Customer Perceived Co-creation Value: Synthesis of the Extant Literature¹

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Abstract

The paper seeks to understand customer perceived co-creation value configuration by clarifying multiple perspectives of customer participation, co-production, co-creation and exploring the concept of customer perceived co-creation value. The paper deals with customer perceived co-creation benefit and cost categories. Theoretically, this paper contributes to the dialog on value co-creation in the context of service-dominant logic (SDL), extends and deepens the understanding of customer perceived co-creation value (potential benefits and costs (challenges) of co-creation from the customer perspective.

Keywords: customer participation, co-production, co-creation, customer perceived co-creation value, co-creation benefits, co-creation costs.

Introduction

Intoday's markets, technology development has provided customers with possibilities to communicate with other customers and organizations global wide, access unlimited amounts of information, take a more active role in value creation processes. Companies view customers as partners in value creation and are willing to retain mutually beneficial relations with them (Wang, Lo, Chi, Yang, 2004; Anderson, Jain and Chintagunta, 1993; Anderson and Narus, 1990). The underlying logic of today's value argues that value is not embedded in an organizations output but defined by and co-created with the customers (Prahalad and Ramaswamy, 2004; Vargo and Lusch, 2004; Vargo and Lusch, 2008). In general, a marketing concept of the value co-creation concept provides a shift from an organization- and product-centric position to a more balanced view of organizations and customers interacting and co-creating value with each other.

Value is considered to be one of the most significant factors for success of an organization; it has been pointed to as an important source of competitive advantage for the organization (Mizik and Jacobson 2003; Spiteri and Dion 2004; Woodruff 1997). The benefits from customer engagement into co-creation processes for companies is about building a competitive advantage by turning just-in-time

knowledge from customers into just-in-time learning for their organization, increased customer attitudinal loyalty (Auh et al., 2007), higher perceived value of future co-creation (Dong et al., 2008), greater customer satisfaction with service recovery, intention to co-create value in the future, greater satisfaction and commitment (Bettencourt, 1997), increased likelihood of positive word-of-mouth (File, Judd, Prince, 1992).

Co-creation stresses the integration of resources of both the firm and the customer. But for the concept of value co-creation to be meaningful and manageable, organizations need to know what it is they should manage. This means that an understanding of the dimensions of customer perceived co-creation value is required.

This paper aims at elaborating multiple perspectives of customer participation (CP), coproduction, co-creation and exploring the concept of customer perceived co-creation value by determining customer perceived co-creation value dimensions.

The concepts of co-production, co-creation, participation

In the complex area of people management paradigms, the terms empowerment, participation, engagement and involvement are frequently used in the literature but often interpreted quite differently depending on the perspective of the reader and / or writer (Resource Guide: Employee Empowerment, Participation and Involvement, Kareborn, Eriksson Stahlbröst Svensson, 2009). At this time the authors of this paper are more interested in value creation and co-creation processes, so there will be more actual other definitions which more reflect customer cocreation capability. As Eichentopf, Kleinaltenkamp and van Stiphout (2011) has stated, "customer integration, specified as co-production (Wikström, 1996), co-creation (Prahalad and Ramaswamy, 2004) and customer participation (Dong et al., 2008), has found extensive support in academia", so the authors of this paper will also use and analyse these concepts. So the purpose of this first part of the paper is, after clarifying the concepts of co-production, co-creation

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and participation, to present and compare them in the value co-creation context.

Research paradigms of relationship marketing and service-dominant logic (SDL) have formed the foundation for the present discussion of co-creation (Minkiewicz, Evans and Bridson, 2009). The cocreation concept is a central tenet of the service dominant logic and the main premise of customer participation, which should deliver value to both customers and firms (Chan, Yim, Lam, 2010). Wikström (1996), cited by Pongsakornrungsilp and Schroeder (2011), suggests that marketing philosophy does not focus on how companies create value for customers, but rather on how they create value with customers, signalling a change from the producercustomer perspective to a co-creation perspective – as it is referred to within SDL of marketing, in which the role of the company and customer has been recast from the producer-consumer to co-creators value. Research describe CP as a behavioural construct that measures the extent to which customers provide / share information, make suggestions, and become involved in decision making (Rishe-Rodie and Kleine, 2000, cited by Yen, Gwinner and Su, 2004, p. 9; Chan et al., 2010). In other words CP is "the degree to which the customer is involved in producing and delivering the service" (Dabholkar 1990, p. 484 cited by Dong et al., 2008). The nature of participation varies by different types of services (Xia and Fan, 2008). With the development of more advanced technologies and costumers' desire to get involved in the product / service design and delivery process, customer participation (CP) is becoming more important (Xia and Fan, 2008). Since the early days of modern service marketing research customer participation in service production processes and customers' role as co-producers of services have been recognized (Grönroos, 2008). So the concept of CP is not particularly new; what is new is recognition that service providers are only providing partial inputs into customers' value-creating processes and thus importance of co-opting and empowering customers' co-creator role (McColl-Kennedy, Vargo, Dagger and Sweeney, 2009). CP becomes the process of cocreation value for customers (Xia and Fan, 2008). So nowadays CP is a potential source of value creation and satisfaction and customers are considered coproducers or co-creators of value (Eichentopf et al., 2011).

Xia and Fan (2008) examined the nature of customer participation by distinguishing participation as co-production (i.e., participation as the source of productivity gain for the service provider) versus participation as co-creation of value (i.e., participation as a necessary input in services or products). In

that way we can state upon that Chathoth, Altinay, Harrington and Chan (2012) there are two key approaches in literature - co-production and cocreation – which could be adopted by organizations in their attempts to respond to customer expectations. Co-production has often been discussed concurrently with co-creation and the two constructs frequently have been used interchangeably (Xia and Fan, 2008). As it was clarified by Vargo and Lusch (2004), our view is that they are different too. Though Lusch and Vargo define them as two separate constructs, they acknowledge that the two are linked as "nested concepts with co-production being a subordinate concept to that of co creation of value". Consumption activities are not separate from production activities but connected to them (Etgar, 2008).

Co-production, which emphasizes a firmcentric view of customer involvement during service production, is informed by the traditional view referred to as 'goods-dominant logic'. It is defined as an exchange of products and services between customers and firms which is built on a platform of simultaneous production and consumption (Chathoth et al., 2012). Co-production is a more appropriate definition of the customer process: in line with Edvardsson (1997), coproduction is a sequence of customer activities in the context of value creation (Eichentopf et al., 2011). Chathoth et al. (2012) suggest, that because customer participation during co-production is influenced by the actions and resources that are supplied by the customer (Rodie and Kleine, 2000), the outcome of service transactions is dependent on the customer's participatory role during service production. To this extent, Yen et al. (2004) suggest that "customers need to share information with service providers in order to ensure that their service needs are met" (Chathoth et al., 2012). Co-production is directly linked to customization (Etgar, 2008). Value creation in customization occurs during the production process, whereas in co-creation it happens during the "consumption, usage process" (Chathoth et al., 2012). In this way co-production helps to fragment market offers and assists the operation of one-to-one marketing. It follows that co-production should be viewed as being concerned with the expansion of the choices facing the costumer (Etgar, 2008). Vargo and Lush (2008) state that co-production is a component of co-creation of value and captures "participation in the development of the core offering itself" (p. 284), especially when goods are used in the value-creation process.

An alternative view, co-creation, is informed by service-dominant logic and is seen as fundamental to the study of value creation in service transactions decided Chathoth et al. (2012) on the research results based on other authors. Key concepts associated with co-creation include working customers, coproduction, presumption, customer empowerment, customer resistance, consumer, customer agency, and customer tribes. These inter-related concepts generally focus on the active roles played by the customer in consumption and value creation processes (Pongsakornrungsilp and Schroeder, 2011). Yet the most intense contact between suppliers and customers still involves co-production activities, which are at the core of value co-creation (Eichentopf et al., 2011).

In service management literature co-creation is described as involving a high level of customer participation in customizing the product or service, which requires "collaboration with customers for the purpose of innovation" (Chathoth et al., 2012). Since co-creation activities require customer investments

in terms of skills, time, money, and psychological efforts (Hoyer, Chandy, Dorotic, Krafft and Singh, 2010), customers compare the potential benefits and costs of co-creation activities (Etgar, 2008, cited by Grissemann, Stokburger-Sauer, 2012). This logic is built on the premise that service forms the foundation of value creation through which customers are intensely engaged in every stage of the value creation process (Chathoth et al., 2012).

Chathoth et al. (2012) after comparing coproduction with co-creation (Table 1) suggest that there is a continuum from co-production to co-creation and firms may stand anywhere on this continuum and could move between these two ends, depending on the industry sector, the life-cycle of operations and the type of production – product versus service.

Comparing co-production with co-creation

Table 1

	Co-production	Co-creation
	Extraction of economic value	Creation of unique personalized
(1) Value creation		experiences
	Quality products and services	
	Passive (rely on the physical	Active (provide input to service provider
(2) Customers' role	environment provided)	before, during, and after the service)
	Perceived as a resource	Information provider
		Value creator
	Mainly at the end of the value chain	Repeated interactions and transactions
(3) Customers' participation		across multiple channels
		Serves as an operant resource
Contamana, anno atations	Suit their needs to what is available	Co-create products and services with
Customers' expectations		customers
Key actors	Managers and employees	Customers, managers and employees
	Production and company centric	Customer and experience centric
(4) Focus		Engaging customers
		High level of information processing
	Led by the firm	Co-innovate and co-design with
(5) Innovation		customers
		Learning from customers (opinion leaders
		and trendsetters) and the process
(C) Communication	Listening to customers	Ongoing dialogue with customers
(6) Communication	Less transparent	Open and transparent communication

Source: Chathoth et al. (2012).

The term co-production implies co-creation of value in the production stage, which can take many forms such as: shared innovative knowledge, co-design, co-production, etc. (Vargo and Lusch, 2008). If to compare co-production with value co-creation orientation is limited to a tangible output and does not involve the point of value extraction. Co-creation of value refers to incorporation of the offering in the consumer's life, meaning that value is also created or it emerges during usage.

In summary we can state that co-creation of value may imply customer participation in the production stage, which can take many forms such

as: shared innovative knowledge, co-design, co-production, etc. (Lusch and Vargo, 2006), in which the customer is expected to take an active role. More than that co-creation of value is a continuum of customers' actions, when the customer incorporates the value offer in his or her own life.

As Chathoth et al. (2012) argue that cocreation in continuum appears to be an antecedent of competitive advantage in today's dynamic world with changing customer expectations and needs. Thus an understanding of value creation mechanisms and components is crucial in this context.

Customer perceived co-creation value

Co-creation as the organization's and customer's activities can be realized in a number of ways through the integration of resources and application of the both sides' competences, i.e. value is co-created through combined efforts of customers and organizations (Vargo and Lusch, 2008). Perceived value also may occur or may be increased from customer's collaborative behaviour with other customers (virtual customer communities, peer-to-peer problem solving customer communities (Gruen, Osmonbekov and Czaplewski, 2007).

Co-creation may be initiated by organizations or by customers themselves, but it is the customer who has the final word about the implementation of co-creation activities. The S-D logic notion of value co-creation suggests that "there is no value until an offering is used – experience and perception are essential to value determination" (Vargo and Lusch, 2008, p. 44). The definition does not include the idea of value being a measurable unit such as money, but it includes the idea of value being a subjective perception, meaning that there is no value if it is not value for someone. Thus, the result of organization's input in the co-creation-process is always dependent on the decision of the customer (Möller, 2009). That is why there is growing acceptance that value does not exist per se; it is the way customers perceive contextual experiences (Woodruff and Flint, 2006). It is argued that an organization can merely deliver value propositions to the customer, whereas the customer evaluates the benefits he may get from the offer. Value is always determined by the beneficiary (e.g., customer) (Vargo and Lusch, 2008). Perceived value is not necessarily what the customer "really" gets, but what the customer believes he is getting.

Perceived value is described as a trade off between multiple benefits and sacrifices (Ulaga, 2003; Walter et al., 2001; Komulainen et al., 2005), as a perceptions of what is received (benefits) compared to what is given (costs) (Zeithaml, 1988). According to the equity theory, the customer evaluates what is fair, right, or deserved for the perceived cost, including monetary payments and non-monetary losses experienced (Bolton and Lemon, 1999; Yang and Peterson, 2004). When determining whether or not to perform a particular behaviour (to co-create), an individual is likely to assess the benefits and the costs resulting from the behaviour (Chang, Chen, Liao and Mishra, 2006), emphasis added, which eventually means that the higher an individual's positive attitude toward a certain behaviour, the stronger his/her intention to perform the behaviour is (Ajzen, 1991).

Perceived value is subjective and individual, and therefore varies among customers (Zeithaml, 1988). Perceived value is a contextual concept: when estimating costs and benefits the customer is ultimately evaluating other choices available in the market against these benefits and costs, and then chooses to act in one or another way that seems to have for him the best overall benefit-to-cost ratio (Ulaga, 2003; Walter et al., 2001; Komulainen et al., 2005).

We assume that before making a decision about *co-creation behaviour* the customer is taking into account all the factors that are important to him, makes a trade-off between perceived costs and perceived benefits of co-creation behaviour. Difference of this evaluation may be positive, resulting in customer perceived value, or negative, resulting in customer perceived worthlessness (Komulainen et al., 2005; Forsstrom, 2005).

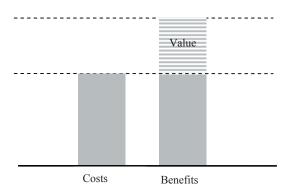


Fig. 1. Value as benefit/cost trade-off

Source: Forsstrom (2005).

This determines whether the customer will engage in co-creating activities or rather avoid them. Thus, this paper employs the definition of customer perceived co-creation value as the *customer's*

overall assessment of expected and (or) experienced benefits and sacrifices of the co-creation behaviour. As stated above, customer co-creation behaviour may encompass production (e.g., new product/

service development) and consumption phases (e.g., service recovery, product maintenance and disposal, service support) and, according to Yi and Gong (2012), comprises of customer participation behaviour (information seeking, information sharing, responsible behaviour and personal interaction) and customer citizenship behaviour (feedback, advocacy, helping and tolerance).

Hoyer et al. (2010), Geunhee (2012) assert that even customers with high interest and the ability to actively participate in co-creation may not engage in such activities with a particular organization if the perceived benefits are too low or the perceived costs are too high. Therefore, they emphasize the importance of increasing the perceived benefits and decreasing the perceived costs in order to stimulate customers to take part in co-creation processes.

Customer perceived co-creation benefits

Customer perceived co-creation benefits are described as advantages, positive outcomes that customers experience. There are various approaches to customer perceived costs and benefits of cocreation behaviour classification. The perceived cocreation benefits can be either tangibles/intangibles, economic/non-economic (Wang and Pfister, 2008). The perceived benefits may be related to the needs of a particular user (self) or others (Humphreys and Grayson, 2008), internal/external, intrinsic/ extrinsic (Roberts, Walton, Viechtbauer, 2006). After examining scientific literature we adopted the framework of a tangible and intangible co-creation benefit perspective. The categories and sub-categories of client perceived relationship benefits are presented in Table 2.

Customer perceived co-creation benefit categories

Table 2

	Categories/sub-categories		
Tangible	Economic	Financial rewards (discounts (Bitner, Faranda, Hubbert, Zeitham, 1997; Zeithaml and Bitner, 2000), economic rewards, monetary prizes, profit sharing from the firm (Quiggin, 2006), product vouchers and discounts, money from the company (Grayson, 2008). Intellectual/technological property (consumers might receive intellectual/technological property from engaging and especially winning in co-creation competitions (Hoyer et al., 2010).	
	Individualization	Greater personalisation (greater product customization (Schneider and Bowen, 1995), preferential treatment, improved service provision, services that are more individualized, faster, understandable, greater convenience, personalized experiences that are both meaningful and fulfilling to the user (Schneider and Bowen, 2003 cited by Shuxia and Mingli, 2012; Schmidt-Rauch and Nussbaumer, 2011; Auh et al., 2007). More discretion and opportunities to make choices (Schneider and Bowen, 1995).	
	Control over desired outcomes	Having more control over desired service outcomes (Zeithaml and Bitner, 2000).	
Intangible	Social	Recognition in society (visible symbols of recognition (Füller, 2010) for particularly contributed co-creators as their uniqueness compared to other customers (Nambisan and Baron, 2009), pride of authorship (Etgar, 2008), strengthening of credibility, status and confidence of the individual, visibility from engaging in (and especially winning) co-creation competitions). Socialization, networking (social identification by members (e.g., Algesheimer, Dholakia, and Herrmann, 2005), feeling as part of the community, identification with the group (Abrams and Hogg, 2004; Elsbach and Bhattacharya, 2001), valuing this identity positively and using it to create shared consciousness, human relationships, need for belonging, association and acceptance by one's fellow customers, increase of customer bonds to each other and to the community, better relationship with the service provider (Baker, 2001 cited by Dholakia et al., 2009), strengthening of ties with relevant others, experience of social contact values, enjoyment of sharing some activities with the people who have similar interests and desires (Etgar, 2008)). Communication benefits (joy while interacting and communicating with co-creation partners (Etgar, 2008).	
	Psychological- emotional	Learning benefits (better understanding and knowledge about the product and service, their underlying technologies and usage (Nambisan and Baron, 2009), ability to convey the context (Majchrzak, Malhotra, and John, 2005; Dholakia et al., 2009), gaining technology, product or service knowledge (Hoyer et al., 2010), acquiring new skills (Ramaswamy and Gouillart, 2010), strengthening of an understanding of environment (Nambisan and Baron, 2009), curiosity fulfilment (Füller, 2010)).	

Self-esteem (enhancing own professional reputation (McLure-Wasko, Faraj, 2005), pleasure of making something unique, showing it to the friends and having other people adopt their ideas (Tapscott and Williams, 2006), celebrity status gained from having one's ideas used by the company or other users (Dholakia, Blazevic, Weirtz and Algesheimer, 2009)). Self-expression (sense of self-expression and pride (Etgar, 2008), excitement from being able to compose his ideal product, positive affective reaction elicited by the process of selfdesigning the product (Franke and Schreier, 2010), "psychological ownership", feeling like the originator of the object, "I designed it myself" effect (Franke and Schreier, 2010)). Intangible Increased control (self-esteem caused by increased control (Schneider and Bowen, 1995, Etgar, Psychological-2008), more control over the situation, sense of being enabled and empowered to solve the emotional problem or to implement a recommended solution (Schmidt-Rauch and Nussbaumer, 2011)). Hedonic (aesthetic or pleasurable co-creation experiences, spirit of the place and its people, enjoyment of contributing to the process (Quiggin, 2006; Binkhorst and Dekker, 2009), pleasure, play and fun (Humphreys and Grayson, 2008), mentally stimulating experiences, pleasurable interactions between customers (Nambisan and Baron, 2009), enjoyment of the outcome of the production process, the production process itself (Humphreys and Grayson, 2008), enjoyment of "being in this together" (Dudas, Haney, Morris and Russo, 2009)). Altruism (aspirations for longer term, humanistic and more sustainable ways of living (Quiggin,

Customer perceived co-creation costs

Customer perceived co-creation costs are described as expectations of probable potential losses, inconveniences, disadvantages and annoying moments that a client experiences in long-term relationships with an organization that are associated with engaging in co-creating processes, it is likely to negatively influence attitudes toward co-creating behaviour (Geunhee, 2012). Etgar (2008), Wang and Pfister (2008) make a distinction between economic and non-economic costs. *Geunhee* (2012) consider

the perceived costs as a multidimensional construct which encompasses financial, social, psychological and technological attributes associated with cocreation activities.

We define *tangible* costs as the costs which are related to operand material resources (money, time, space, material marketplace objects), which customers have to spend on the co-creation process. *Intangible* costs are customer perceived psychological and social losses in the co-creation process (see Table 3).

Table 3

Customer perceived co-creation cost categories

Cost categories/subcategories			
Tangible	Money		
	<i>Time</i> (the time customers have to spend on the co-creation process)		
	Space		
	Material marketplace objects (operand material resources)		
Intangible	Loss of freedom (customers cannot choose between different brands and suppliers, that is the result of		
	linking up with a particular organization (Van Doorslaer, 2011)).		
	Energy (energy for initiatives, efforts of will, physical/emotional exhaustion, moral efforts, bringing		
	oneself to co-create, starting out,)		
	Learning efforts (co-creation activities may require additional customer knowledge, expertise, industry		
	experience and abilities, re-skilling, other cognitive efforts (mental work), customers may not know		
	how to handle the experience, environment provided by the company, feel anxious about the lack of		
	experience (Geunhee, 2012)).		
	Negative emotions (exhaustion from taking part in the co-creation process, perception of complexity		
	(Etgar, 2008; Van Doorslaer, 2011), frustration, uncertainty and stress (Ple and Chumpitaz, 2010)).		
	Burden of responsibility (risks of miss-performance (Van Doorslaer, 2011), fear about not obtaining the		
	desired output (Etgar, 2008), failure avoidance, uncertainty of consequences, severity of the outcome,		
	probability of that outcome occurrence (Mandel, 2003)).		

Conclusions

Customer participation is no longer just coproduction but is rather the mechanism of value creation, having in mind that participation plays different roles in different services. More than that participation in value co-creation is continuum, in which the customer is expected to take an active rather than a passive role. The notion of co-creation is recognized as being a more holistic, higher level concept, reflecting different forms of client participation behaviour. The notion of co-production is considered to be a dimension or part of co-creation more suitable when reflecting customization efforts.

It is assumed that, before making a decision about participating in co-creation behaviour, the customer is taking into account all factors that are important to him, makes a trade-off between the perceived costs and perceived benefits. Difference of that evaluation may be positive, resulting in customer perceived value, or negative, resulting in customer perceived worthlessness. That determines whether the customer will engage in co-creating activities or rather avoid them. Thus customer perceived co-creation value may be described as the customer's overall assessment of expected and (or) experienced benefits and sacrifices of a co-creation behaviour.

The *content* of customer perceived co-creation value has been deepened and widened, integrating the aspects of desirability (benefits) and undesirability (costs) of customer co-creation behaviour (co-creation activities/efforts).

It has been determined that customer perceived co-creation behaviours may be perceived as tangible (money, time, space, material marketplace objects) and intangible (loss of freedom, energy, learning efforts, negative emotions, burden of responsibility) costs and tangible (economic, individualization, control over the desired outcomes) and intangible (social, psychological-emotional) benefits with their underlying sub-categories.

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Klientų suvokiamos dalyvavimo vertės konceptas: mokslinės literatūros sintezė

Santrauka

Šiandieninėse rinkose išskirtinės vertės kūrimas traktuojamas kaip esminis konkurencinio pranašumo bei klientų lojalumo didinimo veiksnys (Woodruff, 1997; Mizik, Jacobson, 2003; Spiteri, Dion, 2004). Kintantis kliento vaidmuo verčia paslaugų organizacijas peržvelgti tradicinį, į organizaciją orientuotą vertės kūrimą bei fokusuotis į *bendros vertės* su klientu kūrimą (Prahalad, Ramaswamy, 2004; Vargo, Lusch, 2004; Vargo, Lusch,

2008), akcentuojant vertės *kartu su klientais*, o *ne kam? – klientams* kūrimo principą bei pripažįstant klientus esant vertės bendrakūrėjais. Straipsnyje trumpai pristatomos mokslinėje literatūroje minimos klientų įsitraukimo į vertės kūrimą naudos organizacijai (didesnis klientų pasitenkinimas, lojalumas, įsipareigojimas organizacijai), pateikiant straipsnio siekį – susisteminti mokslinėje literatūroje sutinkamus autorių matymus apie vartotojų

suvokiamas dalyvavimo pastangų / veiksmų (angl. *cocreation efforts / actions*) naudas ir sąnaudas.

Pirmoje straipsnio dalyje pateikiami mokslinėje literatūroje sutinkami požiūriai į įsitraukimo (angl. *involvement*, *engagement*), dalyvavimo (angl. *participation*), bendro kūrimo (angl. *co-production*, *co-creation*) sampratas, pritariant į paslaugas orientuotos marketingo minties (angl. *Service dominant logic*) idėjoms vartotojų dalyvavimą / įsitaukimą (angl. *co-creation*), traktuojant kaip vartotojo išteklių (apčiuopiamų, neapčiuopiamų) pasitelkimą kuriant abiem pusėms naudingo bendrą rezultatą (vertę). Straipsnyje palaikoma pozicija, kad klientų dalyvavimas nėra bendra gamyba, o mechanizmas bendrai kurti vertę, turint omenyje, kad dalyvavimas skirtingose paslaugose gali atlikti skirtingus vaidmenis.

Antroje straipsnio dalyje pateikta mokslinės literatūros analizė, apibūdinant vartotojų suvokiamą dalyvavimo vertės konceptą. Straipsnyje pritariama Komulainen ir kt. (2005), Woodruff, Flint (2006), Möller (2009) ir kitų autorių požiūriui, kad visų marketingo konceptų reikšmė egzistuoja kliento sąmonėje, o vertė traktuojama ne kaip objektyvus konceptas, turintis piniginę išraišką, o kaip subjektyvus, individualiai interpretuojamas suvokimas.

Remiantis mokslinėje literatūroje sutinkamų vartotojų suvokiamų dalyvavimo naudų ir sąnaudų analize, pateiktos apibendrintos vartotojų suvokiamos dalyvavimo

vertės komponenčių – naudų ir kaštų tipologijos, teigiant, kad vartotojai, dalyvaudami vertės kūrime, patiria apčiuopiamo ir neapčiuopiamo pobūdžio naudas ir sąnaudas. Straipsnyje pateikti šių naudų ir sąnaudų dimensijų turinio aprašai, teigiant, kad kiekvienas dalyvavimas kuriant vertę veiksmas (angl. *co-creation action / effort*) klientų sąmonėje gali įgauti pozityvias (naudų) ir negatyvias (sąnaudų) konotacijas.

Atlikus mokslinės literatūros analizę, apčiuopiamo pobūdžio naudos suskirstytos į finansines (įvairaus pobūdžio finansinis atpildas ir intelektinės nuosavybės individualizavimo, kokybės aukštesnės gavimo), užsitikrinimo naudų kategorijas, neapčiuopiamo pobūdžio naudos, į socialinių (pripažinimo visuomenėje, socializacijos / tinklaveikos, bendravimo) ir psichologiniųemocinių (pažinimo ir mokymosi, savivertės / savigarbos, saviiprasminimo / saviraiškos, galios kontroliuoti / vadovauti, hedonistinių pojūčių, altruistinių pojūčių) naudų kategorijas. Vartotojų suvokiamos ir apčiuopiamos dalyvavimo sąnaudos suskirstyti į pinigų, laikų, erdvės, indėlio "natūra" (daiktais) kategorijas, neapčiuopiamos dalyvavimo sanaudos – į laisvės praradimo, energijos praradimo, mokymosi "kančių", neigiamų emocijų, atsakomybės prisiėmimo naštos kategorijas.

Pagrindiniai žodžiai: vartotojų įsitraukimas, dalyvavimas, vartotojų suvokiama dalyvavimo vertė, dalyvavimo naudos, dalyvavimo kaštai.

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