From a Literature Review to a Conceptual Framework for Customer-To-Customer Value Co-Creation

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ABSTRACT

Albeit customer-to-customer interaction (CCI) is something inevitable in a socially dense interaction-rich service setup, there has not been any review in this area of literature. However, a considerable amount of extant research has highlighted the importance of inter-customer encounters during a service encounter. Customer-to-customer value co-creation during collective consumption is gaining relevance in the field of contemporary services marketing research. This review deals with searching articles through the Scopus database and systematically reviewing 115 articles related to customer-to-customer value co-creation and CCI. While highlighting their contribution to the services marketing literature and various theories, methodologies followed by the authors, it paves the way for developing the proposed conceptual framework for the process of customer-to-customer value co-creation. This way, the article adds up to the extant multi-approach research area revolving around customer-to-customer interactions/relationships, customer engagement, and value co-creation among the customers during a service encounter. The study recommends practitioners analyze and monitor the aspects proposed through a practical implication.

Keywords: Customer-to-customer interactions, Customer-to-customer value co-creation, Customer engagement, C2C, Value co-creation

INTRODUCTION

Service marketing is based upon one of the most important theories, i.e., Service-dominant logic (S-D logic), which conceptualizes value as embedded in the interactive process between a customer and the service provider (Rihova et al., 2013). The logic

proposes 'value-in-use', which implies that value can be realized only after the consumer consumes a product or service. Hence, in service marketing, we infer that value is realized after consumption experience(s) (Vargo, & Lusch, 2004). Another theoretical contribution by Heinonen et al. (2013) and Heinonen et al. (2010) is Customer-Dominant logic (C-D logic), which emphasized the customer being the center of inquiry. This forms the basis for understanding customer-to-customer value co-creation. "Value can be created not only by interactions between a service provider and customers but also among customer-to-customer interactions" (Heinonen et al., 2018; Kim et al., 2019). 'Customer-to-customer value co-creation' is the co-creation among the customers in a socially dense service setup like golf tournaments, cruise trips, adventure and leisure tours (Rihova et al., 2013).

Although the number of studies directly talking about customer-to-customer value co-creation is very less, the service marketing researchers realized the importance of inter-customer interactions during service encounters long ago. A pivotal study by Martin and Pranter (1989) drew researchers' attention to the importance of inter-customer compatibility in a service environment while highlighting its impact on focal customer satisfaction/dissatisfaction. Since then, the management realized the importance of facilitating positive interpersonal relationships and maintaining compatibility among the customers in service encounters. Harris et al. (1995) studied the impact of inter-customers oral interactions (word-of-mouth or post-evaluation discussion) during a service encounter upon the customer's perceived service quality. This further highlighted their role as 'unpaid human resources' working for the management.

Many researchers empirically showed how the inter-customer relationships or customer-to-customer interaction (either positive or negative) impacted their satisfaction post-visit intensification with the service, content generation (Antón et al., 2018), and customer citizenship behavior (CCB) in the form of helping others and word-of-mouth (WOM) (Kim et al., 2019). However, none of the studies focused on taking up this area for literature review. This would be the first study to pave the way from customer-to-customer interactions to customer-to-customer value co-creation, embedded in the collective consumption of service. Campos et al. (2018) did a review on the co-creation of tourists' experience and identified two basic perspectives on on-site experience co-creation. The first one was destination's (engaging tourists for memorable tourist experience), and the second was of tourists (who actively participate, contribute to some aspects, interact with others, and engage themselves in the on-site tourism experience). Adhikari and Bhattacharya (2016) focused on experiential marketing and examined the antecedents and implications of experience. Group interactions amongst tourists influence their experience consumption (Adhikari, &

Bhattacharya, 2016; Martin & Pranter, 1989; Wu, 2007). In their review, Kandampully et al. (2018) identified customer-to-customer interactions (CCIs) to be important for studying customer experience management (CEM). Such interactions were found inevitable for hospitality experiences where customers consume collectively, for example, music concerts.

However, a common limitation in all these reviews is that none of them completely focus on the fact that customer-to-customer interactions are a way of creating value among the customers, i.e., C2C value co-creation. Moreover, all these focus only upon the tourism industry. In fact, Bharti et al. (2018) talked of various crucial aspects of value co-creation, like customer-to-customer value co-creation, that need exclusive attention.

Braun et al. (2016) came up with the first study to introduce three types of customer-engaging behaviors facilitating value. Out of these, 'customer-to-customer interaction-focused customer engagement' had never been focused upon before. This grabs scholarly attention towards examining the much-needed relationship between customer engagement and C2C value co-creation.

Rihova et al. (2013) identified customer-to-customer value co-creation to take place in four social layers, namely, "detached customers", "social bubble", "temporary communitas", and "ongoing neo-tribes" while identifying the values customers derive in each layer, separately. Later in 2015, they proposed a methodological and epistemological conceptual framework based upon the interactional theory in parallel with the practice theory. Rihova et al. (2018) identified 18 C2C co-creation practices among five UK based festival visitors. Out of the five articles focusing directly on C2C value co-creation, three are by these authors. Hence, they can be identified as a major source of pivotal work in this area of literature. The area clearly needs more attention.

Another observation was that customer-to-customer interactions are an integral part of the C2C value co-creation literature. This justifies the relevance of including the extant literature on CCIs during service encounters amongst the articles for review. Inter-customer interaction is an effective way of co-creating a service experience (McColl-Kennedy et al., 2012). But only a few studies in the past have been able to identify how various service setups have been able to leverage such interactions in order to enhance their customers' experiences. Considering these shortcomings, the study attempts to review 115 articles from both areas of research. Following Callahan (2014) and Rosado-Serrano et al. (2018) for drawing a roadmap in order to summarize the entire literature, the article structures itself by segregating into 4 Ws (What, Where, Why, and How). It depicts the contemporary issues in the service marketing literature regarding customer-to-customer interactions or inter-customer relationships during service encounters.

Earlier studies were short-sighted to examine the mere presence of other customers and its impact on the focal customer's satisfaction/dissatisfaction (Martin & Pranter, 1989). However, lately, the studies have been highlighting the customers' gain or co-creation of value/experiences with each other, thus, enhancing their attachment with service providers indirectly. For instance, Line et al. (2018) observed the impact of the inter-tourist encounters on attachment with the destination, which further intensifies their decision to return to a destination. While presenting the various aspects attached, the review aims at drawing attention towards all of the above critical issues. It moves further by proposing a conceptual framework and suggesting some future directions in this area of literature.

REVIEW DESIGN AND STRUCTURE

Review Design

We followed the review of Rosado-Serrano et al. (2018) and searched for published and articles in-press on the Scopus database. This included the articles published by Sage Journals, Web of Science, Science Direct, Springer Link, Taylor and Francis, Emerald and Wiley. The articles were related to customer-to-customer interaction during service encounters and customer-to-customer value co-creation. Our selection of articles was based upon two decisions. First, choosing articles between 1989 and 2019 (last online search done on 30 March 2019). We selected 1989 as the initial year because Martin and Pranter (1989) came up with their pivotal study suggesting the service management personnel as to how they can foster compatibility among the customers, thus impacting their satisfaction or dissatisfaction levels during service encounters. Figure 1 depicts the literature search procedure followed. The keywords selected by the authors on Scopus have been listed in the following table 1.

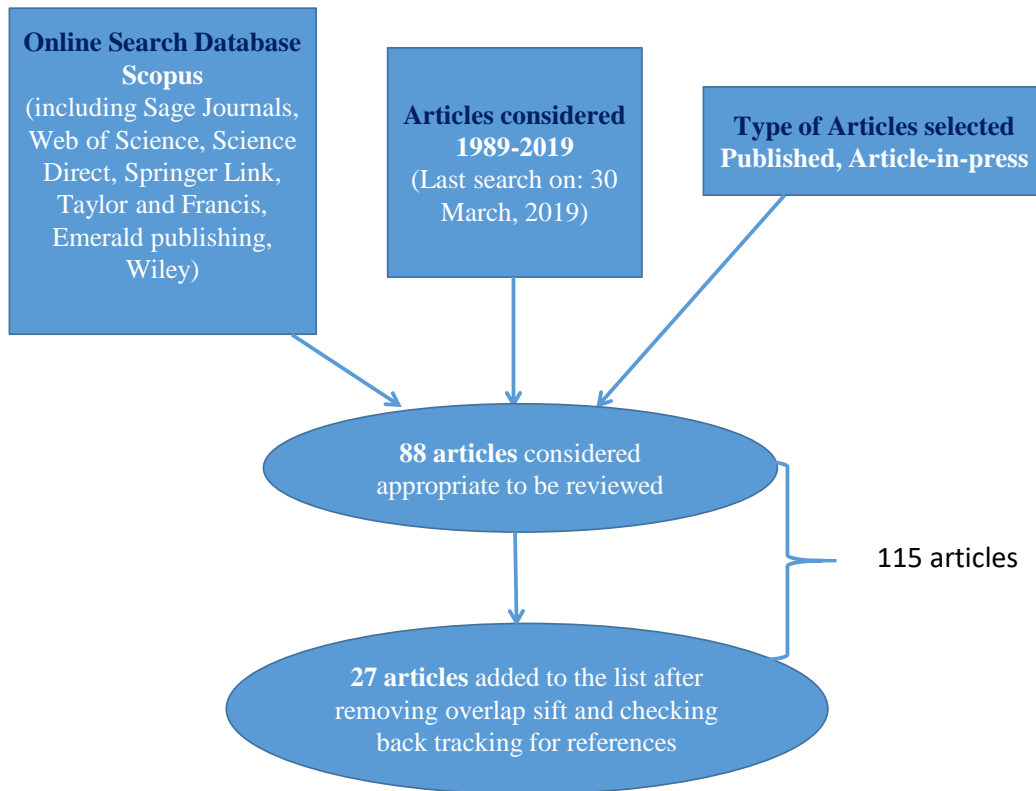**Figure 1** *Literature Search Procedure*

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┌──────────────────────┐
│ Online Search Database│
│        Scopus         │        ┌────────────────────┐      ┌──────────────────────────┐
│ (including Sage       │        │ Articles considered│      │ Type of Articles selected│
│ Journals, Web of      │        │     1989-2019      │      │ Published, Article-in-press│
│ Science, Science      │        │ (Last search on: 30│      └──────────────────────────┘
│ Direct, Springer Link,│        │   March, 2019)     │
│ Taylor and Francis,   │        └────────────────────┘
│ Emerald publishing,   │
│        Wiley)         │
└──────────────────────┘
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88 articles considered appropriate to be reviewed

115 articles

27 articles added to the list after removing overlap sift and checking back tracking for references

Table 1 *Literature Search Terms*

S. No.	Search terms/Selected keywords
1	"customer-to-customer value co-creation"
2	"co-creation"
3	"value co-creation"
4	"service-dominant logic"
5	"customer-dominant logic"
6	"Value"
7	"value creation"
8	"customer value"
9	"customer-to-customer"
10	"customer-to-customer interaction"
11	"customer-to-customer interactions"
12	"co-creation tourism experience"
13	"C2C interaction"
14	"Experience marketing"
15	"SDL"
16	"service co-creation"
17	"C2C"
18	"C2C interactions"
19	"C2C communications"
20	"customer satisfaction"
21	"social media"
22	"Marketing"
23	"social interaction"
24	"consumer-to-consumer"
25	"services marketing"
26	"C2C market"
27	"customer value"
28	"collaborative consumption"
29	"customer-to-customer communication"
30	"customer experience"
31	"customer-to-customer relationships"
32	"customer-to-customer relationship"
33	"inter-customer helping"

In the following section, we present the structure of this literature review. The method followed in order to identify the articles has been discussed. Later, a comprehensive overview of the inter-customer encounters, interactions, or customer-

to-customer value co-creation, follows. In the last section, we provide the way for future research.

After removing the overlap sift and checking backtracking for the references, we had 115 articles, out of which the initial Scopus search fetched 88 articles. The rest 27 articles were identified from the "References" section of these articles.

These articles are published in 52 distinct academic journals. The maximum number of articles are published in Journal of Services Marketing, Tourism Management, Journal of Service Research, Journal of Service Management, Journal of Business Research, International Journal of Contemporary Hospitality Management (table 2).

Table 2 *Journals*

Row Labels	Count of Source title
Annals of Leisure Research	1
Australasian Marketing Journal	2
Current Issues in Tourism	4
European Business Review	1
European Journal of Marketing	2
European Sport Management Quarterly	3
Food Service Technology	1
Industrial Management and Data Systems	1
Information Resources Management Journal	1
International Journal of Asian Business and Information Management	1
International Journal of Business Excellence	1
International Journal of Contemporary Hospitality Management	9
International Journal of Electronic Commerce	1
International Journal of Hospitality Management	2
International Journal of Retail and Distribution Management	1
International Journal of Service Industry Management	2
International Journal of Tourism Research	2
International Review of Retail, Distribution and Consumer Research	1
Internet Research	1
Journal of Business Economics and Management	1
Journal of Business Research	6
Journal of Consumer Marketing	1
Journal of Consumer Research	1
Journal of Hospitality and Tourism Research	1
Journal of Hospitality Marketing and Management	1
Journal of Marketing Management	3
Journal of Marketing Research	1
Journal of Product Innovation Management	1

Table 2 *Journals (con.)*

Row Labels	Count of Source title
Journal of Research in Interactive Marketing	1
Journal of Retailing	1
Journal of Retailing and Consumer Services	2
Journal of Service Management	5
Journal of Service Research	5
Journal of Service Science Research	1
Journal of Service Theory and Practice	1
Journal of Services Marketing	16
Journal of Strategic Marketing	3
Journal of the Academy of Marketing Science	2
Journal of Travel and Tourism Marketing	4
Journal of Travel Research	1
Management Research News	1
Managing Service Quality	1
Marketing Intelligence and Planning	2
Psychology & Marketing	1
Qualitative Market Research	1
Review of Managerial Science	1
Service Business	2
Service Industries Journal	5
The Journal of Consumer Affairs	1
Total Quality Management and Business Excellence	1
Tourism Management	4
(blank)	
Grand Total	115

The following section is inspired by the reviews of Callahan (2014) and Rosado-Serrano et al. (2018) in order to answer the 4 Ws (What, Where, How, and Why) of this systematic literature review and provide a desirable structure for them.

Review Structure

1. What do we already know about customer-to-customer interactions in the service environment?

Section 3 included the previous works of research scholars in the area of C2C-interaction in a service setup and customer-to-customer (C2C) value co-creation. The section, titled 'An Overview', discusses the various dimensions to the research area, in particular.

2. Why do researchers need to know more about C2C value co-creation stemming from customer-to-customer interactions?

Although 'customer-to-customer interactions' have been studied for quite some time now, only a few researchers have focussed on how such interactions lead to or facilitate value co-creation among the customers. Various managerial implications from the extant literature highlight the gain of service providers who facilitate customer-to-customer interactions. This is included in section 4, which is titled "Theoretical Underpinnings". This section highlights various theories upon which the researchers have based their studies.

3. Industries and methodologies previously used in the area?

Section 5 includes identifying the various industries in which the selected articles have been taken up. Various research methods undertaken by them have also been highlighted. Section 5.1 and section 5.2 simultaneously highlight the various industries and methodologies followed by these researchers.

4. How can this review help in filling the gaps in the previous literature and guide future research?

Section 6, titled 'Research Propositions and Conceptual Model' offers several propositions based upon the literature, thus, paving the way for conceptual model development. The next section is 'Discussion and managerial implications', followed by 'Future Research and Limitations'. In this manner, we aim to answer the question: "How would this systematic literature review fill the gaps in the previous literature and contribute to the literature of C2C value co-creation?"

AN OVERVIEW

Lovelock and Young (1979) considered other customers as 'partial employees' for the service-providing organizations (Harris & Baron, 2004). Martin and Pranter (1989) talked about 'compatibility management' among customers during a service counter. They focused on the need to study customer-customer interactions during such service encounters which require customer proximity (like leisure centers where people play snooker or come to bowl) (Jones, 1995). McGrath and Otnes (1995) studied customer behavior during service encounters and classified the types of strangers in a retail setup. These customers were either classified as 'Overt' (help-seekers, reactive helpers, proactive helpers, admirers, competitors, complainers) or 'Covert' (followers, observers, judge, accused, spoilers). Harris et al. (1995) noticed that inter-customers oral interactions in the form of Word-of-mouth or post-evaluation discussion impacted their service quality perception. The management could then realize the role of a customer as an "unpaid human resource", working for them through their oral interactions. Subsequently, the role of customers in service setup and inter-customer

relationships started gaining importance. Martin (1996) found consumer-to-consumer relationships to be affecting consumer satisfaction during a service encounter. Martin and Pranter (1989), Grove and Fisk (1997) assessed the positive or negative impacts of other patrons on a customer during a service. Harris et al. (2000) did a review of the research done in Europe and the US regarding the on-site customer interactions in retail settings. Their review is one of the benchmark studies in the field of service marketing management

The following sections classify various dimensions of customer-to-customer interactions as well as customer-to-customer value co-creation studied until now.

1. Antecedents of customer-customer interactions during a service encounter and customer engagement

In service settings, facilitating proximity among the customers, inter-customer interactions do take place as they spend a considerable amount of time with each other (Martin & Pranter, 1989). C-2-C interaction stimuli could be the various individual traits, consumer needs, service employees, service environment (Harris & Baron, 2004). However, customer engagement stimuli for such interactions could be the risk reduction tendency or their idea of simply enjoying the experience (Harris et al., 2000). The presence of a strong social network of customers in a service setup can be one of the biggest motivations for high level customer-to-customer interactions (Guenzi & Pelloni, 2004). The various C2C interaction antecedents can be "social norms/obligation, group dynamics/proxemics, under- or over-provision of information, recognition, shared focus, service breakdown/delay, altruism and selfishness". The presence of the physical environment (or 'servicescape') (Grove & Fisk, 1997) was identified as one of the stimuli impacting the C2C exchanges. Aubert-Gamet and Cova (1999) categorized such exchanges as 'economic exchanges', 'socioeconomic exchanges' and 'societal exchanges' (Harris et al., 2000). "Information seeking, information sharing, responsible behavior, personal interaction, feedback, advocacy, helping and tolerance were the identified antecedents of customer-customer value co-creation (Yi & Gong, 2013; Zadeh et al., 2019).

2. Customer-to-customer interactions enhancing the experience (value co-creation)

Social community influences the positive experiences among customers during a service encounter, thus leading to value co-creation (Hsu, 2017). According to Kim et al. (2019), the perceived values (economic, social, emotional, and epistemic) stemming from value creation and destruction factors led to customer citizenship behavior (CCB). This not only calls for engagement in activities like positive WOM and helping other customers but also indulges them as promoters working for the service-providing

organization indirectly. This, in turn, enhances the organization's reputation and facilitates profits. Kim and Choi (2016) analyzed three types of C2C interactions (friend-interaction, neighboring customer-interaction, and audience-interaction quality) and their impact on customer citizenship behavior. According to Martin and Pranter (1989), when consumers interact with each other in close proximity, they share their dissatisfaction with each other. This helps them become more tolerant towards each other and capable of coping with the service failures. In this way, other customers act as quasi-employees or part-time employees to the service provider. Other customers' on-premise gregarious, crude, violent, leisurely, malcontent, inconsiderate, grungy behavior was found to impact the focal customers' satisfaction (Martin, 1996). Kim et al. (2019) identified the positive outcomes of inter-spectator interactions (value co-creation) during a golf tournament, in the form of focal customer's enhanced perceived value (such as economic, social, epistemic, emotional). Lin et al. (2019) identified other customers' roles as 'help-givers' or 'help-takers' to the mobility impaired persons (MIPs), thus leading to social community driven co-creation. Ben Gamra Zinelabidine et al. (2018) found that the off-track tourists generated some 'out of the box' experiences while interacting with other tourists. Antón et al. (2018) found that more inter-visitor interactions among the museum visitors led to enhance their experiential (learning, entertainment, escapism, and aesthetics) value. Value co-creation can occur due to the conversations among customers, provided they are satisfied while exchanging operant or operand resources among each other (Kim et al., 2019).

3. Customer-to-customer interactions spoiling the experience (value co-destruction)

Sometimes, customer-customer interactions can lead to negative outcomes. Other customers' annoying demands can lead to ruining the focal customer's experiences. In fact, Lovelock (1994) categorized the nuisance-creating customers as "jaycustomers", while Bitner et al. (1994) called them "problem customers". Cox et al. (1990) termed those who displayed misbehavior with others during service as "deviant consumer behavior". Fullerton and Punj (1993) called it "aberrant consumer behavior", and Harris and Reynolds (2003) named it "dysfunctional customer behavior" (Gursoy et al., 2017). Mkono (2018) highlighted the concerns with trolling on social media (Web 2.0). Such trolls could occur in the form of fake or malicious reviews by other customers or inflammatory, provocative online posts by them. This might create a bad impression about the company in the heads of the customers and lead to value co-destruction for both the service providers and the customers. Kim and Yi (2017) identified the negative consequence of customer-engagement behavior (CEB) in self-service technologies (SSTs) like ATMs, etc. Jung and Yoo (2017) found that the negative customer-to-

customer interactions not only spoiled the focal customer's experience but also ruined her/his affection with the service-providing firm. Through the literature review, Heinonen et al. (2018) highlighted instances where the experiences of focal customers got negatively impacted because of fellow customers' verbal, physical and contextual misbehavior.

Value co-destruction, as considered by Kim et al. (2019), can occur in a situation when the resources exchanged among each other (by various actors, including other customers or the organization) in the service environment are handled improperly during the interactions. It occurs when the focal customer feels unhappy or gets upset during the other customer's activity during the C2C interaction between them.

4. Types of value derived through C2C interaction

During the C2C interactions or engagement, customers were found to have realized various values, also termed as 'perceived value'. Kim et al. (2019) found that value creation and destruction behaviour of other customers during a service encounter lead to focal customers' perceived values such as economic, social, emotional, and epistemic values. Various customer engagement behaviors lead to social, relationship, autonomous, economic, altruistic, and self-fulfillment benefits (Braun et al., 2016). Abdul-Ghani et al. (2019) found that consumer-to-consumer interactions led to various types of experiences with each other, such as functional, emotional, social, epistemic, and a sense of competition. Kim et al. (2019) found the golf spectators experiencing perceived values like economic, social, epistemic, and emotional values due to their interaction with other spectators present. Reichenberger (2017) found the visitors derive values like emotional, entertainment-related, self-actualization (tourists in 'Communitas' level) and entertainment-related, practical and atmospheric values (tourists in 'Social bubble' level) during the inter-tourist encounters. C2C interactions lead to satisfaction among the customers and other value-related outcomes like positive mood, social value, satisfaction, epistemic, functional value (Becker & Pizzutti, 2017). Heinonen et al. (2018) found the functional, emotional, and social values resulting from customer-to-customer interactions. Yrjölä et al. (2017) identified consumers being concerned about deriving emotional, symbolic, and functional values while purchasing through C2C e-commerce platforms. The customer's satisfaction and WOM depended upon such values. Kolyperas and Sparks (2018) observed the four benefits fans derive: social, cultural, economic, and utilitarian during value co-creation in a sportscape.

5. Roles/types of customers in a service setup

During a service encounter, the customers have been playing important roles in the lives of the focal customer. According to McGrath and Otnes (1995), strangers

shopping together in a retail store were either classified as 'Overt' (help-seekers, reactive helpers, proactive helpers, admirer, competitors, complainers) or 'Covert' (who followed, observed, judged, accused, spoiled others' presence). Customers can play the roles of 'reactive help seekers', 'proactive help seekers', 'reactive helpers' and 'proactive helpers' to the fellow customers (Parker & Ward, 2000) or simply become 'help givers' and 'help takers' (Lin et al., 2019). Customers were also found to play crucial roles of 'complainants' as itinerants, help seekers, storytellers, instigators, or the 'repliers' as listeners, helpers, ironists, educators, and helped their fellow customers in service recovery (Xu et al., 2016). Rihova et al. (2018) identified 18 C2C co-creation practices among five UK based festival visitors, which were insulating, territoriality, non-conforming, communicating, sharing, collaborating, acknowledging, advising, conversing, helping, relating, confiding, conforming, trading, initiating, embracing, fun-making and rekindling. Such roles played by the visitors led to C2C value co-creation.

THEORETICAL UNDERPINNINGS

In this section, we identified various theories upon which the previous researchers have based their work. It was found that the majority of the articles have been based on service-dominant logic and customer dominant logic. However, the review drew our attention towards other theories like resource exchange and social exchange theories.

1. Service dominant logic and Customer dominant logic

S-D logic proposed that a service-providing firm and the customers behave dichotomously during a service encounter. The value can only be generated once the customer uses/avails the service (value-in-use) and not by merely delivering it (Kim et al., 2019; Vargo & Lusch, 2004). Customers are the co-creators of value during their consumption (Grönroos & Voima, 2013; Vargo & Lusch, 2004). Vargo and Lusch (2004, 2008) conceptualize value co-creation to be embedded in the interactive process between the customers and service providers (Xu et al., 2016). S-D logic proposes that value is simply embedded in the customers' experience (Prahalad & Ramaswamy, 2004), thus, co-created by the customers through their engagement and active participation in interactive activities at the service providing premises (Campos et al., 2018). Kim et al. (2019) and Manh (2018) looked at 'value-in-social-context through the theoretical lens of S-D logic.

Value is embedded in the social environment while consuming within the community. Customer dominant logic (C-D logic) is an extension (Vargo & Lusch, 2006, 2008) and built upon the S-D logic (Koenig-Lewis et al., 2018). It can be

differentiated from the service-dominant logic in terms of the shift of interest from exchanging the service between the firm and service provider to the services' impact on the customers' life. It seeks to encompass a "holistic view of the customers' life, practices and experiences", sometimes, even beyond the visible interaction during a service encounter (Medberg & Heinonen, 2014). Value is co-created from their own perspective (Xu et al., 2016). While exploring C2C co-creation in the tourism industry, Rihova et al. (2013, 2015) focused on the practice-based and experiential aspects of the tourists. They suggested marketing firms focus solely on customers and their co-creative social experiences and practices. Customers play a central role in the service delivery and consumption process and are considered the value creators (Ben Gamra Zinelabidine et al., 2018). Rihova et al. (2018) based their study upon the C-D logic and emphasized value that is sprouted among customers within their social spheres and C2C-oriented encounters. Such a form of co-creation occurs when there is resource exchange among customers. Those could be 'operant' (skills, knowledge, capabilities) or operand resources (static or physical things) (Ben Gamra Zinelabidine et al., 2018; Rihova et al., 2018; Vargo & Lusch, 2008). C-D logic, introduced by Heinonen et al. (2013), plays an important role in C2C value co-creation and a distinct role in marketing (apart from the S-D logic) (Abdul-Ghani et al., 2019; Rihova et al., 2018).

2. Other theories

Through the literature review, several other theories have been identified, which demand attention. The theories like Interpersonal influence theory, Information processing theory, Theory of planned behaviour (Zadeh et al., 2019) Role theory (Parker & Ward, 2000), Service recovery paradox, Empathy theory (Yi & Kim, 2017), Social exchange theory (Braun et al., 2016; Kim & Choi, 2016; Tsai et al., 2017; Yi & Kim, 2017), Shared reality (Ramanathan & McGill, 2007), Resource exchange theory (Chan & Li, 2010; Rosenbaum & Massiah, 2007), Network theory (Baron & Harris, 2010; Närvänen et al., 2014), Role theory (Wu, 2008; Yoo et al., 2012), Motivation Opportunity Ability model as antecedents to C2C know-how exchange (Gruen et al., 2006, 2007), Activity theory, Social identity theory, Labelling theory, Age stereotyping theory (Nicholls & Gad Mohsen, 2015), Social network theory (Curth et al., 2014; Tax et al., 2013), Cognitive Dissonance theory, Commitment theory (Curth et al., 2014), Social Network theory (Black et al., 2014), Self-actualisation and Servuction model (Finsterwalder & Kuppelwieser, 2011), Social Facilitation theory and Affiliative Conflict theory (Tombs & McColl-Kennedy, 2010), Cooperation theory, Public space theory, Social psychology theory and Social theory (Nicholls, 2010), Social construction theory (Ji et al., 2018), Attribution theory and Dissonance theory (Raajpoot & Sharma, 2006), C2C engagement theory (Meshram & O'Cass, 2018), Rational cost

theory, rational choice theory (Clauss et al., 2018), Social Facilitation theory (Kim & Choi, 2016), Social information processing theory and Interpersonal Influence Theory (Yi et al., 2013), Theory of aversive racism and Distinctiveness Theory (Johnson & Grier, 2013) Uncertainty reduction theory (Adjei et al., 2010), Similarity effect (Brack & Benkenstein, 2012), Chameleon effect *(Kim et al., 2019) and Broaden-and-build theory (Lyubomirsky, 2001).

RESEARCH DONE TILL YET
1. Industries in which C2C related research has been conducted

The literature review gives a fair idea about the industries in which customer-to-customer interaction has been examined. Studies have been conducted in the retail industry Martin, 1996; Tomazelli et al., 2017), dining restaurants, small and medium restaurants, mobility-impaired person's (MIPs) online (Lin et al., 2019), cafes (Tombs & McColl-Kennedy, 2010) where other customers were considered the social influencers, their stay impacted focal customer's experience. It was found that the majority of the work has been done in the tourism industry, like the work by Ben Gamra Zinelabidine et al. (2018), Campos et al. (2016) and Reichenberger (2017).

2. Methodologies used by previous researchers

The majority of the studies concerned with C2C value co-creation were either epistemological conceptual (Rihova et al., 2013, 2015) or qualitative studies (Ben Gamra Zinelabidine et al., 2018; Campos et al., 2016; Chan & Li, 2010; Rihova et al., 2018; Xu et al., 2016). However, some of them were based upon experimental studies, case studies or observation (Tombs & McColl-Kennedy, 2010) and ethnographic observations (Kolyperas & Sparks, 2018). Figure 2 gives a fair view of the methodologies used by previous researchers in this regard.

Figure 2 *Methodologies Used*
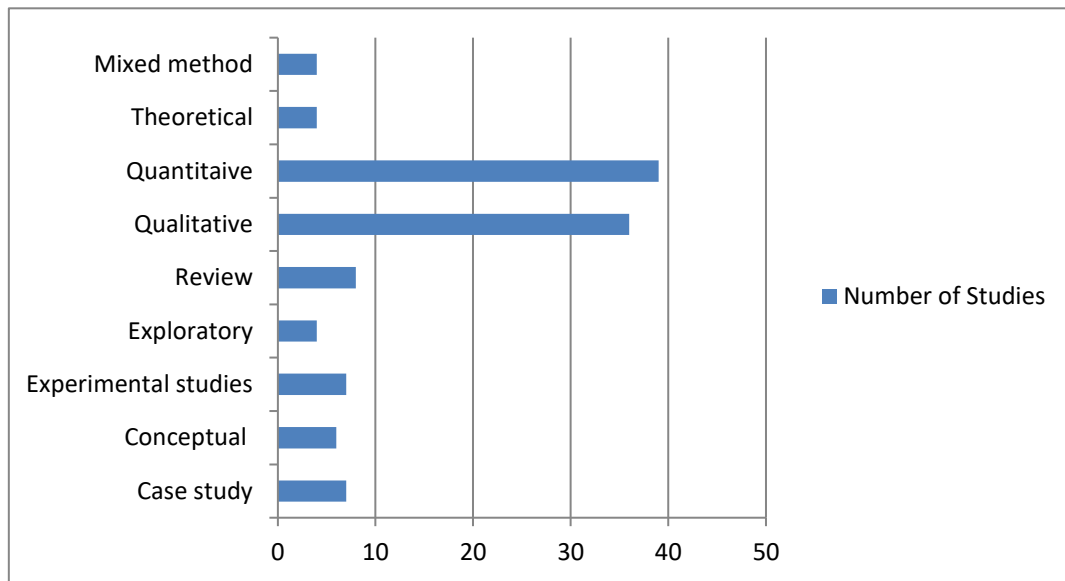
RESEARCH PROPOSITIONS AND CONCEPTUAL MODEL

The literature has carved the way out for developing the proposed framework (figure 3). We propose that customer-to-customer interactions are leading to customer-to-customer value co-creation. The interactions may be positively or negatively impacting the whole value co-creation process.

"There may exist a cycle of consumer engagement, comprised of experiences, value, consumer engagement, and behavioral outcomes that present new experiences" (Abdul-Ghani et al., 2019; Brodie et al., 2011), based upon which we attempt to develop the conceptual framework model (with two-dimensional perspectives, positive and negative co-creation).

Figure 3 *Conceptual framework*
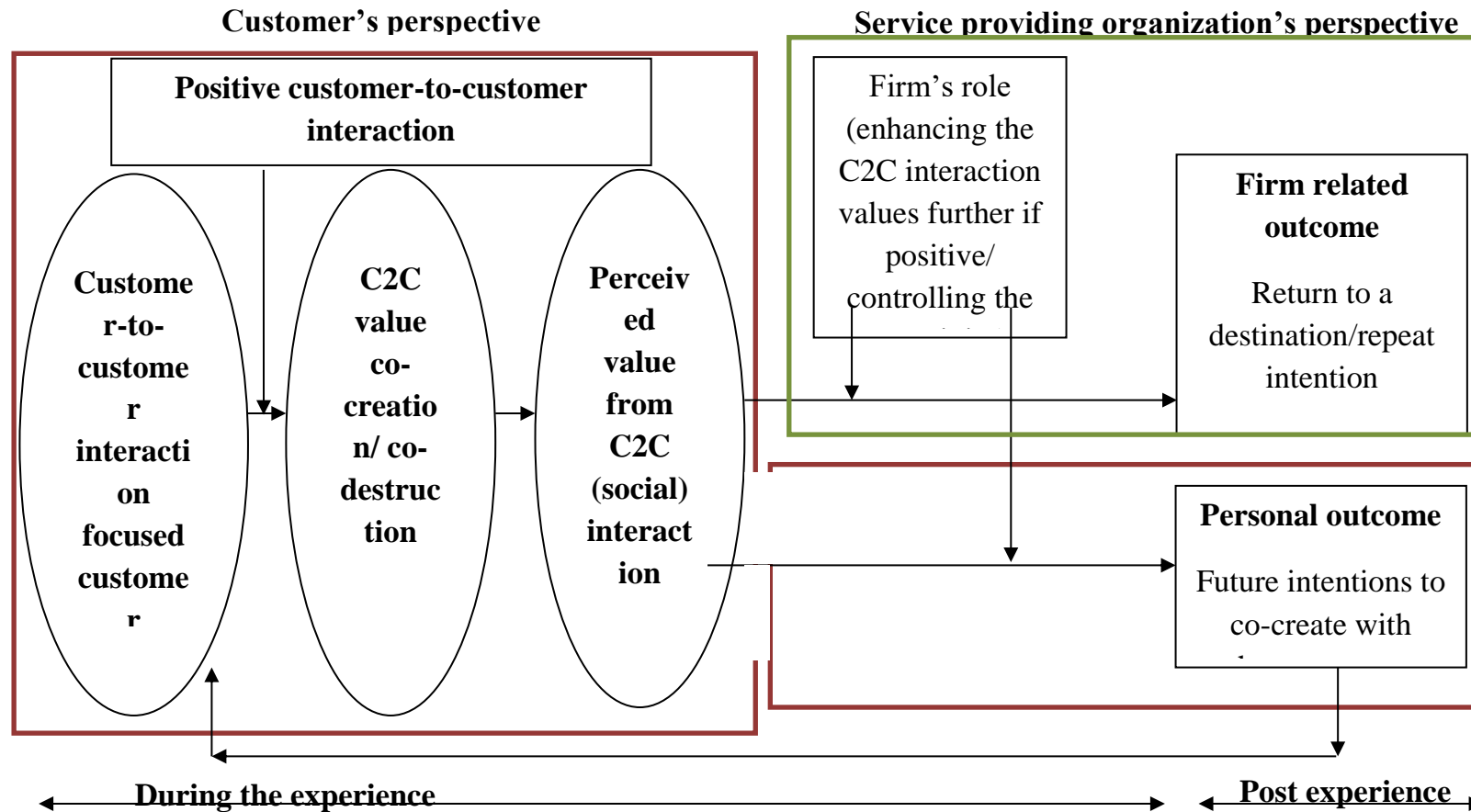
1   Customer engagement has a wider scope as it includes the voluntary contribution
2   of resources among actors. It is embedded in interactions and is a result of some
3   motivational drivers (Jaakkola & Alexander, 2014). Customer engagement comprises
4   endeavors displayed by the customers, which might be extrinsically or intrinsically
5   motivated. Since the review focuses on C2C interactions, the authors tend to focus on
6   CE as customers' motivation behind satisfying their own needs (Gummerus et al., 2012).
7   It was found that personal C2C exchange relationship does play an integral role in
8   customers' engagement process (Braun et al., 2016). Customer voluntary performance
9   (Rosenbaum & Massiah, 2007) or C2C interaction-focused engagement (word-of-
10   mouth and experience sharing among customers) benefit the customers in many ways.
11   Such engagement behavior includes extending help to other customers, which might
12   help reap benefits, such as cost savings and financial benefits (Braun et al., 2016).
13   Studies have demonstrated other customers (such as friends and family, and strangers
14   with whom the customers share the same service experience) play the roles of resource
15   integrators in the 'co-creation of value' (Kim et al., 2019) through C2C interactions.
16   Hence, our first baseline proposition is

17   **Proposition 1: Customer-to-customer interaction-focused engagement impacts on**
18   **C2C value co-creation**

19

20   Moore et al. (2005) mention that customer-customer interactions are an essential
21   component of the customer's service experience. However, customer experiences can
22   both be positive and negative. Both, passion and dysfunctional behavior displayed by
23   other customers during a service encounter are considered as the value co-creation and
24   value co-destruction factors (Kim et al., 2019). Customers create value for their fellow
25   customers by displaying enthusiastic behaviors like cheering (Rihova et al., 2018),
26   which might be manifested as their passion (Chen et al., 2013).
27   Dysfunctional behavior can be understood as verbal or physical activities (violating the
28   acceptable behavioral norms) by fellow customers that might adversely affect the focal
29   customer's consumption behavior. Such misconduct leads to impact the value outcomes
30   (Heinonen et al., 2018). Negative C2C interactions might cause co-destruction of the
31   focal customer's experience (Grönroos & Voima, 2013; Plé & Chumpitaz Cáceres,
32   2010).
33   Fellow customers' pleasant demeanor might enhance one's consumption
34   experience, whereas any dysfunctional behavior deteriorates the same and can even lead
35   to inter-customer conflicts (Kim et al., 2019). This can be understood as customers-
36   satisfaction destruction (Plé & Chumpitaz Cáceres, 2010). "C-to-C interactions can be
37   a source of value co-destruction" (Kim et al., 2019), which further declines the
38   perceived value of at least one party (Plé & Chumpitaz Cáceres, 2010).

Prior research indicates that value creation results out of the customer-customer exchange which in turn enhances the perceived benefits from service offerings (Gruen et al., 2007; Jung & Yoo, 2017). Hence, considering the positive C2C interactions and dysfunctional customer behavior is inevitable. Hence, we propose that

Proposition 2: The nature of C2C interactions (either positive or negative) moderates the relationship between customer-to-customer interaction focused-engagement.

C2C value co-creation leads to customer perceived value as well as satisfaction, which somehow positively impacts their loyalty toward the firm (Manh, 2018). Social exchange is an antecedent of value co-creation, and perceived value is an effect. Since value is always considered co-created (according to the SD logic), customer-perceived value is an outcome of the co-creation activities (Manh, 2018) and stems out of the social experiences of visitors with each other and the (C2C) co-created experiences (Reichenberger, 2017). Hence, we propose

Proposition 3: C2C value co-creation impacts customer's perceived value.

Rosenbaum (2008) found that inter-customer support positively impacts perceived cohesion (with other customers), satisfaction with the firm, behavioral intentions and consumers' sense of well-being. As the customer engages at a social and emotional level with other customers, he/she is gaining knowledge and skills, thus increasing the opportunities to co-create value (Vargo & Lusch, 2004). Therefore, social/emotional inter-customer support should impact the customers' future intentions to participate in the organization. Customers' future intentions to co-create refer to their ability, role clarity and perceived value in future co-creation (Dong et al., 2008; Meuter et al., 2005). Social/ emotional inter-customer support will positively impact one's future intentions to co-create (Black et al., 2014) and significantly enhance perceived value in future co-creation. Thus, we arrive at the proposition

Proposition 4: The perceived value deriving through the C2C value co-creation positively impacts a customer's future intention to co-create.

Till now, very little research has focused on linkages between the C2C interactions and marketing consequences (Levy et al., 2011). A customer would be displaying the repeat purchase intention in customer-to-customer platforms only when he/she is satisfied with the previous interactional experience in a similar setup (Hsu et al., 2014; Wu et al., 2014), which helped him achieve his personal goal (Fang et al., 2016). "Satisfied customers will make repeat purchases, while dissatisfied customers tend to terminate" (Shihab et al., 2018). Also, if the customer attains positive emotional

feelings through an experience, word-of-mouth referrals are more likely to occur (Ranaweera & Prabhu, 2003). Satisfactory C2C encounters enhance one's service quality perception, thus influencing their repeat patronage (Pranter & Martin, 1991), word-of-mouth referrals (Moore et al., 2005), or recommendations to other customers (Gruen et al., 2007). Kim et al. (2019) highlighted the fact that perceived values impact customer citizenship behavior positively. As a result, the customer is more likely to engage in word-of-mouth activities and help others (Tsai et al., 2017). Also, co-creation or resource-integrating activities among customers lead to customer loyalty (Manh, 2018). Hence, we propose

Proposition 5: The perceived value deriving through the C2C value co-creation positively impacts the repurchase intention of a customer.

DISCUSSION AND MANAGERIAL IMPLICATIONS

For decades authors of the extant literature have tried highlighting the relevance of promoting inter-customer interactions in interaction-rich and socially dense service setup. Such interactions must be encouraged as they are an excellent opportunity for customers to realize the importance of participation in various community activities while generating new values for themselves and the firm (Hsu, 2017). There have been many instances from the literature where C2C interactions have proved useful for the customers and the service providers. Yoo et al. (2012) also focused on the positive aspect of customer-customer interaction during a service encounter. In the following section, the authors have highlighted the same aspect.

Importance of C2C Value Co-Creation
For customers

There have been instances from the literature where customers gain from C2C value co-creation. Fellow customers during a service encounter do impact a focal customer's satisfaction level (Martin, 1996). In a health club setup, Black et al. (2014) highlighted the two types of inter-customer support: instrumental (content related to the task or practical help, for example, financial help) and social/emotional (companionship). Receiving emotional and social support from other customers during a service encounter leads to voluntary customer performance (Rosenbaum & Massiah, 2007). Inter-customer connections during a service encounter lead to gaining social/emotional support from each other (Black et al., 2014). Tinson et al. (2017) highlighted the way parents' experience as a fan, their perceived risk related to the fandom influence the socialization among children. According to them, sports fandom (through customer-to-customer interactions) does facilitate social networking, ties, and

bonds among customers. In fact, according to Hsu (2017), collective or community engagement leads to enhanced self-esteem.

For service providers

One may choose to interpret consumer-to-consumer dynamics for firms to reduce support costs or simply may regard it as ''surplus support'' that serves as the training through which consumers learn how to handle the toolkit better (Jeppesen, 2005). Service providers can shift their focus toward building 'linking value' among their customers through facilitating healthy C2C interactions (Chan & Li, 2010; Cova, 1997). Not just customers but even service providers can create value for themselves by enabling customer-to-customer interactions (Nicholls, 2010). The social engagement among the visitors (due to C-2-C interactions) ultimately leads them to be loyal toward the service-providing firm (Meshram & O'Cass, 2018). Such an engagement helps the firms earn instrumental support from its customers (Black et al., 2014) and social benefits like positive word of mouth (Koenig-Lewis et al., 2018). C2C interactions can also help in service recovery (Nicholls, 2010). During C2C service recovery, the complainants were found to be playing the roles of Itinerants, help seekers, storytellers, instigators, while the repliers were categorized as listeners, helpers, ironists, educators. This indirectly strengthened the customers' relationship with the firm as well (Xu et al., 2016). Customer citizenship behavior displayed by the customers during a service failure might not be mandatory but can definitely help the service providers in delivering the service smoothly. Customers helping each other during service failure will reduce the number of complaint cases taken directly to the firm and would ultimately save the firm's costs. Inter-customer help during a service encounter increases the customers' loyalty towards the firm indirectly (Gruen et al., 2007; Yi & Kim, 2017). Firms could undertake marketing strategies that facilitate customers' engagement during collective shopping (co-shopping) (Chan & Li, 2010). C2C value co-creation leads to customers' perceived value as well as satisfaction. It also impacts their loyalty toward the firm positively (Manh, 2018). However, a firm can also reap beneficiary-centric results such as firm-desired customer efforts and firm-desired customer insights through C2C User Experience Sharing (UES) apart from the physical spaces. UES platform is a great opportunity for firms to facilitate C2C interactions (Chen et al., 2018). During a self-service technology (SST), it is very common to find C2C relationships sprouting up. It is not possible for the customers to reach out to the employees every time. Hence, inter-customer interactions are of utmost importance. This is what makes an SST experience different from traditional service encounters by providing them with timely help extended by fellow customers during a service failure (Yi & Kim, 2017). In fact, Kim (2017) had empirically proven that customers tend to

feel frustrated and might also experience negative emotions developed such as anger in case of a service failure. But inter-customer interactions there might prove a boon as they help out of a service failure, thus contributing towards customer satisfaction and preventing negative word-of-mouth. Customer citizenship behavior (Rosenbaum & Massiah, 2007) might be one of the results of customer engagement. It can be in the form of helping others, word-of-mouth (Tsai et al., 2017), or recommending others (Zadeh et al., 2019). It does play a positive role in enhancing the reputation of the firm (Tsai et al., 2017; Yi & Gong, 2013).

Leveraging CCIs Smartly

However, Kim and Yi (2017) found that receiving help from other customers during a service encounter can negatively impact an embarrassed customer. Hence, the service provider should cautiously investigate the direction in which the C2C interactions are going. There might be times when a customer does not appreciate being surrounded by other customers for help and can only be satisfied by the firm, for example, in a service failure situation.

FUTURE RESEARCH AND LIMITATIONS

This review proposes the importance of inter-customers' role in enhancing a focal customer's experience during a service encounter. The extensive literature explores the path of customer-to-customer interactions till customer-to-customer value co-creation and attempts at developing a conceptual framework thereafter. The authors highlight the importance of customer-to-customer interaction-focused engagement as an antecedent of C2C value co-creation and perceived value (at an individual level), leading to the outcomes proposed through the framework. This would be the first literature review in the field of customer-to-customer value co-creation.

Since this is a booming area, not much worked upon, we have identified some major gaps. Although Huang and Choi (2019) created with 'Tourist engagement scale' (TES) to measure the value co-creation process among the cruise tourists, while extending the conventional meaning of customer engagement to tourist engagement (happening among various actors, especially among the co-tourists) and Kim et al. (2019) attempted to test C2C value co-creation and co-destruction empirically. No scholarly research has attempted to develop a customer-to-customer value co-creation measurement scale. Moreover, Abdul-Ghani et al. (2019) claim that the customer engagement cycle continues till the value is derived from a consumption experience. Therefore, more studies focused upon this aspect of engagement should be undertaken. They interestingly propose that the 'consumer engagement' aspect is a prerequisite for getting along with this whole process of 'co-creation of value' through interaction with

other customers (Li et al., 2017; Storbacka et al., 2016). However, we still need more studies empirically examining the fact whether (during-visit) C2C interaction focused engagement is the prerequisite of C2C value co-creation, thus, impacting the re-visit intention of a customer as a result of the post-visit service experience for any future engagement. A longitudinal study showing the impact of C2C interaction-focussed engagement on C2C value co-creation, showcasing the pre-visit and post-experience must validate the proposed conceptual model.

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