sharing. The test for the mediating effect of organisational learning between interpersonal interaction and knowledge sharing indicates that the path coefficient between interpersonal interaction and organisational learning is 0.526, while the path coefficients between organisational learning and knowledge sharing are 0.305, and the path coefficient between interpersonal interaction and knowledge sharing is not significant. Therefore, interpersonal interaction needs to indirectly influence knowledge sharing through organisational learning, indicating that organisational learning plays a complete mediating role. Overall, the results support the hypotheses that H1a, H2a, and H3 are significant in terms of the effects of information provision on organisational learning, knowledge sharing, and the effect of organisational learning on knowledge sharing. Thus, information provision not only indirectly influences knowledge sharing through organisational learning but also directly promotes knowledge sharing. Similarly, cooperative production not only indirectly influences knowledge sharing through organisational learning but also directly promotes knowledge sharing. Thus, organizational learning can partially mediate the information supply and the sharing of knowledge, which supports the hypothesis H4a and H4b, respectively. However, the hypothesis H2c is not supported as the effect of interpersonal interaction on knowledge sharing is not significant. The results show that the path coefficients of information provision and knowledge sharing, knowledge sharing, customer performance, knowledge sharing and market performance are discussed. The path coefficient is 0.273 for information provision and knowledge sharing, and 0.317 for knowledge sharing and customer performance. The path coefficient of knowledge sharing is 0.336. The path factor is 0.456 for information provision and customer performance, and 0.264 for information provision and market performance. Thus, knowledge sharing partly mediates the relation between information provision and service innovation performance. The path coefficient is 0.197 for cooperative production and knowledge sharing, and 0.189 for cooperative production and customer performance. The path coefficient of cooperative production is 0.211. The path coefficient is 0.317 for knowledge sharing and market performance and 0.336 for knowledge sharing and market performance. Thus, knowledge sharing partly mediates the relation between cooperative production and service innovation. Regarding interpersonal interaction and knowledge sharing, the path coefficient between them is not significant. For knowledge sharing and customer performance, the path coefficient is 0.317, and for knowledge sharing and market performance, it is 0.336. The path coefficient between interpersonal interaction and customer performance is 0.226, and between interpersonal interaction and market performance, it is 0.347. As the path coefficient between interpersonal interaction and knowledge sharing is not significant, knowledge sharing does not mediate the relationship between interpersonal interaction and service innovation performance. Overall, the study's hypotheses H5 and H6 are supported, while H7 is partially supported, with H7c and H7f not being supported. The results indicated that cognitive trust moderated the relation between information provision and organizational learning ($r = 0.32$, $p < 0.001$) while no significant relationship was found between cooperative production and organizational learning (negligible path coefficient). Cognitive trust also moderated interaction with organization learning ($r = 0.28$, $p < 0.01$). In contrast, affective trust moderated the relation between information provision and organization learning ($r = 0.48$, $p < 0.001$),

cooperative production and organization learning ($r = 0.26, p < 0.01$), and interpersonal interaction and organization learning ($r = 0.21, p < 0.05$). In light of these findings, hypothesis H8b suggests that cognitive trust may moderate cooperative production and organizational learning. However, hypothesis H8a is supported, along with hypotheses H8c, H8d, H8e, and H8f. Therefore, the research hypothesis H8 is partially supported. The results showed that the relationship between information provision and knowledge sharing was moderated by cognitive trust ($r = 0.45, p < 0.001$), and cooperation production and knowledge sharing ($r = 0.38, p < 0.01$). Affective trust moderated the relation between information and knowledge sharing ($r = 0.24, p < 0.01$), and cooperation and knowledge sharing ($r = 0.19, p < 0.05$). However, there is no obvious correlation between the interpersonal interaction and the knowledge sharing. Therefore, there is no moderating effect on this aspect. Based on these results, hypotheses H9a, H9b, H9d, and H9e are supported, while H9c and H9f are not supported due to the lack of significant relationship between interpersonal interaction and knowledge sharing. Therefore, the research hypothesis H9 is partially supported. The purpose of this study is to define and analyse the relevant concepts of service industry innovation, knowledge based service industry innovation, customer participation, customer trust and service innovation. In this paper, the author explores the intermediary mechanism of organizational learning in customer participation and knowledge sharing, and finds out the "black box" between KIA and KIA. Then, a structural equation model is built to show the relation of the relationship between the participation of the customer, the learning of the organization, the sharing of knowledge, and the performance of the service. In addition, the research also analyses the influence of different aspects of customer participation on organizational learning, knowledge sharing, and service innovation. Furthermore, the role of customer trust in regulating the relationship between participation and organizational learning is explored, as well as customer participation and knowledge sharing. Finally, the study investigates the contextual factors that affect the effectiveness of knowledge-intensive service industry innovation and suggests that customer involvement can enhance service innovation performance through situational adjustments.

5. Conclusion

This research focuses on how customer participation can improve the innovation performance of knowledge-intensive service industries. It combines theoretical analysis, interviews, qualitative and quantitative methods to explore the nature of innovation in knowledge-intensive service industries. The research explores the role of customer trust in moderating the impact of customer participation on organizational learning and knowledge sharing, thus revealing the mechanism by which customer participation influences innovation. The findings are as follows: Customer participation plays a key role in innovation in knowledge-intensive service industries; Organizational Learning acts as a mediator between Customer Engagement and Knowledge Sharing, which in turn influences Innovation Performance; Customer Participation Positively Affects Innovation Performance; and Knowledge Sharing Significantly Influences Innovation Performance. The results of this research show that customer participation is a key element in knowledge-intensive service industries, and it has a significant impact on service outcomes. Promoting the participation of customers can have a positive impact on the innovation performance of knowledge-intensive service industries. Therefore, the knowledge-intensive service enterprises should treat the customer as its property and create a favourable environment for the participation of the clients. In addition, they should actively encourage their clients to participate in the production and delivery of knowledge-intensive services, to gain customer knowledge, to provide excellent service, and to win a competitive edge.

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