Introduction

The contemporary marketing paradigms are primarily driven by building and sustaining long-lasting relationships with the customers. In recent times, relationship marketing is considered as a source of competitive advantage (Athanasopoulou, 2012). In the services sector, especially in enduring and iterative service exchanges, organizations are under continuous pressure to embrace customer-driven practices that inculcate higher levels of commitment and trust among its customers with the organization and its products, services, people, policy, and practices (Giovanis, Athanasopoulou & Tsoukatos, 2015). This phenomenon of building commitment and trust has gained profound attention in the higher education sector all over the world owing to the ever-increasing need of advanced education (Musselin, 2018). The global higher education market size is estimated to be $71b in 2020 and it is expected to exceed $101.62b by 2025 with an annual growth rate of more than 8 percent. According to Choudaha and Van Rest (2018), the total enrollment of students in higher education...
sector is anticipated to increase more than 332 million by 2030, a 50% increase from 2015 numbers. The report highlights the fact that 75% of the growth is happening in South Asia where enrollment in tertiary education has increased substantially owing to the proverbial 'youth bulge.' Higher education sector in Pakistan has been the epitome of the rising tertiary education demand in the last three decades. The number of universities increased four times since 2003 reaching to almost 280 universities by 2021 enrolling more than 1.6 million students where Higher Education Commission plans to increase this enrollment to 2.2 million by 2023.

In Pakistan, higher education has become a multi-billion dollar industry with lucrative 'returns on investments' and is considered as the best business model in services sector. Nevertheless, experts have criticized this trend have posited that it is a rat-race of increasing student enrollment for the sake of profitability while offering little value to the students (Siddiqui, 2007). There is a growing concern that the existing curriculum, pedagogy, curricular and co-curricular activities, student assessments are lacklustre and substandard which has led to industry-wide discontentment (Hoodbhoy, 2009). Particularly, Arif, Ilyas & Hameed (2017) found that the students in universities are dissatisfied and that they seriously lack commitment and trust towards the universities. Their study also found that commitment and trust are strong antecedents of repurchase intentions and word-of-mouth and also that given the opportunity students would not hesitate to switch to other universities.

The literature reveals several antecedents of trust. For instance in a college context, Ghosh, Whipple & Bryan (2016) found expertise, cooperation, timeliness, congeniality, openness, tactfulness, sincerity, and integrity as explaining a large variance in trust. Interestingly, the authors contend the fact that leniency and compromises on set objectives and standards in teaching and assessments may not be confused with congeniality or cooperation and indeed such practices and policies may damage the very foundation of trust. Dziminska, Fijałkowska and Sułkowski(2018) in their conceptual study, highlighted that it is the ‘quality culture,’ a combination of structural and psychological aspects of the organization that lead to the buildup of trust in higher education. The key aspect of creating a quality culture is empowerment, involvement and meaningful participation of students, faculty and staff in decision making by active leadership. On a broader level, the trust building body of knowledge requires a particular social view of the phenomenon which is unexplored before. This means that beyond the rudimentary attributes of developing trust, HEIs need to shift their focus on more abstract aspects of student engagement, interaction and collaboration in a social milieu.

The existing marketing research shows organizational socialization viewpoints are remarkably under-researched in explaining critical aspects of customers’ cogno-emotive psychology of trust and commitment (Tartaglione et al., 2019). The cultural and social structures and relationships have profound influence on sensory processing which determine the quality of relationships. In this regard, Torres (2014) and Edvardsson, Tronvoll & Gruber (2010) highlighted that operant resources prevail operand resources in creating global judgments of relational commitment and trust in a social reality. Many authors have also highlighted that in services, customer value is interpreted at relational and hedonic levels through experiences of mutual engagement.
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and interactions in dyads, groups and in communities (Jaakkola, Helkkula & Aarikka-Stenroos, 2015). It becomes paramount that the iterative and symbolic interactions in organization are carved to enhance social fusion and immersion into the organizational environment especially in HEIs. Grant Thornton (2016) survey on public sector spending on the HEIs in Pakistan highlights the need for developing positive organizational cultural attitudes for improved organizational integration that results in better academic performance and successful absorption of the students into the industry.

This student organizational integration and fusion has its roots in Tinto’s (1993) work on college students’ improved performance when their perceptions, expectations and values become commensurate with the institution values. However, this social integration is devoid of automaticity and requires directed social reception and organization-wide assimilation of students. Based on organizational socialization perspective (Van Maanen & Schien, 1979), Jablin (1984), and Myers (2010) have shown that organizational assimilation positively influences enduring aspects of commitment, trust and induces citizenship behavior among the incumbents. Myers (2006) highlights the fact that students relationships with instructors and their peers, engagement and involvement, acculturation, role creation and recognition blend them into the organization at a much deeper level. These deep seeded schemas of positive beliefs and values cultivate confidence, commitment towards common goals and culminate in overall appreciation of the relationship. Duque (2014) considers the importance of assimilation in higher education as a gap which needs to be addressed and believes that such research is required not only to broaden the theoretical perspectives on commitment and trust but also offers strategic directions to the HEIs. Ashlock and Atay (2018) and Davis and Myers (2019) suggest that future research on student-university life requires a more holistic perspective in expanding the understanding on identification, satisfaction, trust and commitment from organizational socialization perspective.

In addition, the recent surge in the research on co-creation of value in services literature highlights that continuous mutual engagement and involvement through the platforms of value creation are ought to profoundly influence the subjective evaluations of the recipient towards the organization (Ramaswamy & Ozcan, 2014). However, Oertzen, Odekerken-Schröder, Brax and Mager (2018) categorically highlighted that the impetus or the motivation to co-create value relies outside the realms of co-creation conceptualizations and is conditional to the assimilation with the organizational mores, values and overall culture. Orozco and Arroyo (2017) stresses that successful co-creation endeavors lead to optimistic value of relationship, instills affirmation, admiration, and confidence and evokes the desire to continue to invest emotionally and practically with the organization. Indeed, co-creation of value is likely to act as a platform that mediates the relationship between assimilation and trust, and commitment eventually.

Hypothesis Development

Organizational Assimilation and Co-creation of Value
Based on the organizational socialization theoretical perspective (Van Maanen & Schien, 1979), is an internal change which researchers term as 'metamorphosis' of the individual (Jablin, 2001) 'remaking of the habits' (Bogardus, 1924), manifested through internal cognitive restructuring of beliefs, values and ideas, as a 'social fusion' into the organization. Reprising Granovetter (1985) and Giddens (1984) studies, Tronvol (2017) highlighted that individual actions in such cases are driven by shared values that are mutually cherished and rewarding and the actions depict motivation to continue the relationship across several facets of organizational life. This ingrained willingness depicts the fact that assimilated individuals are the motivated carriers, interpreters and enactors of the organizational values, norms, beliefs and ideals to co-create the value which is self-fulfilling and gratifying (Groonros & Voima, 2013; Hoffman et al., 2019). Oertzen at al. (2018) considers it as an internal drive and ‘energy’ to co-create the value. It is plausible to state that organizational assimilation is a necessary antecedent of the co-creation of value and therefore it is hypothesized that:

H₁: Organizational assimilation positively affects co-creation of value among university students.

Organizational Assimilation and Commitment

Commitment is defined as “an implicit or explicit pledge of relational continuity between exchange partners” (Dwyer et al. 1987, p.19). Moorman et al., (1992) describes commitment as a lasting desire to maintain a cherished relationship. Morgan and Hunt (1994) and Kandampully, (2015) consider commitment as a relationship component that drives the incumbents to believe that the relationship requires determined efforts to achieve a common goal and it is akin to formation of ‘attitude’ and ‘re-purchase intent’ in an organizational setup. Earlier studies of Porter et al. (1974) and O'Reilly & Chatman (1986) highlight that commitment in organizations entail strong beliefs and internalization of organization values espoused through the efforts and actions to work for the organization. Commitment with the organization depicts sense of belonging, appreciation of the relationship and leads to substantive decrease in intentions to leave (Sharma, Young & Wilkinson, 2006). Bansal, Irving & Taylor (2004) consider commitment as an outcome of organizational continued efforts in nurturing the talent through uplifting formal (training and development), informal socialization experiences (interactions, relationships) and unswerving compassion towards the individuals' overall wellbeing. Meyer and Allen (1997) considers this emotional and instrumental nature of commitment as a consequence of successful organizational socialization experiences and Myers and Oetzel (2003) consider it as organizational assimilation. This implication of assessing commitment in a broader and social context in universities is strongly highlighted by Snijders et al. (2018). The above discussion leads to the following hypothesis:

H₂: Organizational assimilation positively affects commitment among university students.
Organizational Assimilation and Trust

Trust is described as “a generalized expectancy held by an individual that the word of another can be relied on” (Rotter’s, 1967, p. 651). Other notable researchers describe trust as “a willingness to rely on an exchange partner in whom one has confidence” (p. 82) (Moorman, Deshpande & Zaltman, 1993). These definitions highlight trust as a hope, faith and assurance on the capability and loyalty of other party. Morgan and Hunt (1994) consider integrity and reliability in explaining trust in relationship context and it is an outcome of several cognitive, sentiment and social antecedents including organizational citizenship behavior. Trust reduces perceived risk and strengthens individual-organization quality of relationship (Hewett & Bearden, 2001). From a ‘social constructionist’ point of view, assimilation is rooted in both the favorable interpersonal cognitive assessments and capability of the organization and the feelings of admiration, camaraderie and gratitude depicting impetus for trust (Lam at al., 2010). Goldman and Myers (2015) highlight that the iterative experiences and exchanges through the assimilation processes gradually develop trust among the incumbents. Therefore, it may be hypothesized that:

H3: Organizational assimilation positively affects trust among university students.

Co-creation of Value and Commitment

Co-creation of value is based on Service-Dominant (S-D) logic paradigm where the underlying premise is that when resources are configured and utilized with the customers’ resources, competencies from inception to the culmination, the resulting value or the ‘value-in-use’ is far superior in offering benefits and solutions to the customer (Vargo & Lusch, 2004). In this regard, the proactive exchanges of operant resources of knowledge and skills entrenched in several platforms of engagement and involvement leads to the optimization of operand resources and also create new resources and innovative solutions (Vargo & Lusch, 2008; McColl-Kennedy et al., 2012). Gronroos and Voima (2013) view the essence of co-creation endeavors as processes accessing the ‘customer-sphere’ for joint value creation and conceptualize co-creation as mental and hedonic assessments of the co-creation experiences and interactions, and therefore consider value creation not phenomenologically but as experientially and contextually perceived. Edvardsson et al. (2011) also stressed on the psycho-social side of the co-creation of value where value-in-use is indeed a ‘value-in-social context’ where the exchanges are symbolic and value-laden. Hoyer et al. (2010) and Tari-Kasnakoglu (2016) highlighted that one of the most important outcomes of successful co-creation endeavors is the increased companionship and commitment towards the relationship. Preikschas, Cabanelas, Rüdiger and Lampón (2017) relate social exchange theory (Blau, 1964; Homans, 1961) to co-creation by specifically highlighting the intangible rewards of dignity, self-esteem and other socio-emotional rewards that strengthens the dedication or commitment to continue the relationship with the organization. In higher education, the relationship of co-creation with commitment is scant and require empirical evidence. Based on the above discussion, it is hypothesized that:

H4: Co-creation of value positively affects commitment among university students.
Co-creation of Value-Trust

Zander and Zander (2005) in relating co-creation with theory of growth of firm (Penrose, 1959) consider co-creation resulting in ‘social capital’ highlighting organization-person relationship as a social cohesion and connectedness which arises reciprocity and trust and that one of the best ways of assessing the outcome of co-creation is measuring trust. Peters, Gassenheimer and Johnston (2009) in reviewing the theoretical aspects of co-creation highlight that organization’s efforts of leadership to organize structures, processes, linkages and relationships that enables customers’ value creation efforts and empowers them in terms of their own knowledge and skills yield deeper bonding and trust. Shallcross & Simpson (2012) study in dyads reveal that the episodes of interaction are ‘trust diagnostic’ testing the integrity and honesty of the other party. Earlier, Molm (2003) posit that the efforts of co-creation in organizations lead to reduced anxiety and uncertainty especially among the neophytes and inculcate the feelings of being in the ‘safe hands.’ Ranjan & Read (2014) in their comprehensive review of co-creation literature find that co-creation results in pleasurable feelings with the organization, the place and the people around, enjoyment in kinship, mentally engaging and stimulating experiences, feelings of empowerment, and appreciating the value-in-use by the customer. Co-creation of value in the end should germinate happiness and a feeling of overall well-being which is the epitome of S-D logic (Mc-Coll Kennedy et al., 2015). Therefore, it is hypothesized that

H5: Co-creation of value has a positive influence on trust among university students.

Trust and Commitment

Trust and commitment in organizations are symbiotic in nature and trust is a natural antecedent of organizational commitment (Morgan & Hunt, 1994). The authors posit that trust is the cornerstone of relationships and it is so valuable that parties are committed to these relationships. In a credence context, building trust that leads to the formation of commitment is an iterative process and crucial to productive and long term relationships (Ostrom & Lacobucii, 1995). The accumulated trust evokes a lasting desire to deliberately sustain a relationship with the organization (Shukla et al., 2016). In higher education, relational commitment from the students is reaped from the continuous dedication to serve the students across all facets of their university life (Lai, 2015; Raza, Najmi & Shah, 2018). In a very recent study by Yousaf, Mishra and Bashir (2020) on trust-commitment relationship in higher education, the authors highlight the need to explore broader factors that influence the influence trust and commitment of students towards the university.

H6: Trust influences commitment among university students.

Mediating Role of Co-creation of Value between Organization Assimilation, Trust and Commitment

Hoffman, Rodriguez, Yang & Ropers-Huilman (2019) in their organizational assimilation study of collegiate students highlight that assimilation spaces instill confidence and trust among them that helps in fulfilling their achievement gap and
diminish subversive tendencies. Likewise, authors have highlighted that apart from several other benefits that organization receive in reciprocity, commitment is one of the most ubiquitous outcome (Atakan, Bagozzi & Yoon, 2014). In relation to the co-creation, Gronroos and Voima (2013) posit that that co-creation of value is a platform that offers individuals to involve in processes and interactions in conjunction with the organization. We posit that co-creation offers assimilated individual or a student an opportunity, an ‘action-oriented’ medium to actively engage in co-creation activities with the faculty, staff and management that offers value in terms of personal, economic and social benefits to them (Gronroos, 2010). Seminal studies have highlighted co-creation as an interface (Vargo, 2008), a networking setup(Leclercq, 2016), a collaborative engagement platform (Edvardson et al., 2010), crafted and operationalized by the value facilitator or the organization to foster co-creation endeavors. Such exchanges of resources through collaborative activities are inspirational which leads to positive evaluations of co-production and value-in-use perceptions of customers as well as accumulates favorable evaluations of confidence, admiration and devotion i.e., trust and commitment (Dey et al., 2016). In preview of the above, it is hypothesized that:

H7: Co-creation of value mediates the relationship between organizational assimilation and trust among university students.

H8: Co-creation of value mediates the relationship between organizational assimilation and commitment among university students.

Based on the above, the theoretical framework is depicted in Figure 1.

Figure 1: Theoretical Framework

Note: OA = Organizational Assimilation; CCV = Co-creation of Value; Commit. = Commitment. Dotted lines show mediating paths.
Material and Methods

There a total of 229 public and private universities in Pakistan enrolling almost 1.86 million students including specialized institutions in medical, engineering, and business management. Undergraduate student population accounts roughly 80% of the population in 2019-20. The population of this study is the undergraduate students studying in the ‘general’ category universities having a total population of 1.56 million across the country. This population is further refined into accessible population of students studying in the twin-cities of Islamabad and Rawalpindi (Bartlett et al., 2001). An estimated of 200,000 students studying in thirty two universities in twin cities which is the population of this study. Sekaran (2003) states that “in multivariate research (including multiple regression analysis), the sample size should be several times (preferably 10 times or more) as large as the number of variables in the study” (p. 296). In structural equation modeling, it is recommended to collect at least five to ten responses against each parameter in the model (Reisinger & Mavondo, 2007). Hair et al. (2010) recommends more than 500 respondents for large models especially when there is mediation. Keeping in view, the items in the model, the sample was estimated to be 500 or more.

Regarding the measurement scales, organizational assimilation is adopted from Sollitto, Johnson and Myers (2013) having seven dimensions, co-creation of value scale is adopted from Ranjan and Read (2014) having five dimensions. Trust in a relationship context is a three-item scale adopted from Cannièr et al., (2008) whereas commitment scale is taken from Bennett and Barkensjo (2005) studies. Data were collected from twenty one universities from graduate and undergraduate students over a span of four months. A total of 550 data were collected primarily through online platform of email and whatsapp. Data were analyzed, sorted and cleaned a total of 516 responses were taken into account for statistical analysis.

Results and Discussion

Respondents Profiles

The sample depicted a total of (244, 47.3%) students from private universities while (272, 52.7%) represented public sector universities. Most of the students were from bachelors program (447, 86.6%) while (69, 13.4%) claimed themselves to be in different masters programs out of which business students accounted for the most part of the sample i.e., (151, 29.3%) followed by computer sciences (150, 29.1%), engineering (141, 27.3%), humanities (14, 2.7%) and others (60, 11.6%). Semester-wise participation indicate fourth semester to be the highest i.e. (120, 23.3%), followed by first semester students (105, 20.3%), fifth semester students (84, 16.30), seventh semester students (67, 13.0%), and remaining from 8th, 6th, 3rd and 2nd semesters (140, 27.13%). Male students accounted for a larger chunk of the sample (305, 59.1%) as compared to the female students (211, 40.90%). Almost all of the students reported themselves to be within the age brackets of 18-25 (486, 94.2%) while very few reported themselves to be in the age bracket of 26-29 (23, 4.5%) and only two students reported themselves to be above 30 years (2%).

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Scales Reliability

The Cronbach alpha values are all well above the threshold value of 0.70 depicting that the items of each construct are closely related or correlated as a group in determining the main construct (Nunnally & Bernstein, 1994). The alpha values for OA are 0.95 (21 items), co-creation of value, 0.91 (22 items), commitment, 0.92 (3 items) and trust, 0.84 (3 items).

Confirmatory Factor Analysis

Measurement Model

The initial measurement model using AMOS indicated standardized factor loadings ranging between 0.470 to 0.946 for all the items and latent variables. Most of the loadings were more than the desirable regression weights of 0.50 and all relationships were significant at 95% confidence interval. The initial model fit statistics were $\chi^2/df$ ratio = 3.024; SRMR = 0.071; GFI = 0.840; NFI = 0.823; IFI = 0.881, TLI=0.86; CFI = 0.890 and RMSEA = 0.058. These fit statistics indicated lack of model fit and therefore in order to improve the model fitness, low loading items (<0.50) were removed, and modification indices were used to covariate items (Hair et al., 2010). A total of 7 items were removed resulting in almost 18% loss of items from the model, less than the threshold of 20% which is acceptable as per Hair et al. (2010) suggestions. The modified model resulted in far improved values: $\chi^2/df$ ratio = 2.674; SRMR = 0.058; GFI = 0.880; NFI = 0.873; IFI = 0.903, TLI=0.884; CFI = 0.902 and RMSEA = 0.046. The model fit indices were in the prescribed benchmarks of model fit statistics as suggested by Hu and Bentler (1998), and Hair et al. (2010). Figure 2 depicts the measurement model.

Figure 2: Measurement Model
Construct Validity

The composite reliability for all the constructs exceeded the minimum value of 0.70 (Fornell & Larcker, 1981) whereas average variance extracted (AVE) for all the constructs remained above than 0.50 indicating acceptable values for establishing convergent validity. Similarly, the square root of AVE of each construct remained well above than each construct’s correlation with other variables in the model establishing discriminant validity (Saunders et al., 2009) as depicted in Table 1.

| Table 1 | Convergent and Discriminant Validity |
|---------|-------------------------------------|
|          | CR       | AVE   | OA   | CCV       | Commit | Trust |
| OA       | 0.879    | 0.594 | 0.770|           |        |       |
| CCV      | 0.945    | 0.774 | 0.706*** | 0.879 |        |       |
| Commit   | 0.930    | 0.799 | 0.623*** | 0.685*** | 0.893 |       |
| Trust    | 0.795    | 0.621 | 0.604*** | 0.699*** | 0.704*** | 0.788 |

Note: *** p < 0.001

Structural Model

Akin to the measurement model, the fit indices of the structural model shows the overall fit statistics as presented in the table below. The $\chi^2/df = 2.610$, SRMR = .060, GFI = 0.881, TLI = 0.901, IFI = .910, CFI = 0.915 and RMSEA = .045 indicating model fitness within the ranges of a good model fit (Table 2)

| Table 2 | CFA Model Fit Indices |
|---------|-----------------------|
| Index   | Cutoff Value          | Structural Model |
|         |                       | Statistic        | Fit Level  |
| $\chi^2/df$ | $\leq 3.0$              | 2.61            | Good       |
| GFI     | $\geq .90$             | 0.881           | Acceptable |
| RMSEA   | $\leq .07$             | 0.045           | Good       |
| SRMR    | $\leq .08$             | 0.060           | Good       |
| CFI     | $\geq .90$             | 0.910           | Good       |
| TLI     | $\geq .90$             | 0.901           | Good       |
| IFI     | $\geq .90$             | 0.910           | Good       |

The structural model parameters were all found positive and significant for all the latent constructs and items (p<0.05).

Hypothesis Testing-Direct Effects

For direct relationships, all the hypothesis were found to be positive and significant. The standardized regression coefficients between OA-CCVis 0.231 (p<0.001) supporting H$_3$; OA-Commit 0.272 (p<0.001) supporting H$_2$, OA-Trust is 0.523 (p<0.001) supporting H$_3$, CCV-Trust is 0.207 (p<0.001) supporting H$_6$, CCV-Commit is 0.430 (p<0.001) supporting H$_8$, and finally commitment and trust is 0.670 (p<0.001) supporting H$_9$. Table 3 summarizes the results.
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Table 3
Hypothesis Testing

| Relationships | Hypotheses | Standardized | S. E. | C. R. | Sig. | Remarks |
|---------------|------------|--------------|-------|-------|------|---------|
| OA→CCV       | $H_1$      | +            | .23   | .138  | 9.866*** | Supported |
| OA→Commit.   | $H_2$      | +            | .27   | .156  | 4.788*** | Supported |
| OA→Trust     | $H_3$      | +            | .52   | .118  | 4.406*** | Supported |
| CCV→Trust    | $H_4$      | +            | .20   | .061  | 3.403*** | Supported |
| CCV→Commit.  | $H_5$      | +            | .43   | .082  | 6.831*** | Supported |
| Commit→Trust | $H_6$      | +            | .67   | .042  | 15.920*** | Supported |

Mediations

Organizational Assimilation-Co-creation of value-Trust

Mediation of co-creation of value between organizational assimilation and trust was carried out using Hayes (2013) Process macro. The results of the total, direct and indirect effects are depicted in the table below.

Table 4
Total, Direct and Indirect Effects

| Effect of X on Y | Effect | SE  | T    | P     | LLCI | ULCI |
|------------------|--------|-----|------|-------|------|------|
| Total            | .8291  | .0566 | 14.640 | .0000 | .7180 | .9403 |
| Direct           | .3072  | .0670 | 4.587 | .0000 | .1758 | .4387 |
| Indirect         | .5219  | .0498 | 10.479| .0000 | .4273 | .6266 |

The total effect of OA on Trust shows $c = 0.8291$ ($p < .01, 95\% CI [.71, .94])$. The estimate of direct effect ($c'$) of OA on Trust while controlling for CCV is $c' = 0.3072$ ($p < .01, 95\% CI [.17, .43]$). The indirect effect of OA on Trust through CCV shows an estimate (axb) of .5219 ($p < .01, 95\% CI [.42, .62]$). Since, the direct and indirect effects are both significant at 95\% confidence therefore it can be concluded that CCV partially mediates the relationship between OA and Trust (Hayes, 2013; Rucker et al, 2011). $H_7$ is partially supported.

Organizational Assimilation-Co-creation of value-Commitment

The mediation results of co-creation of value between organizational assimilation and commitment are depicted in the following Table 5.

Table 5
Total, Direct and Indirect Effects

| Effect of X on Y | Effect | SE  | T    | P     | LLCI | ULCI |
|------------------|--------|-----|------|-------|------|------|
| Total            | .7347  | .0547 | 13.429 | .0000 | .6273 | .8420 |
| Direct           | .1735  | .0632 | 2.745 | .0062 | .0495 | .2975 |
The total effect of OA on commitment shows $c = 0.7347$ ($p < .01, 95\% \text{ CI } [0.62, 0.84]$). The estimate of direct effect ($c'$) of OA on commitment while controlling for CCV is $c' = 0.1735$ ($p < .05, 95\% \text{ CI } [0.04, 0.29]$). The indirect effect of OA on commitment through CCV shows an estimate ($ab$) of $0.5612$ ($p < .01, 95\% \text{ CI } [0.46, 0.68]$). The direct and indirect effects are both significant at 95% confidence therefore it can be concluded that CCV partially mediates the relationship between OA and commitment (Hayes, 2013; Rucker et al, 2011). $H_7$ is partially supported.

**Discussion**

This is the first research that amalgamates trans-disciplinary perspectives from organizational socialization and particular areas of consumer cognitive psychology. The foremost insight is that organizational assimilation is a powerful antecedent of co-creation of value. It becomes apparent that when students are successfully ‘morphed’ into the fabric of organization through familiarization with the faculty, staff and other students, involvement and engagement in different academic and non-academic affairs, understand and buy the overall mission and vision of the university i.e., acculturated, feel recognized, are able to understand the roles and attain job competency (Sollitto, Johnson & Myers, 2013), then they are able to effectively co-create the value with the university (Oertzen et al., 2018). Likewise, organizational assimilation induces positive attitudinal disposition of confidence, reliability, and sense of belongingness i.e. trust and continued desire to devote efforts towards common goals. This indicates that students feel confident and happy that there is worthwhile exchange of value and have faith in the university which is believed to be working honestly to improve their professional and personal wellbeing (Bansal, Irving & Taylor, 2004). Similarly, co-creation of value is found to significantly affect trust and commitment. This finding entail that co-creating the value through knowledge sharing and co-production, access to operant and operand resources, personalized and synchronous interactions, improvised and value-laden exchanges and relationships lead to increased trust and commitment (Hennig-Thurau & Klee; 1997; Oertzen et al., 2018). The mediating role of co-creation of value between organizational assimilation and trust, and commitment is partially supported indicating that, to an extent, co-creation acts as a viable medium to that leads the assimilation to the formation of enduring judgments of trust and commitment with the organization.

**Conclusions**

In its nature, organizational assimilation has long been considered as a sublime, uplifting and purposive social reception (Woolston, 1945). Assimilation offers welcoming environment, congenial relationships, enriching experiences and creates a cogno-emotive attraction towards the host organization (Simons, 1901) leading to organizational citizenship and custodian of shared values (Bogardus, 1924). This social amalgamation offers multiple channels and inclusionary pathways offering opportunities for personal growth and professional acumen (Van Maanen & Schein,
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1979). Tinto (1988) study on students in schools highlight that assimilation is expected in creating feelings of belongingness, solidarity, and a desire to participate with a poise and vigor which reflects trust and commitment. Importantly, organizational assimilation is found as a significant broad-based social antecedent of co-creation of value (Oertzen et al., 2018). This unveils the fact that individuals or students’ desire to partake in co-creation activities is exogenous and therefore there co-creation tendencies are contingent upon the manifestation of organizational assimilation. For meaningful co-creation it is essential that students core belief system through social ‘fusion and interpenetration’ are in line with the everyday dealings and greater mission and vision of the university (Tronvoll, 2017). This role of co-creation as a ‘bridge’ between organizational assimilation and the formation of trust, and commitment is partially supported. Notwithstanding the part of other factors that may mediate these relationships, the results indicate the co-creation in universities offers an opportunity to organize their assimilation predispositions in involving and engaging students into joint creation of universities’ offerings thereby strengthening their trust and commitment towards the university (Dollinger, Lodge, Hamish & Coates, 2018). The notion of appreciating organizational assimilation in organizations in general and in universities in particular is absent. From learning and advancement perspective, assimilation is a powerful paradigm that enables the management to progressively engage individuals deep down their unconscious levels that ultimately enlighten, empower and endow them with knowledge and skills which are intimately rewarding. Indeed organizational assimilation is a strategic differential advantage for the management of universities amidst cut-throat competition to meet and exceed students’ expectations, desires and aspirations which culminate into deeper trust and commitment.

Limitations and Future Research Recommendations

For several authors, assimilation is a staged-process (Alba, 1976; Jablin, 1982) and therefore entails that assimilation studies in future should attain longitudinal data to comparatively assess how assimilation varies with students’ duration in the universities. This study is based on data from a limited number of universities from a particular city and therefore for more generalizability, data from other geographical areas which may include universities from other countries should be considered. Future research should also consider linking organization assimilation with other areas of services marketing such as service quality perceptions, relationship marketing, integrated marketing communications, brand image, brand equity and other aspects for a more diverse and multidisciplinary perspective in achieving customer satisfaction, retention and advocacy. Similarly, co-creation in higher education is still at a philosophical stage despite its profound relevance and advantages and requires exploratory studies in unveiling the ways and means through which co-creation endeavors can be carried out at the ground level.
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