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## Factors Affecting Customer Value Co-Creation Behavior: A Case of Tourism Industry

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**Abstract** *The main purpose of this study is to find the factors affecting value co-creation behavior. This study also aimed to find the mediating role of customer co-creation attitude on the relationship between factors and value co-creation behavior. The target population selected for this study was the northern areas of Pakistan. The sample size of this study was (n=480) respondents. The data were collected at three different time's intervals, i.e. at the time, 1, independent variables data were collected at time 2 mediating variable was collected, and at time 3 dependent variable data was collected. This study results revealed that all factors have a positive and significant effect on customer value co-creation behavior. The results revealed that customer co-creation attitude has a positive and significant mediating role between factors and customer value co-creation behavior. The results of this study will open a new avenue in the tourism sector and as well for scholars and practitioners.*

**Key Words:** Factors, CVCCB and VCA

### Introduction

Nowadays, due to advancement in information technology, the majority of contemporary customers are more aware, with clear hopes, of their desires and desire with a well indulgent of the organization's value chain (Chathoth et al., 2016). Hence, they are ready to play a strong part in creating their experience with the company as reinforced by logic rationale (Vargo & Lusch, 2004), emphasizing the customers' role as value co-creators. Co-creation refers to the "joint creation of value by the company and the customer, allowing the customer to co-construct the service experience to suit their context" (Prahalad & Ramaswamy, 2004b, P.371). For the co-creation understanding, the customer has a significant role, and it has unique meaning got from experience, which defines each customer value (Prahalad & Ramaswamy, 2013). In the services sector, different studies found customer co-creation a useful strategy for the better development and delivery of the product (Chan et al., 2010). A company can get a maximum level of customer value through co-creation, and it further improves customer and employee's satisfaction and performance (Yi et al., 2011). Co-creation permits the company to distinguish its product and services from its competitor with clear differentiation (Chathoth et al., 2013). Some of the scholars warn the company that adoption of co-creation may result in uncertainty which effect's role conflict and employee job stress (Chathoth et al., 2013). However, there are some obstacles in the company which maximize the chances of failing to cope with the knowledge of the customer and the absence of origination (Hsieh & Yen, 2005).

In the area of hospitality management, scholars are struggling to recognize the notion of co-creation in the domain of tourism management, but still, many questions related to hospitality management are unanswered due to the lack of empirical evidence (Shawet al., 2011). To understand and practically apply, the notion of co-creation is important and significant in the area of tourism management (Chathoth et al., 2013) because successful business needs to give a unique experience to the customers (Chathoth et al., 2016).

Motivation is considered one of the main predictors to perform any task (Barczak et al., 1997). It is a consumer choice to motivate toward co-creating and being pampered. Thus, there must be a mechanism through which consumer can be motivated to choose their best service individually (Meuter et al., 2005). Past studies also indicate that self-efficacy (S.E) is associated with different

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factors of co-creation ([Bandura, 1997](#); [Forgas, Bower & Moylan, 1990](#)). [Bandura \(1997, p.109\)](#) defined "Self-efficacy involves individuals' beliefs about their own ability to successfully engage in a task to obtain the desired outcome". A person with high S.E will try best and work harder to involve in multiple tasks with positive emotions ([Bandura, 1997](#)). Customers' sense of community (SC) and co-creation is also closely associated with a company's strategy to develop an innovative product, and it can be used as a catalyst ([Rowley et al., 2007](#)).

[Ahn et al. \(2019\)](#) identified the role of co-creation attitude in forming an encouraging behavior and further gave research call that some other factors may be identified, which enhances the co-creation behavior of a customer. [Xiao, Ma and Li \(2019\)](#) establish that value co-creation assertiveness, idiosyncratic model, and superficial interactive control can accurately affect the customers' co-creation behavior. Their study further suggested that some other factors may also subsidize motivating the value co-creation behavior of the customer. [Burnasheva, Suh and Villalobos-Moron \(2019\)](#) proposed a link between the sense of community and customer co-creation behavior through other mechanisms such as the attitude of the customer, which may increase customer value co-creation behavior. [Zadeh, Zolfagharian, and Hofacker \(2019\)](#) called for further research to study variables like customer role readiness as a mediator. Another recent study by Lee, Pan Hsu, and [Lee \(2019\)](#) called for research that value co-creation attitude (VCA) might be occurred due to some factors like motivation and customer self-efficacy. As per my knowledge before this, no study has been accompanied in Pakistan to investigate the underlying mechanism which creates CVCCB in the tourism sector.

The study aims to find factors advancing customers co-creation through client co-creation behavior with the Social Exchange Theory to legitimize the connections. Social Exchange Theory, "a sociological and psychological theory", studies the social behavior of two parties while interacting based on the cost and benefit analysis to conclude risks and benefits. An individual will be more into a relationship, considering it beneficial. According to Social Exchange Theory, once a customer has been engaged in the process of co-creation, he/she feels obliged to provide accurate feedback and help the company in every possible way.

## Literature Review

### Factors towards Customer Value Co-Creation Behavior

[Keller \(2003\)](#) defines Sense of Community (SOC) as an association a client feeling about other buyers of a similar brand. [McMillan and Chavis \(1986\)](#) have proposed four segments of SOC, for example, association, effect, incorporation and wants' satisfaction and mutual emotional association. Certain co-creation drivers may start from their characteristic worth ([Bandura, 1986](#)). Clients' correspondence experience would itself have the alternative to be a wellspring of important worth and may diagram the establishment for their proceeded with enthusiasm for respect co-creation. [Hoyer et al. \(2010\)](#) study results revealed that there is a psychological reason for the consumer to contribute to co-creation development, comprising a sense of community and motivation to enjoy adding in terms of creativity.

S.E is an individual's perception of his / her capabilities to perform a certain task. Considering that they are not capable of co-design/co-create, the customer may avoid participating in the co-creation process. Accordingly, the high the self-efficacy, the higher will be the involvement of customers in the co-creation process ([Jaakkola and Alexander, 2014](#)). Co-creation also depends if customers have accurate enough information, ability and readiness to participate as well as time availability ([Chathoth et al. 2013](#)). The advancement of organization predominant rationale vitally embraced the worth co-creation marvel and stated that firm offer just incentive while "the client is constantly a co-creator of significant worth" ([Grönroos \(2008\)](#)). The comprehension of the job of the client is later reprimanded by Vargo and [Lusch \(2008\)](#). The accepts that client is consistently esteem maker (not generally co-creator). For co-creation, he needs to welcome the firm to come into the joint circle and include in exchange through association. On the off chance, there is no association, co-creation is beyond the realm of imagination. For esteem co-creation, the client self-viability is significant, and it redirect the client psyche to show co-creation conduct.

Co-creation is considered as a significant indication of client commitment practices (CCP), characterized as 'clients' conduct appearances toward a brand or firm, past buy, coming about because of persuasive drivers' ([Argyriou and Melewar, 2011](#)). [Barczak et al. \(1997\)](#) found motivation an important factor to performance whereas, [Meuter et al. \(2005\)](#) concluded that customer might get confused about co-creation and being spoiled, so they need to assist and appropriately convinced to be engaged in the process. Toure-Tillery and Fishbach (2014) found that it is difficult to record or observe motivation directly and unmistakably between result-centred and process-centered

measures. So, from the above discussion on the relationship of factors affecting co-creation behavior we have developed the following hypotheses:

- H1:** Sense of community positively affects customer value co-creation behavior
- H2:** Self-efficacy has a positive effect on customer value co-creation behavior
- H3:** Motivation to co-create positively affects customer value co-creation behavior

### Mediating Role of Co-Creation Attitude

Frames of mind assume a significant job in the psychological arrangement of people and are perhaps the greatest indicator of clear conduct "[\(Regan and Fazio, 1977\)](#). Two significant speculations exist on the frame of mind arrangement, the practical hypothesis of mentality and the valuable hypothesis of disposition (Van Doorn et al., 2010). According to expert opinion, when there is a sense of community, it will differentiate between the negative and positive thing and will actively involve in co-creating attitude, which further leads to co-creative behavior [\(Argyriou and Melewar, 2011\)](#). Moreover, scholars agree that consumer with a good sense of community is actively involved in co-creating process [\(Reed et al., 2002\)](#). A positive role of consumer mentality towards co-creation is found based on their self-efficacy. A client with maximum self-efficacy will be more involved in developing the co-creating process and behavior. On the other hand customer with low self-efficacy has less diversion toward co-creating attitude (Gronroos and Gummerus, 2014). Some of the scholar findings show that when there is no motivation in clients, and as well in customer, there will be no co-creating attitude, and when there is no co-creating attitude, there will be no co-creating behavior. So, for creating a co-creating attitude, the motivating factor in a customer is important for the development of co-creating behavior (Gronroos and Voima, 2013). So from the above discussion, it is concluded that these three factors positively contribute towards co-creating attitude and co-creating behavior. These three factors may produce a co-creating attitude that leads to value co-creating behavior. From the above discussion, the following hypotheses are developed:

- H4:** Value co-creation attitude mediates the association sense between community and customer value co-creation behavior
- H5:** Value co-creation attitude mediates the association between self-efficacy and customer value co-creation behavior
- H6:** Value co-creation attitude mediates the association between motivation and customer value co-creation behavior

### Propose Model



### Methodology

#### Sample and Procedure

The target population was tourists visiting the northern areas of Pakistan. According to the Pakistan Tourism Development Corporation of Pakistan (2017), around 2 million tourists visited the northern areas, and the majority of them were local tourists. Pakistan, according to Government agencies and the Prime Minister of Pakistan, has a great potential to attract a great number of tourists. World's best US-based luxury travel magazine, Condé Nast Traveler, has put Pakistan number one holiday destinations for 2020 (Daily Times Dec. 2019). Targeted tourists visiting Thailand were 40 million alone in 2018 (Yi et al., 2011), whereas, no doubt, Pakistan has better potential than many similar surrounding countries. Considering 2 million only is the fraction of we are dealing with as compared to world tourists' population. The study in this regard is the need of the day.

Purposive Sampling Technique was used, and data were collected from only those tourists who visited the northern areas during the last 3 months from the date of data collection. In this regard,

the help of a tour operator was obtained to get the email or contact details of those who visited the northern areas. Most of the scholars suggested that 300 sample size for survey research in a complex model is considered good (Kelloway, 1998). To minimize common method bias, we collected data in three different time lags from the same respondents (Podsakof et al., 2004). At time-1, we collected data of independent variables, i.e., SOC, S.E and motivation. After 15 days later, time-2 data was collected from the same respondents of mediating variable, i.e., VCA, and finally, after 15 days, we again collected data of the dependent variable, i.e. CVCCB, at time-3.

Out of 1000 questionnaires, a total of 730 questionnaires received at time-1 with a response rate of 73%. After 15 days later at out of 730 questionnaires at time-2, a total of 590 questionnaires were received with a response rate of 59%, and at time-3 out of 590 questionnaires, a total of 480 questionnaires were received with a response rate of 48%. The final sample size selected for this study was 480 respondents.

### Measures and Analysis Techniques

Sense of community was measured through eight items scale developed by Peterson, Speer and McMillan (2008). Example of items are "I can get what I need in this neighborhood" and "I have a say about what goes on in my neighborhood". Three items scale developed by Wang and Netemeyer (2002) was used to measure self-efficacy. Example of items are "I think I am very capable of performing tasks (i.e., sharing information about your needs, interacting with a server) in this co-creation experience", and "Overall, I am confident in my ability to participate in this co-creation experience". The motivation was measured through 9 items scale developed by Davis et al. (1992). Example of items are "I find it helpful for improving the quality of my dining experience", and "My participation enhances the quality of my dining experience". Value co-creation attitude was measured through three items scale developed by Shamim, Ghazali and Albinsen (2017). Example of items are "I have the intention to discuss this co-creation experience with the server and/or chef", "I intend to actively participate in this co-creation experience", whereas customer value co-creation behavior was measured through a 12-items scale developed by Yi and Gong (2013). Example of items are "I have asked others for information on what this hypermarket offers", and "I have paid attention to how others behave to use this hypermarket service well".

Data were analyzed through SPSS 20 version and AMOS for factor analysis and for a finding of the direct and indirect relationship of the study variables. The proposed model was tested through a two-step strategy endorsed by Anderson and Gerbing (1988). The purpose of this strategy was to analyze the measurement model that fits as per indices then after the full measurement model, path analysis and mediation analysis was tested.

### Descriptive Statistics

In this study, a total of 290 participants were male comprising 60% of the total sample size while 190 participants were female which is 40% of the total sample size. 40% participants were from Punjab, whereas 25% belonged to KP, 20% belonged to Sind, 10% belong to local areas, and remaining 05% participants were foreigner.

### Correlations Standard Deviation and Reliability

Table 1

	Mean	SD	AVE	1	2	3	4	5
1. SC	4.01	0.539	0.601	0.72				
2. S. E	3.04	0.473	0.573	.303**	-0.805	0.79		
3. M	3.20	1.049	0.791	.501**	.304**	0.401	0.87	
4. VCA	4.10	1.109	0.669	.404**	.301**	.305*	0.391	0.77
5. CVCCB	4.01	1.132	0.698	.301**	.352**	.245*	.290**	0.32
						*		0.8
							9	1

SC= Sense of Community, S. E= Self-Efficacy, M= Motivation, VCA= "Value Co-creation Attitude", CVCCB= "Customer value co-creation behavior" AVE (Average variance Extract)

\*\*Correlation is significant at the 0.001 level (2-tailed)".

N= 480,

The correlation analysis indicates that the variables included are significantly and positively correlated with one another. Also, it shows that alpha reliability values, in parenthesis, of all variables are above 0.70. The average variance extract (AVE) shows the discriminant validity of the variables. All variables have above .50 deskinment validity value.

## Model Fit Indices for CFAs

Table 2

Model Test	$\chi^2$	Df	$\chi^2/DF$	CFI	NFI	TLI	GFI	AGFI	RMR	RMSEA
3 Factor (SC,S,E,M)	221.201	204	1.08	.95	.90	.91	.92	.89	.06	.051
1 Factor (SC,S,E,M)	1274.98	211	6.042	.501	.621	.504	.599	.498	.302	.203
4 Factor (SC,S,E,M,VCA)	191.72	102	1.879	.93	.95	.93	.94	.89	.058	.066
1 Factor (SC,S,E,M,VCA)	889.20	101	8.803	.563	.602	.589	.590	.499	.211	.199
5Factor (SC,S,E,M,VCA,CVCCB)	493.50	254	1.942	.930	.889	.904	.899	.879	.065	.069
1Factor (SC,S,E,M,VCA,CVCCB)	1855.84	300	6.186	.573	.503	.399	.589	.559	.304	.169

The above table shows Harman's single factor test. Most of the scholars suggested that it is good for examining common method variance (Podsakoff et al., 2004). In this test, all items of the variables are loaded on single factor in order to check model fit and then it was compared with 3 factors, 4 factors and 5 factors depend on the total number of variables included in the study. This test was run for time 1 variables which are sense of community, S.E and motivation, and then time 1 and time 2 variables which are a sense of community, self-efficacy, motivation and VCA, and at the end, it was run for all variables, i.e., T-1, T-2 and T-3. The results of Harman's test shows that 3 factors, 4 factors and 5 factors have better model fit as compared to their single factor. The good fit indices are bold in the table.

### Direct Path Analysis Effect

The direct model shows that driving factors influence on CVCCB has good model fit i.e. chi square,  $\chi^2 = 589.391$ ; DF= 399; chi square/Df ratio = 1.47; CFI =.98; NFI=.90; TLI=.95; GFI=.90; AGFI=.93; RMR= .06 and RMSEA = .058.

Furthermore, the regression coefficient model shows that direct path from driving factors, i.e. a sense of community, have a positive and significant effect on customer value co-creation behavior ( $\beta = .49$ ,  $P < 0.001$ ), Self-efficacy ( $\beta = .39$ ,  $P < 0.001$ ) and motivation also has a positive effect on CVCCB ( $\beta = .40$ ,  $P < 0.001$ ). The results supported H1, H2 and H.

The model fit shows that driving factors i.e. sense of community, self-efficacy and motivation on value co-creation attitude have also good model fit i.e. chi square,  $\chi^2 = 401.20$ ; DF= 260; chi square/Df ratio = 1.543; CFI =.94; NFI=.90; TLI=.91; GFI=.94; AGFI=.92; RMR= .06 and RMSEA = .08.

Furthermore, the result of structural equation modeling demonstrates the direct effect of driving factors on value co-creation attitude. The results revealed that driving factors; sense of community ( $\beta = .39$ ,  $P < 0.003$ ), self-efficacy ( $\beta = .42$ ,  $P < 0.000$ ) and motivation ( $\beta = .50$ ,  $P < 0.000$ ) have positive effect on value c-creation attitude.

### The Direct Effect of the Mediator on the Dependent Variable

The model fit shows that direct effect of mediator on dependent variable have good model fit i.e. chi square,  $\chi^2 = 441.31$ ; DF= 302; chi square/Df ratio =1.461; CFI =.96; NFI=.92; TLI=.93; GFI=.96; AGFI=.95; RMR=.04 and RMSEA =.07.

Furthermore, the result of structural equation modeling shows the direct effect of mediator on dependent variable. The results revealed that mediating variable have positive and significant effect on dependent variable ( $\beta = .38$ ,  $P < 0.001$ ).

### The Indirect Effect of Driving Factors on Customer Value Co-Creation Attitude

The indirect effect of the driving factor shows that 49% change occurred in the value of customer value co-creation behavior is caused due to sense of community, 39% self-efficacy and 40% is caused due to motivation. In the same way, a sense of community leads to a 39% change in customer value co-creation attitude, 42% self-efficacy, and 50% change occurred due to motivation. Whereas value co-creation attitude is responsible for 38% of the change in customer value co-creation behavior. Thus, results support H4, H5 and H6.

Table 3

Variable's relationship	Hypotheses	$\beta$	Results
SOC $\rightarrow$ CVCB	H1	0.49**	Supported
SE $\rightarrow$ CVCB	H2	0.39**	Supported
M $\rightarrow$ CVCB	H3	0.40**	Supported

Table 4

Mediation Analysis	T. E	D.E	I.E	Results
SOC $\rightarrow$ VCCA $\rightarrow$ CVCB	0.49	0.394	0.096	Supported
SE $\rightarrow$ VCCA $\rightarrow$ CVCB	0.39	0.298	0.092	Supported
M $\rightarrow$ VCCA $\rightarrow$ CVCB	0.40	0.391	0.01	Supported

Hypothesis 4 indicate that value co-creation attitudes mediate between sense of community and CVCCB. The results revealed that direct path overweight's the indirect path ( $0.401 > 0.394$ ), the results concluded that VCCA mediate the relationship between SOC and CVCB. The results of hypothesis 5 also indicate that direct path overweight's the indirect path ( $0.390 > 0.298$ ), it shows that VCCA mediate the relationship between SE and CVCB. Hypothesis 6 results show that direct path overweight's an indirect path ( $0.401 > 0.391$ ), the results revealed that VCCA mediates the relationship between M and CVCB.

## Discussion

The tourism sector is one of the main sectors of any country, which develops the state economy and contributes in a positive direction. Driving factors such as a sense of community, self-efficacy and motivation, VCA, and CVCCB are interesting topics for researchers. The present research analyzed the direct effect of driving factors such as a sense of community, self-efficacy and motivation on CVCCB. This study also analyzed the mediating role of VCA attitude. The result of this study shows that driving factors have a significant effect on CVCCB. It is also proved that VCA positively mediates the association between driving factors and CVCCB. These results are aligned with the previous study that driving factors increase CVCCB (Im & Qu, 2017; [Lee et al., 2019](#); [Ahn et al., 2019](#)). The results of current research validate social exchange theory which state that the social behavior of two parties while interacting based on the cost and benefit analysis to conclude risks and benefits ([Emerson, 1976](#)).

## Conclusion

This study finds the direct effect of driving factors on CVCCB. This research also investigates the mediating role of VCA between driving factors and CVCCB. This study is the first one in the Pakistani context to find the driving forces behind the CVCCB in the tourism industry. The findings of our study indicated that factors such as a sense of customer, self-efficacy and motivation have a positive association with CVCCB. This education also found that VCA also has a positive association with customer value co-creation behavior. Furthermore, this research also originates that VCA positively mediates the association between driving factors and CVCCB.

## Limitations and Future Directions

This research has several limitations as with other studies. Firstly, the data collected for this study was self-reported, which may cause common method bias. To reduce common method bias, Herman's test was run, and data were collected at three different time interval to remove common method bias. Second, the data was collected only from the northern side of Pakistan. Third, only 5% of participants were from different countries. Future researchers can conduct a longitudinal study to reduce common method bias. Personality traits are one of the most important behavior of tourists, which can change their mind towards different tourism spot in Pakistan. The internal environment and economic conditions of Pakistan can lead to co-creation behavior and a co-creative attitude. There are so many unexplored areas in Pakistan which must be explored and identify key research area to be noticed. Some other moderators and mediator can be tested to better explain the mechanism between driving factors and CVCCB. Furthermore, data can be collected only from foreigner tourist as compared to local tourist.



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