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Value co-creation and customer loyalty[☆]Francisco-José Cossío-Silva^{a,1}, María-Ángeles Revilla-Camacho^{a,*},
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ABSTRACT

This research examines value co-creation and its effect on loyalty toward the organization from both the attitudinal and behavioral viewpoint. To do so, this research uses the customer's perspective. The empirical study uses structural equation modeling (AMOS) as a method, with a sample of 547 users of personal care services firms. The results show the existence of a significant relationship between value co-creation and attitudinal loyalty. The latter also significantly affects behavioral loyalty. The main contributions stem from a better knowledge of the antecedents of loyalty by incorporating a variable not previously studied: value co-creation. This study also offers a contribution to the research field of value co-creation because, in spite of a growing interest in the topic, little knowledge exists on the effects or consequences of this construct.

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1. Introduction

Customer loyalty is one of the best intangible assets that an organization can have. Both in its attitudinal and behavioral dimensions, loyalty has a huge potential of differentiation and is a source of competitive advantage. Therefore, to explain the factors on which this loyalty depends has a definite interest for both business practices and the development of a body of knowledge in the marketing area. In this sense, numerous investigations focus on finding out the antecedents of loyalty, among which studies commonly list satisfaction, perceived value, and services quality. This work lies within the framework of this research line and proposes a new antecedent of loyalty: value co-creation between the customer and the firm.

This subject of study has a growing importance in the literature. A quick search in the ABI database referring to the publications in scientific journals over the last three years of documents that use the term "value co-creation" generates 264 results. Studies since Prahalad and Ramaswamy (2000) and Vargo and Lusch (2004) evidence a change

in the marketing philosophy implying the customer's active participation in value creation. Firms adopt the role of value creation facilitators and customers feel a motivation and willingness to involve themselves in the service (Payne, Storbacka, & Frow, 2008). Some empirical studies identify the benefits of customer participation for the firm in terms of increasing customers' satisfaction (Sharma & Patterson, 1999; Vega-Vázquez, Revilla-Camacho, & Cossío-Silva, 2013) and their level of trust (Revilla-Camacho, Cossío-Silva, & Vega-Vázquez, 2014) and loyalty in the B&B area (Yang, Chen, & Chien, 2014). The aim of this work is to analyze the relation between value co-creation and customer loyalty in the framework of services firms.

From a managerial viewpoint, the relevance of this study lies in the influence of loyalty on achieving success in the organization. The costs of dealing with a loyal customer are significantly inferior to the costs of attracting and serving a new customer (Ndubisi, 2006). Loyal customers are also more willing to pay more for products or services and recommend the service to other potential customers (Gee, Coates, & Nicholson, 2008). On the other hand, loyal customers generate more profits as the length of their relationship increases (Reichheld, 1993). All of these aspects promote the achieving of a real competitive advantage (Bharadwaj, Varadarajan, & Fahy, 1993).

To conclude, in services, the link between the supplier and the customer and the possibility of customer interaction favors customer participation through value co-creation. This participation enables the discovery of opportunities to establish relationships that contribute to encouraging loyalty and decrease the probability of customers ending their relationship with the firm (Revilla-Camacho, Vega-Vázquez, & Cossío-Silva, 2015). Under this perspective, value co-creation must contribute to achieving a competitive advantage through customer loyalty.

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Following these ideas, this work has three aims: first, to find out if costumers' co-creation of value affects those customers' intention to remain loyal to an organization; second, to discover if a customer participating in joint value creation affects behavioral loyalty; finally, and taking into account that the intentions of adopting a specific behavior tend to precede the behaviors themselves, to learn if attitudinal loyalty has an effect on behavioral loyalty.

This study carries out an empirical study of the personal image sector to achieve the aims. Three arguments justify the choice of this sector: first, numerous works in the area of marketing center on this type of services (Bove & Smith, 2006; Li-Wei, 2011; Wang, 2011); second, personal image is a sector in which the active participation of the customer in service provision and the interaction with its supplier is intense—a key aspect for the research aims and value co-creation, the objective of the study; finally, competition among centers exists in this sector, as does a focus on quality; that is to say, who gives the best service, treats the customers the best, and, consequently, gets the customers to recommend the center to their friends and relatives. All these characteristics have a relation with the service experience, which supports value co-creation.

2. Literature review and development of hypotheses

2.1. Value co-creation

The recent literature on value creation coincides in seeing co-creation only from the production process perspective is out of the question. An understanding of value creation in the context of the customer's purchasing and consumption is necessary (Grönroos, 2008; Strandvik, Holmlund, & Edvardsson, 2012; Vargo & Lusch, 2004, 2008). In line with this proposal, customers are not passive objects of marketing actions but resources actively participating in the process.

Considering the different approaches to the value co-creation concept (Saarijärvi, Kannan, & Kuusela, 2013), from the perspective of dominant logic (Vargo & Lusch, 2004), the service is the fundamental unit of exchange. Customers' skills and knowledge affect the process of creation of value. Thus, value is a joint function of the actions of the supplier and the customer and always results from co-creation (Vargo & Lusch, 2008). "The perspective on value creation is extended as both firms and customers are inventing new and innovative ways to support each other's value-creating processes. These mechanisms shift the focus beyond the traditional exchange. Value co-creation as a business concept strives to capture this critically important and topical evolution where the boundaries between firms and customers become more blurred owing to the continuous redefinition of their roles" (Saarijärvi et al., 2013, p. 15).

2.2. Loyalty

Customer loyalty is a complex construct due to the different coexisting perspectives in its conceptualization (Majumdar, 2005). The general definition of loyalty is a commitment to repurchase a preferred product or service in such a way as to promote its repeated purchase. Loyal customers repurchase from the same service suppliers whenever possible, recommend those suppliers, and maintain a positive attitude toward them (Kandampully & Suhartanto, 2000).

According to the literature, two classes of loyalty exist (Baloglu, 2002; Kumar, Shah, & Venkatesan, 2006): behavioral and attitudinal. From the behavioral perspective, loyalty is a way of behaving. Repeated purchasing is a loyalty indicator.

Under the attitudinal approach, loyalty is a personal attitude in that different emotions make up the loyalty of consumers toward a product, a service, or a retailer. Even if customers do not repeat the purchase but recommend the services of their suppliers to other customers, the attitudinal loyalty is clear (Kursunluoglu, 2011). This situation refers to the customers' preferences for a supplier, their intention to purchase,

and their recommendation to third parties. Attitudinal loyalty does not guarantee that customers buy the products or services. However, word of mouth contributes to creating a positive image of the business. Behavioral loyalty is "a substantial element," whereas attitudinal loyalty is "a psychological construct" (Cheng, 2011). Much research indicates a positive relation between attitudinal loyalty and behavioral loyalty (Baldinger & Rubinson, 1996; Dick & Basu, 1994).

When customers experience a strong involvement in the delivery of a service, they tend to use part of their time in seeking information (Beatty, Homer, & Kahle, 1988). If the service satisfies the customers, the purchase frequency increases while a reduction in the search for alternatives occurs (Yang et al., 2014).

Although different works indicate a description of loyalty through the mediating role of satisfaction (Lam, Shankar, Erramilli, & Murthy, 2004), the analysis of a possible direct influence between value co-creation and loyalty is a relevant consideration (Fig. 1).

Value co-creation may act as a kind of switching barrier—aside from satisfaction— influencing customers' loyalty directly.

H1. A positive relation exists between the customers' value co-creation behavior and their level of attitudinal loyalty with the service supplier.

H2. A positive relation exists between the customers' value co-creation behavior and their level of behavioral loyalty with the service supplier.

H3. A positive relation exists between the attitudinal loyalty of the customers toward their service supplier and their behavioral loyalty.

3. Empirical study

3.1. Method

First, because the development and validation of the measurement instrument is in English, appropriate procedures assure the equivalence of the meaning of the instrument in Spanish (Douglas & Craig, 1983). Initially, two bilingual professors whose specialization is in the knowledge area do the translation. Later, three other bilingual professors revise the translations, compare them, and discuss the differences of nuances. A professional psycholinguist translates the definitive version into English again (Brislin, 1986). The two versions in English—the original and the translation—turn out to be very similar, thus assuring the equivalence of meaning of the measuring instrument. Forty-four people

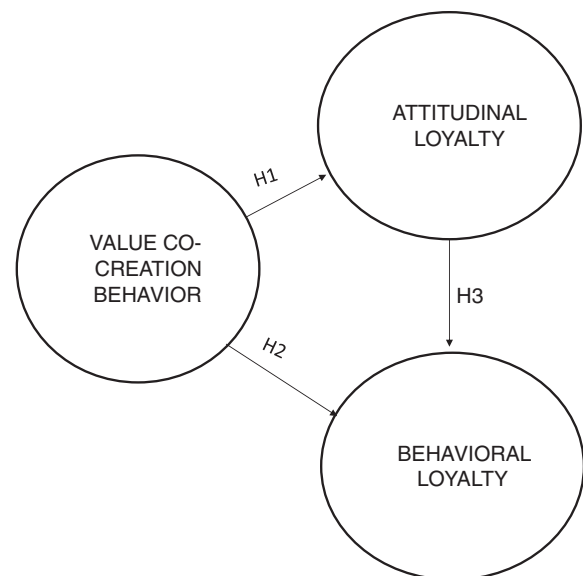


Fig. 1. Conceptual model.

who had contracted the services of a personal care center answer the resulting questionnaire in a pilot sampling. Because no problems arise with regards to the comprehension of the questionnaire, the authors consider that the questionnaire is definitive.

The universe of the study has regular users, over 18 years old, of a personal care center: hairdressers', beauty centers, hair-removing centers, gyms, etc. The data-gathering method consists of a personal interview, and the fieldwork took place between September and November 2012. The interviewers who carry out the survey receive special training. The data processing uses the SPSS 22 and AMOS 22 programs. Table 1 shows the data sheet of the fieldwork.

Sixty-two percent of the respondents are women. This gender difference in the distribution is not surprising given the type of product, as concern for personal care has a stronger root in women than in men. Almost all of the respondents are under 64 years old and most of them are in the 18–44 range. The analysis of the educational level comes from classifying the people into four groups: without studies (0%), having basic studies (10%), having intermediate studies (38%), and having a university degree (52%). The fact that all the people have some kind of studies—for the most part intermediate or higher—is relevant. Half of the respondents have a job and the rest are studying or jobless. Half of the respondents do not have an income and the rest earn between 600 and 2500 euros/month.

3.2. Measurement scales

3.2.1. Value co-creation

The multidimensional scale that Yi and Gong (2013) propose measures value co-creation. This scale considers co-creation to be a third-order construct with two second-order dimensions: participation behavior and citizenship behavior. The former refers to the behavior that the customer adopts during the service provision and is necessary to achieve an appropriate performance of value co-creation. The latter refers to a type of behavior that can create a higher value for the organization but is not necessary for value co-creation (Yi & Gong, 2013). Each of these dimensions has four factors in the original scale: information seeking; information sharing; responsible behavior and personal interaction in the participative behavior framework; and feedback, advocacy, helping and tolerance, for citizen behavior. Yi and Gong consider the first four as indispensable for the normal performance of the service, whereas the rest are complementary to this process and provide the organization with a superior value.

The study of the scale's internal consistency yields an appropriate value for the Cronbach alpha coefficient (0.83), and a factorial analysis of the main explanatory components confirms the existence of eight factors explaining 67.3% of the variance, all surpassing the threshold of 0.3 (Nurosis, 1993). In this work, and to minimize the loss of information, the study adopts the least demanding criterion as the minimum value of the Cronbach alpha coefficient (0.6), the requirement that the correlation of each item with the rest surpasses the threshold of 0.3 (Nurosis, 1993), and that eliminating the item does not significantly improve the Alpha indicator. A confirmatory factorial analysis checks convergent validity. These results lead to a refining of the original scale. The resulting scale has 20 indicators, which have an appropriate statistical

significance. With respect to individual reliability, all the indicators are above or very close to the acceptance level. The goodness-of-fit indices obtain substantial improvements and achieve recommendable levels in both the absolute fit measurements and the incremental measurements because the procedure excludes from the scale the items that do not fulfill the requirements. These results therefore guarantee the internal consistency of the measurement instrument ($\alpha = 0.83$; $CR = 0.71$; $AVE = 0.58$). Likewise, the correlations between the constructs ensure the existence of discriminant validity because the square of the correlations between each pair of dimensions of the latent concept do not reach the value obtained by the variance extracted for each dimension.

3.2.2. Attitudinal loyalty

This scale is an adaptation from Alajoutsijärvi, Möller, and Tähtinen (2000), Elangovan (2001), Mittal and Lassar (1998), Mittilä, Järvinen, and Järvinen (2002) and Ping (1997, 1999). The original scale contains two dimensions: purchasing intention and the recommendation of the firm to third parties. This study exclusively considers the first of them, as value co-creation already includes an advocacy dimension. Incorporating this dimension of loyalty would therefore imply an unnecessary redundancy and would compromise the discriminant validity of the measurement instrument.

As a consequence of the reliability analysis, the removal of two items occurs. The analysis of its internal consistency and the subsequent confirmatory factorial analysis enable the ensuring of the scale's validity and reliability ($\alpha = 0.85$; $CR = 0.86$; $AVE = 0.51$).

3.2.3. Behavioral loyalty

This scale is an adaptation from Alajoutsijärvi et al. (2000), Elangovan (2001), Mittal and Lassar (1998), Mittilä et al. (2002), and Ping (1997, 1999). The reliability analysis results in the removal of one item, its Cronbach's alpha (0.61) being above the minimum threshold (0.6) necessary for exploratory research. Some of the indicators do not reach the levels of acceptance. Nevertheless, because these indicators are very close to those levels, the study includes them. This action awaits the evaluation of the measurement model prior to the structural model because this model is an identified model, that is to say, the model has zero degrees of freedom.

The analysis of the psychometric characteristics of the scales concludes with the evaluation of the measurement model prior to the structural model. The different indicators of reliability surpass the acceptance values or are very close to them. As the model's fit is appropriate and the eliminating of any indicator only contributes to worsening the analysis, all 29 items remain. A guarantee also exists of the convergent validity, despite finding some loadings below the threshold of 0.7 (all are statistically significant and the goodness-of-fit indices are appropriate).

Regarding discriminant validity, all the correlations are less than 0.6 and their squared value is less than the variance extracted of each construct. These results guarantee this validity.

3.3. Results

After the evaluation comes the interpretation of the structural model. This interpretation is based on the different estimated coefficients or parameters. Regarding these parameters, Table 2 shows the hypotheses of this study with the different structural coefficients and the level of statistical significance (t -value) for each of them.

Two coefficients are statistically significant for $\alpha = 0.05$. Therefore, a causal relation exists between the variables. This relation corroborates hypotheses H1 and H3. Yet no confirmation exists of H2 relation because statistical significance is lacking.

Table 1

The study's data sheet.

Universe	Adults over 18 years. They have to be regular users of a personal care center
Scope	Seville
Collecting method	Personally interviewed
Sample error	0.05
Sample size	547 questionnaires
Time period	September, October, and November 2012

Table 2
Result of the contrast of hypotheses.

Relations	Hypothesis	Confirmation	Parameter	t-value
Co-creation–attitudinal loyalty	H1	Sí	$\beta_{11} = 0.58$	6.92
Co-creation–behavioral loyalty	H2	No	$\beta_{21} = 0.18$	2.31
Attitudinal loyalty–behavioral loyalty	H3	Sí	$\beta_{22} = 0.30$	3.96

4. Discussion and implications for management

The discussion of the results draws from the aims of this work. First, a corroboration exists of the relation between value co-creation and attitudinal loyalty (H1). Co-creation explains 34.2% of the variance of attitudinal loyalty and has a high statistical significance. This finding is new in the literature because no similar hypothesis exists in this sense. The literature analyzes many factors regarding loyalty antecedents, such as satisfaction (Dick & Basu, 1994), trust (Amin, Zaidi, & Fontaine, 2013; Nguyen & Leclerc, 2011; Zeithaml, Berry, & Parasuraman, 1996), and perceived value (Pizzutti & Von der Heyde, 2008; Sirdeshmukh, Singh, & Sabol, 2002). Nonetheless, this study is the first that relates customer value co-creation and loyalty.

Attitudinal loyalty conditions the behavior of repeated purchase in terms of organization (H3); this attitude explains 18.32% of behavioral loyalty. This relationship confirms that the intention of past behavior largely determines effective behaviors (Ajzen, 1985).

Finally, no corroboration exists of hypothesis H2; therefore, results do not confirm that value co-creation has a direct effect on the behavior of loyalty toward the firm. Various intermediates or mediators probably exist in this relation, such as factors of personal character, the person's degree of experience with the service, and the level of satisfaction. All of these factors may affect this relation.

To sum up, this work significantly contributes to covering part of the gap in the literature concerning the consequences of customer participation in joint value co-creation with the firm; that is to say, the co-creation of this value. Few studies center on the effect of co-creation on loyalty. This research shows the role of firms on knowing the customer's perceptions on their participation on value co-creation. These perceptions are very important because of their influence on loyalty.

These considerations have important implications for the management of services firms in general and the beauty and image sector in particular. This sector is booming and the main international chains are considering entering the Spanish market. This fact, along with the sector's high atomization, with a great number of self-employed and microfirms, is going to considerably raise the competitive intensity. In these circumstances, small firms are going to have to fall back on the need to find a sustainable competitive advantage that helps them to compete appropriately. Value co-creation seems to be one of the most accessible competitive advantages because of its ease of implementation and its effects on customers' loyalty. This loyalty contributes to the growth and survival of service firms (Reichheld, 2003). Customers' loyalty effects are in both the short term, because loyal customers tend to buy more often and in the long term because firms attract new customers thanks to their customers' advocacy and the positive comments those customers make (Reichheld, 1996).

Regarding limitations, the study uses a non-probability sampling, which compromises the generalization of the results. Furthermore, the transversal nature of the research hinders the establishing of causal relations. Finally, the proposal of the study is from the customer's viewpoint, thus precluding the dissemination of the discoveries to other interest groups relevant for organizations, such as employees.

These limitations open interesting future research lines. First, to delve into the factors that act as antecedents and consequences of the behavior of the customer's regarding co-creation would allow the proposal of an integrative model, thus clarifying this construct. In addition, a longitudinal perspective would analyze if customers' co-creation

behavior evolves over time. Another interesting idea is to know the weight of co-creation on attitudinal loyalty in comparison to the rest of the determinants. Likewise, replicating the questionnaire in other areas may explain the perceptions that other interest groups have concerning co-creation. Finally, multisectorial research and a broader spatial area would enable a greater generalization of the results.

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