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Escola de Economia e Gestão

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The Customer Journey: The Ongoing Cycle of Customer Experience, Value Co-creation and Customer Engagement.

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The Customer Journey: The Ongoing Cycle of Customer Experience, Value Co-creation and Customer Engagement.

Doctoral Thesis In Business Administration

Conducted under the supervision of:
Professora Cláudia Simões

October 2022

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STATEMENT OF INTEGRITY

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A jornada do cliente: o ciclo contínuo da experiência do cliente, cocriação de valor e engajamento do cliente.

RESUMO

As jornadas dos clientes nos mercados actuais são "*multitouch*" e multicanal. Os clientes tornam-se habilitados e conhecedores, o que resulta no facto de serem cada vez mais responsáveis pela escolha de formas únicas de alcançar os seus objectivos. As jornadas tornaram-se complexas e individualizadas. Assim, o significado de estudar a jornada do cliente, reflecte a necessidade de compreender o cliente num ciclo contínuo de experiência através da abordagem dos diferentes pontos de contacto, co-criação de valor e envolvimento. Assim, esta tese visa compreender a ligação entre a experiência do cliente, a co-criação de valor e o envolvimento do cliente e como evolui ao longo da jornada do cliente passando pela pré-compra, compra e pós-compra. A tese apresenta três objectivos. Primeiro, visa compreender como a experiência do cliente é moldada em múltiplos pontos de contacto, online e offline; por outras palavras, pontos de contacto da marca e sociais/externos. Segundo, visa compreender como os clientes atribuem significado às suas experiências num contexto de co-criação e como a co-criação de valor molda a experiência do cliente. Em terceiro lugar, compreender como proporcionar uma experiência superior/satisfatória ao cliente, e como a co-criação de valor pode levar ao envolvimento do cliente a longo prazo. A fim de atingir os objectivos da investigação, foi desenvolvido um estudo empírico qualitativo. A fundamentação para a realização deste estudo empírico baseou-se na necessidade de fornecer uma visão aprofundada através das fases do percurso do cliente: pré-compra, compra e pós-compra. Adicionalmente, ouvir as histórias e experiências dos clientes a partir da sua perspectiva e interpretar as experiências e os significados que os clientes lhes atribuem contribui para a literatura de marketing e funciona como um guia para as empresas. Os dados apoiam a ideia de que os pontos de contacto moldam a experiência do cliente. Os resultados revelam, ainda, que os diferentes aspectos da co-criação de valor, tais como interacção, transparência e diálogo, moldam a experiência do cliente e podem levar ao seu envolvimento.

Palavras Chave: A jornada do cliente, experiência do cliente, cocriação de valor, engajamento do cliente, pontos de contacto.

The Customer Journey: The Ongoing Cycle of Customer Experience, Value Co-creation and Customer Engagement.

ABSTRACT

Customer journeys in today's markets are "multitouch" and multichannel. Customers become empowered and knowledgeable, which results that they are increasingly in charge of choosing unique ways to achieve their goals. Journeys have become complex and individualized. Thus, the significance of studying customer journeys reflects the need to understand how the customer goes in an ongoing cycle of experience through dealing with the different touchpoints, value co-creation, and customer engagement. Thus, the thesis aims to understand the connectivity between customer experience, value co-creation, and customer engagement and how it evolves throughout the customer journey from pre-purchase to purchase to post-purchase. The objectives of the thesis are three. First, it targets understanding how the customer experience is shaped in multiple touchpoints, online and offline; in other words, brand-owned and social/external touchpoints. Second, it aims to understand how customers attach meaning to their experiences in a co-creation context and how value co-creation shapes the customer experience. Third, it aims to comprehend how providing a superior/satisfying customer experience, and value co-creation can lead to customer engagement in the long term. In order to attain the thesis' objectives, an empirical qualitative study was developed. The rationale for performing this empirical study was based on the need to provide in-depth insights through the stages of the customer journey from pre-purchase to purchase to post-purchase. Moreover, listening to the customers' stories and experiences from their perspective and interpreting the experiences and the meanings customers bring to them will add to the marketing literature and act as a guide for firms. Findings support the idea that touchpoints shape the whole customer experience. Furthermore, the findings revealed that the different aspects of value co-creation, such as interaction, transparency, and dialogue, shape the customer experience and can lead to customer engagement.

Keywords: Customer Journey, Customer Experience, Touchpoints, Value Co-creation, Customer Engagement..

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INTRODUCTION

CHAPTER ONE – INTRODUCTION

1.1. Overview

The current chapter provides an overall presentation of the theme under study, representing customer experience through the touchpoints in a co-creation context and how it shapes the customer engagement from the customer perspective in Egypt. The scope of the study and rationale are presented at the beginning of the chapter. Then, the research problem emerged from the gap identified in the literature review and is supported by the research background. After that, the contributions of the thesis and objectives are explained. Finally, at the end of the chapter, an overview of the structure and organization of the thesis is demonstrated.

1.2. Research Background

After the 2008 financial crisis, all the world markets were affected, especially economic factors. Factors such as gasoline prices, inflation, recession, unemployment, interest rates, and declining stock markets all influenced customer shopping behavior. Customers became more knowledgeable and demanding more than just low prices and innovative products. All the previously mentioned lead firms to center their attention on the importance of improving the whole customer experience to survive in these competitive markets (Grewal et al., 2009).

Although gross domestic product in developed countries is rising, it has been debating that goods are becoming commoditized, and differentiation can be achieved through services (Reinartz and Ulaga, 2008). Researchers further (Meyer and Schwager 2007; Shaw 2002; Neely 2008) argued that service, too, is progressively commoditized and that consumer demands more than just competent service, they are seeking experiences, which are "engaging, robust, compelling and memorable" (Gilmore and Pine 2002, p. 10). Hence, customer experience is now core in the managers' and executives' strategies, whether in consumer-packaged goods or retail fields (Grewal et al., 2009). Creating a superior customer experience across channels has become one of the main goals of many firms. Businesses such as Toyota, Dell, and Starbucks started embracing customer experience in their mission statements. However, besides realizing the significance of customer experience by practitioners, it is still limited in the academic marketing literature (Verhoef et al., 2009). Researchers have focused on customer satisfaction and service quality (e.g., Parasuraman, Zeithaml, and Berry 1988; Verhoef, Langerak, and Donkers 2007) but did not clearly point to the customer experience as a separate term. Moreover, monitoring the customer journey and creating a

durable and robust customer experience is becoming a leading management objective, where providing a superior customer experience has been cited as the top priority of 72% of businesses (Kranzbühler et al. 2019).

Recent research has underscored the importance of examining the customer journey to understand the customer experience (Verhoef et al., 2016). Customer journeys in today's markets are "multitouch" and multichannel, with new types of stimuli appearing every day, implying that firms need to comprehend a wide range of touchpoints within and outside firm control, both in offline and online settings (Becker et al., 2020; Verhoef et al.,2016). Furthermore, empowered customers are increasingly in charge of choosing unique ways to achieve their goals (Edelman et al., 2015). The previously mentioned means that journeys have become increasingly complex and individualized; the extant literature has tended to measure customer experience in one touchpoint (Becker et al., 2020). However, this study aims to understand how the customer experience is shaped in multiple touchpoints, online and offline.

As highlighted above, customer experience is increasingly recognized as an essential phenomenon for firms with substantial implications for building a long-lasting relationship with customers (Andreini et al., 2019). Varying definitions of customer experience have arisen (Verhoef et al., 2016), with different perspectives on customer experience urging research to better establish or refine the domain of the concept (Waqas et al., 2021). Customer experience may be considered as a process that involves every aspect of a firm's offering and the customer response to these offerings, whether directly or indirectly (Verhoef et al., 2016). The firm's offerings include advertising, packaging, product attributes, ease of use, and quality of customer service (Brakus et al., 2009; Meyer & Schwager, 2007). One of the challenges for companies is that customers nowadays are dealing with plentiful touchpoints in multiple channels and media, resulting in a more complex customer journey. A "Touchpoint" is any verbal (e.g., advertising) or non-verbal (e.g., product usage) incident that a consumer perceives and relates to a firm (Duncan and Moriarty, 2006). Hence customer experience and the connections with the firm lead to the notion of value for both the customer and the firm (Prahalad and Ramaswamy 2004; Shaw and Ivens 2002; LaSalle and Britton 2003), that is, value co-creation. Value co-creation has been taking the attention of both academics and practitioners, where the firm cannot solely create and deliver value; however, it implies that both the offeror and the beneficiary of service simultaneously create value (Vargo and Lusch 2008). Value co-creation does not mean that the firm is just trying to please the customer but high-quality interactions that enable the customer to co-create unique experiences with the firm. Co-creating experiences lead to unlocking new sources of competitive advantage, hence value jointly

created by both the firm and the customer (Prahalad and Ramaswamy; 2004b). Therefore, this study aims to understand how the customer dealings with the different touchpoints shape the whole customer experience, throughout the customer journey. This study further aims to understand how the customer perceives experiences in a co-creation context.

Previous studies focused on the importance of customer experience, and the opportunities firms should exploit for developing a strong and durable customer experience (Verhoef et al., 2016).

Customer experience and value co-creation are both relevant constructs in the marketing literature and for firms, that is the reason this study considers it core to understand the customer experience in a co-creation context and linking these two concepts. Previous studies looked at consumption from different conceptual views as a holistic phenomenon that involves a person who interacts with the firm at different levels (LaSalle and Britton 2003). These interactions with the firm lead to customer experiences that define how the customer will react to the firm in the future (Brakus et al., 2009). As firms are challenged with quick media, and channel fragmentation, omni-channel management has become the new norm (Brynjolfsson, Hu, and Rahman 2013; Verhoef, Kannan, and Inman 2015). Moreover, consumers are becoming knowledgeable due to customer-to-customer interactions through social media, which created opportunities for firms and, at the same time, critical challenges (Leeflang et al., 2013; Libai et al., 2010). Firms also have less control over the customer journey and customer experience as a whole resulting in behaviors such as showrooming (Brynjolfsson, Hu, and Rahman 2013; Rapp et al. 2015). The increased number of customer touchpoints and the minimum control of the experience force firms to integrate multiple business functions in order to create and deliver positive customer experiences (Verhoef et al. 2016). Consequently, the context that companies operate in has made it increasingly complex for firms to create, manage, and attempt to 'control' the experience and journey of each customer (e.g., Edelman and Singer 2015; Rawson, Duncan, and Jones 2013).

Businesses do not only seek to fulfill the customers' needs; they also aim to do this more efficiently and effectively than their competitors in the marketplace to achieve their goals. In order to achieve a competitive advantage, it became essential to create a superior customer experience throughout the customer journey. Thus, customer experience is a holistic process, integrating the customer's emotional, cognitive, social, sensory, and spiritual responses to all the dealings with the firm (Verhoef et al. 2009). This study addresses the three stages of customer experience (pre-purchase, purchase, and post-purchase) in a context where customer markets are transparent, empowered, and collaborative. Value creation reflects a process

that increases the customer's well-being so that the customer becomes better off (Gronroos 2008; cf. Nordin et al., 2011; Vargo et al., 2008). Making the customer better off could be like solving a customer's problems (Sawhney et al. 2006), satisfying customer needs (Tuli et al. 2007). Value co-creation is also holistic, where the view of customers has developed from "passive audiences" to "active players" (Prahalad et al., 2000). However, value co-creation pinpointed to the evolution of a new logic for value creation where value is embedded in personalized experiences. The view is changing from the old model that value is created from goods and services to a new one that value is created by experiences (Prahalad 2004).

Since, literature explained how the customers' interactions with the firm lead to customer experiences that define how the customer will react to the firm in the future (Brakus et al., 2009).

Subsequently, the present study seeks to understand how the customer experience relate to the customer engagement. Customer engagement can be expressed in a way where, when a relationship is satisfied and has emotional bonding, it then evolves to the stage of "engagement" (Kumar and Pansari, 2017). Hence, firms are shifting from the myopic scope of "selling" to "emotionally connecting" with their customers; in other words, firms are shifting to personalizing interactions, delighting their customers, understanding customers, and involving them as speakers of the firm (Kumar and Pansari, 2017). From a business perspective, the importance of customer engagement comes to the fore. Practitioners look at customer engagement in terms of sales and repeat sales or impact revenue by consumers (Kumar et al., 2017). The previously mentioned resulted in customer engagement becoming the main focus of many firms; they realize it is not enough to satisfy customer needs but to engage him/her in all possible ways. The motivation of the study is to examine how the customer goes in the ongoing cycle in the journey from customer experience to value co-creation to customer engagement.

Previous studies examined multiple marketing strategies to strengthen customer engagement and firm value (Brodie et al., 2011; Harmeling et al., 2017; Van Doorn et al., 2010). Literature argued that firms dedicate resources toward developing customer engagement beyond just firm-customer transactions (Pansari and Kumar 2017). As technology evolved, consumers increasingly had access to digital and social media to communicate opinions and interact with companies (de Oliveira Santini et al., 2020). Firms started shifting their promotion from traditional media and using digital platforms to interact with customers (Paruthi and Kaur 2017). However, over the past two decades, as digital platforms developed, firms began to aim at building unique brand experiences through interactive environments such as social media (Paruthi and Kaur 2017). Studies indicate that customer engagement can be described by the emergence of experiences and

value creation in consumer-brand relationships (Brodie et al., 2011). Furthermore, an engagement strategy is essential for better firm performance (Hollebeek et al., 2014). Customers involved have a significant role in so-called viral marketing, such as providing recommendations for products (Hollebeek et al., 2014).

In sum, customer experience is still a nascent state that needs more academic attention (Verhoef et al. 2016). Although customer experience has been researched since 1998, recent evidence suggests significant differences in studies in terms of perspective, research context, and research gaps identified (Waqas et al., 2021). More precisely, current literature lacks the understanding of customer experience regarding customers' practice of attaching meanings to their experiences. Therefore, this study seeks to understand how the customer relates meanings to their experiences with the firm's touchpoints, highlight the findings and offer a new perspective on the customer experience. Thus, literature faces many issues and challenges regarding this topic. To face the challenges, the present study investigates customer experience through the touchpoints in a co-creation context and how it connects to customer engagement.

1.3. Research Questions

According to the research background, the lack of analysis regarding customer experience in a co-creation context and how it shapes customer engagement further highlights the importance of this research area. The literature suggests that value creation is an ongoing process that highlights the customers' experiences, logic, and ability to extract value from products (Gronroos et al., 2013). The current study argues that customers consider the experience superior when they are involved in co-creation. The starting point of the research question is the following research question:

Q1: How does value co-creation shape the customer experience?

The purpose of the study involves the customers as co-creators of value in their own customer experiences. It aims to understand how firms and customers co-create value throughout the customer journey stages. Value is co-created through many aspects such as dialogue, interaction, and transparency between firms and customers. The interaction and dialogue with customers are critical for firms to help them improve the quality of their products (Merz et al., 2018), and the better the quality of the dialogue, the more valuable the co-created experience (Binkhorst & Dekker,2009). The study is curious to understand the importance of the

experience in a co-creation context, specifically the environment of the experience, whether it is in the store, online, or through social media.

Although understanding the co-creation phenomenon is essential, understanding the customer experience and what feelings and emotions the customer goes through in their dealings with the touchpoints is challenging. Therefore, the second research question of the study is:

Q2: How do touchpoints shape the customer experience?

Creating a superior customer experience across channels has become one of the main goals of many firms (Verhoef et al., 2016). Due to many reasons such as globalization, digitalization, customer interactions with a myriad of touchpoints (Verhoef et al., 2016), and social media, it can be noticed that the consumer's attitude toward consumption is changing. Moreover, the challenge of having transparent consumer markets resulted in intense competition among firms and industries. Consequently, the current study seeks to understand how the customer feels and identifies the experience throughout the journey with the existence of these challenges. Moreover, the study seeks to grasp how can a superior customer experience in a co-creation environment leads to customer being engaged. Thus, the third research question of the study is:

Q3: How does the customer experience relate to customer engagement?

This study aims to examine an emerging market like 'Egypt' to the best of the researcher's knowledge; there have not been any previous attempts to comprehend the customer journey in the Egyptian market. High street fashion stores were selected as the majority of the customers prefer them because of aspects like cost, convenience, and trendiness. The study aims to understand the customer engagement towards the firm cognitively, emotionally, and behaviorally. Moreover, the study is curious to understand whether a superior/satisfying customer experience can lead to engagement behaviors that can be direct such as customer purchases, or indirect, such as customer referrals, customer knowledge, and customer influence. The previous discussion elaborates on the influence of customer experience through dealings with touchpoints on the whole customer journey and how this affects customer engagement. Also, this study

explores the impact of different aspects of value co-creation, which can lead the customer to go beyond repurchasing to engaging with the firm.

Following the research questions and achieving the research objectives, an empirical qualitative study was developed. The rationale for performing this empirical study was based on the need to provide in-depth insights into the customer journey. Moreover, listening to the customers' stories and experiences from their perspective and interpreting the experiences and meanings customers bring to them will add to the marketing literature and act as a guide for firms.

1.4. Objectives and Research Contribution

The current study aims to interrelate customer experience, value co-creation, and customer engagement to allow a detailed study of the customer journey between the customers and the firm. The focus is on understanding how the customer attaches meanings to the experiences and views the value co-creation and how this leads to customer engagement. The objectives of the current study are:

1. Understand how the touchpoints (Brand-owned and social/external touchpoints) shape the customer experience.
2. Learn about the role of value co-creation in shaping the whole customer experience.
3. Gain in-depth understanding of how the customer experience relates to customer engagement.

The first contribution of the study is providing a deeper understanding of the customer journey through the three stages, from pre-purchase to purchase to post-purchase. Customer journeys in today's markets are "multitouch" and multichannel, with new types of stimuli appearing every day, implying that firms need to comprehend a wide range of touchpoints within and outside firm control, both in offline and online settings (Becker et al., 2020; Verhoef et al.,2016). Furthermore, empowered customers are increasingly in charge of choosing unique ways to achieve their goals (Edelman et al., 2015). The previously mentioned means that journeys have become increasingly complex and individualized; the extant literature has tended to measure customer experience at one touchpoint (Becker et al., 2020). However, this study aims to understand how the customer experience is shaped in multiple touchpoints, online and offline; in other words, brand-owned touchpoints and social/external touchpoints.

The second contribution of the study is to gain a depth understanding of how the customer attaches meanings to their experiences in a co-creation context. Value co-creation has been increasingly attracting scholarly

attention regarding its application through exploring ways of retaining empowered customers (Cheung et al., 2021; Vargo & Lusch, 2008). Nowadays, the development of social media brought attention to branding-related issues (Ahn et al., 2019) because social media offers a virtual space for consumers to share their experiences, acting as an essential driver in value co-creation (Luo et al., 2015). Furthermore, value creation becomes an ongoing process that highlights the customers' experiences, logic, and ability to extract value from products (Gronroos et al., 2013). Thus, this study seeks to understand how value co-creation shapes the customer experience.

The concepts of customer experience and consumer engagement remain largely unconnected (Hepola et al., 2017; Triantafillidou et al., 2018). Consequently, the third contribution of the study is to comprehend how providing a superior/satisfying customer experience can lead to customer engagement in the long term and customers being the spokespersons for the firm. It is recognized that the customer's behavior is influenced by the experiences taking place in an increasingly complex environment (Brandão et al., 2019). Thus, it can be thought that the customer engagement concept centers on specific interactive customer experiences (Brodie et al., 2011). Finally, to enrich the marketing literature, the study aims to understand the customer experience, value co-creation, and customer engagement and how it evolves throughout the customer journey from pre-purchase to purchase to post-purchase. Considering that the three concepts have a nascent state, linking them together will add to academics and the marketing literature.

1.5. Thesis Outline

The overall structure of the study takes the form of five chapters. Each chapter pertains to a specific part of the study. These chapters are:

Chapter One: An Overview

The first chapter provides an introduction and overview of the research, the research problem and research objectives.

Chapter Two: Literature Review

Chapter two presents the literature review that sustains the theoretical arguments of the thesis. In this chapter the three main constructs of the study; customer experience, value co-creation and customer

engagement are addressed. At the end of the chapter based on the previous theoretical background, the conceptual framework is presented.

Chapter Three: Research Design and Methodology

The third chapter tackles the research design, research paradigm, research philosophy, research approach, research methodology choice, sources of data, data collection method, the process of interview guide development and the data analysis technique that are used.

Chapter Four: Analysis of Research Findings

Chapter Four analyzed the results of the study and provides a discussion regarding the main findings.

Chapter Five: Discussion, Implications, Limitations and Future Research

The last chapter discusses the main conclusions of the study, academic and managerial implications and the limitations of the study providing suggestions for future research.

LITERATURE REVIEW

Chapter Two - Literature Review

2.1. Overview

The literature review chapter involves three main sections. The first section displays one of the primary constructs of the current study, defining customer experience and its perspectives. Then, the first section focused on understanding the customer journey and its challenges. Then, the present section concentrates on understanding the three stages of the customer journey: pre-purchase, purchase, and post-purchase, and what every stage entails. Finally, the first section explained the touchpoints, their types, and how they shape the customer experience.

The second section concentrates on the study's second primary construct, value co-creation. The second section starts by explaining the meaning of value co-creation and its evolution. Further, the second section presented the service-dominant logic and the notion of value. Finally, the second section elaborates on the dimensions of value co-creation. The third section explained the final construct of the study, customer engagement. The third section starts with customer engagement and how it developed through the years. Then, the third section explained the different perspectives of customer engagement. Finally, the third section explains customer engagement dimensions. Then the literature review chapter ends with the theoretical framework of the current study.

2.2. Customer Experience

Marketing literature has developed over time from customer buying behavior models (1960s-1970s), customer satisfaction and loyalty (1970s), service quality (1980s), relationship marketing (1990s), customer relationship management (2000s), customer centricity, and customer focus (2000s-2010s) until nowadays the evolution of the so-called "Customer experience." Back in the 1980s, the traditional marketing literature had always considered the customer as a rational decision-maker. Later on, in the mid-1980s, experiential theorists broadened the view of human behavior. Human behavior is much more complicated as it involves the importance of the emotional aspects of experiences (Thompson et al., 1989). This new approach viewed customer behavior by taking into consideration different aspects of decision-making and experience. These aspects refer to customer behavior's irrational and emotional side for the whole experience resulting from the interactions between the firm and customers (Holbrook and Hirschman, 1982) as well as recent studies focused on the acknowledgment of customer emotions within the experience (Edvardsson, 2005; Schembri,

2006). Customer emotions are often vividly recalled yet challenging to describe. Thus, numerous researchers have applied differential emotion theory to assist in understanding and measuring the customer experience. In the 1990s, Pine and Gilmore (1998, p. 3) conceptualized the idea of "experiences" as different from goods and services, stating that a customer purchases an experience to "spend time enjoying a series of memorable events that a company stages ... to engage him in an inherently personal way." An experience to be memorable and effective has to engage the customers' five senses: sound, touch, smell, taste, and sight (Pine and Gilmore 1998). "Experience" is defined as a result of encountering, undergoing or living through things. These experiences deliver sensory, cognitive, behavioral, and relational values that substitute functional features/ benefits of the product (Schmitt, 1999). Confirming the findings of Pine and Gilmore (1998), Schmitt (1999) stated the importance of customer experience as to how it makes customers feel, sense, think, act and relate to a specific firm and its brands.

Customer experience was viewed later on in a different way represented in interactions between the customer and the company or a product. Researchers noted that what contributes to creating the value is not to sell a memorable experience but to let the customer live the entire relationship with a firm in an excellent way, even beyond his/her expectations (LaSalle and Britton, 2003; Shaw and Ivens, 2005). However, researchers have argued for a broader view of the customer experience; regardless of the service's nature and form, every service exchange results in a customer experience. This broad perspective considers customer experience to be holistic (Schmitt et al., 2015). This broad perspective considers customer experience holistic, initiating from a set of interactions between a customer and whether a product, a company or part of the organization results in a reaction. Consistent with Schmitt et al. (2015), customer experience may be considered a personal experience that needs customer participation at a rational, emotional, sensorial, physical, and spiritual level (Gentile et al., 2007; Bolton et al. 2014; Lemke et al. 2011).

The current business practice has broadly defined the customer experience, involving every aspect of a company's offering- the quality of customer care and advertising, packaging, product and service features, ease of use, and reliability. In other words, it is the customer's internal and subjective response to any direct or indirect contact with an organization (Meyer and Schwager 2007, p. 2). Direct contact most probably happens in the purchase, use, and service, which the customer usually initiates. Indirect contact includes unplanned encounters with company representatives such as word-of-mouth recommendations or criticisms, advertising, reviews (Meyer and Schwager 2007, p. 2).

Multiple definitions of customer experience exist in the literature. Schmitt (1999) adopts a multidimensional view and determines five types of experiences: sense, feel, think, act and relate experiences. Verhoef et al. (2009) conceptualized customer experience from a retailing context. Verhoef et al. (2009) defined customer experience as a process holistic in nature that involves the customer's cognitive, affective, emotional, social, and physical responses to the company. Experience is generated by elements that the organization can control (e.g., service interface, atmosphere, assortment, price) and elements that the organization cannot control (e.g., influence of peer customers, reviews, word of mouth). The customer experience involves the whole experience from the search, purchase, consumption, and after-sales experience, and multiple retail channels (Verhoef et al. 2009). The study of Brakus et al. (2009) defined brand experience as subjective, internal consumer responses (sensations, feelings, cognitions, and behavioral) responses to the brand. Grewal et al. (2009) recommend that customer experiences can be classified along the lines of the retail mix (such as price experience, promotion experience) in a retailing context. De Keyser et al. (2015, p.14) defined customer experience as "comprised of the cognitive, emotional, physical, sensorial, spiritual, and social elements that mark the customer's direct or indirect interaction with (an) other market actors (s)"—in essence, the raw data contained in all direct or indirect interactions that then come together as an overall experience.

The upcoming table (Table 1) summarizes the definitions of past researchers for the customer experience. It can be concluded that scholars and practitioners have agreed that the customer experience is a multidimensional concept that includes emotional, sensorial, cognitive, behavioral, and social responses to the firm (Schmitt 1999; Verhoef et al., 2009). All the previously mentioned will lead to the definition that this study adopts of Verhoef et al. (2016). The customer experience is a holistic, dynamic process and multidimensional construct. It focuses on the customer's cognitive, emotional, behavioral, sensorial, and social responses to a firm's offerings from pre-purchase to purchase to post-purchase (Verhoef et al., 2016). Customer experience happens every time a customer touches the firm along his/her journey, which is known as a touchpoint (Verhoef et al. 2016), which will be explained later in the literature review.

Table 1 - Customer Experience Definitions

Definition of Customer Experience	*Author*	***MORE***
Experience happens when an organization intentionally uses services as the stage; and goods as props to engage customers in a way that creates a memorable and personal event.	*Pine and Gilmore, 1998*	
Experience can be stated as a result of encountering, undergoing or living through things. And that these experiences deliver sensory, cognitive, behavioral and relational values that substitute functional features/ benefits of the product.	*Schmitt, 1999*	
Customer experience is a blend of a company's physical performance and the emotions evoked, intuitively measured against customer expectations across all moments of contact.	*Shaw and Ivens, 2002*	
Customer experience initiates from a set of interactions between a customer and whether a product, a company or part of the organization who results in a reaction. This experience is personal and needs the customer participation at rational, emotional, sensorial, physical and spiritual level.	*Gentile, Spiller and Noci 2007*	
Customer experience is the customer's internal and subjective response to any direct or indirect contact with an organization.	*Meyer and Schwager 2007*	
Customer experience can be seen, as it is the process that involves every point of contact between the customer and a firm, it's product/services.	*D. Grewal et al. 2009*	
A process holistic in nature and involves the customer's cognitive, affective, emotional, social and physical responses to the firm.	*Verhoef et al. 2009*	
The subjective response of the customer to the holistic interaction whether it's direct or indirect with the firm including the communication encounter, the service encounter and the consumption encounter.	*Lemke et al. 2011*	
Regardless of the nature and form of the service, every service exchange result in a customer experience which leads to the customer experience to be considered holistic in nature.	*Schmitt et al.2015*	

Brand Experience is the subjective and internal consumer responses (sensations, feelings, cognitions and behavioral responses. These responses, which is initiated by a brand that are a part of the product's design and identity, packaging, communications and environment.	*Brakus et al. 2009*	***HOLISTIC***
A multidimensional construct focusing on a customer's cognitive, emotional, behavioral, sensorial, and social responses to a firm's offerings during the customer's entire purchase journey.	*Verhoef et al. 2016*	



2.3. Perspectives on the Design, Delivery, and Management of Customer Experience

The design, delivery, and management of the customer experience are viewed from multiple perspectives. From the company's perspective, the firm is essentially designing and crafting an experience for the customer to receive (Berry, Carbone, and Haeckel 2002; Stuart and Tax 2004). From the customer's point of view (Schmitt 2011), the customer views the experience as a combination of a company's physical performance and the emotions evoked across all contact moments (Shaw and Ivens, 2002). From a co-creation perspective, the customer experience has deemed a result of a customer's interaction with other actors in a broader ecosystem while recognizing its role in the co-construction of the experience (Chandler and Lusch 2015; Prahalad and Ramaswamy 2003). The following two sections will explain the experience from the company's perspective and the customer's perspective.

2.3.1. Customer Experience from the Company's Perspective

Schmitt (1999) focused on the importance of delivering the right environment by firms for the desired customer experience, viewing that customer experience involves five types of experiences: sensory (sense), affective (feel), cognitive (think), physical (act), and social-identity (relate) experiences. So, if businesses want to compete by providing customers with satisfying experiences, they must orchestrate all the "clues" that people find in the buying process (Berry, Carbone, and Haeckel, 2002). The clues that make up a customer experience can be divided into two categories. The first category reflects the actual functioning of the good/service. The second category focuses on emotions and includes the smells, sounds, sights, tastes, and textures of the good or service and its environment (Berry, Carbone and Haeckel, 2002, Schmitt 1999). Such

clues tend to address emotions rather than reason, that customer considers whether to buy or move on (Berry, Carbone and Haeckel, 2002).

To provide a superior customer experience as part of a customer-value proposition, firms must manage the emotional component of experiences with the same rigor they bring to the management of product and service functionality. The way to begin that effort is by observing customers and talking to them about their experiences to gain a deeper understanding of the clues they are processing during their dealings with the company. Firms compete for best when they associate both functional and emotional benefits in their offerings (Berry, Carbone, and Haeckel, 2002, Schmitt 1999). Customer experience is the process that involves every point of contact between the customer and a firm, its product/services (Grewal et al., 2009). In contrast, customer experience management is the tool or the strategy designed by the firm to manage the customer experience (Grewal et al., 2009). Customer experience management is a win-win value exchange between the firm and its customers. Firms have to consider the factors (such as promotion, price, location) that may affect customer experience and behaviors. All these factors should result in higher customer satisfaction and hence higher profits for the firm (Grewal et al., 2009)

Firms can manage the challenges they are facing by focusing on the full customer journey; efficiently managing the entire customer experience throughout all their touchpoints, which will result in enhanced customer satisfaction and increased revenues. More effort needs to be exerted by the firms to merge all the analysis and evaluations. This analysis will help firms determine essential journeys and engage the entire firm in redesigning the customer experience, thus being irresistibly and enduringly engaged. To gain this engagement, it will demand a shift to a journey orientation (Rawson, Duncan, and Jones, 2013; Edelman and Singer, 2015).

2.3.2. Customer Experience from the Customer Perspective

Customers are becoming complex in their behaviours; they need products that they can encompass in their lifestyles, they want products and marketing advertisements to deliver an experience (Schmitt, 1999). Customers look for easy communication with the firm, consistency of the messages through all communication channels (Touchpoints), offering various channels for the customers to shop and satisfy customers' needs and feedback (Grewal et al., 2009). Accordingly, researchers defined customer experience as " a blend of a company's physical performance and the emotions evoked, intuitively measured against customer expectations across all moments of contact" (Shaw and Ivens, 2002; P.6).

Grewal et al. (2009) stated that many macro factors affect and shape the customer experience and behaviors. Factors such as promotion, price, location, merchandise, and supply chain. Researchers examined promotion (Ailawadi et al. 2009), price and competitive effects (Kopalle et al. 2009), merchandise management (Mantrala et al. 2009), supply chains (Ganesan et al. 2009), and location. Puccinelli et al. (2009) and Verhoef et al. (2009) illuminate the shopping equation's customer side. Verhoef et al. (2009) indicated that other factors affect the whole customer experience, such as past customer experiences, store environment, service interfaces, assortment, price, and store brands on future experiences, as well as factors that are outside the control of the firm such as the influence of peer customers and purpose of shopping. Puccinelli et al. (2009) stated other factors influencing customer experience such as (1) goals, schemas, and information processing; (2) memory; (3) involvement; (4) attitudes; (5) affect; (6) atmospherics; and (7) consumer attributions and choices. These factors influence the consumer decision-making stages (i.e., need recognition, information search, evaluation, purchase, and post-purchase).

Consumers are more sophisticated than before; they consider their buying choices more carefully than before and where to spend their money. Firms that provide a superior customer experience will increase the chances that their customers will repurchase their products and the opportunity that they will refer them to others (Grewal et al., 2009). Because consumers have more confidence in friends' recommendations than the information they get from sellers (Kumar, Petersen, and Leone 2007).

2.4. Related Notions to Customer Experience

The upcoming section explains the notions related to customer experience: Brand Experience, Product experience, Service experience, and Consumption experience.

2.4.1. Brand Experience

From the brand management point of view, a brand experience is a takeaway impression (Carbone and Haeckel, 1994) that is formed in the mind of the consumers as a result of the encounter with the holistic offer of a brand (Klaus and Maklan, 2007). In fact, Prahalad and Ramaswamy (2004) suggested an approach where the brand becomes the experience; an affirmation supported by other studies that also underline the central role of experiences in the brand-building process (Payne et al., 2009).

Research on experiences had always concentrated on utilitarian product attributes and category experiences, not on experiences provided by brands. When consumers look for, shop, and consume brands, they are

exposed to utilitarian product attributes. Yet, they are also exposed to various specific brand-related stimuli, such as brand-identifying colors (Gorn et al. 1997), shapes (Veryzer et al., 1998), background design elements (Mandel et al., 2002), slogans and brand characters (Keller 1987). These brand-related stimuli seem as part of a brand's design and identity (e.g., name, logo,), packaging, and marketing communications (e.g., advertisements, brochures, Web sites) and in environments in which the brand is marketed or sold (e.g., stores, events). These brand-related stimuli create the major source of subjective, internal consumer responses, which is referred to as "brand experience" (Brakus et al., 2009). Brand experience can be defined as "subjective and internal consumer responses (sensations, feelings, cognitions) and behavioral responses evoked by brand related stimuli that are part of a brand's design and identity, packaging, communications, and environments" (Brakus et al., 2009, p.53).

Brand experience can positively affect consumer satisfaction; brand loyalty and brand associations specially brand personality (Brakus et al., 2009). However, brand experience differs from other brand and customer-focused concepts including brand attachment, brand involvement, and customer delight (Zarantonello et al. 2010). Brand experiences can also be viewed as one that may promote strong emotional responses from consumers, which can lead to satisfaction, commitment or loyalty (Iglesias, 2011).

2.4.2. Product Experience

Product Experience can be stated as one that happens when consumers look for products, shop for products, and interact with them (Hoch, 2000). The product experience can be classified into two types direct and indirect experience. *Direct* experience, involves physical contact with the product. *Indirect* experience occurs when a product is presented virtually or in an advertisement (Hoch and Ha, 1986).

2.4.3. Service Experience

Service experience can be defined as one that happens when a consumer deals with a physical environment of any service provider, its employees and its policies and practices (Hui and Bateson, 1991). From a service research insight, relationships are constructed from a series of encounters with a business (Vorhees et al., 2014). Based on that, managers are developing their strategies to design and manage the full process the customer goes through to have a good experience (Verhoef et al., 2016). It is during this series of encounters where customers assess the firm's quality where each encounter contributes to customers' overall satisfaction and willingness to continue this relationship (Bitner, 1990). Service researchers have to

understand evolving customer needs for a holistic service experience, which spans all potential service encounters (or touch points) with the firm (Vorhees et al. 2017).

2.4.4. Consumption experience

Consumption experience occurs when consumers use products. Consumption experiences are multidimensional and include hedonic dimensions, such as feelings, fantasies, and fun (Holbrook and Hirschman 1982). As a conclusion, experiences occur in a variety of settings whether when consumers shop, buy and consume. Also it can happen indirectly when consumers see advertising or other marketing communications such as the websites (Brakus et al. 2009).

In order to have a concrete understanding of the customer experience, there is a need for an evaluation of the customer journey and how it influences consumer behavior. This can be achieved by dealing with the customer journey as necessary driver of a customer experience. The Literature has so far overlooked the effective management of managing the touchpoints in the customer journey will influence the whole customer experience; which will be explained later in the literature review. The following section includes defining the customer journey and challenges of customer journey.

2.5. Defining the Customer Journey

Before defining the customer journey, the term "Journey" alone can be viewed as one of the basic metaphors that is used by customers to describe, understand their lives and to make meaning of their past, present and future (Zaltman and Zaltman 2008). The journey metaphor results from various settings and is related to a variety of experiences. Journeys can be characterized by being short or long, have unexpected events, go towards or away from something, be repeated many times and includes barriers (Hamilton et al. 2019). This leads to another definition of "Journey" that its one that involves the events or touch points throughout the way, but it is also a narrative of progression in which it has important aspects such as overcoming fear and failure (Arnould and Price 1993).

A customer journey can be defined as a process that involves a series of firm-customer touchpoints that the consumer identifies as satisfying, dissatisfying or neutral (Kranzbühler et al. 2019). Customer experience is conceptualized as a customer's "journey" with a firm over time during the purchase cycle across multiple touch points (Verhoef et al. 2016). "Touchpoint" can be noted as any verbal (e.g., advertising) or non-verbal

(e.g., product usage) incident that a consumer perceives and relates to a firm (Duncan and Moriarty, 2006). This definition of the previous customer journey is the one that this study will adopt. A concrete understanding and definition of the customer journey is that it relates to all activities and touchpoints between consumers and firms, starting from consideration, search to purchase and post purchase (Anderl et al. 2016; Shankar et al. 2011).

The whole customer journey is a crucial aspect in evaluating the customer experience where it reflects the feasibility or ease of living through plentiful touch points (Homburg et al. 2019). The reason for that is that customers find value in the cumulative perception of the touch points throughout the whole customer journey from pre-purchase to purchase to post-purchase (Lemke et al. 2011; Tax et al. 2013). This will result in loyalty enhancing behaviors such as repurchasing and positive word of mouth.

2.5.1. Challenges of the customer journey

The increased number of customer touch points and the minimum control of the experience force firms to integrate multiple business functions including information technology (IT), service operations, logistics, marketing, human resources, and even external partners, in creating and delivering positive customer experiences and satisfying customer journeys (Verhoef et al. 2016). All this resulted in an increasingly complex challenge for firms to create, manage, and attempt to control the customer journey (Rawson, Duncan, and Jones, 2013; Edelman and Singer 2015).

One of the challenges facing the customers is dealing with plentiful touch points in multiple channels and media resulting in a more complex customer journey. Businesses often analyze all of their potential dealings with customers (i.e., firm–customer touchpoints) in the customer journey (Edelman and Singer 2015; Kranzbühler et al. 2018; Verhoef et al. 2016). Customers evaluate their satisfying and dissatisfying touchpoints as pain and pleasure moments (Kranzbühler et al. 2019). Moreover, firms are challenged with quick media, channel fragmentation and omni-channel management has become the new norm (Brynjolfsson, Hu, and Rahman 2013; Verhoef, Kannan, and Inman 2015).

Another challenge, which can be considered a double-edged sword, is the 'Social media'. Consumers are becoming knowledgeable due to customer-to-customer interactions through social media, which resulted in creating not only opportunities for firms but also critical challenges (Leeflang et al., 2013; Libai et al., 2010). Firms have also less control over the customer journey and customer experience as a whole resulting in behaviors such as showrooming. Showrooming can be defined, as a practice where consumers visit a store

to evaluate products/services first and then use mobile technology while in-store to compare products for potential purchase via any number of channels. (Brynjolfsson et al., 2013; Rapp et al. 2015).

Another challenge, is what consumers are trying to achieve not only before but after dealing with firms throughout the whole customer journey, this will help firms to increase the value they provide to their customers (Seybold 2001). Firms have to take into account the perspective that customers, markets and resources are always changing (Bettencourt et al. 2014). Without this broad perspective, firms can lose their insight through improving specific touchpoint or maximizing a specific choice and they lose the focus of the consumer overall goal (Hamilton et al. 2019). Firms may mismatch solutions to consumers because they don't follow the strategy of networked goals and goal management approaches (Hamilton et al. 2019). By looking at consumer networks more holistically, firms can improve solution design, identify new partners, and create new offerings (Epp and Price 2011).

2.5.2. Phases in the Customer Journey

Consistent with prior research (Neslin et al. 2006; Pucinelli et al. 2009), customer journey can be conceptualized in three overall stages: pre-purchase, purchase, and post-purchase (Verhoef et al. 2016).

1. ***Pre-purchase***

It is the first stage that involves the customer communication and entire experience before purchasing. The marketing literature defines this stage as one that describes behavior such as need recognition and consideration. However, this stage involves the customer experience from the beginning of the need recognition to goals being satisfied with a purchase (e.g., Hoyer 1984; Pieters, Baumgartner, and Allen 1995).

2. ***Purchase***

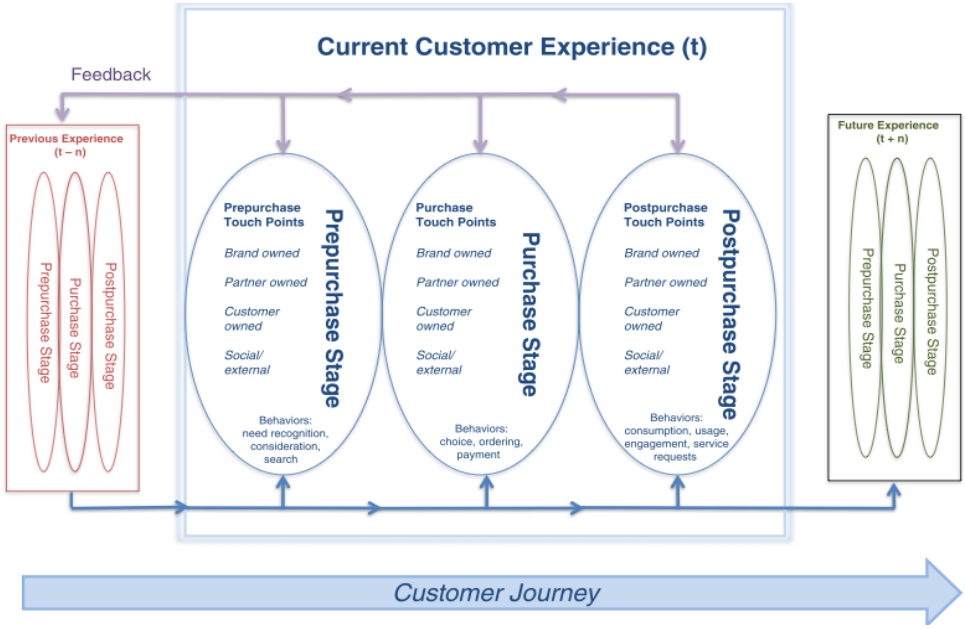
The second stage involves the dealings of customer with the firm and its environment during the purchase stage itself. It is characterized by behaviors such as ordering, payment and choice, which make this stage one of the most important ones (Verhoef et al. 2016).

3. ***Post-purchase***

The third stage involves the dealings of customers with the firm and its environment after the purchase. It encompasses behaviors such as usage and consumption, post purchase engagement and service requests. Research on this third stage has concentrated on the consumption experience (e.g., Holbrook and Hirschman 1982); service recovery (e.g., Kelley and Davis 1994); and decisions to return products (e.g., Wood 2001), repurchase (e.g., Bolton 1998), or seek variety (e.g., McAlister and Pessemier 1982), as well as other non-purchase behaviors such as word of mouth and other forms of customer engagement (e.g., Van Doorn et al. 2010).

The following figure (Figure 1) depicts the representation of the customer journey.

Figure 1 - Representation of the customer journey



Source **:** Verhoef et al. 2016 ; P, 77.

2.5.3. Touchpoints in the Customer Journey

Today's markets are characterized by being digital, enriched and involve plentiful touchpoints, which makes managing the customer experience complex (Verhoef et al. 2016). Many practitioners have worked to manage and design touchpoints throughout customer journeys as best as possible. For example, firms such as Accenture, IBM, and McKinsey invest heavily in capabilities that combine design thinking, marketing, and data analytics to plan entire customer journeys (Homburg et al. 2019). Following this trend, researchers have pinpointed customer journeys as a new source of customer value in the twenty-first century (Verhoef et

al. 2016). However, academic literature exploring the effectiveness of managing the touchpoints throughout the whole customer journey as well as empirically testing how it influences consumer behavior and customer experience is limited. This study aims to contribute to filling these research voids.

Of particular interest to this study is to understand the customer experience every time the customer deals with the firms' touch points. Previous studies reflected that a customer's experience is the combination of all cues and touchpoints a customer has with a firm, which in turn creates an overall experience (Homburg et al., 2017; Mclean et al., 2016; Payne et al., 2008). Homburg et al. (2017, p.386) continued from Verhoef et al. (2009) and suggest that 'the customer experience is the evolvement of a person's sensorial, affective, cognitive, relational and behavioral responses to a brand by living through a journey of touchpoints along pre-purchase, purchase and post-purchase and continually judging this journey against response thresholds of co-occurring experiences. Homburg et al., (2017) study goes is line with Verhoef et al., (2016) who also viewed the customer experience as a construct focusing on a customer's cognitive, emotional, behavioral, sensorial, and social responses to a firm's offerings during the customer's entire purchase journey through touchpoints.

Academic attention is being drawn to whether (and how) the customer experience can go beyond the service (Lemke et al., 2011). Customer journey is utilized as a metaphor to explore experience; experience which can be defined as service perceptions through each touchpoint with the firm (Swinyard 1993). Other researchers use the same metaphor to argue that this journey may proceed simultaneously with the company and continue after contact. Firms are facing a lot of challenges, for example how to allocate cost and management time across the wider range of touchpoints that happens in the customer decision journey (Baxendale et al., 2015). Moreover, there are touchpoints that the firm cannot control such as Peer-to-peer interactions with the brand (i.e. word-of-mouth Stephen et al., 2012). This makes assessing the relative importance of these diverse touchpoints in evolving the customer's attitudes, behaviors and hence whole customer experience (Verhoef et al. 2016).

2.5.4. Defining Touchpoint

Customers have experiences every time they 'touch' any part of the product, service, brand or organization, across various channels (Pantano and Milena, 2015; Zomerdijk and Voss, 2010). This leads to the importance of outlining the term "Touchpoints; "Touchpoint" can be defined as any verbal (e.g., advertising) or non-verbal (e.g., product usage) incident that a consumer perceives and relates to a firm (Duncan and

Moriarty, 2006). In order to create a superior customer experience, a study by (Frow and Payne, 2007) stated that firms should focus on the careful management of touchpoints. Touchpoints reflect the moments when the customer interacts with or "touches" the offering (Patrício et al., 2011; Verhoef et al., 2009). These contact points can be direct (e.g., physical service encounters) or indirect (e.g., advertising) and comprise various cues (Meyer and Schwager 2007). Whereas cues refer to anything, the customer perceives or senses as the smallest stimulus unit influencing customer experiences, such as product packing and logo design (Bolton et al., 2014; Brakus et al., 2009).

The customer search processes the so-called "Customer Journey involves a range of discrete encounters with plentiful touchpoints, such as advertisements and WOM. Based on this, a touchpoint can be defined as an episode of direct or indirect contact with the brand. Neslin et al. (2006, p. 96) define touchpoint as: "a customer contact point, or a medium through which the firm and the customer interact". The emphasis here on interaction commonly excludes one-way communications such as television advertising, while the emphasis on the firm may exclude brand encounters such as WOM in which the firm is not directly involved (S. Baxendale et al., 2015).

2.5.5. Classifications of Touchpoints

Based on Bitner et al. (1990) distinction between favorable and unfavorable touchpoints and Herzberg's motivation-hygiene theory (Herzberg 1987), a customer journey was viewed as containing *two types of touchpoints:* dissatisfier and satisfier touchpoints (Kranzbühler et al. 2019). ***Dissatisfier touchpoints*** are the ones that relate to the main features of a product or service and to the extrinsic needs of the consumer (Swan and Combs 1976; Zhang and Von Dran 2000). These touchpoints must provide the basic features to avoid consumers having a negative experience. While ***Satisfier touchpoints*** relate to the value improving features of a product or service (Vargo et al. 2007).

Baxendale et al. (2015) classified touch points in to 6 types; brand advertising, retailer advertising, in-store communications, word-of-mouth, peer observation (seeing other customers), and traditional earned media such as editorial. Despite an agreement that the customer decision journey is required to be understood across all touchpoints (Wiesel, Pauwels, and Arts 2010), most research focuses on parts of this journey in isolation, such as brand advertising, in-store communications, or WOM. Such focused studies are certainly necessary, offering insight into these parts of the journey. However, managers also have an interest in understanding comparative effects of diverse touchpoints in an equivalent manner to have a holistic view

(Baxendale et al., 2015).

Managing effectively the different touchpoints leads to terms such as "Touchpoint positivity" that can be defined as the valence of the customer's affective response to the encounter (Kahn and Isen 1993). This will have an impact on spending and repeat purchase intentions (Arnold and Reynolds 2009; Liu 2006). Positivity is associated with outcomes including satisfaction (Westbrook and Oliver 1991) and commitment (Ahluwalia, Burnkrant, and Unnava 2000). However the study of Verhoef et al. (2016) identified four categories of touchpoints which the customer deal throughout the whole journey and which varies according to the nature of the product/service or the customer own journey: Brand-owned, partner-owned, customer-owned and social/external.

- *Brand-owned touch points.* Brand owned touch points are defined as the customer interactions during the experience that are designed and managed by the firm and under the firm's control. They include all brand-owned media (e.g., advertising, websites, loyalty programs) and any brand-controlled elements of the marketing mix (e.g., attributes of product, packaging, service, price, convenience, sales force) (Verhoef et al., 2016). Recent studies by Baxendale et al. (2015) and Hanssens et al. (2014), has shown that advertising and promotion still influence customer preferences and attitudes. The effects of more direct brand touch points, such as loyalty programs have received considerable attention in the customer relationship management literature; this research has also considered the effects of these programs on customer attitudes (Venkatesan et al., 2004; Verhoef 2003).
- Partner-owned touch points. Partner owned touch points is defined as customer interactions during the experience that are jointly designed, managed, or controlled by the firm and one or more of its partners (Verhoef et al., 2016). Partners can include marketing agencies, multichannel distribution partners, multivendor loyalty program partners, and communication channel partners (Verhoef et al., 2016). Sometimes the line between brand-owned and partner-owned touch points may blur. For example, a firm may create its own smartphone app, typically a brand-owned touch point, designed to work well on both the Google Android platform and the Apple iOS platform, at a specific point in time. Updates and improvements in functionality by Apple and Google may require updates by the firm to its own functionality and design, suggesting that partners may also influence some brand- owned touch points (Verhoef et al., 2016).

- Customer-owned touch points. This involves the customer actions that are not controlled by the firm or its partners such as the customer needs and wants in the pre-purchase stage (Verhoef et al. 2016). This role has, however, been extended because customers can be co-creators of value, independently or jointly with firms (e.g., Vargo and Lusch 2004). For example, consider situations in which customers use products in ways not intended by the firm. consider product instructional videos on YouTube. A recent study by Google (Verhoef et al., 2016) suggests that, in the past year, more than 100 million hours of such videos were watched in North America alone; many of these videos were uploaded by consumers, not firms.
- Social/external touch points. This involves the impact of others on the customer experience such as other customers, peer influences, information sources such as review sites (e.g., Trip Advisor) and social media which has gained a lot of intention nowadays where it has changed the way people communicate (Verhoef et al. 2016). Based on that firms are setting up their own websites to have direct interaction and communication with their customers, hence influencing the customer experience. Social media is characterized by its timeliness and impact because of its viral speed of information (Kaplan & Haenlein, 2010). Social media is an effective tool that can be used as a platform for firms to spread any kind of information such as a new offering by the firm, new ad .etc to a large number of consumers quickly. Customers on the social platform act as a key role in generating contents, creating superior customer experience and enduring value, and referring products, services, and brands to other customers (Jaakkola & Alexander, 2014; Hajli, 2014). Thus, brand-owned and partner-owned touch points can be considered firm initiated while customer-owned and social/external touch points can be considered customer oriented.

The implicit assumption is that all firm-related touchpoints contribute to consumers' brand and product perceptions (Nadkarni and Hofmann 2012), shape consumer preference (Srinivasan et al. 2016), and ultimately affect consumer's purchase and repurchase of a product or service (Anderl et al. 2016; Goh et al. 2013). However, an important touchpoint is the use of social media channels to engage consumers, affect their preferences, and ultimately retain them as advocates of their brands and products (Hildebrand et al. 2019). Previous research in marketing and consumer research have highlighted the influence that Facebook has on information acquisition during the pre-purchase phase (Goh et al. 2013; Srinivasan et al. 2016),

consumers' intention to purchase a product as a result of preceding Facebook use (Naylor et al. 2012), and the influence of Facebook during the post-purchase phase on consumers' long-term loyalty (He et al. 2016), of particular interest to this study are the touch points via social media such as Facebook.

Yet Facebook may also have a negative influence on customers' temporary cognitive functioning (Rouis et al. 2011), and provoking a greater number of anxiety-related feelings (Appel et al. 2016). Regarding Facebook resulted in a term called "Conventional Consumer choices". Conventional consumer choices can be defined as the selection of choices that are chosen and socially accepted by the majority of other consumers. Consumers ultimately choose conventional over unconventional options tends to get the approval by other consumers and to avoid disapproval and rejection by others (Hildebrand et al. 2019). Thus, Facebook can be considered a very important touchpoint in the whole customer experience. Hildebrand et al. (2019) stated that exposure to Facebook uniquely affects consumers compared to other major social media platforms, as well as that the consumer choices they make are preferred by the majority of their peers.

The upcoming table (Table 2) summarizes classifications of touchpoints as explained before in the literature according to different authors. This study will adopt the touch point classification of Verhoef et al., (2016).

Table 2 - Classification of Touchpoints

Author	Classification of touchpoints
Kranzbühler et al. 2019	1. Dissatisfier touchpoints 2. Satisfier touchpoints
S. Baxendale 2015	1. Brand advertising 2. Retailer advertising 3. In-store communications, 4. Word-of-mouth 5. Peer observation (seeing other customers) 6. Traditional earned media such as editorial.
Verhoef et al. 2016	1. Brand-owned touchpoints 2. Partner-owned touchpoints 3. Customer-owned touchpoints 4. Social/external touchpoints

2.6. Value Co-creation

In the contemporary customer-centric world, the study of value co-creation and service-dominant logic (SDL) has attracted increasing scholarly attention regarding its application through exploring ways of retaining empowered customers (Cheung et al., 2021; Vargo and Lusch, 2008). It started with the influential study by Vargo and Lusch (2004) on a co-creative service-dominant logic (SDL) of marketing, research interest in value co-creation had grown in this period. Later on, the development of social media brought the attention to branding-related issues (Ahn et al., 2019), because social media offers a virtual space for consumers to share their experiences, acting as an essential driver in value co-creation (Luo et al., 2015). Additionally, the breakthrough of social media nowadays has transformed the means of communication between firms and customers; in which more than 65 million firms are reaching customers using social media, providing an effective road relative to traditional marketing efforts (Hinson et al., 2019) which leads to value co-creation being the cornerstone for a firm's success. Since both firms and consumers create value, social media nowadays allows consumers to play active roles in connecting with brands (Cheung et al., 2021). Firms encourage consumers by creating opportunities to co-create value by sharing ideas with the firm (Peters et al., 2013). This study seeks to bring together extant work on VCC in order to advance the research questions of this study. The value co-creation section begins with explanations of the VCC literature. Then the evolution of the Service-Dominant Logic across the years. The study then explains the distinction between value co-creation and value co- destruction. Finally, the study exposes dialogue, access, transparency, and risk as the four core conceptual dimensions of VCC.

Value co-creation is that the firm cannot solely create and deliver value; however, it implies that both the offeror and the service beneficiary simultaneously create value (Vargo and Lusch 2008).

Similarly, Gummesson et al., (2014) viewed co-creation as the collaborative activities between consumers and firms for making material and symbolic value for both parties. Firms use social media progressively, such as Facebook and Instagram, to promote interactive marketing activities that ease consumer-firm interactions, driving value co-creation (Ind et al., 2013). While Payne et al. (2008) indicated that value co-creation depends that the supplier/firm creates superior value propositions, with customers evaluating value when a good or service is consumed (Payne et al. 2008). Value propositions provided by suppliers that focus on customers should result in more significant opportunities for co-creation and result in benefits (value) received by suppliers in revenues, profits, and referrals (Payne et al., 2008). However, Prahalad and Ramaswamy (2004b) argued that value co-creation is not that the firm is trying to please the customer but

high-quality interactions that enable the customer to co-create unique experiences with the firm. Co-creating experiences lead to unlocking new sources of competitive advantage, hence value jointly created by both the firm and the customer (Prahalad and Ramaswamy; 2004b).

The value co-creation process allows customers to dialog with suppliers during each stage of product design and delivery. This dialog is an interactive process of learning together (Ballantyne 2004). Hence, supplier and customer jointly have the chance to create value through customized, co-produced offerings. This co-creation of value will help firms highlight the customer's point of view and improve the customers' needs and wants (Lusch and Vargo 2006). In line with Ballantyne (2004), researchers pinpointed creating an experiential environment where customers can have active dialogue and co-construct personalized experiences is significant; thus, products can be commoditized, but co-creation experiences cannot (Prahalad and Ramaswamy; 2004b). Value creation reflects a process that increases the customer's well-being so that the customer becomes better off (Gronroos 2008; cf. Nordin et al., 2011; Vargo et al., 2008). Making the customer better off could be like supporting the customer's peace of mind (Woodruff 1997), making life easier for the customer (Miller et al. 2002), solving a customer's problems (Sawhney et al. 2006), letting the customer achieve more than the sum of the individual components/resources (Brax et al., 2009; Sawhney 2006), satisfying customer needs (Tuli et al. 2007), or simply relieving the customer of some responsibility (Strandvik et al. 2012). The previously mentioned resulted that recently firms focused their attention to social media platforms for instance, they are generating entertaining content that draws consumers' attention, driving consumer-brand interactions, and strengthening consumers' intention to share their ideas and feedback (Liu et al., 2021). Firms also nowadays use posts and activities on social media platforms to share their latest news and products with consumers, encouraging them to share their positive experiences with the firm, to provide suggestions for improvements, and to share their ideas about new product development (Lin et al., 2018). When the customer identifies value as the value in use, the emphasis is no longer on products/services. Nevertheless, value creation becomes an ongoing process that highlights the customers' experiences, logic, and ability to extract value out of products and other resources used (create value in use) (Gronroos et al., 2013).

Co-creation may be viewed from different perspectives such as service, consumer culture. From the service perspective, Ostrom et al. (2010) defined "service science" as an emerging interdisciplinary field that focuses on essential science, models, theories, and applications to drive service innovation, competition, and wellbeing through co-creation of value. Co-creation from a "customer cultural perspective"; consumption is

a highly symbolic and cultural activity in which consumers provide subjective meanings to products and services (Holbrook et al., 1988; Belk et al., 1989). The previously mentioned makes both customers and firms responsible for creating value for goods and services; the symbolic and cultural meanings that customers co-create are the reason for their attractiveness (Arnould et al., 2005). Consumer culture theory (CCT) researchers started to actively contribute to the debate on co-creation (Arnould et al., 2005; Penaloza et al., 2006), looking for recognition for this theoretical perspective's importance to gain a better understanding of co-creation in the consumption field.

Since that co-creation is a joint, collaborative, concurrent process of providing new value materially and symbolically (Galvagno et al., 2014). Value co-creation is thus viewed in a holistic way, where the view of customers has developed from "passive audiences" to "active players" (Prahalad et al., 2000). Customers and suppliers interact and cooperate beyond the price system that usually mediates supply-demand relationships. Value co-creation developed to a new logic for value creation embedded in personalized experiences. The view is changing from the old model that value is created from goods and services to a new one that value is created by experiences (Prahalad 2004). In other words, co-creation benefits customers and firms, such as improving consumption and usage experiences (Gentile et al., 2007; Payne et al., 2008) and stimulating product and service innovation (Sawhney et al., 2005; Bitner et al., 2008).

In line with Vargo and Lusch (2008), value co-creation is a process in which consumers have an active role; where both consumers and firms jointly create value together (Kohler et al., 2011; Prahalad et al., 2004a) through direct and indirect cooperation across one or more stages of production and consumption (Hoyer et al. 2010; Payne et al. 2008; Payne et al. 2009; Roggeveen et al. 2012; Tynan et al. 2010). Merz et al. (2009) defined value co-creation as the logic of brand and branding has been developed, and it shifted from the conceptualization of brand as firm-provided property of goods to brand as a collaborative value co-creation activity involving firms and all of their stakeholders. The essential elements recognized in the joint creation of value are engagement, interaction, self-service, and experience (Bendapudi et al., 2003). Researchers argued that a reverse perspective on co-creation might be required; instead of focusing on elements like engagement (in other words, how customers can be engaged in co-creating with the firm), service providers should instead focus on being involved in the lives of the customers (Heinonen et al., 2010). The previously mentioned is the aim of this study to hear the stories of the customer's experiences and how they view the value co-creation. Though, value co-creation is superior to such elements of co-production and customization as it goes beyond the production chain to the consumption and value delivery chain (Kristensson et al. 2008;

Lusch and Vargo 2006; Prahalad and Ramaswamy 2004a; Sharma and Sheth 2004). The next section explains the evolution of the service-dominant logic across the years.

2.7. The Service-Dominant Logic and the Notion of Value

Marketing used to view the relationship between customers and producers only as an exchange of products (Shaw 1912). The marketing logic focused on tangible resources, embedded value, static goods, and transactions (Vargo and Lusch 2004). Later on, markets were viewed as a facilitator; a one that has a mutual creation and enjoyment of value is the most essential (Payne et al., 2008). The previous leads to the evolution of a new dominant marketing logic called "Service-Dominant Logic," in which service provision rather than goods is essential to economic exchange (Vargo and Lusch 2004). Vargo and Lusch (2004) primarily introduced Service-Dominant Logic to explain a shift in marketing transactions, essentially providing a service-based view of exchange encompassing businesses, markets, and society. In simple terms, SDL argues that products have no embedded value for those who have them, whether firms or customers, with value embedded in what benefits they (firms or consumers) perceive to gain from their ownership/consumption (Vargo and Lusch, 2004; Vargo et al., 2008). SDL refers to applying knowledge and skills for the benefit of a party; progresses a theory of value co-creation between firms and consumers, where beyond being simple receivers of information from the firm, customers are value co-creators in the process of value exchange with firms.

Service-Dominant Logic highlights the value-creation process when a customer consumes or uses a product or service. The Service dominant logic focuses on intangibles, competencies, dynamics, exchange processes, and relationships. The view of marketing by *Vargo and Lusch (2004)* viewed the customer as a co-producer; they based the S-D logic on what they called foundational premises (of interest to this study is ***FP6: The customer is always a co-producer).*** There is no value until an offering is used, experienced to determine value. In other words, the value of a good or service does not exist by itself but is an outcome of how customers perceive the situational experiences facilitated by that particular good or service (Plé et al., 2010; Gronroos et al., 2013).

S-D logic pinpoints that all providers are service providers who exchange service for service as the fundamental basis of exchange (Vargo and Lusch 2004). *Service* is using resources to benefit another party, which formulates the basis for all exchange. S-D logic adopts a process orientation rather than an output orientation (goods and services). This process requires the involvement of the customer in the co-creation of

value. It goes beyond the provision of output and involves resources in the customer's network (Vargo and Lusch 2008). S-D logic states that mutual service provision in which value is dynamically co-created with the customer as either "value-in-use" (Vargo and Lusch 2004) or "value-in-context" (Vargo 2008). However, research has considered value an individualized perception independent of the social context (Value-in-social-context). Critically, Edvardsson et al. (2011) stated that value co-creation occurs within social systems according to social construction theories. Value co-creation goes beyond the individual and subjective meaning; value must be comprehended as part of the collective social context that involves more than resources; other actors within a social system. Social structures are communicated through the norms, values, and ethical standards that highlight acceptable and unacceptable during interactions between parties, which has consequences for service exchange and value co-creation (Edvardsson et al., 2011).

Co-creation resulted in a shift of thinking from the firm as a definer of value to a more participative process where customers and firms simultaneously generate and develop meanings (Ind et al., 2013). In co-creation, consumers and other stakeholders are involved where they provide their time and understanding for the benefit of firms, but this needs to go beyond the co-opting lens and engage not only consumers but also stakeholders (Ind et al., 2013). From the goods-dominant logic, the producer and consumer are separated to provide maximum manufacturing efficiency. While from a service-dominant logic of marketing with a focus on continuous processes, the consumer is constantly engaged in the production of value (Vargo and Lusch, 2004).

The service-dominant logic is customer-centric, which means cooperating with and learning from customers and adapting to their dynamic needs. The previously mentioned means that value is defined and co-created with the customer rather than embedded in output (Vargo and Lusch, 2004). Consequently, production does not end with manufacturing, but it is an intermediary process (Vargo and Lusch 2004). The customer has to know how to use, maintain, repair, and adapt the product/service to his/her needs, usage, and behaviors. By using a product, the customer continues the marketing, consumption, value-creation, and delivery processes (Vargo and Lusch 2004). Practitioners and scholars are shifting toward a continuous process where the goal is not to separate production and consumption but to view the customers as co-producers (Vargo and Lusch 2004). Normann and Ramirez (1993, p. 69) note that "the key to creating value is to coproduce offerings that mobilize customers." The market has become a venue for proactive customer involvement, and they argue for co-opting customer involvement in the value-creation process (Prahalad and Ramaswamy, 2000). In summary, the customer becomes primarily an operant resource (co-producer) rather

than an operand resource ("target") and can be involved in the entire value and service chain in acting on operand resources (Vargo and Lusch 2004).

Vargo and Lusch (2006,2008) modified the sixth foundational premise; (FP6: The customer is always a co-producer) to ***(FP6: The customer is always a co-creator of value).*** They argued that S-D logic is mainly about value creation rather than "production," making output units. The difference between co-creation of value and co-production is significant to the S-D logic. Vargo and Lusch (2008) argued that co-production is a component and part of value co-creation and involves developing the core offering itself. Co-production can happen through shared inventiveness, co-design, or shared production of related goods and with customers and any other partners (Vargo and Lusch 2006). While co-creation highlights that value is gained with market exchanges which cannot be created unilaterally but constantly involve a unique combination of resources and distinctive value determination. Moreover, the engagement in "co-production" is voluntary and can differ from nothing at all to extensive co-production activities by the customer (Vargo and Lusch 2008).

Later on, Vargo and Lusch again modified the sixth foundational premise again from "The customer is always a co-creator of value" (Vargo and Lusch, 2008) to ***"Value is co-created by multiple actors, always including the beneficiary"*** *(Vargo and Lusch, 2016).* Vargo and Lusch argued that modifying the sixth foundational premise is because value co-creation can be "the actions of multiple actors, often unaware of each other, that contribute to each other's wellbeing" (Vargo and Lusch, 2016; P.8). Vargo and Lusch differentiated between opposing positions; one is normative, and the other is positive. The normative perspective is seen by academics in which firms should always engage customers (sometimes other actors) in the design, definition, creation, completion of firm output; in other words, co-production (Vargo and Lusch 2016). This normative view argued that it is optional (Vargo and Lusch 2008) affected by factors such as the knowledge and desire of the beneficiary and customer preferences...Etc. However, co-creation of Value is a positive statement such as human systems that are characterized by specialization and thus interdependency. Value is always co-created. Thus, co-creation of value, unlike co-production, is not optional (Vargo and Lusch 2016).

Vargo and Lusch (2016) once more modified the foundational premises of S-D logic to Axioms. This perspective allowed a more holistic, dynamic, and realistic view of value co-creation through the exchange, which does not have to be dyadic (customer and firm) but also involves actors *(Vargo and Lusch 2016).* The sixth foundational premise is modified from (FP6: the customer is always a co-creator of value) to ***(Axiom 2/FP6: Value is co-created by multiple actors, always including the beneficiary).*** This new

perspective involves institutions- rules, norms, meanings, symbols, practices, and similar aides to collaboration and institutional arrangements (Vargo and Lusch 2016). "It has been becoming clearer over the last several years that the narrative of value co-creation is developing into one of resource-integrating, reciprocal-service- providing actors co-creating value through holistic, meaning-laden experiences in nested and overlapping service ecosystems, governed and evaluated through their institutional arrangements" (Vargo and Lusch 2016, p.7). ***"Value co-creation is coordinated through actor-generated institutions and institutional arrangements" is Axiom 5/FP11*** *(Vargo and Lusch 2016, P.18).*

However, researchers criticized value co-creation, arguing that value is only co-created in specific situations when direct/ personal interactions between the beneficiary and service provider. The previously mentioned makes value co-creation only facilitated by the service provider but created only by the customer (Gronroos et al., 2013). The customer perceives and determines value based on value-in-use (Vargo and Lusch 2004, p.7). Gronroos et al. (2013) criticized the idea of value in use because this leads to dealing with value creation as an all-encompassing process, making the locus of value unclear. Arguably, it cannot be value-in-exchange because the customer's actions during usage are included. It cannot also be value-in-use because the firm's activities are included (Gronroos et al., 2013). Value creation is the customer's creation of value-in-use during usage, where value is built through experiences (Gronroos et al., 2013; Edvardsson et al., 2011). Gronroos et al. (2013) argued that the customer is the creator of value; this was criticized by scholars stating that value co-creation does not happen through the activities of a single actor such as customer or between a firm and its customers but among a whole variety of actors (Vargo and Lusch 2016). Value is not created solely or dyadically; it is created by integrating resources offered by sources such as market-facing, private and public factors. In brief, it has been conclusively shown that consumers and service providers across diverse domains benefit from value co-creation (Vargo et al. 2017) making VCC a foundation for any firm's success.

The following table, (Table 3) summarizes the previous discussion of how the foundational premises of S-D logic by Vargo and Lusch had evolved over the years.

Table 3 - The Evolution of the Foundational Premises.

Year	Foundational Premise (FP)
2004	FP6: The customer is always a co-producer.
2006	FP6: The customer is always a co-creator of value.
2008	FP6: The customer is always a co-creator of value.
2016	FP6/Axiom 2: Value is cocreated by multiple actors, always including the beneficiary.
	Axiom 5/FP11: Value co-creation is coordinated through actor-generated institutions and institutional arrangements.

As firms can co-create value with the customer, they can also co-destruct; the following section explains the distinction between value co-creation and value co-destruction.

2.8. Value Co-creation Vs Co-destruction

Value is not created and delivered to the passive customer but embedded in the co-creation process between the firm and its active customer through interaction and dialogue (Payne et al., 2009). The role of marketing has altered to co-create value by exchanging knowledge and skills with customers (Vargo and Lusch 2004) and co-producing unique experiences (Prahalad et al., 2004). Vargo and Lusch (2008) focus on the significance of both "Operant resources" (referring to resources that are capable of acting on other resources such as skills and knowledge) and "Operand resources" (referring to resources acted upon such as goods). Furthermore, how integrating these resources and applications created value through interaction and exchange of a service. Resource integration allows access to essential resources and opportunities to gain new resources for potential recipients (Vargo and Lusch, 2011). Thus, the value is co-created and leads to the development of a system's well-being (Quach et al., 2017).

Two sides of interactive value formation can exist together: value co-creation and co-destruction (Smith 2013; Cova et al., 2011). During service interaction, customers can be value creators and can be value destructors if they do not play their stated roles (Echeverri et al., 2012). Co-destruction of value may happen accidentally or intentionally. For example, when a high effort or massive resources is needed for customer participation

in value co-creation, this will negatively affect customer value perception. Negative engagement can occur through customers' negative thoughts, feelings, and behaviors toward the firm during interaction (Hollebeek and Chen 2014). Ple et al. (2010) define value co-destruction as a decline in a customer's or a firm's well-being due to an interactional process between them. Likewise, Echeverri et al. (2011) emphasize that value can be collaboratively co-destroyed in the process of interaction between the customer and the firm. For instance, customers' negative engagement has adverse effects, such as temporary boycott and negative comments against other members (Bowden et al., 2017). Also, interactions, where customers and employees blame each other during service encounters, create a communication gap that results in co-destruction of value (Kashif et al., 2015).

Value co-destruction is attributed to the heterogeneity in service delivery over time (Makkonen et al., 2017). Moreover, a source of value co-destruction with a focus on the role of expectations and resource loss can be a lack of harmony (Smith 2013). Throughout the interaction, customers offer resources such as offer resources, for example, material (e.g., goods), conditions (e.g., social status), self (e.g., self-esteem), social (e.g., support), and energies (e.g., money, information) (Hobfoll, 2011) while the organization's is receiving value proposition or resource offer (Plé et al., 2010). In other words, organizations also participate in this process by offering their resources, such as people, technology, and information (Maglio et al., 2008). There are several scenarios where the customer experiences resource misuse and loss of well-being, resulting in value co-destruction. They are: (1) the firm fails to provide its value proposition due to its inability to offer expected resources; (2) the customer fails to gain expected/desired resources during the resource integration process; (3) the customer confronts an unexpected loss of accumulated resources; (4) a mix of the four mentioned scenarios (Smith, 2013).

Following that, value co-destruction results from firms and customers depending on incongruent elements of practice; for instance, firms and customers fail to balance their understanding and expectations in a specific interaction (Echeverri et al., 2011). This insufficient transparency can result in unease, nervousness, and stress that negatively influence well-being (Moschis et al., 2011). In other words, due to unexpected behavior, resources are accidentally or intentionally misused, which leads to the disagreements between the desired and actual states, and eventually value co-destruction (Plé et al., 2010). Customers have different expectations, determining how they use their resources in interaction with the brand. In addition, the co-creation and co-destruction of the experience involve conversations and sophisticated interactions between many parties, such as the brand itself, staff, customers, and other related groups, for example, consumption

communities and social network users (Quach et al., 2017) which leads that firms should consider in their dealings with the customers. The next section explains the dimensions of the value co-creation known as DART scale; which are dialogue, access, transparency and risk-benefit.

2.9. The Dimensions of Value Co-creation

The base for interaction between the firm and the customer is formed by the building blocks of interactions between firms and consumers that help co-creating value and experiences. The next section explains the dimensions of value co-creation. The dimensions are Dialog and interaction with customers; access, knowledge sharing and transparency and finally the risk-benefits understanding.

2.9.1. Dialogue and Interaction

The basis of interactions between the firm and customers that make co-creation of experiences easy and smooth are; Dialog, access, risk-benefits understanding, and transparency (Prahalad and Ramaswamy, 2004b). Dialogue in the VCC goes beyond the traditional direction flow of information from the firm to the consumer; however, it develops to the creation of shared meaning that "require deep engagement, lively interactivity, empathetic understanding and a willingness by both parties to act, especially when they are odds" upon the information received (Prahalad et al., 2002, p.10). However, to have a successful dialog and develop a shared solution, equity must be divided between the firm and the customer where both are problem solvers (Prahalad and Ramaswamy, 2004b; Ranjan et al., 2016). The dialog must cover the concern to both the firm and the customer (Prahalad and Ramaswamy, 2004b). The information infrastructure must focus on the customer and urge active engagement in the co-creation of experience, including information search, the configuration of products/services, fulfillment, and consumption (Prahalad and Ramaswamy (2004b).
Researchers pointed out to dialog as co-production (Ranjan et al., 2016). Co-production is the direct or indirect co-working with customers (Hu and McLoughlin 2012). Also, it contributes to the product/service design process (Auh et al., 2007; Dato-on and Beasley 2005; Etgar 2008; Fang et al. 2008; Lemke et al. 2011). Customer participation can play a part through applying knowledge and sharing information with the firm (Boselli et al., 2008). Co-production is a set of activities carried out by economic and social actors within networks (Vargo and Lusch 2008). It is executed through collaboration (Lusch et al., 2007) and dialog (Grönroos, 2012) to integrate mutual resources into value configuration (Ballantyne et al., 2008). Moreover, Equity is the willingness of the firm to share control to improve consumer empowerment and his/her desire

to participate in the co-creation of activities (Bolton et al., 2009; Fisher et al., 2011; Hoyer et al., 2010). Equity is demonstrated in the customer centrism by the firm (Prahalad and Ramaswamy 2002), readiness to divide control (Fisher et al., 2011), and provision of a facilitative environment (Payne et al. 2009; Storbacka et al., 2011). Equity resists centralization tendencies to set in motion flows and unexpected connections that allow joint action and resemblance of interest and goals, leading to value actualization and superior integration of resources (Fisher et al., 2011; Grönroos 2008; Karpen et al. 2012). Referring to Equity, researchers acknowledged that value co-creation is difficult if the dialog between customer and firm is unequal. Furthermore, for an active dialog and the development of a shared solution, the firm, and the customer must become equal and joint problem solvers (Prahalad and Ramaswamy (2004b).

Researchers pinpointed that value can be co-created through interaction. Interaction is the primary mediator between parties engaged in co-production, as it is a chance to comprehend, share and satisfy needs and evaluate and adjust resource commitments (Merz et al., 2009; Prahalad et al., 2004a). Studies by (Edvardsson et al. 2011; Ordanini et al. 2011) shed light on consumer's role in joint production due to their interactive participation and constructive participation (Chen et al., 2011; Hunt et al. 2012). Interaction is demonstrated through participation (Grönroos et al., 2011; Kohler et al. 2011), dialog (Payne et al. 2008), and engagement (Zhang et al., 2008), and it enables intricate exchange by raising the opportunity of providing solutions (Bagozzi et al. 2012). The criticism and suggestions about a product or service that are exchanged during a transaction increase involvement of entities and develop sensing, responding, and bridging of spatial and temporal gaps in transactions (Chan et al. 2010). Therefore, firms try to create value by communicating the features and benefits to consumers through using multiple channels such as website and social media (Hinson et al., 2019). For instance, when customers receive messages from the firms, customers co-create value when they provide suggestions/ feedback for improving the firms, provide solutions for certain problems or become involved in a new product development process (Nysveen et al., 2014). Hence the interaction/dialogue is critical for firms to help them in improving the quality of their products (Merz et al., 2018); and the better the quality of the dialogue, the more valuable the co-created experience (Binkhorst & Dekker,2009).

2.9.2. Access, Knowledge sharing and Transparency

To have a significant dialogue, customers must have immediate and timely access to people and resources that facilitate a more evocative exchange of information and ideas. Access makes the dialogue easier and entails firms to enhance when, where and how consumers are co-creating value with the firm. Firms must look for ways to facilitate access to processes, people, and resources used to deliver their products/services rather than considering customers as outsiders to the value creation (Albinsson et al., 2016). Customers must have the same access and transparency to information precisely as the firm. Firms used to benefit from using the information unequally between them and the customers. Because of the openness of communication now, it is much easier for the customers to get access to as much information as they need from other customers and the firm. Hence both access and transparency are significant for a successful dialog (Prahalad and Ramaswamy 2004b). Transparency in VCC reflects that, firms should share information that previously may have been considered proprietary and/or strategically dangerous to expose outside the firm's internal environment. Information shared can be diverse (e.g., transaction fees, security operations, profit margins, product development details) (Albinsson et al., 2016).

Firms have always opposed access and transparency; providing risk information is often mandated, but it must become voluntary. Researchers denoted that a critical dimension of value co-creation is knowledge sharing. Knowledge sharing is one of the essential features that involve consumers' sharing knowledge, ideas, and creativity in the formation of the current and future needs (Zhang et al., 2008). The previously mentioned is consistent with Maglio et al. (2008), who viewed that sharing information from the accumulated preceding learning, ideas, creativity, and real-life situations between the consumer and the firm provide efficiency and co-creates value. Sharing information leads to better results than what is achieved by working independently due to reconciliation, shared inventiveness, and better expression and evaluation of needs (Enz et al., 2012; Grover et al., 2012). Fisher and Smith (2011) stated that the results due to knowledge sharing initiate skills at various times and assist in addressing emotional issues that help co-create value. Knowledge sharing can be indicated as "Access" and "Transparency" where the customer must have the same access and transparency to the information.

Researchers expressed that value is co-created through relationship. Joint, mutual, and iterative processes are the basis of the relationship between the customer and the object in an environment of active communication and engagement (Kumar et al., 2016). Relationship between the firm and the customer can lead to customer empowerment to generate solutions (Bonsu et al., 2008) and hence co-create value.

Madhavaram et al. (2008) argue that customer relational capabilities create value because they raise the possibilities to sense-and-respond and self- reinforce value cycles of dynamic exchange instead of linear interaction. Relationship demonstrates in the form of cooperation (Sawhney et al. 2005), engagement and use of mutual resources (Ng et al. 2009), and reciprocity (Chandler and Vargo 2011). Transparency is the "symmetry of information during interactions, which enables the rise of strategic information and trust capital for both partners" (Spena et al., 2012, p. 24). In brief, transparency is essential for a successful dialogue between equal partners. A firm's openness aids trust, equality, and discussion, which leads to enhanced customer experience (Solakis et al., 2017).

2.9.3. Risk-Benefit Evaluation

Risk assessment states that dialogue and access make customers value co-creators, partially responsible for the results of the value co-creation process. Risk assessment provides customers complete and precise information regarding the costs and benefits of their contributions, consequently easing decisions regarding the risk associated with the offering (Albinsson et al., 2016). Although traditional centric firms consider such information disclosure a threat, VCC involves firms treating customers as trusted partners working together toward a common value optimization. (Albinsson et al., 2016).

Dialog, access, and transparency can lead to a better evaluation by the customer of the risk-benefits of a specific decision or act. For example, the tobacco company is obliged to educate customers on the risk of smoking, but if the customer insists on smoking, he/she must take responsibility for his/her actions (Prahalad and Ramaswamy 2004b). All the previously mentioned leads to personalized co-creation experiences as a source of unique value provided by the firm. Co-creation is not about minor changes to the traditional system. It is neither the transfer nor outsourcing of activities to customers nor customization of products/services. However, the co-creation of value is through personalized interactions based on how each customer wants to interact with the firm at every point of interaction (Prahalad and Ramaswamy (2004b). Therefore, firms should communicate not only the benefits, but also the potential risks of their proposals to help their customers make informed decisions and boost trust between them (Prahalad & Ramaswamy, 2004).

2.10. Customer Engagement

The concept of engagement is not new in marketing (Brandão et al., 2019). The marketing literature studied the engagement concept (Hollebeek, 2011) based on its great variety and wealth of information (Brandão et al., 2019). Engagement is a multi-dimensional concept that considers consumers' interactive brand-related experiences (Brodie et al., 2013). It has been of interest to practitioners and academics in many social sciences, for example, sociology, psychology, political science, and organizational (Hollebeek et al., 2014; Brodie et al., 2011; Bowden, 2009). Recently, customer engagement (CE), which refers to a customer's resource investment in his/her brand interactions (Hollebeek et al., 2019), has been declared as an essential value-creating for organizations (Chang et al., 2021). For example, CE appears to contribute to sales increases, greater share-of-wallet, reputational advancement, and superior competitive advantage and profitability (Prentice et al., 2019; Hollebeek et al., 2011). Moreover, the notion of customer engagement is closely connected to the theory of relationship marketing (Ashley et al., 2011). It is recognized that the customer's behavior is influenced by the experiences taking place in an increasingly complex environment (Brandão et al., 2019). Thus, it can be thought that the consumer engagement concept centers on specific interactive customer experiences (Brodie et al., 2011).

Earlier academics and practitioners have always been interested in managing and understanding the customer; in the 1990s, the only goal of marketing was customer transactions. Then it evolved to terms such as customer satisfaction and customer loyalty. Academics and managers realized over time that it is not enough to satisfy the customer's needs to make him/her loyal and profitable (Kumar and Pansari, 2017). Loyalty and satisfaction need to evolve to a higher level of differentiation and a competitive advantage where the goal of firms developed from relationship marketing to engaging the customer in all possible ways (Kumar and Pansari 2017).

Firms engage their customers worldwide; like Coca-Cola and Dove, they have campaigns worldwide that aim to establish an emotional bond between the company and the customers and have been the center of conversations among customers for their creative and emotional influence. Firms like these have exerted an effort to build brand-related conversations and engage their customers in every possible way (Kumar and Pansari 2017). They have gradually shifted their focus from "selling" to "emotionally connecting" with their customers to increase sales and ensure a lifetime of profitable loyalty. In other words, a firm's focus is shifting to personalizing interactions, delighting its audience, and understanding customers' unique challenges to

make their lives better and involving them as spokespersons of the firm (Kumar and Pansari 2017). The following section explains the various definitions of customer engagement across the literature.

2.11. The Notion of Customer Engagement

The customer engagement concept has received the attention of academics and practitioners in recent years (Haumann et al., 2015; Precourt, 2016). The literature recommends the emergence of numerous engagement concepts, including “customer engagement” (Kumar and Pansari 2016), “customer engagement behaviors” (Van Doorn et al. 2010), “consumer engagement” (Brodie et al. 2013), “consumer brand engagement” (Hollebeek et al. 2014), and “Brand engagement in self-concept” (Sprott et al. 2009). The following section entails defining customer engagement from three perspectives: Customer Engagement, Brand Engagement and, Online Engagement.

Academics have attempted to define the term “customer engagement” variously; it is the level of a customer’s physical, cognitive, and emotional presence in their relationship with a firm (Patterson et al., 2006). In line with previous research, Vivek et al. (2012) defined it as the intensity of an individual’s participation and connection with the organization’s offerings and activities initiated by either the customer or the organization. Vivek et al. (2012) stated that customer engagement could be expressed cognitively, affectively, behaviorally, or socially. The “cognitive and affective expression” involves the experiences and feelings of the customers, while the “behavioral and social elements” involve the participation by existing and potential customers.

Patterson et al. (2006), Vivek et al. (2012), Hollebeek (2011), and Mollen et al. (2010) agree on defining customer engagement in terms of a psychological state. Bowden (2009) in line views customer engagement as a psychological process, which drives customer loyalty. Bowden et al. (2009 p.65) defined customer engagement as a "psychological process that models the underlying mechanisms by which customer loyalty forms for new customers of a service brand as well as the mechanisms by which loyalty may be maintained for repeat purchase customers of a service brand." However, Brodie et al. (2011) indicated that customer engagement, unlike traditional relational concepts, including 'participation' and 'involvement,' is based on the presence of focal interactive customer experiences with specific engagement objects. Customer engagement occurs within broader, dynamic processes typified by the co-creation of value. According to the previously mentioned, customer engagement from the S-D logic perspective is as follow:

"...a psychological state that occurs by virtue of interactive, co-creative customer experiences with a focal agent/object (e.g., a brand) in focal service relationships. It occurs under a specific set of context-dependent conditions generating differing CE levels; and exists as a dynamic, iterative process within service relationships that co-create value. CE plays a central role in a Nomo-logical network governing service relationships in which other relational concepts (e.g., involvement, loyalty) are antecedents and/or consequences in iterative CE processes. It is a multidimensional concept subject to a context- and/or stakeholder-specific expression of relevant cognitive, emotional and/or behavioral dimensions" (Brodie et al. 2011; P.9). Hollebeek et al. (2016) in line with Brodie et al., (2011) defined customer engagement as a term related to the consumer's cognitive, emotional, behavioral, and social investment when interacting with a brand.

Hollebeek et al. (2019, p.6), in line with Brodie et al. (2011), also defined the customer engagement from an S-D logic view as, "A customer's motivationally driven, volitional investment of focal operant resources (including cognitive, emotional, behavioral, and social knowledge and skills), and operand resources (e.g., equipment) into interactions in service systems." Moreover, taking S-D logic view interaction as "mutual or reciprocal action or influence" that facilitates exchange (Vargo and Lusch 2016, p.9). Customer engagement plays a vital role in co-creating (co-creation where both the customer and firm together create value) customer experiences and value in today's competitive markets where engaged customers have a significant influence in viral marketing activity by providing referrals and recommendations for specific products, services, and brands to others (Brodie et al. 2011). Engaged customers can also play an essential role in new product/service development (Hoyer et al. 2010; Kothandaraman et al. 2001; Nambisan et al. 2008) and co-create experience and value (Brakus et al. 2009; Prahalad and Ramaswamy 2004). What has been mentioned is that how the nature of specific customer/firm interactive experiences (e.g., online vs. offline) impact customer engagement levels across specific contexts (Brodie et al. 2011; Bowden et al. 2009).

Kumar et al. (2010) defined customer engagement in a holistic way that involves all customer activities. It is the mechanics of a customer's value addition to the firm, either through direct or/and indirect contribution. Kumar et al. (2010) stated that direct contributions involve customer lifetime value (the customer's purchase behavior). While, indirect contributions consist of customer referral value (as it relates to the incentivized referral of new customers), customer influencer value (the customer's behavior to influence other customers through WOM as well as prospects) and, and the customer knowledge value (the value added to the firm by feedback from the customer). In line with the previous description of customer engagement; Verhoef et al.

2010 (p. 249) defined customer engagement as "*word of mouth, blogging, or providing customer ratings for a product or brand".* Other scholars proposed that customer engagement is defined as "*customer contributions of resources such as knowledge, skills, and time, to facilitate the focal firm's development of its offering*" (Jaakola & Alexander 2014, p. 255). It is relevant in contexts where "*customers can co-create value, co-create competitive strategy, collaborate in the firm's innovation process, and become endogenous to the firm*" (Harmeling et al., 2017, p. 341). Pansari and Kumar (2017, p. 295) aligned with Kumar et al., (2010) defined customer engagement as "*the mechanics of a customer's value addition to the firm, either through direct or/and indirect contribution.*" Thus, in contributing to firms' view, customer engagement is thought to improve firm performance by encouraging direct and indirect contributions, i.e., purchase as a direct contribution and word of mouth (WOM) as an indirect contribution.

However, Van Doorn (et al. 2010) viewed customer engagement behavior as customers' behavioral manifestation toward a brand or firm, beyond purchase, resulting from motivational drivers such as word-of-mouth activity, recommendations, helping other customers, blogging, writing reviews. Customer engagement is a non-transactional behavior of customers who become interested in a specific firm or brand (Van Doorn et al., 2010). The previously mentioned was argued with the study of Gummerus et al., (2012) that identified customer engagement as one that involves both transactional and non-transactional behavior. While, Givili et al. (2018) approved Van Doorn et al., (2010) definition and referred to the term engagement as customer behaviors beyond the buying process. In agreement with Van Doorn et al. (2010), customer engagement behavior is "Customers' behavioral manifestations toward a firm, after and beyond purchase" (p. 69). "Customer engagement behavior comprises "compliance, cooperation, feedback, helping other customers, and positive word-of-mouth" (p.71) (Verleye et al. 2014). While, Kumar et al. (2010) argued that customer engagement would be incomplete without including customer purchases from the firm. The following section explains the brand engagement.

2.11.1. Brand Engagement

Brand Engagement is "A consumer's positively valenced brand-related cognitive, emotional and behavioral activity during or related to focal consumer/brand interactions" (Hollebeek et al., 2014, p.149). There are two types of brand engagement, direct and indirect; The concept of direct brand interactions means customers' direct, physical contact-based interactions with a focal brand. In contrast, indirect brand interactions may happen by observing a brand through mass communications (Brakus et al., 2009). The

customer's "cognitive" brand-related activity includes the individual's level of concentration and engrossment in the brand. While a customer's "emotional" brand-related activity is the customer's level of brand-related inspiration and/or pride (Schaufeli et al., 2002). Customer "behavioral" brand-related activity is the energy exerted in interacting with a focal brand (Patterson et al., 2006).

Brand engagement in self-concept (BESC) is defined as the "Individual difference representing consumers' propensity to include important brands as part of how they view themselves" (Sprott et al., 2009, p. 92). The conceptualization of customer engagement provided by Sprott et al. (2009) is psychological and rests on affective items. Customer engagement is the level of the potential or existing customer interactions and connections with the brand, firm's offerings, and activities, often including others in the social network created around the brand (Vivek et al., 2014). "Consumer brand engagement" can be defined as, consumer's positive, fulfilling, brand-use-related state of mind that is characterized by vigor, dedication, and absorption (Dwivedi, 2015). The definition of engagement in organizational phycology is holistic, seizing various facts of individual engagement: cognitive (Absorption), emotional (dedication), and behavioral (vigor) (Dwivedi, 2015). The previous mentioned goes in agreement with Hollebeek (2011), where the "subject" of engagement is the individual customer, and the "object" is a specific brand. Following Fournier (1998), brands and customers interact as partners in different ways. Analogously, consumer brand engagement includes the interactive dyadic element where consumers may exert effort in sustaining a degree of interaction (vigor) with a brand, be happily involved in such interaction (absorption), and feel enthusiastic in doing so (dedication) (Dwivedi, 2015). The research of Dwivedi (2015) goes in line with the research of the interactive aspect of customer engagement (Hollebeek, 2011; Vivek et al., 2012).

2.11.2. Online Engagement

In a quest for bonding with customers, the world's largest brands have gone online to develop communities to interact with consumers (Baldus et al., 2015). Whereas "Online brand communities" are a network of relationships between consumers and the brand, product, fellow consumers, and the marketer (McAlexander et al. 2002). Also of interest to this study is how the customer experience represented in the customers' dealing with the touchpoints (including online platforms) influences customer engagement, hence focusing on the online brand communities.

E-WOM communication is " any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via

the Internet" (Hennig-Thurau et al. 2004: p. 39). The term E-WOM evolved into community engagement, defined as "the consumer's intrinsic motivation to interact and cooperate with community members" (Algesheimer et al. 2005, p.21). Consumer engagement with a website is "a collection of experiences" (consumer's beliefs about how a site fits into his/her life) with the site." (Calder et al. 2009, p.322). Later on, the evolution of the term "Online brand engagement" is the customer's cognitive and affective commitment to a dynamic relationship with the brand as personified by the website or other computer-mediated entities designed to communicate brand value (Mollen and Wilson, 2010). The online brand engagement community was defined in another way as the compelling, intrinsic motivations to continue interacting with an online brand community (Baldus et al., 2015).

Moreover, consumer online brand-related activities have a strategic role as social media channels have ultimately shifted how firms communicate with their customers (Lamberton & Stephen, 2016). In this online context, social media became one of the credible primary sources of information during the decision-making process, with consumers relying on information from peers given their independence, relevance, and credibility (Hollebeek et al., 2014). With the emergence of social media and being the norm, firms should focus on being trustworthy to improve customer engagement in social media. Building trust will result in higher customer engagement (De Oliveira et al., 2020). Firms may work hard to be transparent in all their actions to enhance customers' trust. According to the most recent Harvard Business Review (2020) article on social media marketing, "trusted brands are more likely to attract business, and social media is a powerful tool to create engagement, gain feedback, and build trust with your audience" (De Oliveira et al., 2020). The next section explains related notions to customer engagement.

2.12. Related Notions to Customer Engagement

In the recent past, marketing had discussed customer engagement (Brodie et al. 2011; Vivek et al. 2012; Kumar et al. 2010). Customer engagement occurs by virtue of interactive, co-creative customer experiences with a focal agent/object (e.g., a brand) with a focal service relationship in focal service relationships (Brodie et al., 2011). When contrasted with other concepts that seize consumer-brand relationships such as brand commitment, brand relationship quality, or brand involvement (Hollebeek 2011), customer engagement provides a modified view of relationships that is highly interactive (Hollebeek et al. 2014) and social (Vivek et al. 2014).

Academics and practitioners have been considering customer-centric measures such as customer satisfaction, customer involvement, customer loyalty, customer trust, commitment, and brand value. The following table, (table 4), will clearly distinguish how other marketing variables are different from customer engagement and their relationship with it (Kumar and Pansari 2017). Table 4 shows the definition of the concept and how each concept is different from customer engagement. For example, Customer experience is a cognitive measure that is an outcome of the firm's actions and may not include the customer's actions towards the firm. Customer engagement is a measure of the customers' actions toward the firm.

Table 4 - Concepts and the difference between the concept and the Customer Engagement

Related Concept	Definition	Difference Between the Concept and customer engagement (CE)
Customer involvement	A person's perceived relevance of the object based on inherent needs, values and interests (Zaichowsky 1985).	"Involvement is viewed as motivating the customer to seek information that may be used to manage and moderate any potential risk inherent in the decision-making process (Delgado-Ballester & Munuera-Aleman 2001). This would occur before the customer makes purchase. Customer engagement includes the customer purchases and other indirect effects such as referrals." (Kumar & Pansari 2017).
Customer experience	It is holistic in nature and involves the customer's cognitive, affective emotional, social and physical responses to the entity product/service (Verhoef et al. 2009).	"Customer experience is a cognitive measure that is an outcome of the firm's actions and may not include the actions of the customer towards the firm. Customer engagement is a measure of the customers' actions toward the firm" (Kumar & Pansari 2017).

Table 4 continuation

Customer satisfaction	A judgment that a product/service itself or its feature provided a pleasurable level of consumption-related fulfillment (Oliver 1997).	"If a customer is satisfied with a product/service then he/she may buy it again. However, if the customer is engaged, he would go beyond purchases and provide referral, talk about the product on social media, provide feedback to the firm which are all components of customer engagement" (Kumar & Pansari 2017).
Customer loyalty	A favorable attitude toward a brand resulting in consistent purchase of the brand over time (Assael 1992).	"Loyalty measures repeated transactions of the customer and focuses only on the revenues of the firm. Customer engagement focuses on 4 different behaviors (Purchase, referrals, influence and feedback)" (Kumar & Pansari 2017).
Customer trust	Willingness to rely on an exchange partner in whom one has confidence (Moorman et al. 1993).	"Trust is the breadth of the attitude toward the brand, which is embedded in customer engagement in the form of enhanced purchases, referrals and WOM" (Kumar & Pansari 2017).
Customer commitment	An enduring desire to maintain a valued relationship (Moorman et al. 1992).	"Commitment is the depth of the attitude toward the brand, which is embedded in the customer engagement framework in the form of spending more resources (time and money)" (Kumar & Pansari 2017).
Customer brand value	The differential effect of a customer's brand knowledge, brand attitude, brand purchase intention and brand behavior on his/her response to the marketing of a brand (Kumar et al. 2015).	"Customer brand value offers a quantitative view of the customer perceptions of the brand. It interacts with the components of customer engagement to develop a good customer-firm relationship" (Kumar & Pansari 2017).

2.13. Customer Engagement Dimensions

Hollebeek et al. (2014) stated that customer engagement has three dimensions cognitive, emotional, and behavioral. First, "*Cognitive Engagement"*, known as cognitive processing, is the customer's level of brand-related thought and mental elaboration during interactions. Second, *"Emotional Engagement",* known as affection, is the customer's level of positive brand-related emotions. Besides third, *"Behavioral Engagement",* known as activation, is the customer's level of energy, effort, and time spent on the brand interaction. Behavioral manifestation include participation in activities, such as customer-to-customer interactions, blogging, writing reviews, as well as other similar activities that are centered on the brand (So et al., 2014). In line with Hollebeek et al. (2014), researchers viewed customer engagement as the customer's connection to a brand shown in cognitive, affective, and behavioral actions away from the purchase situation (So et al., 2014).

However, Kumar et al. (2016) stated that customer engagement is classified into direct engagement, such as customer purchases, and indirect engagement, such as the customer influence, customer referrals, and customer knowledge.

- **Customer Purchases:** Gupta et al. (2004) stated that the customer purchasing of goods/services adds to the firm value. Kumar (2008) also noted that firms who reallocated their resources based on the customer purchases had an increase in revenue about 20 million dollars while keeping the level of marketing as it is; so the primary concern of the firms now is to gain more profits from each customer over a longer-term which is known as the Customer Lifetime Value (CLV). CLV is the present value of future profits generated from a customer over his or her business life with the firm. It considers the total financial contribution of transactions—i.e., revenues minus costs—of a customer over his or her entire life with the company and therefore reflects the future profitability of the customer (Kumar et al., 2010).

- **Customer Referrals:** There is a significant influence in expanding products and services through human interactions (i.e., referrals, observation of product owners.). The online environment provides increased interactive and personalized marketing (Kumar et al., 2010). Firms use the referral programs by providing rewards for existing customers, and these customers make recommendations to others, thus widening the customer base. An essential component of maximizing the customer

base value is to determine how much of each customer's value results from his or her referrals of new customers (CRV) due to a firm-initiated and -incentivized referral program. Referrals are essential as they can reduce acquisition costs for the firm and bring in future revenue (Kumar et al., 2010). Ryu and Feick (2007) find that rewards are especially effective in increasing referrals to weak ties in a customer's network; thus, referrals would be more efficient for customers who have stronger bonds and connections to others in their network. Some customers are not attracted to the firm's offerings through traditional channels, so referrals are a tool to attract this type of customer (Kumar et al., 2010), thus contributing indirectly to the firm's performance.

- **Customer Influence:** This is a substantial behavior where the consumer voluntarily provides word of mouth (WOM) through talking about the firms' products/services. If the consumer generates positive WOM and convinces other customers to purchase the firms' products/services, so his/her customer influence increases, and the opposite occurs when he/she generates a negative WOM (Kumar et al. 2010). Customers gained and acquired by the firm through WOM will influence the return on the firm's marketing investments more than traditional marketing activities (Villanueva, Yoo, and Hanssens 2008). What distinguishes customer influence from customer referrals is that; customer referrals concentrate on turning prospects into customers through formal referral programs, while customer influence concentrates on both prospects and existing customers.

Online platforms offer various venues for consumers to share their views, preferences, or experiences with others, as well as opportunities for firms to take advantage of WOM marketing (Godes and Mayzlin 2004; Hennig-Thurau et al. 2010). Moreover, the evolution of social networking sites has allowed customers to broaden their connections with others by constructing and sustaining a network of friends for social or professional interaction and sharing ideas with others (Trusov, Bucklin, and Pauwels 2009). Social media nowadays can be considered one of the most profitable and challenging to firms as it significantly influences customers positively or negatively; customers are using it increasingly to exchange information about goods/services. Social media platforms have a massive influence on communities compared to traditional marketing (Trusov et al. 2009), which sheds light on the importance for the firms to enhance the social media strategy to gain and engage customers in the long term. Customer influence value (CIV) is the value of a customer in a "network," but Kumar et al. (2010) stated that they had chosen CIV because it is plausible

that an individual has an extensive network of online social acquaintances but is not necessarily influential within the network.

- **Customer Knowledge:** Customers can offer feedback or recommendations for firms to develop their products/services. The firm's added value is gained when customers provide their knowledge through engaging in the knowledge development process to comprehend their preferences (Joshi and Sharma 2004). The previously mentioned is consistent with the study of Cooper and Kleinschmidt (1995), who noted that a critical antecedent to new product success is to develop an understanding of customer preferences. The previously mentionted is known as customer knowledge development; firms can either develop existing goods/services and/or create new products (Kumar and Bhagwat 2010). Customers can create value for firms through their participation in the process of new product development, co-creation and their willingness to offer their feedback for innovations and developments to existing products/services (Kumar et al. 2010). Firms, for instance, can use the Internet as a platform for such collaboration with customers providing a chance to easily offer suggestions and input to the firm (Sawhney et al. 2005).

The next table (table 5) summarizes the engagement conceptualizations in the marketing literature.

Table 5 - The Engagement Definitions and their Dimensions

Customer Engagement Definition	**Customer Engagement Dimensions**	**Source**
"A behavioral manifestation toward the brand or firm that goes beyond transactions"	• Blogging • Co-creation with new product development activities. • Providing customer ratings and reviews. • Customer-to-customer interactions (e.g., word of mouth).	Verhoef et al. (2010, p. 247)
"A psychological state that occurs by virtue of interactive, co-creative customer experiences with a focal agent/object (e.g., a brand) in service relationships"	• Cognitive • Emotional • Behavioral	Brodie et al. (2011, p. 260)

Table 5 continuation

"Beyond the purchase, events and activities engaged in by the consumer that are not directly related to search, alternative evaluation and decision- making involving brand choice"	• Feedback to marketers, consumers, and society. • Participation in activities like skill development, creative events, online activities, and product innovation. • Word of mouth.	Vivek et al. (2012, p. 127)
"Voluntary, discretionary customer behaviors with a firm focus, customers' interactive, co-creative experiences with a firm"	• Compliance (e.g., showing respect to employees, following organizational rules and procedures. • Cooperation (e.g., providing information and assistance to employees). • Feedback (e.g., suggestions for product improvements, participation in new product development). • Helping other customers (e.g., encouraging other customers to show appropriate behaviors, helping others to have better service experiences). • Positive word of mouth (e.g., recommendations, referrals).	Verleye et al. (2014, p. 69)
"Behavior through which customers make voluntary resource contributions that have a brand or film focus but go beyond what is fundamental to transactions"	• Augmenting actions (e.g., posting content on social media, inventing, alternating alternate uses for products). • Co-developing actions (for example; customer support, ideas for new or improved products, involvement in product development and innovation). • Influencing activities (word of mouth, blogging, recommendations, referrals). • Mobilizing actions (for example: recruitment, and/ or boycotts).	Jaakkola & Alexander (2014, p. 248)

Table 5 continuation

"It comprises customer purchasing behavior, customer referral behavior, customer influencer behavior and customer knowledge behavior"	• Firm performance	Kumar & Pansari (2015, p. 299)
"The attitude, behavior, the level of connectedness (1) among customers, (2) between customers and employees, and (3) of customers and employees within a firm"	• Customer purchases (e.g., posting content on social media, inventing alternate uses for products) • Customer referrals. • Customer influence (e.g. word of mouth) • Customer knowledge (e.g., feedback and ideas for innovations).	Kumar & Pansari (2016, p. 2)
"A customer's motivationally driven, volitional investment of focal operant resources (including cognitive, emotional, behavioral, and social knowledge and skills), and operand resources (e.g. equipment) into brand interactions in service systems"	• Customer resource integration. • Customer knowledge sharing (sharing information or experience with other customers). Customer learning (e.g., customer socialization, training, education, and post-purchases learning).	Hollebeek et al. (2019, p. 6)

Harmeling et al. (2017, p. 315)

The above discussion elaborates the influence of customer experience through dealings with touch points on the whole customer journey and how this affects the customer engagement. Also, this study explores the impact of different aspects of value co-creation, which can lead the customer to go beyond repurchasing to engaging with the firm. The target of this study is to examine an emerging market like 'Egypt' as to the best of the researcher's knowledge; there have not been any previous attempts to comprehend this scope in the Egyptian market, in addition this also can be a fruitful empirical study. The following section illustrates the model of the study. Furthermore, the research questions will be described based on the previous discussion.

2.14. Theoretical Framework

From the limited researcher knowledge, customer experience literature is increasingly concerned with the long-term development of customer experience journeys across various stages (Bolton et al. 2014; Homburg, Jozic´, and Kuehnl 2017; Lemon and Verhoef 2016). Customer experience journey (or customer journey) is defined as the continuing customer experience across the stages of consuming a service/product (Følstad and Kvale 2018). These stages are differently stated in the literature as pre-purchase, purchase, and post-purchase situations (Homburg, Jozic´, and Kuehnl 2017); "pre-core, core, and post-core service encounters" (Voorhees et al. 2017); and search, purchase, experience, and reflect phases (Dellaert 2019). Customer journey relates to touchpoints (Brand owned touchpoints or social media touchpoints) between customers and firms, starting from consideration of buying a product to post-purchase (Anderl et al. 2016).

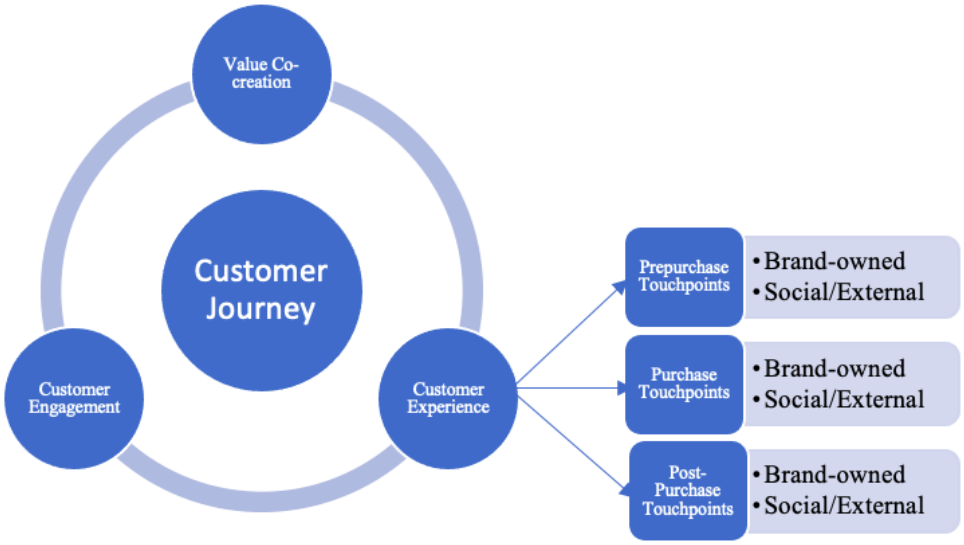
This study acknowledges the customer journey phases as pre-purchase, purchase, and post-purchase (Homburg et al. 2017, Verhoef et al. 2016). Therefore, the study's framework reflects the customer journey across these stages, which are pre-purchase, purchase, and post-purchase. Much of the literature indicates that firms should provide customers with consistent and predictable journeys (Frow and Payne 2007; Hyken 2009, p. 55; Kuehnl, Jozic´, and Homburg 2019). Firms should invest in streamlining techniques (Edelman and Singer 2015), such as simplification (removing unnecessary steps), personalization (predicting customer preferences), and contextualization (Just-in-time support). These streamlining techniques intend to involve customers in an ongoing cycle of retrigger, repurchase, and re-consumption experiences (Court et al. 2009) and hence engaging the customer.

Firms compete for customer attention during every phase of the customer experience journey: (1) the initial consideration of multiple brands, (2) the functional evaluation of those brands, (3) the moment of purchase, and (4) the consumption experience (Siebert et al. 2020). The pre-purchase stage includes search, consideration, and recognition. The purchase stage involves customer dealings with the firm and its environment that results in an experience. The post-purchase stage encompasses behaviors such as usage and consumption, post-purchase engagement, and service requests. Firms try to win customers during these four phases; hence this increases the likelihood that customers will engage in the long run.

The study's rationale reflects that during the three stages of the customer journey (pre-purchase, purchase, and post-purchase) a customer may want intentionally to experience a particular product/ service. However, with the plentiful online venues and social media touch points; customers can observe a particular product/ service, which can lead to unintentional customer experience. The customer experience is represented in

his/her dealings with touchpoints, whether it is a brand-owned or social media touchpoints. This study investigates the influence of customer experience on customer engagement cognitively, emotionally and behaviorally. Also, customers are becoming knowledgeable, which results in the customer being a co-creator of value in which both the firm and the customer creates value together (Vargo and Lusch 2008); leading to co-creative experiences (Prahalad and Ramsawy 2004). Customers may also go beyond repurchasing to engaging with the firm, i.e., co-production, referrals to friends and family, and talking about it on social media. The study's rationale is to explore how the customer journey is shaped starting from the experience with the touchpoints, the involvement in value co-creation and ultimately influencing the customer engagement. The present research framework examines the customer's perspective on how the touch points influence the whole customer experience throughout the purchase stages; from pre-purchase to purchase to post-purchase. Also, how the nature of the customer experience impacts the customer engagement behavior. The study investigates the significance of involving the customer in the value co-creation, which accordingly enhances the customer engagement on the cognitive, emotional and behavioral level. The preceding discussion is illustrated in the study's framework (Figure 2), in which the customer is being continuously involved in an ongoing loop that is experienced through the customer journey.

Figure 2 - Theoretical Framework of the study



2.15. Summary

This chapter demonstrated the three main constructs of the study. The customer experience and how it shapes the customer journey are discussed. Then, how the touchpoints and their different types shape the whole customer journey. The second construct, value co-creation and how the customer relates it to customer experience, was presented. Eventually, the chapter clarified the final construct: customer engagement and its dimensions. Finally, the chapter ends with the study's theoretical framework and illustrates how the customer goes in an ongoing loop of customer experience, value co-creation, and customer engagement.

RESEARCH METHODOLOGY

Chapter 3: Research Methodology

3.1. Introduction

This chapter covers the methodology of this research. In order to answer the research questions, it is essential to use an appropriate research methodology. Therefore, this chapter reflects the steps developed to answer the research questions and objectives of the study. First, the chapter explains; research design, research paradigm, research philosophy, and research approach of this research. Then research methodology choice, sources of data, data collection method, interview guide development and data analysis are discussed.

3.2. Research Design

"*A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure*" (Claire Selltiz et al., 1962, P.50). Research Design is the general plan of how the researcher will answer the research questions (Saunders et al. 2009). As mentioned earlier in the literature review chapter, this study aims to understand how can the customer dealings with the touchpoints shape the customer experience and, therefore, the engagement. The study further addresses also, how the value co-creation shapes the customer experience and hence the customer engagement. Hence, this research aims to answer the following research questions:

- How do the touchpoints shape the customer experience?
- How does value co-creation shape the customer experience?
- How does the customer experience relate to customer engagement?

This study investigates the customer journey in every stage from pre-purchase to purchase to post-purchase in the context of a fashion experience. In particular, the research aims to:

4. Understand how the touchpoints (Brand-owned and social/external touchpoints) shape the customer experience.
5. Learn about the role of value co-creation in shaping the whole customer experience.
6. Gain in-depth understanding of how the customer experience relates to customer engagement.

The customer journey is a complex process, so the researcher used interviews to gather the data. Therefore, this research adopts a qualitative design, to capture the complexity of the customer journey. This research took place in the Egyptian market. The researcher investigated Egyptian consumers, their perception of the touchpoints in the fashion industry, and how it shapes the whole customer experience. The researcher used an interview to gather the data to hear the stories and learn more about the customer journey. Thus, this study's research approach is based on qualitative analysis. Later on, section (3.6) will clarify the research methodology choice and its subsections the sources of data, data collection method.The following section, section (3.3), reflects the research paradigm.

3.3. Research Paradigm

According to Creswell (2007), research paradigms and their philosophical assumptions influence the choice of research design; thus, it is essential to consider different research paradigms and philosophical assumptions that support the study when designing a research methodology. Paradigm is a way of examining social phenomena where specific understandings of these phenomena are gained (Saunders et al., 2009).

Ontology is concerned with the nature of reality which questions the assumptions about how the world operates, and commitments held to particular views (Saunders et al., 2009; Creswell 2007). Ontology entails two approaches, "Objectivism" and "Subjectivism.". The objectivism approach states that social entities exist in reality external to social actors concerned with their existence. The subjectivism approach states that social phenomena are generated from a social actor's perceptions and consequent actions (Saunders et., 2009). The latter mentioned goes in line with the research of Remenyi et al. (1998), who confirms the importance of examining the situation and the details of the situation to comprehend the reality or maybe a reality working behind it.

Subjectivism is about investigating the subjective meanings motivating social actors' actions to allow the researcher to understand these actions (Saunders et., 2009). Customers understand and view different situations in different ways due to their view of the world. These different interpretations influence their behavior and social interaction with others. The subjectivism approach aims to understand the customers' subjective reality to understand their motives, actions, and intentions in a meaningful way (Saunders et al., 2009). This study entails a subjective approach for two reasons. First, it aims to reflect the reality of customer experience from the customers' perspective through capturing the customer experience stories. Second, this

research aims to understand how the customer interprets every experience in their dealings with a touchpoint and how this shapes their actions represented in the customer engagement behavior.

The epistemology paradigm reflects what establishes knowledge that is acceptable in the field of the study (Saunders et al., 2009). The epistemological assumption means that the researcher tries to get as close as possible to the studied participants (Creswell 2007). The positivist epistemology indicates that reality is stated by objects which can be measured. In comparison, the interpretive epistemological stance is involved with human feelings and attitudes and has no external reality which cannot be seen, measured, and modified like real objects (Saunders et al., 2009). This research's epistemological perspective is interpretative; it is challenging to assign laws to consumer behavior. The consumer behavior is unexpected, and it can only be understood from the consumer's situation and point of view. The next section, section (3.4) explains the research philosophy and the justification of the research philosophy.

3.4. Research Philosophy

Research philosophy relates to the development of knowledge and its nature. The research philosophy that a researcher adopts encompasses essential assumptions about how the researcher views the world. These assumptions also underpin the research strategy and methods that the research chooses as part of this strategy. Researchers critical of positivism debate those rich insights into the complex world are lost if such complexity entails a series of law-like generalizations (Saunders et al., 2009). The researcher identifies the view which makes the research philosophy of this study adopted is interpretative. The following section (3.4.1) will introduce the current research philosophy, which is an interpretative study.

3.4.1. Interpretative

The debate is often framed in terms of choice between the positivist or the interpretive research philosophy (Saunders et al., 2009). Positivist research is research where the researcher uses causal relationships between variables. Critics of positivist research argue that business's social world is far too complicated to theorize specific laws in the same way as physical sciences. That leads to this research's philosophy: Interpretative. Interpretative research sheds light into the importance of understanding the difference between humans in their role of social actors in other words, researching people rather than objects (Saunders et al., 2009).

Interpretivism comes from two traditions: phenomenology and symbolic interactionism. Phenomenology is how humans make sense of the world around them. Symbolic interactionism states that the individual derives a sense of identity from interaction and communication with others; where individuals interpret the actions of others that they interact with, and this interpretation leads to the adjustment of our understandings, meanings and actions (Saunders et al., 2009). The interpretative epistemology states that the researcher adopts an empathetic stance. Significantly, the researcher goes deep into the social world of the research subjects, the customers in this study, and understands their world from their perspective (Saunders et al., 2007). Critics of interpretative research question the generalizability of the research results and capture the rich complexity of social situations, but the advocates state that this is not crucial as the world of business firms is always changing (Saunders et al, 2009). The following section (3.4.2) explains the rationale for choosing the research philosophy for this study which is interpretative.

3.4.1. Justification of the Research Philosophy

Based on the previous explanations of the epistemology and ontology paradigm in section (3.3); it is essential to use interpretative research. Because it goes deep into the social world of the research subjects, which are the customers, and understands their world from their perspective (Saunders et al., 2007). The researcher seeks to gain in-depth insights to understand the phenomena and the differences between customers. This research goes along and deeply with the customer in the customer journey from pre-purchase, purchase and post-purchase. This research is interested in understanding how the customer interprets the experience every time he/she contacts with the touch-points of the firm, whether online or offline. Also, the customer experience, whether it is satisfying or dissatisfying, influences customer engagement behavior. This research goes along with the customer throughout the journey to understand how value co-creation shapes customer experience and hence the engagement.

However, this justifies the interpretative approach chosen for this study, which attempts to interpret the customer experience in their dealings with the firms' different touchpoints; and how this shape customer engagement in terms of the meanings that customers bring. This approach is the most suitable one to address the research questions qualitatively, highly appropriate for the research context. That is why the method of empirical research adopted for this study is based on qualitative methods. Being interpretative, it provides a narrative of customers' view of reality and how they experience everyday life realities; it depends on words and talks to create texts (Gephart 2004). From the interpretative approach, Qualitative research

uses a naturalistic approach to its subject matter; it often studies phenomena in the environments in which they naturally happen and uses social actors' meanings to understand the phenomena (Denzin and Lincoln, 2005). The following section (3.5) encompasses the research approach chosen in this study and the difference between the inductive and deductive thinking.

3.5. Research Approach

The research includes the use of theory, and the extent to which a researcher can be clear about the theory at the start of the research raises an important question concerning the design of the research; this is whether the research should use the deductive approach or the inductive approach. Two main research approaches recognized the deductive and inductive research approaches. The deductive approach, in which the researcher develops a theory, hypotheses and design a research strategy to test the hypotheses (Saunders et al., 2009). Deductive thinking is a way of reasoning that works from the more general to the more specific. It starts with a general theory, which creates predictions about particular phenomena. Then, these theories can be tested empirically by noticing if the predictions are true (Heigham et al., 2009).

The inductive approach is the one used in this research, in which the researcher collects data and develops theory as a result of the data analysis (Saunders et al., 2009). Deduction links more to positivism and induction to interpretivism. Inductive thinking is a way of reasoning that works from the specific to the more general, particular observations or cases, observing patterns, then inducing from them to generate common conclusions or general theory (Heigham et al., 2009).

Research using an inductive approach is likely to be mainly concerned with the context in which such incidents are happening. Thus, the study of a small sample might be more suitable than a large number as with the deductive approach (Saunders et al., 2009). Furthermore, researchers in this approach are more likely to work with qualitative data (Easterby-Smith et al. 2008); the inductive approach understands the meanings humans attach to events (Saunders et al. 2009), and that is the rationale of using this approach in this study. From an interpretive perspective, this study qualitatively collects data to explore questions and gain a deeper insight and understanding; of how the customer dealings with the touchpoints shape the whole experience and hence the customer engagement from the customers' point of view. The data collected is analyzed qualitatively and used to answer the research questions that are best answered qualitatively. The next section, section (3.6) entails the research methodology chosen in this study: the qualitative method, the data source of investigation, the data collection methods and the instruments used to collect the data.

3.6. Research Methodology and Methods

Qualitative research involves a set of interpretative and material practices that makes the world visible, where these practices change the world. These practices turn the world into representations that involve interviews, conversations, and recordings to the researchers. Qualitative research involves an interpretative approach to the world that studies things in their natural settings, trying to make sense of and interpret phenomena in terms of the meanings people bring to them (Denzin and Lincoln, 2005).

Qualitative research involves collecting variable empirical materials such as interviews, personal experiences, and life stories (Denzin and Lincoln, 2005). Creswell (2007) supported the study of Denzin and Lincoln (2005), where he stated that qualitative research studies research problems questioning the meaning individuals assign to a social or human problem. To study this problem, qualitative researchers use an emerging qualitative approach to collect data in a natural setting sensitive to the people, places understudy, analyze data inductively, and establish patterns or themes. The qualitative methodology is suitable for this research, as it will go along with the Egyptian customers in their customer journey in their consumption from high street fashion stores. Furthermore, choosing qualitative methodology using interviews gives the opportunity to the researcher to listen to the customers' stories and experiences from their perspective; and interpret the experiences and meanings customers bring to them.

3.6.1. Sources of Data

Data can be obtained from primary sources. Primary data refers to the information obtained firsthand by the researcher on the variables understudy for the specific purpose of the research. Some examples of primary data sources are individuals and focus groups precisely set up by the researcher who provide information when interviewed (Sekaran 2003). The data originated by the researcher is primary data for the specific purpose of addressing the research problem (Malhotra & Birks, 2007). In this research the data source of the investigation is primary data collected by using an Interviews with consumers and observation. The researcher carefully reviewed the antecedent literature to establish themes that the researcher seeks to investigate to address the research objectives and answer research questions. Chapter (2) literature review was conducted to find themes that could be used in the interview guide.

This research goes along with the customer in his/her journey in the fashion industry to see how the customer experience with touchpoints and value co-creation shapes customer engagement behavior such as WOM and recommendations to others. The following sections, present the collection method of this study (Interview),

followed by the development of the interview guide used to collect the data.

3.6.2. Data Collection Method and Interview Guide Development

This research adopts an interview strategy as a method to collect primary data. Interviews have the advantage of flexibility in terms of adapting, adopting and changing the questions as the researcher starts the interviews. Interviews have the advantage also of new factors being identified resulting in a deeper understanding of the research understudy (Sekaran 2003). This study provides a deeper understanding of the customer experience throughout the journey from the Egyptian customer perspective by having a more in-depth look into the consumption experience process through Interviews.

Interviews and open-ended questions are methods for learning with an open mind (Edmondson et al. 2007). An interview is a purposeful discussion between two or more people (Kahn and Cannell 1957). Interviews aid in collecting valid and reliable data relevant to the research questions and objectives (Saunders et al., 2009). Semi-Structured interviews involve a list of themes and questions to be covered (Saunders et al., 2009). A semi-structured interview was done based on an interview guide.

The interview guide contained open-ended questions comprising a checklist of themes covered that emerged from the literature review. Data collection involves "Semi-Structured Interviews" that capture customers' behavior in the fashion industry. This study is exploratory; the rationale for using semi-structured interviews is that they help find out what is happening and seek new insights (Robson 2002). Qualitative data of the semi-structured interviews are used to understand the "how," and exploring the "why" (Saunders et al., 2009).

To conduct the qualitative empirical study, an interview guide was developed to collect the data. Semi-structured Interviews aims to uncover the underlying motives and desires which are usually used in motivational research (Kothari, C. R., 2004). Semi-structured interviews are interviews based on a plan or interview guide, which aim to cover key topics and questions, but which are allowed to develop as naturally as possible and not necessarily in the planned order (Heigham et al. 2009). This type of interviews is conducted to investigate needs, desires and feelings of respondents; it aims to dig more in the subconscious of the person dynamics and motivations (Kothari, C. R., 2004). The researcher conducted face to face interviews and Telephone interviews which were all recorded.

The researcher made a lot of effort to avoid any problems that are associated with the misunderstanding of the questions. The most important was to design questions in a way that interprets the needs, desires and

emotions of the respondents. Therefore, the questions were asked in an easy, understandable, unbiased language that the respondents understand. To reduce the possibility of misunderstanding the questions, the questions were asked several times or in a different way to assure that the respondents understand.

The first section begins with demographic questions about the interviewees. The second section was only one question to determine the favorite store of the interviewee to build a whole customer experience. The third, fourth and fifth sections include questions reflecting the research's main constructs the customer experience, value co-creation and customer engagement. The third section involved questions about the pre-purchase stage. The fourth section reflected questions about the purchase stage. The fifth section investigates the post-purchase stage. The sixth and final section includes questions regarding one specific customer experience that includes the three stages pre-purchase, purchase and post-purchase. The upcoming sections include further detail about these questions.

The research takes place in Egypt, the researcher investigates Egyptian consumers and their experience in the fashion Industry. The data was gathered targeting consumers experiencing five high street fashion stores which are Zara, H&M, Stradivarius, Pull and Bear, and Mango, section 3.6.2.2 explains the rationale for selecting these stores. The Appendix includes the Interview guide. All the interviewees were interviewed in English. The researcher tested the guide in two interviews before doing the main data collection to make sure that the questions were well understood by the interviewees and captured the research scope.

The researcher used also observation in the data collection. Participant observation implies that the researcher to share peoples' lives while attempting to learn their symbolic world (Saunders et al., 2009). The rationale for using the observation method is to discover those delicate nuances of meaning. Moreover, it is good at explaining what is happening in particular social situations. Observation allows the researcher to experience the emotions of those who are researched.

Demographic Questions

Demographic questions were designed to gather information about Interviewees' characteristics. The section includes questions about the Interviewees' gender, marital status, age, educational level, occupation, residence area and average monthly income.

The researcher assured the interviewees' anonymity and confidentiality. Interviewees answered the demographic questions, but the researcher mentioned earlier that the names of the interviewees are anonymous. The purpose was that the interviewees did not feel that the researcher invaded their privacy.

Favorite Store

In Egypt, the high street fashion stores are Zara, H&M, Mango, Bershka, Stradivarius, Massimo-Dutti, and Pull and Bear. Stores like Forever 21, Next, River Island, and Top-shop are not present in the Egyptian market. This section only involved one question. The interviewees were asked to say what is the favorite store that they prefer to shop from the following high street fashion stores (Zara, H&M, Stradivarius, Pull and Bear, Mango). Only five stores were selected to avoid the confusion of the interviewees as well as the results for analysis.

The interview guide was tested before starting the data collection process with two interviewees. During this stage, informants were asked to mention their favorite store in the high street fashion, and the interviewer did not specify any stores. The interviewees spontaneously answered with their favorite store. Zara, H&M, Mango, Bershka, and Stradivarius were the most referred stores. Hence, these five stores were chosen. Moreover, the interviewer excluded Massimo-Dutti because the interviewees declared it to be highly priced, and no one mentioned Pull and Bear.

Customer Journey

The interview was divided into three parts which reflect the customer journey. As mentioned earlier in the chapter of the literature review. Customer journey is conceptualized in three overall stages: pre-purchase, purchase, and post-purchase (Verhoef et al. 2016). Every stage reflected questions regarding the experience reflected in the customers' dealings with the touchpoints. This research reflected the touchpoints whether "In-store" and "Online" as well as social media. The In-store reflected the brand-owned touchpoints and the social media reflected the Social/external touchpoints. Every stage involved questions about value co-creation between the firm and the customer. Moreover, every stage involves questions regarding the customer engagement. The last part the interviewees were asked to describe their last customer experience with their favorite store to give the researcher deeper insights into the customers' feelings from the customer perspective.

- ***Pre-purchase Stage***

Pre-purchase stage involves the customer experience from the beginning of the need recognition to goals being satisfied with a purchase (e.g., Hoyer 1984). The following table (Table 6) shows the questions of pre-purchase stage and the objective of every question.

Table 6 - Pre-purchase Stage

Pre-purchase Stage	
Question	**Question Objective**
1. When you decide to purchase from X, how do you usually start the whole process of purchasing? • How do you usually purchase (online, store)? • Why?	◊ To understand how the touchpoints (Brand-owned and social/external touchpoints) shape the customer experience. ◊ To comprehend the complexity of the customer journey.
2. Before you purchase from X, what can influence your buying decisions? • What about your friends/family? Do you ask about their opinions? • Are there any influencers you check on social media before purchasing?	◊ To understand how the social/external touchpoints influence the customer experience.
3. Do you always plan for your purchases from X? How? • Do you usually spend some time before purchasing from X or you can do spontaneous purchases?	◊ To know if the customer has a planned Customer Experience. ◊ Customer may engage on social media/check websites and then have an unintentional customer experience. ◊ Understand the cognitive aspect of the customer engagement.
4. How do you engage with X before purchase? • Do you communicate with them in anyway before purchasing? Check their website, Application, social media page.	◊ Understanding the value co-creation and whether there is a dialogue between the customer and the firm.

- ***Purchase stage***

Purchase stage involves the dealings of customer with the firm and its environment during the purchase stage itself (Verhoef et al., 2016) The following table (Table 7) shows the questions of purchase stage and the objective of every question.

Table 7 - Purchase Stage

Purchase Stage	
Question	**Question objective**
5. During the purchase moment, how do you usually purchase (online, store) • Why? • The moment you are buying, do you usually ask others for their opinion? (Friends and family for example)	◊ To understand the customer's whole purchasing journey; the perspective of the customer experience (cognitive, emotional, behavioral, sensorial and social responses). ◊ To understand how the social/external touchpoints shape the customer experience.
6. In terms of dialogue that happens between you and X during purchase? How does this happen? • Whether online or in store? • How does this add value to your experience?	◊ Understanding the value co-creation; the type of dialogue that happens between the customer and the firm during the purchase phase.
7. How does X let you participate in providing feedback, suggestions regarding your purchasing experience? • How would you express your new ideas, suggestions, and development of a certain product?	◊ Understanding the value co-creation; the aspect of access that happens between the customer and the firm during the purchase phase.
8. How X shares information and treat you as an equal partner? • For example, Pricing, sale, Refund policy, delivery details, product characteristics and new information about a new product. • How do this shape your whole experience?	◊ Understanding the value co-creation; the aspect of transparency that happens between the customer and the firm during the purchase phase. ◊ Understanding how the co-creation between the customer and the firm shape the customer experience.

- ***Post-purchase Stage***

The third stage involves the dealings of customers with the firm and its environment after the purchase. It encompasses behaviors such as usage and consumption, post purchase engagement and service requests (Verhoef et al., 2016). The following table (Table 8) shows the questions of post-purchase stage and the objective of every question.

Table 8 - Post-purchase Stage

Post-purchase Stage	
Question	**Question objective**
9. Tell me a good experience with X? How would it be? • Tell me a disappointing experience? What happened? How did you feel?	◊ To grasp the whole customer journey /experience. ◊ And understand the behavioural and emotional aspect of the customer engagement.
10. What makes you repurchase from X? • What makes you recommend it to your friends/family/others?	◊ To understand the perspective of the customer experience (cognitive, emotional, behavioral, sensorial and social responses). ◊ Understand the emotional aspect of the customer engagement.
11. What type of communication happens between you and X after a purchase? • Do you still check their website, mobile application, social media pages after your purchases?	◊ Understanding the value co-creation; the aspect of dialogue that happens between the customer and the firm.
12. If you were in charge of X, what would you change? • Change in terms of material of products, refund policy, payment method. Etc. • How would you do that? • How do you think X customizes their products to your needs?	◊ Understanding the value co-creation; the aspect of access that happens between the customer and the firm.
13. How would you express your new ideas/suggestions and development of a certain product to X?	◊ Understanding the value co-creation; the aspect of transparency and access that happens between the customer and the firm.

Post-purchase Stage	
Question	**Question objective**
14. Did you have a previous problem with X? How did you and X together solve this? • How do X involved you in providing solutions?	◊ Understanding the value co-creation; the aspect of transparency and access that happens between the customer and the firm.
15. Tell me the risks that you face in your purchases from X such as material of the products, refund policy, payment methods, sale. Etc.	◊ Understanding the value co-creation; the aspect of risk that happens between the customer and the firm.
16. How do you engage with X after a purchase? And why? • How important is that for you? • Would you consider writing a review/ recommending your experience to others?	◊ To fully comprehend the three dimensions of customer engagement (Cognitive, emotional and behavioural).

- **Latest customer experience**

Another section of the interview guide reported to the latest customer experience in order to focus on a particular experience. The following (table 9) shows the questions of one last customer experience and its' three stages and the objective of every question.

Table 9 - Latest customer experience with the favorite store

17. What is the last item that you recently purchased from X? Pre-purchase • How did you start thinking about it? Did you check the website, Instagram…? • Did you ask about others' opinions such as friends and family? Purchase • How did you purchase (Online, Store)? • Was anyone with you while you were buying?	• To grasp the whole customer journey /experience.

3.7. Data Collection and Analysis

The respondents were introduced to the purpose of the interview, they were given a consent form and the interviewer started voice recording after the approval of the interviewees. The sample of the interviewees was purposeful, looking for respondents that consume from the high street fashion stores in Egypt to make sure that they provide the researcher with the most useful information (Gummesson, 2005).

Twenty-five interviewees were interviewed from November 2020 to March 2021. Ten interviews were conducted face to face and fifteen interviews were conducted over the phone carried out in English and with an average duration of approximately thirty to thirty-five minutes. The twenty-five interviews were digitally recorded and then fully transcribed. All the interviewees were informed about the confidentiality, anonymity of their identity.

After a certain point, interviews reached semantic saturation in the data collection process where no or little new information was added (Gummesson, 2005). The interviewees were delivering no new themes regarding the study, and that emerged between the twenty and twenty-two interviews, in a total of twenty-five interviews. The interviews were audio-recorded and then fully transcribed, which means that it then was reproduced as a written document of each interview using the actual words of the interviewees (Saunders et al. 2009).

The researcher used an application on the mobile called voice recorder in the ten face-to-face interviews. The other fifteen interviews were done through the phone and the researcher used the same application. The researcher was concerned not only about what the interviewees said but also how they said it. The researcher used data cleaning, which means that the researcher made sure that the transcription is precise by correcting any transcription errors (Saunders et al., 2009). Each interview transcribed was saved as a separate word-processed file with the name of the interviewee. Then it was coded by the researcher with a number that provides confidentiality and preserves anonymity but can be easily recognized and codifies important information (Saunders et al. 2009).

Data is analyzed using thematic analysis across the cases to interpret the meaning of the cases (Creswell 2007). The analysis of the interviews included a thematic approach that helps theorize across a number of cases. The researcher focused on crucial issues (or analysis of themes) to identify issues within each case and then look for common themes that transcend the cases (Yin, 2003). This analysis allowed stressing only the main themes, offering a reduced data format to examine and interpret. Themes were structured around patterns of information that organize and describe the data to derive the study's interpretation (Boyatzis, 1998). Keywords and verbatim quotations from interviewees supported thematic categories and the

remaining data collected. In particular, the interview guide was grouped into the following themes: Touchpoints and customer experience, value co-creation and customer experience, customer experience and customer engagement, value co-creation, and customer engagement.

The data was analyzed using NVivo. NVivo aids the researcher in analyzing and shaping the qualitative data (Creswell, 2007). Its streamlined aspect makes it easy to use. NVivo offers security by storing the database and files together in one file. It allows the researcher to employ the data and conduct searches. Additionally, it can display the codes and categories graphically (Creswell, 2007). The next section explains the data analysis protocol.

3.8. Qualitative Data Analysis Protocol

Qualitative data are non-numeric data or data that have not been quantified (Saunders et al., 2009). It can vary from a shortlist of responses to open-ended questions in an online questionnaire to more complex data such as transcripts of interviews. For this data to be helpful, it needs to be analyzed and the meanings comprehended (Saunders et al., 2009). The data analysis process involved four stages; the first stage, the interviews were audio-recorded and then transcribed, which means produced as a written word document using the actual words of the participants. In the second stage, after transcribing the data, the researcher applied the "Data Cleaning Process," which means ensuring that the transcription is correct by correcting any transcription errors (Saunders et al., 2009).

Coding was the third stage in the process of data analysis. The researcher performed data coding to make sense of the data by systematically looking through it, clustering or grouping together similar ideas, phenomena, people, events, and labeling them. In other words, coding means labeling or giving names to passages within the text that express a particular idea or refer to an event. The data coding process assists the researcher in finding similar patterns, themes, and connections across the data (Heigham et al., 2009). The researcher created a coding system during the data analysis. It involved a list of the themes created when the researcher is coding which was derived from the literature. As the study progressed and the researcher had interviews, the researcher started adding new codes from those interviews to the original list. Finally, the researcher completed comparing and contrast pieces of data. As a part of this process, new codes appeared, and existing codes eventually became categories (Themes).

The fourth step; an inductive data analysis was applied to this study; the interactive nature of data collection and analysis provides the researcher with the opportunity to identify significant themes, patterns, and

relationships in the data collection process (Saunders et al., 2009). The analysis of the interviews included a thematic approach that helps theorize across a number of cases. The researcher focused on crucial issues (or analysis of themes) to identify issues within each case and then look for common themes that transcend the cases (Yin, 2003). In order to establish the dependability and trustworthiness of analysis, quotations derived from interview transcripts were used to support the predefined and emergent themes for the current study. The previous has enabled an objective exploration of the customer's perspective of how the customer dealings with the touchpoints and the value co-creation shape the customer experience and hence customer engagement. The data analysis protocol is presented in the (Figure 3).

Figure 3 - Data Analysis Protocol



Source: Author

The first step in the inductive thematic analysis has included rereading the transcripts several times to discover the overall theoretical dimensions over which interview questions were asked. To this end, all interview transcripts were uploaded into NVivo 12 software for coding. The second step has selectively identified all the data related to the previous themes. Then, the placement of relevant data within the corresponding thematic pattern was done using NVivo 12 software with the coding function. The next stage required the development of related patterns into additional sub-themes. Finally, the themes that have appeared from the interviews were combined to form a comprehensive view of the whole customer journey; from pre-purchase to purchase to post-purchase stage. The articulation of themes was achieved by referring back to the literature conceptualizing those themes, and strengthening the researcher's inferences based on the transcribed data.

3.9. Validity and Reliability

Data collection involved interviews, field notes and observation to the customers whether in stores or through the social media. Examining the touch points that shapes the customer by observing his/her social environment and examining how customers interact and affect one another. Data collection further involved

"observations" in shopping malls and groups of social media to see how the customer experience and value co-creation shapes the customer engagement. Multiple data sources contributed to a wider understanding of the phenomena under study supporting data triangulation. The use of multiple methods allows data triangulation which reflects an effort to assure an in-depth understanding of the phenomenon in question. Triangulation is an alternative to validation where the combination of methodological practices adds rigor, richness and depth to the subject (Flick, 2002; Cited in Denzin and Lincoln,2005). For validating data, during data analysis, codes were defined to describe their meaning and how it should be applied to each chunk of data. The coding process reflected the objectives of the research so that data could be classified and abstracted to help in creating a meaning.

3.10. Summary

In this chapter, the several stages of the construction of the interview guide were explained. It presented the questions according to the customer journey; pre-purchase stage, purchase, and post-purchase. The data analysis methodologies were addressed, including recording the interviews, transcripts and reading them, data cleaning, data coding, and thematic analysis to be implemented. After presenting the study methodology, the next section will present the results and discussion of the analysis carried out.

DATA ANALYSIS

Chapter 4: Data Analysis

4.1. Introduction

The terms adopted in this study, customer experience, value co-creation, and customer engagement and their connections have been yet unexplored, in particular in the context of the Egyptian market. Hence, an inductive approach was adopted using semi-structured interviews, which required maintaining some degree of prior knowledge of the relevant themes that shape customers' behaviors, based on the literature review. In other words, this study aims to understand how the customer's dealings with the touchpoints shape the customer experience and hence the engagement, and how the value co-creation shapes the customer experience. Chapter three has discussed the methodological strategy adopted to conduct the study and described the data collection method, interview guide development, and data analysis protocol.

This chapter discusses the qualitative interpretation process that has been applied; analysis is composed of two sections. The first section presents the sample profile. The second section describes the analysis, composed of thematic analysis, which presents findings obtained from the interviews. Data analysis was based on raw evidence, represented by verbatim quotes extracted from the transcribed interview data; The second section highlights similarities and differences across the interviews based on the themes derived from the data and the theoretical framework.

4.2. Interviewees' Profile

This section analyzes the demographic characteristics obtained from the interviewees. The demographic characteristics involve the gender, age, marital status, education and income of the interviewees. The following (table 10) presents the demographic characteristics of the participants.

Table 10 - Demographics of the Participants

Variable	Category	Numbers
Gender	Male	4 Male
	Female	21 Female
Age	Below 25	3
	25-34	21
	35-44	1
	45-54	0
	Above 54	0
Marital status	Single	19
	Married	6
Education	University Degree	19
	Master Degree	5
	PhD Degree	1
Average Monthly Income	Less than 10,000 L.E.	8
	From 10,000 L.E. to 15,000 L.E.	8
	From 16,000 L.E. to 21,000 L.E.	7
	From 22,000 L.E. to 27,000 L.E.	2

As shown above in (table 11), most participants were females, 21 females, and four males. The majority of respondents are in the age category of "25-34 Years old," representing 21 participants, followed by those "below 25 years old," representing 3 participants. On the other hand, the minority of the respondents are in the age category of "35-44 Years old," one participant. Most participants are single, 19 regarding marital status, followed by the married category, 6 participants. Most participants have university degrees which are 19, followed by master's degrees with 5 participants. The minority of the interviewees hold Ph.D., which is one participant. The participants' average monthly income "Less than 10,000 L.E." and "From 10,000 L.E. to 15,000 L.E." are equally represented 8 participants for both. Followed by the range of monthly income "From 16,000 L.E. to 21,000 L.E." 7 participants, and the fewer participants are in the range of income "From 22,000 L.E. to 27,000 L.E.," which is two from the sample.

4.3. Data Analysis and Discussion

The twenty-five interviews were divided into dimensions, progressing from raw data to categories to themes, which displayed the similarities and differences between interviewees. The analysis has begun by loading the

data generated from each interview into NVivo using a numeric convention to keep the confidentiality of participants as agreed upon with them.

The data revealed that the emergence of patterns in the connection between providing a superior customer experience through touchpoints and co-creating the value between the firm and the customer shapes customer engagement. There are similarities and differences between the twenty-five cases in the thematic analysis inductively derived from the literature review, theoretical framework, and the emerging data. It summarizes the data collected from the cases into three main themes:

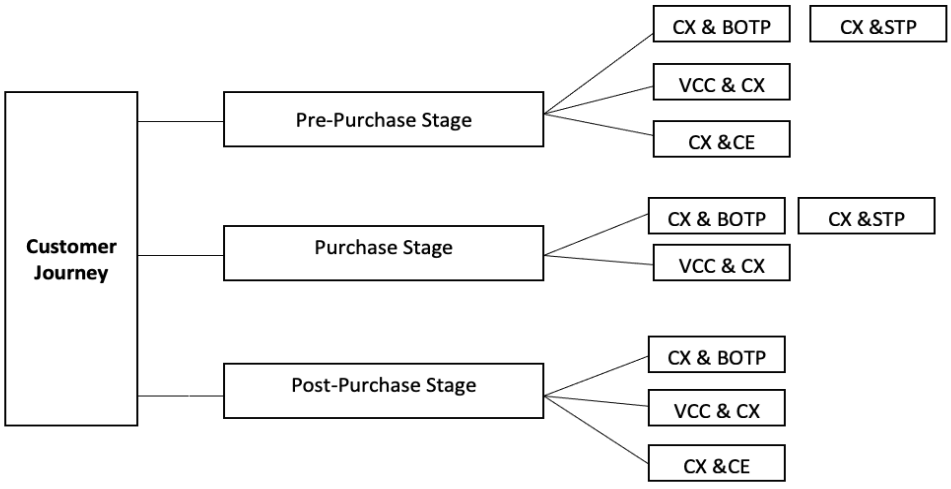
1) Customer experience and touchpoints;
    1.1. Customer experience and brand-owned touchpoints
    1.2. Customer experience and social/external touchpoints
2) Value co-creation throughout the customer experience
3) Customer experience and customer engagement

The analysis further presents the themes across the customer journey in the prepurchase stage, purchase stage, and post-purchase stage. Meanwhile, it presents themes that would further support a comprehensive proposed theoretical framework of the whole customer journey and guide for further research. The following table, (Table 11) represents all the themes that are analyzed in the study followed by (Figure 4) representing the analysis of themes.

Table 11 - The Themes Analysis

Customer Journey	Customer Experience (CX) and Touchpoints	Value Co-creation (VCC) throughout the Customer Experience (CX)	Customer Engagement (CE) throughout Customer Experience (CX)
Pre-purchase Stage	CX and Brand-owned Touchpoints. CX and Social/External Touchpoints.	VCC and CX.	CX and CE.
Purchase Stage	CX and Brand-owned Touchpoints. CX and Social/External Touchpoints.	VCC and CX in the Purchase Stage. • VCC(Dialogue) and CX. • VCC(Access) and CX. • VCC(Transparency) and CX.	
Post-Purchase stage	CX and Brand-owned Touchpoints.	VCC and CX in the Post-purchase Stage. • VCC(Dialogue) and CX. • VCC(Access) and CX. • VCC(Transparency) and CX. • VCC(Risk) and CX.	CX and CE in the Post-purchase Stage. • CE (Emotional Dimension) and CX. • CE (Behavioral Dimension) and CX. • CE (Cognitive Dimension) and CX.

Figure 4 - Themes Analysis



CX: Customer Experience. BOTP: Brand-owned touchpoints. STP: Social Touchpoints. VCC: Value co-creation. CE: Customer Engagement

4.4. Customer Experience (CX) and Touchpoints in the Pre-purchase stage

The first theme analyzed in this study is to understand how the brand-owned touchpoints and the social/external touchpoints shape the Egyptian customer experience in the prepurchase stage throughout the customer journey. This section is composed of two parts; first, the customer experience and the brand-owned touchpoints in the prepurchase stage, and the second section is the customer experience and the social/external touchpoints in the prepurchase stage.

4.4.1. Customer Experience and Brand-owned Touchpoints in the Pre-purchase Stage

At the outset of the interview, it was necessary to understand the interviewees' perception of brand-owned touchpoints and how they shape the Egyptian customer's experience in the prepurchase stage. To provide the customer with a superior customer experience, organizations need to understand the customer behaviors, the emotional side for the whole experience resulting from the interactions between the firm and customers (Holbrook and Hirschman, 1982). Regarding the emotional side of the experience, the results showed that ZARA succeeded in this in the Egyptian market in emotionally attaching the customer to its' products as quoted by Interviewee (3, Female, Teaching Assistant), *"when I see a certain item, I feel that I want to buy it ... even if I don't need it."* Moreover, Interviewee (4, Female, Researcher) mentioned, *"Sometimes it is not also that I need a specific product, but I am in the mood of buying clothes."* Organizations need to understand the significance of touchpoints in shaping the customer experience. As mentioned earlier in the literature review, firms managing the touchpoints will provide a superior customer experience, increasing the chances that their customers will repurchase their products and the opportunity to refer them to others (Grewal et al., 2009).

Since that prepurchase stage is the first stage involving customer communication and the entire experience before purchasing. The marketing literature defines this stage as one that describes behavior such as need recognition and consideration. Brand-owned touchpoints include brand-owned media such as websites (Verhoef et al., 2016). So, interviewees were asked how they usually start purchasing and what influences their decisions before purchasing. The findings showed that for Egyptian customers in the clothes industry in the prepurchase stage; it is significant to check the mobile application and website before purchasing. *"I check Zara's application first most of the time before my purchases. And sometimes when I am in the mall I go to the store and make spontaneous purchases that are not planned"* (Interviewee 3, Female, Teaching Assistant). Interviewee (4, Female, Researcher) added, *"The first thing that I do is open the mobile Application*

of Zara. I look at all of the products, and when I find pieces I like, I start adding them to my shopping basket... then evaluate the clothes that I added to the basket and see if the prices are reasonable."

Brand-owned touchpoints are the customer interactions during the experience designed and managed by the firm and under the firm's control. They include all brand-owned media (e.g., advertising, websites, loyalty programs) and any brand-controlled elements of the marketing mix (e.g., attributes of the product, packaging, service, price, convenience, salesforce) (Verhoef et al., 2016). Therefore, brand-owned touchpoints involve the brand-controlled elements such as attributes of the product in the clothes industry (I.e., fitting of the clothes, material, collection, variety, and color). Interviewee (10, Female, Private business owner) pointed out to the attributes of products such as the collection and the variety and quoted *"I guess the collection, which has to be trendy and going with the hype; I mean it goes in ln line with the style right now in the market."* (Interviewee 10, Female, Private business owner). Furthermore, Interviewee (11, Female, Banker) stated that new trends and variety shapes her experience and quoted, *"I think that I mainly pass by the store and see what they have as new trends or new collection".*

Brand-owned touchpoints also encompass brand-owned media such as loyalty programs (promo codes in the fashion sector); this was supported by Interviewee (7, Female, customer service in Vodafone) *"Sometimes when I am checking the website, I find that H&M are having many promo codes ... excellent deals so now the online purchase for me is easier, safer because of the Covid-19 situation and cheaper so I buy even I was not planning to purchase".* Interviewee 7 declared that what shapes her experience is the loyalty programs and added that her online shopping increased after the covid-19 and appeared much easier and safer. Brand-controlled elements also include the sales force; the findings confirmed this by Interviewee (9, Female, teaching assistant) which referred to the importance of the employees on her shopping experience *"...having experienced and knowledgeable staff capable of helping me, which is very important for me".* In the prepurchase stage, Egyptian customers are affected mainly by Instagram, Facebook and websites that, most of the time, shapes their experience. Also, the covid-19 situation changed the Egyptian customer's perception and resulted in more online shopping than in-store, such as interviewees seven and twenty-one. The following (table 12) presents quotations from the responses to the first interview question, as reported collectively out of the twenty-five interviews.

Table 12 - Customer experience and Brand-owned Touchpoints in the Pre-Purchase Stage.

Theme	Description From Data	Cases within which Cases are Grounded
Customer Experience and Brand-Owned Touchpoints in the pre-purchase stage	*"I check Zara's Application first most of the time before my purchases. And sometimes when I am in the mall I go to the store and do spontaneous purchases that are not planned"* (Interviewee 3, Female, Teaching Assistant). *"I think when I see on Instagram pages the bloggers and how they wear and style the pieces, when I see a certain item, I feel that I want to buy it"* (Interviewee 3, Female, Teaching Assistant). *"The first thing that I do is open the mobile Application of Zara. I look at all of the products, and when I find pieces, I like I start adding them to my shopping basket. I then evaluate the clothes that I added to the basket and see if the prices are reasonable"* (Interviewee 4, Female, Researcher). *"If I need something that I am looking for, this will certainly influence my buying decision. Sometimes it is not also that I need a specific product, but I am in the mood of buying clothes"* (Interviewee 4, Female, Researcher). *"Before or I mean may be till last year; when I take a decision to purchase, I used to go to the mall and then take like a quick overlook on the whole collection, see all the pieces with my own eyes and then try them out. I can also check the online website of H&M before I go to the store so that I can have in my mind like an imagination of the pieces that I want to try on. But now I can check online and also purchase online after the Covid-19".* *"...I guess the case that I am working from home so I am checking Instagram more than I used to; you know every time I found some influencer or blogger offering Promocode of H&M., so this is influencing more my decisions.* (Interviewee 7, Female, Customer service Vodafone).	• All 25 Interviews. • Prevalence of theme within cases (100%).
	"*When I see a particular item, I feel that I want to buy it. Nothing influences my buying decisions, but it is a feeling I want to buy even if I don't need it."* (Interviewee 8, Female, Quality Assurance Engineer). "*I usually prefer to check online whether it is the mobile application or the website. Checking online gives me the chance to check all the collection at once, it will also let me decide if it worth to go the store. Because I may like what is new or I may not like it. Then I go to the store, look for the pieces that I found online or may be other pieces that seems nice and I didn't recognize it or how can I say it didn't catch my attention when I was looking online"* (Interviewee 10, Female, Private business owner). *"I guess the collection, which have to be trendy and going with the hype; I mean goes in ln line with the style right now in the market."* (Interviewee 10, Female, Private business owner). *"I think that I mainly pass by the store and see what they have as a new trends or new collection. "(*Interviewee 11, Female, Banker).	

Table 12 continuation

	"I can look first online I mean I check Zara's mobile application. They have been improving their application so much lately. I love to see how they style the pieces and what is the whole new collection which I can see it all online. Then I can go to the store to see the products, try it on, check the material and imagine how the pieces will look when I wear them." (Interviewee 14, Female, Account executive). *"Most of the time I get inspired by a certain look that I see while I am checking Instagram or Facebook pages. I then open the Application of Zara and start looking for the item or the look that I want. So, I decide that I will go to Zara and check their collection to try on this look or style and most of the time I find what I am looking for"* (Interviewee 22, Female, Pharmacist). *"Most of the times I have in my mind a certain look or a certain outfit. The next step I open the mobile Application of Zara and start browsing whether for this look in my mind or for another pieces. I take like a full look on the Application to see what I like and what are the prices and save all the items on my phone. Then I go to the store itself, I mean Zara and check the store to try on this look or style" (Interviewee* 23, Female, Quality team leader).	

4.4.1. Customer Experience and Social/external Touchpoints in the Pre-purchase Stage

Customer experience is the customer's response to direct or indirect contact with an organization (Meyer and Schwager 2007). Direct contact happens in the purchase, use, and service, which the customer usually initiates. While, indirect contact includes unplanned encounters with the organization such as word-of-mouth recommendations or criticisms, advertising, reviews (Meyer and Schwager,2007). The literature described customer experience where there are elements that the organization cannot control, e.g., the influence of peer customers, reviews, word of mouth (Verhoef et al. 2009). The prior was of interest to this study, so this was the second theme analyzed in this study to understand how the indirect contact such as social/external touchpoints shape the Egyptian customer experience in the prepurchase stage.

Egyptian customers were asked if they ask friends/family about their opinions before purchasing and if they check social media before purchasing. Social/external touchpoints are other customers, peer influences, information sources such as review sites (e.g., Trip Advisor) and social media, which has gained much intention lately and is changing how people communicate (Verhoef et al. 2016). The findings emphasized this concept; Egyptian customers pointed out that family, friends, and social media shape their decisions in the pre-purchase stage. As mentioned earlier in the literature review, "Conventional consumer choices" can be defined as selecting choices that are chosen and socially accepted by the majority of other consumers

(Hildebrand et al., 2019). As the following quotes highlight by Interviewee (21, Female, Financial department head), *"I think my work colleagues have much influence on my last purchases"*. Moreover, Interviewee (7, Female, Customer service Vodafone) who clarified that she takes her husband opinion when she is browsing the website *"My friends and my husband have a big influence on my buying decisions... when I am even browsing the website of H&M before I buy, I show the pictures to my husband and ask about his opinion".* Most of the interviewees stated that friends, family shape the customer experience in the prepurchase stage and that they ask for their opinion when they are looking on the website or mobile application.

Hildebrand et al. (2019) stated that exposure to Facebook uniquely affects consumers; which was declared by Interviewee (15, Female, Pharmacist) *".... Groups on Facebook they post photos wearing items from Zara so when I see it or see someone wearing it on someone, I think of buying same items or if not similar options to the same item".* Furthermore Interviewee (13, Female, Teacher), *"social media opens my mind to different looks and new styles... and that is when I decide that I will go to Zara and try on this new look".* The literature indicated that consumers' intention to purchase a product as a result of preceding Facebook use (Naylor et al. 2012), the findings confirm this notion as quoted by Interviewee (13, Female, Teacher) *"...Checking the Instagram and Facebook influence my purchases so much because I get inspired by a specific look or outfit"*. The following table (13) presents quotations from the responses as reported collectively out of the twenty-five interviews.

Table 13 - Customer experience and Social/external Touchpoints in the Pre-purchase Stage.

Theme	**Description From Data**	**Cases within which Data Were Grounded**
Customer Experience and Social/external Touchpoints in the pre-purchase stage	*".. my friends and my sister influence most of my purchases... I definitely ask about their opinion... specially my sister she knows what is trendy and up to date..."* (Interviewee 1, Male, Real Estate Broker). *"When I see on Instagram the bloggers and how they wear and style the pieces... I feel that I want to buy it...I ask my friends before I purchase and ask about their opinion to make sure that it looks good"* (Interviewee 3, Female, Teaching Assistant). *"I ask both friends and family. But mostly I always take and go with the family's opinion; my mother and my sister ... My sister is the one who encouraged me to purchase online and I loved it ..."* (Interviewee 4, Female, Lecturer). *"... My friends and my husband have a big influence on my buying decisions... when I am even browsing the website of H&M I show the pictures to my husband and ask about his opinion ... Instagram influence me now more than before*	• 20 cases (customer experience are shaped by friends/family and social media) • 5 Cases customer experience are not shaped by friends/family and social media.

Table 13 continuation

	because influencers or bloggers are offering Promocodes for H&M..." (Interviewee 7, Female, Customer service Vodafone). *"Bloggers are the main reason of my style inspiration and how I dress up lately, especially in the last years... They are styling the same piece but in*	
	five or six different ways which makes you feel that you are investing in one piece and it worth the purchase... definitely my sisters and my friends affect my purchases..." (Interviewee 9, Female, Teaching Assistant). *"Social media gives me ideas about what is trendy ...When I see how pieces are styled, I guess all of us feels that urge that we want to buy... I prefer to ask my mother for her opinion..."* (Interviewee 10, Female, Private Business). *"...Checking the Instagram and Facebook influence my purchases so much because I get inspired by a specific look or outfit... social media opens my mind to different looks and new styles... and that is when I decide that I will go to Zara and try on this new look... And definitely my friends..."* (Interviewee 13, Female, Teacher). *"I am following Zara on Instagram, so when I see a new piece of an item that I think would look nice when I wear it, I check it on the application.... groups on Facebook they post photos wearing items from Zara so when I see it or see someone wearing it on someone, I think of buying same items or if not similar options to the same item...my sisters also I care about what they think of the pieces that I like..."* (Interviewee 15, Female, Pharmacist). *"I think my work colleagues has a lot of influence on my last purchases and they have been convincing me to change my style and try new things... definitely this is a must for me to ask both my family and my friends even if I ordered online..."* (Interviewee 21, Female, Financial Department head).	

4.5. Customer Experience and Touchpoints in the Purchase Stage

After the pre-purchase stage, the researcher's wanted to understand how the brand-owned touchpoints and the social/external touchpoints shape the Egyptian customer experience in the purchase stage that is when the customer decides to purchase; to reflect the whole customer journey.

4.5.1. Customer Experience and Brand-owned Touchpoints in the Purchase Stage

The study aims to understand the Egyptian customer behavior at the purchase stage. Interviewees were asked, "During the purchase moment, how do you usually purchase (online or in-store) and why. Egyptian customers stated that brand-owned touchpoints such as the store and the mobile application significantly

shape their experience in the purchase stage. Brand-owned touchpoints include any brand-controlled elements of the marketing mix (e.g., product attributes, packaging, service, price, convenience, salesforce) (Verhoef et al., 2016). The findings support this idea where the customers' experience in the purchase stage is shaped by the attributes of product, service, price, convenience, and salesforce. Attributes of the products such as fitting of the clothes and the material are stated by Interviewee (1, Male, Real estate broker) "*The store allows me to see the fitting of the pieces, sizes and the material of the products".* Brand-owned element such as convenience is mentioned by Interviewee (11, Female, Banker) and also she added that she can touch the clothes which is a part of the customer experience *"...it is close to where I live... guess a matter of convenience for me. I think I can evaluate the piece when I see it with my own eyes and touch the material".* Customer experience was stated in the literature review as holistic and involved the customer's cognitive, affective, emotional, social, and physical responses to the firm (Verhoef et al. 2009). The emotional and affective response was reflected by Interviewee (8, Female, quality assurance engineer) *"Going to the store... living the whole experience. It is time that I distress from the world and every thinking or responsibility".* Schmitt (1999) stated that customer experience is how it makes customers feel, sense, think, act and relate to a specific firm; the finding support this by Interviewee (21, female, financial department head) where she related how her favorite store makes her sense and relate to the smell *"When I find that the fitting rooms are empty and not so much crowded ... I love how Zara smells nice".* Pine and Gilmore (1998) stated that a customer purchases an experience to spend time enjoying a series of memorable events that a company stages ... to engage him in an inherently personal way. The findings confirmed this by Interviewee (16, Male, Sales in real estate) *"The store allows me to live a whole pleasant experience."*

As a conclusion, brand-owned touchpoints and specifically the attributes of the products, convenience, price and sales force shapes the Egyptian customer experience in the purchase stage. The following (table 14) presents quotations from the responses as reported collectively out of the twenty-five interviews.

Table 14 - Customer experience and Brand-owned Touchpoints in the Purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Customer Experience and Brand-owned Touchpoints in the purchase stage	"*The store ... to see fitting of the pieces, sizes and the material of the products*" (Interviewee 1, Male, Real estate broker) "*I prefer in store... to see how I look and if it is good enough to buy it and with a reasonable price*" (Interviewee 3, Female, Teaching assistant) "*Nowadays or since the pandemic, ... online shopping for me now is much cheaper because of the promocodes. I don't have to wait for the fitting rooms or the queue for payment. I just by one click order what I like... Online shopping provides me information, time and opportunity to compare prices and products with greater product selection...the ease of finding desired products online*". (Interviewee 7, Female, Customer service in Vodafone). "*Going to the store... living the whole experience. It is the time I destress from the world and every thinking or responsibility. I love to see the pieces and try them on. I also want to see the new collection, new details or colors*". (Interviewee 8, Female, Quality assurance engineer). "*I prefer in store because it makes me able to see, touch and feel the products. I trust the process of buying from the store than buying a product without seeing it... store; I can also get the help of the staff who answers all my concerns, help me, gives me new ideas or suggest different style and this is very critical*". (Interviewee 10, Female, Private Business). "*In store. Because it is close to where I live... guess a matter of convenience for me. I think I can evaluate the piece when I see it with my own eyes and touch the material*". (Interviewee 11, Female, Banker).	• All 25 Interviews. • Prevalence of theme within cases (100%).
	In the moment of purchase, I prefer in store to see the fitting of the pieces and the material of the products". (Interviewee 15, Female, Pharmacist). "*The store gives me the opportunity to live the whole experience and try on the pieces that I like. I can see something online and like it but does not fit me or doesn't look good on me. To avoid confusion; it is way easier to go there by myself and check. In store I get the assistance of the staff*". (Interviewee 16, Male, Sales in Real estate) "*I love when the process goes quickly and smoothly. When I find that the fitting rooms are empty and not so much crowded ... I love how Zara smells nice. Also, when the staff are helpful and actually keen to help*" (Interviewee 21, Female, Pharmacist).	

4.5.2. Customer Experience and Social/external Touchpoints in the Purchase Stage

This study aims to understand how the social/external touchpoints shape the Egyptian customer experience in the most critical stage which is the purchase stage. Interviewees were asked, "The moment you are buying, do you usually ask others for their opinion? (Friends and family, for example). The findings assured that family and friends have a relevant influence on the Egyptian customer purchasing decisions and evoke feelings like trust, confidence, and relief in the customers' decisions in the purchase stage. The previous mentioned is illustrated in the following way by the interviewees *"I do not know I feel more comfortable when I am with my friends to ask about their opinion"* (Interviewee 2, Male, Trader in the stock market). Alike, Interviewee (20, Female Banker) added *"My sister. I love her taste, and I love to ask her about her opinion... always feel more relieved when she comes...".*

The following (table 15) presents quotations from the responses reported out of the twenty-five interviews.

Table 15 - Customer Experience and Social/external Touchpoints in the Purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Customer Experience and Social/external Touchpoints in the purchase stage	*"...there is always someone with me when I buy. My friends mainly. I don't know I feel more comfortable when I am with my friends to ask about their opinion"* (Interviewee 2, Male, Trader in the stock market). *"I ask mainly my friends... sometimes they can give me ideas of styling a piece in a different way"* (Interviewee 3, Female, Teaching Assistant). *"I love to ask my mother and sister. This way is more comfortable for me; it makes me more confident in what I am buying"* (Interviewee 4, Female, Lecturer). *"I always ask my husband about my choices... My husband opinion matters even when I am ordering online. ...sometimes I send what I like to my friends or my cousin"* (Interviewee 7, Female, Customer Service Vodafone). *"Definitely my family and my friends; both. I take a photo and send it to my sisters to see what they think of it if they are not with me... I also like more when there is someone with me while I am buying whether friends or family"* (Interviewee 9, Female, Teaching Assistant). *"I care always about what my family and friend's opinion are. Specially friends because we share the same taste on what is trendy now..."* (Interviewee 12, Female, Student). *"My sister. I love her taste and I love to ask her about her opinion. I always feel more relieved when she come with me"* (Interviewee 20, Female, Banker).	• 21 cases (customer experience are shaped by friends/family and social media). • 4 cases (customer experience are not shaped by friends/family and social media).

Table 15 continuation

	"Both my friends and family. I never go alone it is crucial to have someone with me. I don't know for some reason it makes me more confident of my choices, also makes me feel more relaxed" (Interviewee 21, Female, Financial Department head*).* *"My mother definitely. I always ask her about what she thinks of everything that I buy. If she doesn't like it, I refund it"* (Interviewee 23, Female, Quality team leader). *"Sometimes I feel suspicious ...may be not confident I would ask one of my friends or my sister about their opinion"* (Interviewee 25, Female, Quality Specialist).	

Customers on the social platform are essential in generating content, creating superior customer experience and enduring value, and referring products, services, and brands to other customers (Jaakkola & Alexander, 2014; Hajli, 2014). The previously mentioned makes social media a social/ external touchpoint essential in shaping the customer experience. Moreover, social/external touchpoints are other customers and peer influences (Verhoef et al. 2016) indicated as family and friends in this study. The findings of this study support the concept that social/external touchpoints shape the Egyptian customer experience and the prevalence of the theme in the prepurchase stage and purchase.

4.6. Customer Experience and Touchpoints in the Post-purchase Stage

At a later stage of the interview, it was essential to comprehend the perception of brand-owned touchpoints and how it shapes the Egyptian customer experience in the post-purchase stage. Interviewees were asked to describe how would a good experience be for them with their favorite store. The researcher noticed that Egyptian customers are influenced mainly by attributes of the product, package service, price, convenience, and salesforce across all stages of the customer journey. As mentioned in the literature, customers look for easy communication with the firm, consistency of the messages through all communication channels (Touchpoints), offering various channels for the customers to shop and satisfy customers' needs and feedback (Grewal et al., 2009). The findings support this notion Interviewee (4, Female, lecturer) pinpointed the product characteristics, i.e., quality and fit.

Moreover, Interviewee 4 mentioned that price with good quality is important, which is considered one of the brand-controlled elements of brand-owned touchpoints (Verhoef et al. 2016); *"Most of my experiences are good with Zara... I find in Zara pieces with perfect quality, perfect fit, and the perfect price... I feel satisfied*

when the staff tries to help me". Another brand-controlled element of brand-owned touchpoints is the packaging (Verhoef et al., 2016). The findings support this by Interviewee (1, Male, Real estate broker) who described the online purchase as nice and clean *"I ordered online... loved the package... was very nice and tidy".* Interviewee (19, Female, teacher) also pointed out to receiving the package on time and right items that she ordered and the easy communication and how the store sent an email to make sure she received the order *"I have been enjoying the online experience, every time the package arrives in time and the exact items that I wanted. They send an email right away ... It really made me rest assured that if I make an order from Zara, it will arrive in time... it kind of makes me trust them more*". Interviewee (19, female, teacher) described her experience to be good and enjoyable and that experience gave her a feeling that she described "rest assured" and "trust" for her future purchases.

However, Verhoef et al. (2009) indicated factors that affect the whole customer experience, such as past customer experiences, store environment, assortment, and price on experiences. Assortment of the products are indicated by the Interviewee (5, Female, Dentist) *"I love that they have a variety of the collection"* and (Interviewee 10, Female, Private Business) *"I have been purchasing clothes, accessories and shoes for years and have never been disappointed".* The store environment affects the customer experience as declared by Verhoef et al. 2009, and the findings support this concept as quoted by Interviewee (9, Female, Teaching assistant) *"when the store is empty and well organized"*. The following (table 16) presents quotations from the responses as reported collectively out of the twenty-five interviews.

Table 16 - Positive Highlights of the Overall Customer Experience and Brand-owned Touchpoints in the Post-purchase Stage.

Theme	**Description From Data**	**Cases within which Data Were Grounded**
Customer Experience and Brand-owned Touchpoints in the post-purchase stage	"*I ordered online... loved the package... was very nice and tidy*" (Interviewee 1, Male, Real Estate Broker). "*The store was not crowded and the queue for the fitting rooms and the payment was not so long... The staff was really helpful*" (Interviewee 2, Male, Trader in the stock market).	• All 25 Interviews. • Prevalence of theme within cases (100%).
	"*Most of my experiences are good with Zara... I find in Zara pieces with perfect quality, perfect fit, and the perfect price... I feel satisfied when the staff tries to help me if I cannot find my size... When the staff gives me their opinion about what I am trying and their opinion makes sense for me*" (Interviewee 4, Female, Lecturer) "*I love variety of collection; the prices are reasonable... I feel happy when the piece looked more valuable than its price"* (Interviewee 5, Female, Dentist)	

Table 16 continuation

	"*If I went to the store and found that they have all the pieces and the sizes that I have in my mind or that I saved. If I bought a new style and I loved how it look on me; this definitely makes it a good experience. If I bought a piece that is timeless, I guess this is best one... when the store is empty and well organized*". (Interviewee 9, Female, Teaching assistant) "*I have been purchasing clothes, accessories and shoes for years and have never been disappointed. better quality than any other store and their products look more expensive and luxury than you actually pay for it*". (Interviewee 10, Female, Private business) "*I had a pullover and after I wore it the wool looked weird; I went back to the store. The staff exchanged it for me on the spot... I was happy with how the employees dealt with the situation*". (Interviewee 11, Female, Banker). "*If the store is well organized and not crowded and if they are putting a whole outfit and sometimes, they do this and this helps me in my decision*". (Interviewee 12, Female, Student). "*When there is a sale and the store is not crowded and there is a variety of pieces and sizes*" (Interviewee 17, Female, Teaching assistant). "*I have been enjoying the online experience lately, every time the package arrives in time and the exact items that I wanted. They send an email right away ... I will use it for sure all the time. It really made me rest assure that if I make an order from Zara it is going to arrive in time and I know what I want what will arrive. So, it kind of make me trust them more*" (Interviewee 19, Female, Teacher). "*To go to the store and find it well organized. Sometimes they put the whole outfit so this gives me idea of how to style a specific piece or the whole outfit. Also, a good experience that I find the sizes available. Also, that I find the pieces that I found on the application available in the store".* (Interviewee 22, Female, pharmacist).	

The researcher considered it essential to understand how the Egyptian customer perceives a bad experience and how it makes them feel. After asking the customer to tell a good experience, the researcher asked the interviewees to tell a disappointing experience to understand how the touchpoints shape the Egyptian customer experience negatively. Interviewee (9, Female, Teaching Assistant) pointed out to a past experience and attributes of the product; that she bought a coat in Zara and that the regular price of coats was in the range from 1500 to 2000 EGP and this was for only 800 EGP so after buying it the material got damaged after few times and described that she felt tricked and she will avoid any low-cost pieces in Zara; She will not repeat such a purchase. While Interviewee (4, Female, lecturer) pointed out to the store environment quoted

"when the store is not organized. I hate when Zara is messy... when this happens, I go out of the store". At the same time, Interviewee (23, female, quality assurance leader) stated that a disappointing experience happened when one of the staff was rude and did not help her, which resulted in her not buying. Firms managing effectively the touchpoints will provide a superior customer experience, increasing the chances that their customers will repurchase their products and the opportunity to refer them to others (Grewal et al., 2009). The previously mentioned leads that the effective firm management to brand-owned touchpoints can lead to a positive customer experience and the poor management of touchpoints can lead to a negative customer experience and hence customer not buying; ultimately firms must consider effective management to engage the customers.

The following (table 17) presents quotations from the responses as reported collectively out of the twenty-five interviews.

Table 17 - Negative Highlights of the Overall Customer Experience and Brand-owned Touchpoints in the Post-purchase Stage.

Theme	***Description From Data***	**Cases within which Data Were Grounded**
Customer Experience and Brand-owned Touchpoints in the post-purchase stage	*"I think a disappointing experience for me with Zara is always in the sale. The store is really overcrowded and not organized at all. The staff are very few... I feel always that I am not important and they are not that keen to help me such as the ordinary times. I feel bored, not appreciated and cannot shop..." (Interviewee 2, Male, Trader in the Egyptian stock Market).* *"There is a branch ... always when I go there, the branch is always crowded. The queue for the fitting room is always long, sometimes I get bored and I leave the item and don't buy" (Interviewee 3, Female, Teaching Assistant).* *"... when the store is not organized. I hate when Zara is messy, I feel that I am off mood, and I can't even look at the pieces. When this happens, I go out of the store..." (Interviewee 4, Female, Lecturer).* *".. there was a leather jacket that I really like. I tried it and liked it so much. I was about to purchase and then I noticed that there is a missing button so I asked that staff if it can be fixed so he told me if you don't like it then you can leave it. I was shocked from his reply because for me the behavior was unlike the regular behavior that I am used to from the staff of Stradivarius. I think he could have helped me in a better way. I felt really angry and disappointed and I left without buying it" (Interviewee 5, Female, dentist).* *"I bought a coat. I wore it for 2 or 3 times ...I found that the material got dander and damaged at all; I was really shocked of the material. I felt so furious and regretted the whole experience. ..later on I found that they have been putting new different colors this year but I didn't even think to buy it because I felt that I was deceived and tricked once and I would not repeat it again.... I felt annoyed that Zara sometimes provide pieces only to reduce the price and that these I*	• 6 Cases had a negative experience with the brand owned touchpoints.

Table 17 continuation

	need to avoid because they don't last" (Interviewee 9, Female, Teaching Assistant). *"A perfume that I really like from Zara... I asked one of the staff but he was like if you can't find it so it is not available. This was the first time that I face this rude way from the employees of Zara. I felt sad and disappointed... I felt that I don't want to buy anymore and I left" (Interviewee 23, Female, Quality Team Leader).*	

Customers have an experience every time they 'touch' any part of the product, service, brand, or organization across various channels (Pantano and Milena, 2015; Zomerdijk and Voss, 2010). In order to create a superior customer experience, Frow and Payne (2007) suggest that firms should focus on the careful management of touchpoints. The findings of this study shows that brand-owned touchpoints shape the Egyptian customer experience and the prevalence of the theme in the three stages of the customer journey; prepurchase, purchase, and post-purchase but mostly in the purchase and post-purchase stages than in the pre-purchase stage. Also, social external touchpoints shape the Egyptian customer experience more in the prepurchase than the purchase stage and Egyptian customers are affected by friends, family and social media.

4.7. Customer Experience and Touchpoints: Findings from Observation

The study examines touchpoints that shape the customer by observing his/her social environment and examining how customers interact and affect one another. Data collection further involved "observations" in shopping malls and groups of social media to see how the touch points and value co-creation shape the customer experience. The researcher wants to understand how the brand-owned touchpoints shape the customer experience from the researcher's observation through social media. On the Facebook platforms, one of the customers wrote a review that she ordered online and received the order with make-up on the blouse and declared that she will not order online again and quoted, *"Take care and do not order online".* On the contrary, another customer replied that *"I ordered online, and the packaging was the best, the clothes were clean and ironed unlike the store... Loved the online shopping more than the physical one... will definitely keep shopping online".* Another customer stated that she ordered and the experience was outstanding and suggested that she refunds the order. The researcher observed that the touch points can shape the customer's experience whether positively or negatively, so firms need to understand how to manage effectively the touch points taking consideration the social media platforms.

Customer experience has elements that the organization cannot control, e.g., the influence of peer customers, reviews, word of mouth (Verhoef et al. 2009). Social/external touchpoints are other customers, peer influences, information sources such as review sites (e.g., Trip Advisor), and social media, which has gained much intention lately and is changing how people communicate (Verhoef et al. 2016). From the observation on the Facebook groups, customers try pieces, take a photo and ask other customers what they think of the pieces. Later on, these customers get the piece based on others' feedback, confirming that social/external touchpoints shape the customer experience. The following section explains the theme, value co-creation throughout the customer experience.

4.8. Value Co-creation throughout the Customer Experience

Value co-creation is a process in which consumers have an active role, where both consumers and firms jointly create value together (Vargo and Lusch 2008). As mentioned earlier in the literature review, the market is changing from value being created from goods and services to a new one in which value is created by experiences (Prahalad 2004). The previous was of interest to this study to analyze the third theme of how value is co-created by experiences shaping the Egyptian customer experience in the fashion industry. It was essential to evaluate the Egyptian customers' perception of value co-creation and how it shapes their journey. The third theme resulted in sub-themes explained next: value co-creation and the customer experience in the prepurchase, purchase, and post-purchase stages.

4.8.1. Value Co-creation in the Pre-purchase Stage

The study aims to understand how value is co-created between Egyptian customers and fashion stores in the prepurchase stage. Where, prepurchase stage involves customer communication, interaction, and experience before purchasing (Verhoef et al., 2016). The researcher wanted to understand how Egyptian customers interact with their favorite fashion store before purchasing. Researchers referred that value is co-created through interaction (Ranjan et al., 2016). Interaction that happens between the firm and the customer to understand and satisfy needs simultaneously (Prahalad and Ramaswamy 2004). Interaction displays itself through dialog (Payne et al. 2008) and engagement (Zhang and Chen 2008).

Referring to the Literature, value co-creation is a process that customers can dialog with suppliers, where dialog is an interactive process of learning together (Ballantyne 2004). Since the prepurchase stage involves need recognition, search, and consideration (Verhoef et al., 2016), the researcher aimed to understand how

the Egyptian customers' needs are satisfied and value is co-created in the prepurchase stage before the purchasing decision. Interviewee (15, Female, Pharmacist) indicated that she checks the mobile application of her preferred store and have a chat with the staff that satisfies her needs *"I noticed a button "Chat" that I did not see before... I sent a message about certain pieces that I needed, and they answered me quickly".* The previously mentioned goes into a line that interaction is a prospect to simultaneously understand and satisfy needs and hence, value is co-created (Prahalad and Ramaswamy 2004).

The findings showed that interaction is essential in co-creation, and interviewees mentioned that what matters more importantly in the prepurchase stage, is to check the website, mobile application, and social media before purchasing and dialogue with the staff of their favorite fashion store regarding any inquiry. Interviewee (5, Female, Dentist) *"I communicate ... through the website to check the collection, and if I have any inquiry or looking for something specific, I talk to the staff where they have this chat option on the mobile, and they helped me several times...".* However, the firms' information infrastructure must focus on the customer and urge active engagement in the co-creation of experience, including information search, configuration of products/services, fulfillment, and consumption (Prahalad and Ramaswamy (2004b). The previously mentioned is expressed by Interviewee (20, Female, Banker) who stated that interaction happens for her in the store to ask the employees to help her in taking decisions, and also it goes beyond just satisfying her need but additionally they suggest new styles that she always like "*Interaction ... with the staff if I am asking about size or a piece that I saw online and the staff not only always cooperative ... but also creative and gives me new ideas such as new styles for me that I love ...".*

Moreover, Interviewee (22, Female., Pharmacist) pointed out that development of the mobile application and how this made her experience more convenient and more accessible *"...the application was not so good so I used to go to the store and check the collection. When the store asked me if I have any suggestions.... I mentioned that the application needs to be developed... now the application is developed impressively...".* Moreover Interviewee (19, female, Researcher scientist) added how the application is user friendly which definitely makes her experience easier and more convenient *"I really like the effort they spend on the interface of application and how it is user friendly in my opinion compared to many other stores. I also like the customer service that you can chat feature that they have on their application which makes it very convenient. I don't prefer to talk to the call center so this way is much better for me that I can quickly chat...".* The findings showed that the store took the suggestions from the interaction with the customers seriously and interaction and dialogue resulted in value being co-created; so, shaping the Egyptian customer experience. The findings

show that Egyptian customers have many channels to communicate and interact with their favorite fashion store and their needs are satisfied and inquiries answered before purchasing, I.e., Website, mobile application, store, and social media, and hence value is co-created. On the contrary, Interviewee (2, Male, Trader in the Egyptian stock market) declared that he does not interact with the firm in any way before purchasing and does not check the website or application. The following (table 18) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 18 - Value Co-Creation and Customer Experience in the Pre-purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation and Customer Experience in the Pre-purchase stage	*"I communicate mainly about the availability of the sizes if I am in store.... If I will buy from the store, I still check the application before I go to see if it is available in the branch, I am going to..."* (Interviewee 3, Female, Teaching Assistant). *"I prefer to see the mobile application before I buy because it allows me to see all the new collection with what is trendy as a style and as a color"* (Interviewee 4, Female, Lecturer). "*I communicate with Zara through their website to check the collection and if I have any inquiry or looking for something in specific, I talk to the staff where they have this chat option on the mobile and they helped me several times..." (*Interviewee 5, Female, Dentist). *"I open the website and the online application. Sometimes I am looking for something specific, I simply type into the search bar. Browse through their selection and click on an item to be redirected to the individual product page"* (Interviewee 7, Female, Customer service Vodafone). *"I always look first through the mobile application and the official page on Instagram before buying ...to see how they style the pieces..."* (Interviewee 9, Female, Teaching Assistant). *"... recently I have been checking their application before I purchase because it has been getting so much better than any other store and then I go to the store and see the pieces and touch it..."* (Interviewee 11, Female, Banker). *"The mobile application... I check it sometimes before I buy or my friends shows me what is new or pieces that they think I will like. I can also check the Instagram page..."* (Interviewee 12, Female, Student). *"...the application is very important for me before I buy..."* (Interviewee 14, Female, Account Executive). *"The online Application is a must before I purchase... I was browsing the application; I noticed a button "Chat" that I didn't see before... I sent a message about certain pieces asking when will it be available and they answered me quickly ..."* (Interviewee 15, Female, Pharmacist). *"I always look at the application specially before the sale to see if there are pieces that worth to go to the mall or order them online..."* (Interviewee 17, Female, Teaching Assistant). *"If I want something in specific, I look for it on the mobile application.... Communication and dialogue before purchasing in the store would be with the staff if I am asking about size or a piece that I saw online and the staff are always cooperative ...creative and gives me new ideas such as new styles for me ..."* (Interviewee 20, Female, Banker). *"Yes definitely. I always check the social media page and the mobile application before buying"* (Interviewee 22, Female, Pharmacist).	• 23 cases interact with the firm before purchasing. • 2 cases do not interact with the firm before purchasing.

4.8.2. Value Co-creation throughout Customer Experience in the Purchase Stage

In the middle of the interview, it was essential to understand how value co-creation shapes the Egyptian customer experience in the purchase stage. The purchase stage involves customer dealings with the firm and its environment, and it is characterized by behaviors such as ordering, payment, and choice, making this stage one of the most important ones (Verhoef et al., 2016). It was significant to evaluate the value co-creation in this stage, where it is the stage that the consumer decides to purchase. This theme analyzes three dimensions of value co-creation in the purchase stage. The experience, interaction, relationship and dialogue are presented in (4.8.2.1) knowledge sharing, equity and access are presented in (4.8.2.2) and transparency and equity are presented in (4.8.2.3).

4.8.2.1. Value Co-creation (Experience, Interaction, Relationship and Dialogue) throughout Customer Experience in the Purchase Stage

Since that purchase stage is one of the most important ones in the customer journey because it is the stage that the consumer decides to purchase (Verhoef et al., 2016), it was essential to understand how value is co-created between the fashion stores in Egypt and the Egyptian customers. Value can be created from interaction with the firm and its offerings and also through the consumption process (Ranjan and Read 2016), which can be mostly away from the firm's intervention (Vargo and Lusch 2008). Previous studies referred to value co-creation as value-in-use (Ranjan and Read 2016) in which value-in-use displays in joint application of skills between the firm and the customer (Ballantyne et al., 2006) where this results in integrated stages of transformation for example (Spa treatment that transforms from service to sense of relaxation; Moeller 2008). Interviewee (8, Female, quality assurance engineer) said, *"Going to the store... living the whole experience. It is time that I distress from the world and every thinking or responsibility"*; the customer in this case is not expressing the purchasing process of satisfying a need but going beyond this to a feeling of being distressed from any responsibility hence value being co-created.

Moreover, Interviewee (9, Female, Teaching Assistant) declared, *"Most of my purchases are quick, confident and spontaneous...Zara specifically makes me feel that I am always sure and confident of the piece I am wearing and of myself,"* which means it is the feeling such as the confidence that the customer feels through the experience. The previously mentioned is referred to in the literature as "Experience," a tool of products and services given by the firm (Bolton et al., 2004) and is also derived from consumers' linking these

experiences across their physical, cognitive, and affective dimensions, resulting in use value (Edvardsson et al. 2005). Thus, the customer co-creates value through experience-in-use (Ranjan and Read 2016).

Moreover, besides the previous is "Interaction" (Ranjan et al., 2016) which is the primary mediator between parties engaged in co-production between the firm and the customer. It is a chance to comprehend, share and satisfy needs (Merz et al. 2009). Interaction is demonstrated through dialog (Payne et al. 2008), making dialogue a significant element in co-creation. The researcher asked the interviewees what type of interaction happens between them and their favorite store during purchase and how this adds value to their experience. The findings showed that interaction is essential in the purchase stage; interviewees pointed out that the interaction between them and the fashion store is essential in shaping their experience and helps them in their purchase decisions.

Interviewees revealed that the chats with the employees of their favorite store are critical in the purchase decisions. Most of the participants stated that employees in the store help them find sizes, different styles, or different colors; also, staff assists them in getting pieces that they cannot find. The following quotations highlighted the previous *"The staff give me their opinion about what I am wearing. sometimes they suggest other styles or similar items but different colors."* (Interviewee 10, Female, Private Business). *"I love the employees of H&M.... They are not hurrying me out the door instead, they are keen to help me. The employees help me, and we chat, whether on the sales floor, the fitting rooms or the cashier"* (Interviewee 16, Male, Sales in Real estate).

Additionally, "relationship" as a value co-creation aspect between the customer and the object in an environment of active communication and engagement results in customer empowerment to develop solutions (Bonsu and Darmody 2008) and thereby create value. The previous was stated by, Interviewee (11, Female, Banker) stated that *"Dialogue happens through the refund/exchange process... where they ask me for the reason of refunding if there is a problem regarding the experience to make it better and if they can solve it,"*; which means that the firm wants the customer to develop solutions to offer him/her a better experience, and hence the customer being co-creator of value.

On the contrary, some customers appeared not to favor Dialogue with the staff in the purchase stage. Interviewee (18, Female, Research Scientist) expressed it as an interruption to her experience and that she prefers to look for things alone *"I prefer to look for things myself and not be bumped with staff every minute it is the way I prefer, I guess... Zara's people are helpful, but I prefer to look for the things myself".* Furthermore, Interviewee (19, Female, teacher) pointed out that she only has Dialogue during the payment

and that she does not prefer to interact with the staff *"I think it is mostly during the payment at the cashier... to be completely honest I do prefer not to interact with people much".*The following (table 19) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 19 - Value Co-Creation (Experience, Interaction, Relationship and Dialogue) and Customer Experience in the Purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Experience, Interaction, Relationship and Dialogue) and Customer Experience in the Purchase stage	*"Dialogue happens... asking about the sizes...Or sometimes the employees recommend pieces with same style or different styles...I ask the staff about their opinion of what I am wearing or trying"* (Interviewee 2, Male, Trader in the Egyptian Stock Market). *"I ask the staff to check the availability of the size because sometimes, they get it to me from the stock room. If not, I ask the staff if it is available in any other branch.... sometimes I see a piece online but when I go to the store, I cannot find it... so I ask the staff to help me..."* (Interviewee 3, Female, Teaching Assistant). *"...take the opinion of the employees of what I am wearing or may be about its size if it fits me... sometimes about the style. I also ask about the availability of the size..."* (Interviewee 4, Female, Lecturer). *"Dialogue happens if I am asking about my size or something I am looking for in specific. I find that the employees are welcoming, friendly and helpful every time the moment I enter the store and help me a lot in my purchasing decisions..."* (Interviewee 5, Female, Dentist). *"Sometimes I have a specific look in my mind that I don't find in the store but I have saved from the application so I ask the staff to get it to me... if they have it and if not, they tell me at what branch I will find it or order it online"* (Interviewee 9, Female, Teaching Assistant). *"Sometimes the staff give me their opinion about what I am wearing. Sometimes they suggest other styles or similar items but different colors"* (Interviewee 10, Female, Private Business). *"The main communication happens in the exchange/refund process where they ask me for the reason of refunding if there is a problem regarding the quality to make it better"* (Interviewee 11, Female, Banker). *"...when I need a size, I ask them. Sometimes also I try a piece that is for example a bit tight or short but I love the pattern so I ask the staff if they have a similar pattern in different piece because they know all the collection so they always help me...* *If I need a specific piece for example a long white shirt so I ask them if I didn't see it in the store and they get it to me if it is available. Also, if I tried a piece and*	• All 25 Interviews. • Prevalence of theme within cases (100%).

Table 19 continuation

	I need a different size that is not available in this store so they check at what branch and I can find it and reserve it for me" (Interviewee 13, Female, Teacher). *"I love the employees of H&M.... They are not hurrying me out the door, instead they are keen to ...by giving me other options. The employees help me in every place in the store whether on the sales floor, the fitting rooms or the cashier"* (Interviewee 16, Male, Sales in Real Estate). *"Interaction happens if I am looking for size... they ask me if I found everything that was looking for or if I need help... sometimes I ask when the new collection is supposed to come. Also, if I am refunding or exchanging...."* (Interviewee 25, Female, Quality Specialist).	

Interaction is an opportunity to understand, share, and serve needs, and to simultaneously assess and adapt resource commitments (Merz et al. 2009). Several studies have highlighted that the active role of customers in joint production is driven by their interactive and synchronous engagement and constructive participation (Ranjan et al., 2016). Interviewees were asked how their interaction with the firm adds value to their experience. Interviewee (7, Female, customer service Vodafone) stated that she is satisfied and value is added when she gets what she needs and when the staff helps and that makes her repurchase *"When the staff is helpful, they get me what I need, Happy Purchase then Happy Customer; I am satisfied for sure...promo codes in the stores when the staff have knowledge and updated with the latest promotions; this definitely helps me more. The staff are always updated with the latest products and styles in the fashion market now, that is why I love to come back to H&M".* While, Interviewee (22, Female, pharmacist) reported that she has been observing that she and other customers have been complaining about the mobile application of Zara, and Zara developed their application which means the problem is solved and hence value is co-created and quoted *"...Zara developed the application so now I know what I need or I already saved it so I ask the staff. This makes my experience I guess more easier and more convenient".* Moreover, Interviewee (10, Female, Private business owner) pointed out that value for her is in the staff when they help her leads to more valuable and worth experience and, quoted *"In my opinion, the staff of Mango have a good taste in fashion and they are always helpful ... This for sure makes my experience simpler, valuable and worthy".*

Table 20 - Value Co-Creation added value for Customer Experience in the Purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation and Customer Experience in the Purchase stage	*"Once I remember that I did an online purchase, I contacted them through the application it appeared to me that I can send them a message and they replied after that they are sorry for the delay because of the covid-19 situation. I see that they replied quickly and they apologized for such an incidence and they were really helpful and nice".* Interviewee (3, Female Teaching Assistant) *"If the staff are helpful and nice, I mmm feel more comfortable. And if the opinion that the staff gives me makes sense for me".* Interviewee (4, Female, Researcher). *"When the staff are helpful, they get me what I need, the value is "Happy Purchase then Happy Customer"; I am satisfied for sure. Sometimes I have promocodes in the stores, when the staff have knowledge and updated with the latest promotions; this definitely helps me more. The staff are always updated with the latest products and styles in the fashion market now, that's why I love to comeback to H&M".* Interviewee (7, Female, Customer Service Vodafone). *"What I have been feeling from Zara that they have been lately very professional. Everything is being automated; in Egypt it is the only store that is like this. For example, H&M if you want to know if there is size or if I can't find the price tag and I want to know the price I have to look for an employee to ask about what I need.".* Interviewee (8, Female, Quality Assurance Engineer). *"I guess it gives it a lot of value because it is way easier, happier because I find what I want, satisfying and more convenient. I don't have to go to every branch, the staff looks for it on the system and they tell me at what branch I will find it and I go directly. The employees assist me in a way which saves time for me".* Interviewee (9, Female, Teaching Assistant). *".. the staff of Mango are experienced and knowledgeable which makes them capable of answering my questions, or I mean helping me, which is very important for me... This for sure makes my experience simpler, valuable and worthy".* Interviewee (10, Female, Private Business Owner*).* *"Yes, back in time the application was not so good ..so the only way was that I go to the store and check the collection. Later on, they developed the application so I know what I need or I already saved it so I ask the staff. This makes my experience I guess more easier and more convenient. I don't have to go to every branch the staff tells me at what branch I will find it and go directly. The staff helps me in that way which saves time for me and sometimes the staff orders it for me*". Interviewee (22, Female, Pharmacist).	• 15 cases stated that Dialogue added value to the Customer Experience.

4.8.2.2. Value Co-creation (Knowledge sharing, Equity and Access) and Customer Experience in the Purchase Stage

Co-creation between firms and customers includes active participation in new product development (Chien et al., 2010), service recovery (Dong et al. 2008), and content creators of online communities (Dholakia et al. 2009). An essential dimension of co-creation is co-production which involves direct or indirect "coworking with customers" (Hu and McLoughlin 2012) or participation in the product/service design process (Auh et al. 2007). Co-production includes knowledge sharing that incorporates sharing consumers' knowledge, ideas, and creativity (Zhang et al., 2008) to express current and future needs. This process of sharing information between the firm and the customer constructs competence and co-creates value (Maglio et al., 2008). The researcher asked the interviewees how they share their new ideas, suggestions, and the development of new products. Interviewee (9, Female, Teaching Assistant) quoted, *"The store asks me to rate my experience through an iPad ... to tell my level of happiness... also a comment section to add any suggestions I have, and I have done it before ... I suggested that Zara needs to include more accessories and now it is available than before ".* The store provided participant nine with ways to co-create value by sharing information and suggesting a new product, so her need is satisfied and value is co-created.

Value co-creation has developed customers from "passive audiences" to "active players" (Prahalad et al., 2000). Co-creation benefits customers and firms, such as improving consumption and usage experiences (Gentile et al., 2007; Payne et al., 2008) and stimulating product and service innovation (Sawhney et al., 2005; Bitner et al., 2008). The previously mentioned leads to "Access" as a dimension of value co-creation; customers must have the same access to information precisely as the firm. Because of the openness of communication now, it is much easier for the customers to get access to as much information; as they need from other customers and the firm. Hence, access is significant to have a successful dialog (Prahalad and Ramaswamy 2004b).

Other researchers referred to "Equity," which is the willingness of the firm to share control to improve the consumer empowerment and his/her desire to participate in co-creation of activities (Bolton et al., 2009; Fisher et al., 2011; Hoyer et al. 2010). Equity is demonstrated in the customer centrism by the firm (Prahalad and Ramaswamy 2002), readiness to divide control (Fisher et al., 2011). Access is stated in which customers must have the same access and transparency to information precisely as the firm; in other words, equal partner (Prahalad and Ramaswamy; 2004). The researcher asked the interviewees how their preferred store let them provide feedback and suggestions regarding their purchasing experience. The findings indicated

that access shapes the Egyptian experience in the purchase stage. Most of the respondents mentioned that providing feedback and suggestions can be done through the iPad placed at the cashier. The previous was highlighted in the following quotation; *"The store has an iPad ... ask several questions about the feedback, ask every customer to provide their comments to provide a better service..."* (Interviewee 1, Male, Real Estate Broker).

While other interviewees stated that the store did not ask them to provide feedback/ suggestions, *"I do not think that I saw this in Zara before"* (Interviewee 13, Female, Teacher); *"They never asked me for my feedback"* (Interviewee 5, Female, Dentist). Moreover, one of the interviewees stated that it was not essential for him to provide feedback *"No, I am not interested in giving feedback or suggestions. I do not recognize if they do so or not"* (Interviewee 6, Male, Cardiologist). The following (table 21) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 21 - Value Co-Creation (Knowledge sharing, Equity and Access Aspect) and Customer Experience in the Purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Knowledge sharing, Equity and Access) and Customer Experience in the Purchase stage	*"The store has an iPad ... ask several questions about the feedback, ask every customer to provide their comments to provide a better service..."* (Interviewee 1, Male, Real Estate Broker). *"The store used to put a box and a card if you have any suggestions or feedback; you write it and through it in the box. Later one, they put an iPad asking for feedback"* (Interviewee 2, Male, Trader in the Stock Market). *"The store asks me to rate my experience through an iPad that is placed at the cashier they put from 1-5 about my satisfaction level and happiness with the whole experience... they ask me to provide my e-mail and phone number..."* (Interviewee 3, Female, Teaching Assistant). *"If the purchase is online and after receiving the package, the store sends an e-mail asking to provide my feedback. If the purchase is in the store, they ask for feedback and suggestions through iPad"* (Interviewee 5, Female, Dentist). *"...on the website, I always see contact us may be if I needed to provide a feedback/suggestion that how I will reach them..."* (Interviewee 7, Female, Customer Service Vodafone).	• 19 cases stated that access is an important aspect in the purchasing experience. • 6 cases stated that access is not an important aspect in the purchasing experience.

Table 21 continuation

	"The store asks me to rate my experience through an iPad that is at the cashier they put smiley faces to tell which one expresses my level of happiness. They also leave a comment section to add any suggestions that I have and I have done it before … I Suggested that Zara needs more accessories and later on the collection had more trendy and variable accessories" (Interviewee 9, Female, Teaching Assistant). *"The store suggestion/feedback box but I didn't do it before. And also, they have screens of smileys face of annoyed, normal and very happy where you can just touch it quickly before leaving the store. And I think this way is the easiest and most convenient because don't want to spend time writing so I definitely go to the touch screen than the tangible card"* (Interviewee 18, Female, Research Scientist). *"The store has iPad at the cashier asking about my feedback. They ask me to provide also my email and my phone number if there are offers, sale or new collection"* (Interviewee 21, Female, Financial Department head). *"I can do this through the phone, e-mail and mobile Application"* (Interviewee 23, Female, Quality team leader)	

4.8.2.3. Value Co-creation (Transparency and Equity) and Customer Experience in the Purchase Stage

Another aspect of value co-creation is "Transparency." Transparency between the customer and the firm is transparency to information precisely as the firm, i.e., product characteristics, pricing, refund policy (Prahalad and Ramaswamy; 2004). The researcher asked the interviewees how their preferred store shares information and treats them as an equal partner; interviewees got asked about pricing, refund policy, and product characteristics. Egyptian customers described transparency as an aspect of value co-creation that is fundamental in their experience in the purchase stage. Transparency to pricing, sale, product characteristics, and refund policy is necessary for their purchasing decisions. Interviewee (10, Female, Private business) who described the store as transparent regarding the sale or the refund and quoted *"…. is very transparent regarding their sale January and July …I receive a message before the sale… lately due to the covid-19 I checked the online application, and they announce the sale and have special prices on certain pieces… refund policy is clear and flexible".* Moreover, Interviewee (15, Female, Pharmacist) who conveyed that every single information regarding the product is clear and this gives her feeling of being comfortable *"…. put every*

single information I need on their mobile application, the product characteristics, model height so that I can have an imagination of how it will look on me, size chart, composition and care of product .... how to wash/iron it.... makes me comfortable ...". While Interviewee (4, Female, Lecturer) stated that her favorite store makes her feel relaxed because of their refund policy that always goes smoothly *"...refund policy is the most comfortable and flexible one compared to other stores .... always easy, friendly, relaxed, and smooth with their staff... that why I can buy online and then can exchange or refund it later on. I got notified on the application about the sale. I also get a message... product characteristics is on the website and on the clothes itself... I love their material".*

Researchers referred that value is co-created in "Equity," where the firm is willing to share control in favor of customer empowerment (Ranjan and Read 2016). Equity is expressed in the firm's customer centrism (Prahalad et al., 2002), willingness to share control (Fisher and Smith 2011), and facilitative environment (Payne et al., 2009). Equity is revealed by Interviewee (18, Female, Research Scientist) who stated that she feels like an equal partner with the firm and quoted, *"...send me SMS before the sale ...makes me feel like an equal partner... available to anyone in the social media accounts, which is pretty fair and pretty convenient... so that gives me a feeling I am an equal partner".*

The following (table 22) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 22 - Value Co-Creation (Transparency and Equity) and Customer Experience in the Purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Transparency and Equity) and Customer Experience in the Purchase stage	*"Zara shares anything that I need as a customer... a message before the sale... refund policy is perfect.... And very clear.... flexible I mean I can refund it from any store of Zara.... Their delivery in the online is quick and may be the package is always clean and folded in a neat way. Product characteristics is well known and durable. The material of the product and its details is written on the product and online..."* (Interviewee 1, Male, Real Estate Broker). *"...Put every single information regarding the product characteristics on the ticket that you find it in the side of the clothes.... refund policy is very clear and smooth..."* (Interviewee 2, Male, Trader in the Stock Market). *"...refund policy is the most comfortable and flexible one compared to other stores .... it's always easy, friendly, relaxed, and smooth with their staff... that why I can buy online and then can exchange or refund it later on. I got notified*	• All 25 Interviews. • Prevalence of theme within cases (100%); transparency shape the customer experience.

Table 22 continuation

	on the application about the sale. I also get a message... product characteristics... I love their material" (Interviewee 4, Female, Lecturer). *"...refund policy is easy and clear now; they used to be tough but they changed it and now I walk in to the store to refund and goes smoothly every time. Product characteristics of H&M is the best specially lately, Sustainable products and organic clothes; ethical and environmentally friendly...love that"* (Interviewee 7, female, Customer Service Vodafone). *"... pricing is convenient and within the average especially that nowadays we need to change all the time ... a new collection is available not only every season but every week... the styles are changing within very short periods. The sale is so clear and its' dates is known to almost everyone... refund policy is the best for me compared to others... employees are always friendly and the process goes super-fast, smoothly and in a nice way. within 14 days and with the Covid-19 they made it 30 days"* (Interviewee 9, Female, Teaching Assistant). *".... is very transparent regarding their sale January and July ...I receive a message before the sale... lately due to the covid-19 I checked the online application and they announce the sale and have special prices on certain pieces... refund policy is clear and flexible"* (Interviewee 10, Female, Private Business). *".... put every single information I need on their mobile application, you find the product characteristics, model height so that I can have an imagination of how it will look on me, size chart, composition and care of product .... how to wash/iron it...."* (Interviewee 15, Female, Pharmacist). *"...send me SMS before the sale ...on the application before it starts with few days and they determine the date exactly with the time... makes me I guess feel as an equal partner... available to anyone in the social media accounts which is pretty fair and pretty convenient... so that's one way of feeling I am an equal partner. I really like also the effort they spend on the interface of application and how it is user friendly in my opinion compared to other stores. I also like the customer service that you can chat feature that they have on their application which makes it very convenient"* (Interviewee 18, Female, Research Assistant). *"I think this is clearer online... composition of the material makes me imagine how will it look... refund policy is flexible. The price for me is average price, I mean for a trendy look and that changes a lot..."* (Interviewee 22, Female, Pharmacist).	

In conclusion, value is co-created through knowledge sharing, interaction, equity, experience, relationship, dialogue, access, and transparency through the purchase stage. The results show that the Egyptian customer considers the previous aspects critical in the purchase stage because it is the stage that the customer decides

to purchase; customers consider it more significant than in the pre-purchase stage, and the added value of the co-creation makes the experience more comfortable, smooth and memorable as quoted by the participants. The following section presents the value co-creation throughout customer experience in the post-purchase stage.

4.8.3. Value Co-creation and Customer Experience in the Post-purchase Stage

Post-purchase stage involves customers' dealings with the firm and its environment after purchasing (Verhoef et al., 2016). It encompasses behaviors such as consumption experience (e.g., Holbrook and Hirschman 1982); and decisions to return products (e.g., Wood 2001), repurchase (e.g., Bolton 1998); as well as other non-purchase behaviors such as word of mouth and other forms of customer engagement (e.g., Van Doorn et al. 2010). This theme analyzes four dimensions of value co-creation in the post-purchase stage. The experience, interaction, relationship, and dialogue are presented in (4.8.3.1), the knowledge sharing, equity, and access are presented in (4.8.3.2). The transparency and equity are presented in (4.8.3.3), and the risk is presented in (4.8.3.4).

4.8.3.1. Value Co-creation (Experience, Interaction, Dialogue) Throughout Customer Experience in the Post-purchase Stage

The study aimed to dig deeply into the customers' experiences after the buying process. Since post-purchase stage involves behaviors such as consumption experience (e.g., Holbrook and Hirschman 1982); and decisions to return products (e.g., Wood 2001), repurchase (e.g., Bolton 1998); as well as other non-purchase behaviors such as word of mouth and other forms of customer engagement (e.g., Van Doorn et al. 2010). It was essential to understand how value is co-created in this stage, where it is the stage that the consumer decides to engage with the firm, such as repurchasing or recommending for others. Moreover, this leads to this study's gap in understanding how the Egyptian customer perceives the value of co-creation and engages with the firm.

As mentioned earlier, "Interaction" (Ranjan et al., 2016) is the primary mediator between parties engaged in co-production between the firm and the customer. It is a chance to comprehend, share and satisfy needs (Merz et al. 2009). Interaction is demonstrated through dialog (Payne et al. 2008), making dialogue a significant element in co-creation. The study aims to understand how Egyptian customers communicate and interact after purchasing. The findings showed that most customers still interact with the firm and that they

still check the website, application, or social media page in the post-purchase stage. Customers stated that they still communicate by checking the mobile application and social media to get inspired and may be for styling a piece differently. Interviewee (9, Female, Teaching Assistant*) "I always keep checking the online application and the official Instagram page... the pages of social media because they always inspire me differently...".* It can be noticed that the customer is not checking the online application because something is needed to be satisfied. However, it goes beyond being satisfied to being emotionally connected.

Alike, Interviewee (8, female, Engineer) quoted, *" Even if I don't need anything ... go to the store it is my "Me time"; my therapy. It is how I take a break from the stress of work and the duties of being a wife and a mother."* The previously mentioned leads to a critical aspect of value co-creation, which is "Experience," a tool of products and services given by the firm (Bolton et al., 2004). Furthermore, it is also derived from consumers' linking these experiences across their physical, cognitive, and affective dimensions, resulting in use value (Edvardsson et al., 2005). Interviewee eight does not go to her favorite store to buy but goes beyond to, as she described it, as therapy and free time. However, Interviewee (19, Female, Teacher) described the experience provided her with endorphins and happiness *"...got a new item ... for my wardrobe. Gave me endorphins"*. Thus, the customer co-creates value through experience-in-use (Ranjan and Read 2016).

Other customers stated that they still check the mobile application to see what is new in the market, the new trends and styles such as Interviewee (11, Female, Banker) *"... I take a look now and then after I purchase on their application to see if there is anything new"*. While a few customers stated that they do not feel the urge to communicate with the firm after the purchase because they already got what they need, such as Interviewee (18, Female, Research Scientist) *"I usually do not communicate after I purchased because I already got what I needed.".* Moreover, Interviewee (6, Male, Cardiologist) mentioned that he does not communicate at all after he purchases *"...after I already purchased, I do not communicate because I already got what I want".* The following (table 23) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 23 - Value Co-Creation (Experience, Interaction, Dialogue) and Customer Experience in the Post-purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Dialogue) and Customer Experience in the Post-purchase stage	*"I always check the application of Zara even after I purchase... I check the fan pages, the influencers/ bloggers as well.... Sometimes I have a piece but I can see different way of styling it on the social media..."* (Interviewee 3, Female, Teaching Assistant). *"Yes, I check the mobile Application after I buy. Communication also happens after purchase if I want to refund or exchange... Communication sometimes occurs when they send an e-mail asking about my feedback..."* (Interviewee 4, Female, Lecturer). *"Yes. I always keep checking the website and the mobile application to see if there is sale. Sometimes there are pieces that I like but I can't find a size I go and check if they got a size or not"* (Interviewee 7, Female, Customer Service Vodafone). *"I always keep checking the online application and the official Instagram page... the pages of social media because they always inspire me in different way..."* (Interviewee 9, Female, Teaching Assistant*).* *".. I take a look every now and then after I purchase on their application to see if there is anything new"* (Interviewee 11, Female, Banker). *"I check the mobile application all the time even after I purchased" (*Interviewee 14, Female, Account Executive). *"I check the Instagram page of Zara. Sometimes I have a piece but I want to get a new idea for styling it in different way"* (Interviewee 15, Female, Pharmacist). *"Yes. I check their mobile application and the Instagram page. Also, sometimes I tailor a specific piece so that's when I still communicate with Zara. But I keep on checking..... to see the new pieces... Or to style a piece with a different style"* (Interviewee 22, Female, Pharmacist).	• 19 cases of the customers stated that they communicate with the firm after the purchase. • 6 cases stated that they don't communicate with the firm after the purchase.

4.8.3.2. Value Co-creation (Personalization, Access) and Customer Experience in the Post-purchase Stage

Researchers referred that value can be co-created through "personalization" (Ranjan and Read 2016). Personalization is the uniqueness of the actual or perceived use process (Lemke et al., 2011). Personalized experience expands the customer value and leads to exchanging value beyond the preview of firm and customer (Cova et al., 2011). Since that Personalization is an extraordinary experience (Sandstrom et al. 2008) and a supportive environment for the customer's unique usage processes (Macdonald et al., 2011); so, the study aims to understand how Egyptian customers feel that their fashion store customizes their products to their needs. Personalization is referred by the Interviewee (22, female, pharmacist) who declared

that her fashion store from her opinion is personalized for different styles and body shapes and quoted *"... the variety ...in the collection. If I am a conservative person, I will find ... If I am the type who is into a party, I will find ... I think the more you have variety, it will allow different people with different styles to purchase from this store, which is the advantage of Zara. Different occasions and different style personalities...Zara fits the needs of most people. Also, the sizes from XS to XXL. that fits every body shape, ... the variety and the sizes."*

Besides, the interviewee (13, Female, Teacher) expressed that her favorite fashion store provides Personalization through different styles for different people and every age category. Furthermore, she said, *"...they have different palettes or colors for every person... does not provide pieces for a certain age category, I think it satisfies every person in my family."* However, Interviewee (19, Female, Researcher Scientist) quoted, *"... always up to date... customize their pieces based on the market it is always going with the hype of fashion of what is trendy now... always find whatever you want or need... whenever I think of a piece of clothing or something that I need, I feel that I want to get I go to Zara and I find it..."* The customers' quotations show that Egyptian customers are emotionally connected to a store because the store provides them with personalized experiences, and hence value is co-created.

Another aspect to be evaluated in the post-purchase stage is the value co-creation represented in the "Access aspect." Access is an aspect in which customers must have the same access to information precisely as the firm; in other words, equal partner (Prahalad and Ramaswamy; 2004). The researcher asked the interviewees If they were in charge of their preferred store, what they would change in terms of material of products, refund policy, payment method, and how they would do that. The findings indicated that all twenty-five interviewees considered access an essential aspect of value co-creation and customer experience. Customers consider refund policy, payment method, and material of products significant in value co-creation and significantly influence the whole customer experience. The interviewees mentioned that the firm provides them the opportunity to provide their feedback to change anything through many panels such as email, phone, mobile application, and this is highlighted in the following quotes such as *"I can do this through the iPad after my purchase experience"* (Interviewee 15, Female, Pharmacist); *"I can do that through email."* (Interviewee 19, Female, Teacher). While many of the interviewees stated that they could do so by talking to the store manager, as quoted by the Interviewee (11, Female, Banker), *"I can talk to the store manager and may send an email which I did before." Interviewees declared that pricing, sale, and refund policy are smooth and everything is clear",* but interviewees mentioned that they would love to add another payment method

which is self-payment. *"I think they can avoid the long wait in the queue for the payment if they made a self-payment. I saw this in Dubai; it makes it easier and quicker.... I can send an email, and I can also say it to the store manager"* (Interviewee 9, Female, Teaching Assistant), which can be a guide for firms like Zara to do it. The following (table 24) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 24 - Value Co-Creation (Personalization and Access) and Customer Experience in the Post-purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Personalization and Access) and Customer Experience in the Post-purchase stage	*"The refund policy.... is flawless, smooth.... Product characteristics is well described on the tag of the clothes... also, in the mobile application they describe what are the material.... The payment method is in cash or Card so whatever everyone feels comfortable..."* (Interviewee 1, Male, Real Estate Broker). *"I don't think I would change anything in terms of the material, refund policy because I find them convenient and satisfying. I think if I will change something, I will change their application. I don't know for some reason I don't love the modeling; I feel that they are misleading"* (Interviewee 3, Female, Teaching Assistant). *"I can change the payment method and make installments... I can do this when I am at the cashier talk to the store manager... I can also send an email"* (Interviewee 4, Female, Lecturer). *"I think I would love to see more variety in the shoes collection, bags and purses. I know that they already have but for me it is a bit limited; compared to Zara I think that Zara have more variety. But I always find that Stradivarius is more stylish for me but unfortunately limited...I believe I can do this through telling one of the staff or something."* (Interviewee 5, Female, Dentist). *I would change the refund policy and extend it to 30 days ...Zara did that in the Pandemic I feel that they need to be more flexible... I would change the online application of H&M, the interface of it is so boring and the it is not easy at all... I would do that by sending them an email"* (Interviewee 7, Female, Customer Service Vodafone). *"I would add another payment method, which is self-payment... less time for customers and less effort for the employees. If this one is done, I mean the self-payment customers won't wait in the queue to pay and the process will be faster... this needs to be introduced in Egypt because*	• All 25 Interviews. • Prevalence of theme within cases (100%); Access shapes the customer experience in the post-purchase stage.

Table 22 continuation

	I saw it in other countries" (Interviewee 8, Female, Quality Assurance Engineer). *"I think they can avoid the long wait in the queue for the payment if they made a self-payment. I saw this in Dubai it definitely makes it easier and quicker.... I can send an email and I can also say it to the store manager"* (Interviewee 9, Female, Teaching Assistant). *"I would change the material of the knight wear (Wool) even if I will rise the price a little bit... I can talk to the manager of the store and may be send an email which I did before"* (Interviewee 11, Female, Banker). *"I was in Dubai, I found that they added a new payment method which is the self-payment. I believe it is a good option. I think this would save time instead of standing in the queue to pay. I would love to see this method in Egypt... I can do this through the iPad after my purchase experience"* (Interviewee 15, Female, Pharmacist). *...there is something that can be done to the interface of the application that would just display what is available. Because displaying something that is not available is really disappointing. I think this is the only issue that they have. But I don't face anything regarding the refund or the payment policy they are good. As well as the material it is perfect for me and for my body figure... I can do that through email."* (Interviewee 19, Female, Teacher). *"... I would change the online models. Sometimes the outfit looks weird and funny. I can get a person into styling that can adapts and matches the pieces together. I would make a series for example on beach, evening. I think I would invest more in this.* *... ASOS put video not a photo so this gives you imagination of how will it look. I think if this is done on Zara's application it will develop the online application.* *I think the refund policy is easy, clear and flexible. Payment method also is very easy. I don't think that I would change the material because this means higher price so it's convenient that way. For me Zara's secret that it is trendy and affordable... I would send an email"* (Interviewee 22, Female, Pharmacist).	

4.8.3.3. Value Co-creation (Transparency and Relationship) and Customer Experience in the Post-purchase Stage

Another important aspect of value co-creation in the post-purchase stage is "Transparency." Where transparency between the customer and the firm can be described as transparency to information precisely as the firm (Prahalad and Ramaswamy, 2004). Previous studies (Edvardsson et al. 2011; Ordanini et al. 2011) shed light on the role of consumers in joint production due to their interactive participation and constructive participation, where interaction enables exchange by raising the opportunity to provide solutions to problems (Bagozzi et al. 2012). In order to have active dialog and development of a shared solution, the firm and the customer must become equal and joint problem solvers (Prahalad and Ramaswamy, 2004). The study aims to understand how the interviewees express their new ideas/suggestions and develop a product for their favorite store. The interviewees mentioned that the firm provides them the opportunity to provide their feedback to change anything through many channels such as email, phone, mobile applications. The findings indicated that all interviewees reported that transparency to pricing, sale, product characteristics, and refund policy is critical for their post-purchasing decisions because they will repurchase if they had a good experience and feel heard. One of the interviewees mentioned the social media accounts as quoted by the Interviewee (18, Female, Research Scientist) *"I would engage in such a thing is when they ask, or a make a poll such a kind of interaction as a story on Instagram. I mean their social media accounts. I can suggest anything that would come to my mind and I did that before".* The results show that Egyptian customers expressed their feedback and suggestions for the stores and listened to them; hence, value is co-created. Such as Interviewee (22, Female., Pharmacist) pointed out that the development of the mobile application and how this made her experience more convenient and more accessible *"...the application was not so good, so I used to go to the store and check the collection. When the store asked me if I had any suggestions.... I mentioned that the application needs to be developed... now the application is developed impressively...".* Moreover, Interviewee (9, Female, Teaching Assistant) quoted*, "I suggested that Zara needs to include more accessories and now it is available than before. "*Transparency between firms and customers and hence value is co-created.

Interaction enables intricate exchange by raising the opportunity to provide solutions (Bagozzi et al., 2012). In order to have active dialog and development of a shared solution, the firm and the customer must become equal and joint problem solvers (Prahalad and Ramaswamy, 2004). The study aims to understand "relationship" as a value co-creation aspect between the customer and the object in an environment of active

communication and engagement results in customer empowerment to develop solutions (Bonsu and Darmody 2008) and thereby create value. The study asked Egyptian customers if they had a previous problem with their favorite store and how they solved this. Most interviewees stated that they both co-created value and the firm by solving the problem as quoted by the Interviewee (11, Female, Banker) *"jeans torn from the waist. I got so angry and disappointed. I went to the store... The employee was helpful and nice, and he apologized and gave me a new one. I think that Zara has that customer satisfaction policy because every time they solve it for me..."*.

While some interviewees stated that they felt disappointed when a problem happened and the firm did not solve it, such as Interviewee (10, Female, Private Business) *"... picked some pieces online that looked interesting from Mango... waited for two weeks and did not receive anything; their shipping process was awful... no one answered when I attempted to contact them.... I sent many emails and received the order after one month! That was not the only problem; the sizes came all wrong. ...felt annoyed and pissed off... I went to the store to refund, and the surprise was that they do not refund the online purchases because they do not have online delivery. Nothing is solved! I would not do the online experience from Mango again"*. The previous result was that the customer would not repeat the online experience because the firm did not solve the problem with the customer.

Moreover, the Interviewee (22, Female, Pharmacist) quoted, *"I bought black trousers that had tassels (or fringes) from the sides. After one time, one dropped, and two dropped the second time. I felt that product is cheap I did not even wash it. I already wore it and the tassels already dopped so I could not refund it. I went to Zara and told them that I wanted the tassels to tell me that they were unavailable. They did not solve it, In the end after many times of wearing it. I got rid of the trousers"*. The following (table 25) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 25 - Value Co-Creation (Transparency, Relationship) and Customer Experience in the Post-purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Transparency, Relationship) and Customer Experience in the Post-purchase stage	*"I can remember one during the lockdown of the covid-19. I made an order online and it was delayed.... First, I sent an email but no one replied. Then, I sent a message on the application and fortunately they replied and apologized that this due to the lock down and that they will track the order and I will receive it from 5-7 working days. They solved it when I contacted them one week later, I received the order as they told me" (Interviewee 3, Female, Teaching Assistant).* *"I bought once a t-shirt and after the second or third wash as far as I remember, the logo and color started to fade. I contacted them and I asked to refund the t-shirt which was no longer available. I went to the store and they were super nice and told me I can pick whatever I like instead of it or refund it. I picked other one and everything went well" (Interviewee 6, Male, Cardiologist).* *"I bought my husband a shoe... then it was torn from the side. We went after two months from the date I bought it and with no receipt...They solved it straight away and in a friendly, professional way. They refunded the torn shoes although he wore them, and we didn't have a receipt" (Interviewee 8, Female, Quality Assurance Engineer).* *"...a denim trousers. I bought it Thursday and wore it on Friday ... suddenly the jeans torn from the waist. I got so angry and disappointed. I went to the store... The employee was really helpful, nice and he apologized and gave me a new one. I think that Zara have that customer satisfaction policy because every time they solve it for me..." (Interviewee 11, Female, Banker).* *"... pullover I bought and wore it only one time. I washed it and got shocked how it looked although I followed the washing instructions... I went to the store and showed it to them although that I didn't keep the receipt because I already wore it.... the manager quickly came to me and offered to exchange it for me and I accepted; he was super nice and helpful" (interviewee 14, Female, Account Executive).*	• 21 cases stated that transparency and relationship shaped the customer experience. Both the customer with the firm co-created value through solving the problem. • 4 cases stated that the firm was not transparent and no relationship was felt.

4.8.3.4. Value Co-creation (Risk Aspect) and Customer Experience in the Post-purchase Stage

Dialog, access, and transparency can lead to a better evaluation by the customer of the risk-benefits of a specific decision or act. For example, the tobacco company is obliged to educate customers on the risk of smoking, but if the customer insists on smoking, he/she must take responsibility for his/her actions (Prahalad and Ramaswamy 2004). The previous mentioned leads to the aspect of risk-benefit in the value co-creation analyzed in this study; In other words, accepting any risk regarding the purchase made. The researcher asked the interviewees about the risks they face in their purchases from their preferred store, such as the material of the products, refund policy, payment methods, sale. Etc. The findings reported that most customers accept the risk with their preferred store, and moreover the purchasing decisions evoke satisfaction such as (Interviewee 1, Male, Real Estate Broker). *"I do not think that I face any of these risks when I buy from Zara. Zara makes me satisfied as it provides me with the equation of good material with affordable and inexpensive price".* Moreover, Interviewee (7, Female, Customer Service Vodafone) pointed out the online shopping risk but declared that it is a risk that she accepts *"The risk would be in the online shopping; that the size does not fit me when I receive the package. But I can easily refund the piece, so it not a big risk".* The following (table 26) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 26 - Value Co-Creation (Risk Aspect) and Customer Experience in the Post-purchase Stage.

Theme	Description From Data	Cases within which Data Were Grounded
Value Co-creation (Risk) and Customer Experience in the Post-purchase stage	*"I don't think that I face any of these risks when I buy from Zara. Zara makes me satisfied as it provides me with the equation of good material with affordable and inexpensive price" (Interviewee 1, Male, Real Estate Broker).* *"I don't think that I face any of these risks. Because even when I buy something ... I didn't feel that it was a good piece.... I go to the store later and refund it and they always do this easily and smoothly" (Interviewee 3, Female, Teaching Assistant).* *"I think the only risk would be the material, especially in the winter. Knight wear of Zara gets dander and get stretched but I buy it anyway" (Interviewee 4, Female, Lecturer).* *"The risk would be in the online shopping; that the size doesn't fit me when I receive the package. But I can easily refund the piece so it not a big risk" (interviewee 7, Female, Customer Service Vodafone).*	• 24 cases of the customers accept and share the risk with their preferred store. • 1 case faced a risk and won't accept it again.

Table 26 continuation

	"It is a risk that I love to take (laughs). Zara shoes for me are uncomfortable but I know this but yet I buy them. I love how chic they look..." (Interviewee 9, Female, Teaching Assistant). *"Perfumes in Zara sometimes doesn't have a tester so sometimes you love the package of the perfume but you cannot smell it. I took this risk once I loved the bottle and it was on sale so I decided that I will buy it. Although there is no refund in perfumes. And loved it when I went home... I don't face any risk in the refund policy because it is the best. The material of the products works well for me that why I always buy from and repurchase from Zara" (Interviewee 12, Female, Student).* *"I think the only risk that I currently have because of covid-19 is that I no longer like to try the clothes at store. I just purchase and try them at home to reduce the interaction. I think the only risk is that it might not fit but I would not call it a risk because I have the chance to refund it..." (Interviewee 19, Female, Teacher).* *".... Sometimes I take a risk if I have an occasion and I buy a piece with accessory such as tassels or fur that I know it will not last long and it will get damaged quickly but I buy it because I need it..." (Interviewee 22, Female, Pharmacist).*	

It can be concluded that value co-creation shapes the customer experience in the prepurchase, purchase, and post-purchase stages. The value is co-created between the firm and the customer through dialogue, interaction, experience, relationship, access, knowledge sharing, transparency, equity and Risk-benefit. Interaction is the main aspect shapes the customer experience in the prepurchase stage, where most of the customers communicate with the firm before purchasing through the mobile application, social media, and in the store. Interaction and shared dialogue shape the customer experience in the purchase stage and prevalence of theme where dialogue with the firm in this stage is essential in which the staff satisfies the customer's needs. At the same time, interactions in the post-purchase shapes the customer experience but less than in the prepurchase and post-purchase. Value is co-created through access, sharing knowledge and equity in the purchase stage, where the customer has the opportunity to provide feedback, rate experience, and develop products. Access in the post-purchase stage is co-created in which the customers have many channels, i.e., email, phone to provide their opinion to change something regarding the products, payment method, and refund policy. Transparency and equity shapes the co-creation and hence the customer experience in both the purchase stage and post-purchase stage, where the customer is an equal partner in the purchase stage and has any information regarding the pricing, sale, and refund policy. In the post-

purchase, transparency is co-created through the customer and the firm being both problem solvers, and the findings reported that most of the customers had their problem solved. Risk-benefit shapes the customer experience where interviewees stated that they accept the risk with their preferred store.

4.9. Findings from the Observation of the Theme Value Co-creation and Customer Experience in the Post-purchase Stage

The Researcher aims to understand value co-creation, the dialogue between the customer and the firm during the purchase phase. The dialogue aspect of co-creation is essential in shaping the customer experience. From the observation on online platforms, a customer stated that she ordered online ten items from Zara and the order came missing a piece; she contacted them through the phone and received the missing piece the next day and quoted *"I called them ... told them that there is a white shirt missing ... received the order the next day...."*. The researcher further needed to understand the transparency aspect of value co-creation through observation. As mentioned previously, transparency in the clothing industry includes pricing, sale, refund policy, and delivery details so that the customer feels like an equal partner. One of the customers on Facebook mentioned the flexibility and the easiness of the policy of Zara "*you can refund it easily... it does not mean that a bad experience that you recommend for others not to order online... Zara staff are understandable and polite".*

The aspect of risk-benefit in the value co-creation means accepting any risk regarding the purchase made; the customer must take responsibility for his/her actions (Prahalad and Ramaswamy 2004). From the observation in a shopping mall with a customer and quoted, "*I usually wear size XS... a piece I liked which I saw one of the bloggers wearing it on social media, and I liked it... found only S because XS was out of stock... loved it ... will take the risk and buy it".* Dialogue, transparency, and risk shapes value co-creation and hence the customer experience. The following section explains the fourth theme, customer experience and customer engagement.

4.10. Customer Experience and Customer Engagement

Customer engagement plays an essential role in co-creating customer experiences and value in today's competitive markets where engaged customers have a significant influence in viral marketing activity by providing referrals and recommendations for specific products, services to others (Brodie et al., 2011). Engaged customers can play an essential role in new product/service development (Hoyer et al. 2010;

Kothandaraman et al. 2001; Nambisan et al. 2008), and in co-creating experience and value (Brakus et al. 2009; Prahalad and Ramaswamy 2004). The previously mentioned was of interest to this study to understand how the touchpoints and value co-creation shape the customer experience and hence shape the customer engagement.

Customer engagement is a consumer's positively valanced brand-related cognitive, emotional, and behavioral activity during consumer/brand interactions (Hollebeek et al., 2019; Hollebeek et al., 2014). The customer's "cognitive" brand-related activity includes the individual's level of concentration and engrossment in the brand. While, the customer's "emotional" brand-related activity may be viewed by the customer's level of brand-related inspiration and pride (Schaufeli et al., 2002). Customer "behavioral" brand-related activity is the energy exerted in interacting with a focal brand (Patterson et al., 2006). This theme results in sub-themes customer engagement and customer experience in the pre-purchase stage, customer engagement (Emotional Aspect) and customer experience; customer engagement (Cognitive Aspect) and customer experience and customer engagement (Behavioral Aspect) and customer experience.

4.10.1. Customer Engagement and Customer Experience in the Pre-purchase Stage

Customer Engagement is a multi-dimensional concept that considers consumers' interactive related experiences (Brodie et al., 2013). It refers to a customer's resource investment and the interactions (Hollebeek et al., 2019), which has been declared an essential value-creating for organizations (Chang et al., 2021). So, this study aims to understand how the Egyptian customers' experiences shape their engagement in the pre-purchase stage. Vivek et al. (2012) indicated that customer engagement could be expressed cognitively, affectively, behaviorally, or socially. The "cognitive and affective expression" involves the experiences and feelings of the customers. The study aims to understand if Egyptian customers spend time purchasing from their favorite fashion store or purchase spontaneously. Since the pre-purchase stage is the first stage that involves the customer communication and entire experience before purchasing (Verhoef et al., 2016). The researcher seeks to dig deeply through the Egyptian customer to find out if the customer can engage in the prepurchase stage on social media/check websites and then have an unintentional customer experience and comprehend the cognitive and emotional aspect of customer engagement in this stage of the Egyptian customer journey.

Interviewee (22, Female, Pharmacist) indicated that in the pre-purchase; social media and websites lead to an experience, and hence, the customer decides to open the website/application and engage. Customer 22

is cognitively engaged with her favorite store that she does not spend time to think about purchasing and most of her purchases are spontaneous, and quoted *"…. most of the time I get inspired by a specific look that I see while I am checking Instagram or Facebook pages. I then open the application of Zara and start looking for the item or the look that I want…. I go to the store, and if I like a specific piece, I buy it… most of my purchases from Zara are spontaneous… I find everything that I need in Zara."* Alike, Interviewee (18, Female, Research Scientist) stated that social media affects her and leads to unintentional experience and unplanned experience. She quoted, *"I am following Zara on Instagram… when I see a new piece that I like …I screenshot the item and check it on the application… Facebook groups … items from Zara, so when I see it on someone, I think of buying the same items …. So, I think social media is one of the most factors that influence my purchases…. most of my purchases are unplanned… I have been buying from Zara for so many years now, so I know well what fits me".* The previous customer indicated that she is engaged with her favorite store that she no longer takes time before purchasing because she had been buying for years and that is why most of her purchases are unplanned.

Interviewee (19, Female, Teacher) described that she subconsciously goes to her favorite store when she is in the mall and that most of the purchases are unprepared and stated, *"Usually, when I am just walking through the mall, I pass by Zara I find something, and I buy it…usually, I do not plan at all… I like the item, and I buy it with no thinking… my purchases are unprepared".* The findings indicated that Males takes time in their purchases; Interviewee (6, Male, Cardiologist) quoted, *"Yes, I plan definitely that If I need clothes or if I need something in specific (jeans for instance) I will go to the mall and I will buy"*. While females tend to do more spontaneous purchases than planned ones. Interviewee (8, Female, Quality Assurance Engineer) where she indicated that she feels that she wants to buy and described it as a therapy *"When I see a particular item, I feel that I want to buy it. Nothing influences my buying decisions, but it is a feeling I want to buy even if I don't need it… All my purchases from Zara are improvised. As I just told you, I love to go to the mall it is my "Me time"; my therapy. It is how I take a break from the stress of work and the duties of being a wife and a mother. So, I do not plan at all; I buy."* Interviewee eight has gone beyond purchasing to being emotionally connected with the store. The following (table 27) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 27 - Customer Engagement and Customer Experience in the pre-purchase stage

Theme	Description From Data	• Cases within which Data Were Grounded
Customer Engagement and Customer Experience in the Pre-Purchase Stage	"*There are spontaneous purchases but not that much... most of the time my purchases are planned" (Interviewee 1, Male, Real Estate Broker).* *"Most of the time my purchases from Zara are spontaneous... I am in the mall I go to the store and do spontaneous purchases that are not planned... I am a very quick buyer especially from Zara" (Interviewee 3, Female, Teaching Assistant).* *"Yes, I plan definitely that If I need clothes or if I need something in specific (a jeans for instance) I will go to the mall and I will buy" (Interviewee 6, Male, Cardiologist).* *"When I see a particular item, I feel that I want to buy it. Nothing influences my buying decisions, but it is a feeling I want to buy even if I don't need it... All my purchases from Zara are spontaneous. As I just told you, I love to go to the mall it is my "Me time"; my therapy. It is how I take a break from the stress of work and the duties of being a wife and a mother. So, I don't plan at all; I buy" (Interviewee 8, Female, Quality Assurance Engineer).* *"I am following Zara on Instagram... when I see a new piece that I like ...I screenshot the item and check it on the application... Facebook groups ... items from Zara, so when I see it on someone, I think of buying the same items .... So, I think social media is one of the most factors that influence my purchases.... most of my purchases are unplanned... I have been buying from Zara for so many years now, so I know well what fits me". (Interviewee 18, Female, Research Scientist).*	• 22 cases stated that customer can engage and lead to unintentional customer experience.
	"Usually, when I am just walking through the mall, I pass by Zara I find something, and I buy it...usually, I do not plan at all... I like the item, and I buy it with no thinking...my purchases are unprepared"(Interviewee 19, Female, Teacher). *".... most of the time I get inspired by a specific look that I see while I am checking Instagram or Facebook pages. I then open the Application of Zara and start looking for the item or the look that I want.... I go to the store, and if I like a specific piece, I buy it... most of my purchases from Zara are spontaneous... I find everything that I need in Zara." (Interviewee 22, Female. Pharmacist).*	

4.10.2. Customer Engagement and Customer Experience in the Post-Purchase Stage

Post-purchase stage involves the dealings of customers with the firm and its environment after the purchase. Research on this stage has focused on the consumption experience (e.g., Holbrook and Hirschman 1982), repurchase (e.g., Bolton 1998), or seek variety (e.g., McAlister and Pessemier 1982), as well as other non-purchase behaviors such as word of mouth and other forms of customer engagement (e.g., Van Doorn et al.

2010). Kumar et al. (2010) described customer engagement in a holistic way that involves all customer activities. It is the customer's value addition to the firm, either through direct or/and indirect contribution. Kumar et al. (2010) stated that direct contributions involve customer lifetime value (the customer's purchase behavior). While, indirect contributions consist of customer referral value (as it relates to the incentivized referral of new customers), customer influencer value (the customer's behavior to influence other customers through WOM as well as prospects) and, and the customer knowledge value (the value added to the firm by feedback from the customer). The study aims to understand how Egyptian customers engage emotionally, behaviorally and cognitively with their favorite fashion store after purchasing.

4.10.2.1. Customer Engagement (Emotional Aspect) and Customer Experience in the Post-Purchase Stage

The customer's "emotional" brand-related activity is the customer's level of brand-related inspiration and pride (Schaufeli et al., 2002). Other researchers referred to it as 'Affection' refers to "a consumer's degree of positive brand-related effect in a particular consumer/brand interaction" (i.e., emotional customer engagement dimension). The study wanted to know how Egyptian customers feel and what emotions they have after purchasing from their favorite store. The findings support the idea that a good customer experience results in the customer being emotionally engaged. Interviewee (18, Female, Research Scientist) expressed that it gives her endorphins *"I think I feel happy. I do not know because I got a new item and new something for your wardrobe. I think shopping, shopping give us endorphins"*. Interviewee (21, Female, Financial Department Head) quoted, "*Positive vibes when I went home. I feel happy every time I buy from Zara".* Interviewee (14, Female, Account Executive) quoted *"Happiness, overwhelmed by the service and from the whole experience. The feeling also that I love to be here".* However, Interviewee (13, Female, Teacher) described that she does not only have a need being satisfied but it evolves to feeling more confident and chicer *"...I feel more confident ... I don't know if it would sound cliché but because I am veiled, I feel that I can look conservative and at the same times look stylish. It meets my expectations so it provides me with fulfillment and satisfaction of my whole look. I also feel proud that I am veiled but I still look chic..."*.

The following (table 28) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 28 - Customer Engagement (Emotional Aspect) and Customer Experience

Theme	Description From Data	• Cases within which Data Were Grounded
Customer Engagement (Emotional Aspect) and Customer Experience in the Post-Purchase Stage	*"Happy, surprised and amazed from the online experience and satisfied" (Interviewee 1, Male, Real Estate Broker).* *"Happy, excited and satisfied "(Interviewee 2, Male, Trader in the Egyptian stock Market)* *"Satisfaction, happiness, content from the whole experience. The packaging was really nice and every piece was wrapped in a separate paper" (Interviewee 3, Female, Teaching Assistant).* *"I felt that this piece will make me look fashionable and chic. I felt so happy" (Interviewee 5, Female, Dentist).* *"Super happy. I felt that I am smart because I saved my money. Also, I thought how can I wear it and what I have in my wardrobe, I found that I will wear it so many times and in different styles. I felt satisfied" (Interviewee 7, Female, customer Service Vodafone).* *"Happiness, overwhelmed by the service and from the whole experience. The feeling also that I love to be here" (Interviewee 14, Female, Account Executive).* *"Warm so happy. Also; fresh because it was a new style for me. They exceeded my expectations" Interviewee 16, Male, Sales in Real Estate).* *"I think I feel happy. I don't know I think because I got a new item and new something for your wardrobe. I think shopping, shopping give us endorphins" (Interviewee 18, Female, Research Scientist).* *"Positive vibes when I went home. I feel happy every time I buy from Zara" (Interviewee 21, Female, Financial Department Head).* *"I was very happy, satisfied and excited as I have been looking for this style for so many times. Also, I saw that it can be worn in different ways and styles.... Loved it and I was very content" (Interviewee 22, Female, Pharmacist).* *"I was very happy. Because I didn't do any effort and the size was perfect. Zara is the most dedicated one in satisfying their customers. I feel respected and appreciated "(Interviewee 23, Female, Quality Team Leader).* *"Satisfaction, happiness and I felt beautiful and more confident" (Interviewee 25,*	• Customer Experience shapes Customer Engagement emotionally. • All 25 Interviews. • Prevalence of theme within cases (100%).

Firms are shifting their focus from "selling" to "emotionally connecting" with their customers to increase sales and ensure a lifetime of profitable loyalty. In other words, a firm's focus is shifting to personalizing interactions, delighting its audience, and understanding customers' unique challenges to make their lives better and involving them as spokespersons of the firm (Kumar and Pansari 2017). The study aims to understand how Egyptian customers experience shapes the engagement behavior after they purchase and how Egyptian customers feels. The prevalence of the theme is that customers kept engaging with their favorite store even after they purchased and although they don't need anything. The findings indicated that customers kept engaging by checking the mobile application as quoted by Interviewee (18, Female, Researcher Scientist) who declared that her needs are always satisfied. That is why she keeps checking the application and revisiting the store because of the variety as mentioned by previous studies (seek variety (e.g., McAlister and Pessemier 1982), good quality and reasonable prices and stated *"... I always find what I look for in Zara... the variety that Zara ...the good material and the reasonable prices. I sometimes love to see the new collection and trends in fashion... I always check their official Instagram; online application, and I visit the store regularly"*

While, Interviewee (19, Female, Teacher) stated that she repurchases and revisits the store because she feels happy and unique after purchasing from Zara and also, she described that she feels attached to the store. In which, the customer affirmed, *"I feel happy and unique after buying from Zara. Also, the variety ... in the collection, the good material and the uniqueness... that's why I feel attached to Zara and more comfortable when I buy from it than other stores and always check the application and pass by the store whenever I am near"* and explained her last purchase gave her endorphins. However, Interviewee (8, Female, Quality assurance Engineer) described the emotions she feels after purchasing from Zara with freedom and goes beyond purchasing. The Interviewee explained that she goes beyond purchasing to recommending Zara to everyone she knows with all her heart and quoted, *"I always visit the store and check the website because I always find what I look for in Zara... variety ... in the collection... trendy collection ..... I always tell my friends and family about my experiences with Zara and recommend Zara with all my heart to everyone I know... I distress from every responsibility and stress when I go to the store... Freedom and Me time..."* and described her feelings after the last purchase as delighted. Researchers indicated that customer engagement involve customers as spokespersons of the firm (Kumar and Pansari 2017) as indicated by Interviewee (8, Female, Quality assurance Engineer) that she recommends Zara to everyone she knows with all her heart.

Interviewee (9, Female, Teaching assistant) indicated that even if she does not want to buy anything, she goes to the store regularly and takes a quick look because it makes her feel confident good looking. Moreover, she wants to be updated with the new trends in fashion and stated that she keeps checking the official Instagram page and the mobile application to see the new collection. *"Even after I purchased, I regularly go to the store even if I will take a quick look... I always feel happy, good looking and confident after my purchases from Zara... I think I go to Zara on average every week. I feel that I like to be updated with the collection; that is why I keep checking the mobile application and the Instagram page...".* The customer, in this case, has gone to being emotionally connected with that store where she visits the store every week. The following (table 29) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 29 - Customer Engagement (Revisiting the store and rechecking the application) after the Experience

Theme	Description From Data	Cases within which Data Were Grounded
Customer Engagement (Emotional Aspect) and Customer Experience in the Post-Purchase Stage	*"I always visit the store and check the website because I always find what I look for in Zara... variety ... in the collection... trendy collection ..... I always tell my friends and family about my experiences with Zara and recommend Zara with all my heart to everyone I know... I distress from every responsibility and stress when I go to the store... Freedom and Me time..." Interviewee (8, Female, Quality assurance Engineer)* *"Even after I purchased, I regularly go to the store even if I will take a quick look... I always feel happy, good looking and confident after my purchases from Zara... I think I go to Zara on average every week. I feel that I like to be updated with the collection; that is why I keep checking the mobile application and the Instagram page...". Interviewee (9, Female, Teaching Assistant).* *"... I always find what I look for in Zara... the variety that Zara ...the good material and the reasonable prices. I sometimes love to see the new collection and trends in fashion... I always check their official Instagram; online application, and I visit the store regularly" Interviewee (18, Female, Researcher Scientist.* *"I feel happy and unique after buying from Zara. Also, the variety ... in the collection, the good material and the uniqueness... that's why I feel attached to Zara and more comfortable when I buy from it than other stores and always check the application and pass by the store whenever I am near" Interviewee (18, Female, Teacher).*	• 22 customers kept engaging after the purchase through revisiting the store and rechecking the website regularly. • 3 customers stated that after they purchased, they didn't engage with the store.

4.10.2.2. Customer Engagement (Behavioral Aspect and Customer Referral value) and Customer Experience in the Post-Purchase Stage

Vivek et al. (2012) indicated that customer engagement could be cognitively, affectively, behaviorally, or socially. The "cognitive and affective expression" involves the experiences and feelings of the customers, while the "behavioral and social elements" involve the participation by existing and potential customers. Customer "behavioral" brand-related activity is the energy exerted in interacting with a focal brand (Patterson et al., 2006). Customer engagement in a holistic way involves all customer activities. It is the mechanics of a customer's value addition to the firm, either through direct or/and indirect contribution. Direct contributions involve customer lifetime value (the customer's purchase behavior and, in other words repurchasing). While, indirect contributions consist of customer referral value (as it relates to an incentivized referral of new customers), customer influencer value (the customer's behavior to influence other customers through WOM as well as prospects) and, and the customer knowledge value (the value added to the firm by feedback from the customer) (Kumar et al. 2010). The previous was of interest to this study; the researcher what makes Egyptian customers recommend their favorite store and if they would recommend it to their friends/family and others.

The findings indicated the prevalence of the theme that Egyptian customers engage through referring and recommending the store when they have a good customer experience. Interviewee (3, female, Teacher Assistant) stated that she not only recommends her favorite store to friends/family but also she would go beyond and recommend it to the customer on social media *"I always recommend Zara. Sometimes when I browse Facebook, I see people asking about a specific style or a piece, and I recommend that you can find it in Zara. Also, the variety of not only clothes but accessories, scarfs, perfumes, and shoes".* Most of the interviewees pointed out that they recommend their favorite store for reasons such as the material of the products, the fitting, the style, and the color, which are all attributes of the products (Brand-owned touchpoints).

Interviewee (10, Female, Private Business) stated that she referred her favorite fashion store to everyone in her cycle because of the perfect material and quoted, *"I am sure that the MATERIAL will not make anyone disappointed that is why I recommend it from all my heart to my friends and family...".* Alike, Interviewee (8, Female, Quality assurance Engineer) mentioned that she as well recommends for sure Zara and tells family/friends of her experiences and quoted, *"I guess Zara is my go-to, and I think it is for most people.... I*

certainly recommend Zara with all my heart for everyone I know". While, customer (23, Female, Quality Specialist) stated that after visiting Zara and if the collection is good, she instantly sends a message to friends/family to check it *"... Sometimes after I go to Zara and I find that there a lot of nice pieces, I send a message to my friends or my family and tell them to check it"*. Furthermore, in this case, the customer is becoming a spokesperson for the firm (Kumar and Pansari 2017); other studies referred to customer influencer value the customer's behavior to influence other customers through WOM as well as prospects (Kumar et al. 2010). The following (table 30) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 30 - Customer Engagement (Behavioral Aspect and Customer referral value) and Customer Experience

Theme	Description From Data	Cases within which Data Were Grounded
Customer Engagement (Behavioral and Customer referral value) and Customer Experience in the Post-Purchase Stage	*"I always recommend Zara definitely. Sometimes when I browse the Facebook, I see people asking about a specific style or a piece and I recommend that you can find it in Zara. Also, the variety of not only clothes but accessories, scarfs, perfumes and shoes"* (Interviewee 3, Female, Teaching Assistant). "*I recommend Zara for the variety of items that fit different ages, body shapes, and styles" (*Interviewee 4, Female, Lecturer). *"I recommend Stradivarius for having a variety of items. I always think that the price is good. When someone asks me about a certain piece that is needed, for sure I recommend it to my friends/family"* (Interviewee 5, Female, Dentist). "*H&M have the best customer service and their employees are always helpful and patient.... promocodes that they are always doing provides me with the best prices... range of Prices... Variety of collection ...Formal for work, funky and stylish for casual outings...H&M are ethical with the recycled and sustainable cotton clothes. You can find clothes to any age range and any occasion and adding to that the home wear and the home accessories are different and very good... Definitely I would recommend H&M"* (Interviewee 7, Female, Customer Service Vodafone). "*I always recommend Zara to my friends and family... the price is affordable, the variety of the products, and its quality. I guess Zara is my go-to, and I think it is for most people.... I certainly recommend Zara with all my heart for everyone I know"* (Interviewee 8, Female, Quality Assurance Engineer). "*The prices are affordable for everyone... I recommend it for its variety whether in size or in style...you will always what is suitable for you...always trendy, stylish and good looking. Zara provides the perfect outfit whether for work, casual outings or something special... I definitely recommend it"* (Interviewee 9, Female, Teacher Assistant).	• Customer Experience shapes Customer Engagement Behaviorally. • All 25 Interviews. • Prevalence of theme within cases (100%).

Table 30 continuation

	"The clothes fit true to size. Returns and exchanges are convenient as you can get returns / exchanges done from any store near to you. I'm sure that the MATERIAL will not make anyone disappointed that is why I recommend it from all my heart to my friends and family..." (Interviewee 10, Female, Private Business). *"I recommend Zara for its variety of collection. The quality and the up-to-date look... Price are reasonable and within budget. The variety of sizes that suits everybody. Zara satisfies all ages, every person in my family. we can go as a family and we can all buy; for me, my husband and my daughter"* (Interviewee 11, Female, Banker). *"I think it is affordable kind of. Good material. Good quality. Definitely also the variety because in my opinion it doesn't serve one category of people it actually serves several ones. And several occasions; you find something that is formal, or something for special event. Or morning or casual. That makes Zara my first recommendation because you will most probably find what you are looking for"* (Interviewee 18, Female, Research Scientist). *"...good material. The variety of collection that they have because serves several styles, personalities and needs. I definitely recommend it"* (Interviewee 23, Female, Quality Team Leader). *"I always recommend Zara for its quality and it uniqueness. I always think that there is a variety of products and a good quality... Sometimes after I go to Zara and I find that there a lot of nice pieces, I send a message to my friends or my family and tell them to check it*" (Interviewee 23, Female, Quality Specialist).	

4.10.2.3. Customer Engagement (Cognitive Aspect and Repurchasing) and Customer Experience in the Post-Purchase Stage

The last dimension of customer engagement is cognitive processing is a consumer's level of brand-related thought processing and elaboration in a particular consumer/brand interaction (Hollebeek et al., 2014). Other researchers described cognitive engagement as "Absorption," which means the level of customer concentration on an engagement object such as the firm (Patterson et al. 2006).

Customer engagement in a holistic way involves all customer activities. It is the mechanics of a customer's value addition to the firm, either through direct contribution. Direct contributions involve customer lifetime value (the customer's purchase behavior and, in other words repurchasing) (Kumar et al., 2010). The study aims to understand what makes Egyptian customers repurchase from the favorite store to understand the cognitive dimension of the customer engagement. The findings indicated that interviewees mentioned the quality of the products, the prices are affordable, the staff is helpful, and their needs are always satisfied.

Interviewee (1, Male, Real Estate Broker) cited, *"Zara has a wide variety of very high-quality clothes and shoes that I would purchase for a wide variety of occasions... prices are inexpensive and affordable. The staff is really helpful and friendly they always direct me".* Interviewee (3, Female, Teaching Assistant) declared, *"I think I am a loyal customer. I always find what I look for. They have a variety of items... Their material is always good and up to date to the latest fashion. Also, the prices are reasonable. As well as I love when people flatter me about my look and every time it happens to be that it is from Zara"*. And, interviewee (22, Female, Pharmacist) stated that she cognitively thinks of Zara rather than other stores like H&M or Massimo-Dutti *"... For me no store offers me this variety not Massimo-Dutti, or H &M or Mango"*.

Interviewee (8, Female, Quality Assurance Manager) stated that what makes her repurchase is the variety, quality, price, and trendiness that makes her come back and quote, *"... is the best deal in everything regarding the fit, the quality, the price, and the trendiness; that is why I always come back"*. While, Customer (18, Female, Research Scientist) declared that whenever she thinks of any clothes needed, Zara is the first thing that comes to her mind and quoted*, "...always have something that is nice and trendy and fits my style. I sometimes think that whenever I think of a piece of clothing or something, I feel that I want to get I just go to Zara and I find it... first thing that pops to my mind".* The following (table 31) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 31 - Customer Engagement (Cognitive Aspect and Repurchasing) and Customer Experience

Theme	Description From Data	Cases within which Data Were Grounded
Customer Engagement (Cognitive Aspect and Repurchase) and Customer Experience in the Post-Purchase Stage	*"Zara also has a wide variety of very high-quality clothes and shoes that I would purchase for a wide variety of occasions. Zara have a variety of items not only in the clothes and shoes but also fragrances with good price. The price is inexpensive and affordable. The staff are really helpful and friendly they always direct me. I love their formal suits that they have a stylish look yet chic and at the same time not so expensive..." (Interviewee 1, Male, Real Estate Broker).* *"I think I am a loyal customer. I always find what I look for. They have a variety of items in the clothes, accessories, shoes, scarfs and even they launched swimming suites lately. Their material is always good and up to date to the latest fashion. Also, the prices are reasonable. As well as I love when people flatter me about my look and every time it happens to be that it is from Zara" (Interviewee 3, Female, Teaching Assistant).*	• All 25 Interviews. • Prevalence of theme within cases (100%). • 25 cases repurchase after the experience.

Table 31 continuation

	"Good prices and good fitting clothes…the quality is perfect for me and suits me very well and my life style and personality. *The staff are helpful and patient and really keen to get me what I want… I can shop for me, my husband and for my baby… The collaborations and the promocodes are the best. I love that the clothes are "sustainable cotton" which, makes it for me ethical shopping; this make me trust them more. The online shopping experience is fantastic and smooth every time and the delivery is prompt. The staff give me time to make my decision so they are patient always" (Interviewee 7, Female, Customer Service Vodafone).* "*Zara is the best deal in everything regarding the fit, the quality, the price, and the trendiness; that is why I always come back" (Interviewee 8, Female, Quality Assurance Manager).* *"I don't know how but they always have something that is nice and trendy and fits really my style. I just sometimes I think that whenever I think of a piece of clothing or something, I feel that I want to get I just go to Zara and I find it" (Interviewee 18, Female, Research Scientist).* *"The fact that I always like their fit more than other brands like in jeans and pants specifically. They are comfier and in line with what I like and what I want. This is the reason I guess that make me come back to them every time and purchase" (Interviewee 19, Female, Teacher).* *"Zara always change their collection. The collection is always on trend so I get a lot of possibilities or collection to buy…The quality of their collection is good…I think the variety that I always find in Zara; for me no store offers me this variety not Massimo-Dutti, or H &M or Mango" (Interviewee 22, Female, Pharmacist).*	

The researcher then asked the interviewees how they engage with their favorite store after purchase to understand the cognitive dimension of engagement, and the researcher also asked how they think their favorite store customizes their products to their needs. The findings indicated that customers keep checking the mobile application and come back to the store like Interviewee (22, Female, Pharmacist) where purchasing from Zara evokes feelings like happiness and highlights, *"I think I come to the store again if I need to refund or exchange. I keep checking their Instagram and online application to see the new collection. I go to the store again and repurchase if I am in the mall… Because I always feel happy after my purchases from Zara…".* Interviewee (18, Female, Research scientist) quoted, *"I always check their official Instagram, online application and I visit the store. Because I always find what I look for in Zara".*

Interviewee (19, Female, Teacher) expressed that her favorite store makes her feel at home because her needs are always satisfied *"I check the mobile application; I visit the store regularly…I always feel happy after*

my purchases from Zara and unique. Zara has a variety indicator for all tastes of fashion is a plus to them…I think Zara actually makes you feel like you are kind of home, you are going to find what you need or want". While, Interviewee (18, Female, Research scientist) stated that Zara comes to her mind subconsciously if she needs something "*I always check their official Instagram; online application and I visit the store… sometimes I think that whenever I think of a piece of clothing or something, I feel that I want to get I just go to Zara and I find it…"* The following (table 32) presents quotations from the responses to the interview questions, as reported collectively out of the twenty-five interviews.

Table 32 - Customer Engagement Behaviors and Customer Experience

Theme	Description From Data	Cases within which Data Were Grounded
Customer Engagement and Customer Experience in the Post-Purchase Stage	"*I think I come to the store again if I need to refund or exchange. I keep checking their Instagram and online application to see the new collection. I go to the store again and repurchase if I am in the mall… Because I always feel happy after my purchases from Zara…" (Interviewee 22, Female, Pharmacist).* *"I check the mobile application; I visit the store regularly…I always feel happy after my purchases from Zara and unique. Zara have a variety indicator for all tastes of fashion is a plus to them…I think Zara actually makes you feel like you are kind of home, you are going to find what you need or want" (Interviewee 19, Female, Teacher).* *"I always check their official Instagram; online application and I visit the store… sometimes I think that whenever I think of a piece of clothing or something, I feel that I want to get I just go to Zara and I find it…" (Interviewee 18, Female, Research Scientist).* *"I always come back to the store again and repurchase. I also check their application specially recently after the Covid-19 because I didn't like the online shopping before; to check the new collection and before the sale… I check the new collection if I want to change my mood and wear a new thing. And I am always happy after I buy from Zara (Interviewee 11, Female, Banker).* "*I keep checking the official Instagram page and the mobile application to see the new collection. Even after I purchased, I regularly go to the store even if I will take a quick look…. I always feel happy, good looking and confident after my purchases from Zara… I think I go to Zara on average every week. I feel that I like to be updated with the collection that's why I keep checking the mobile application and the Instagram page…" (Interviewee 9, Female, Teacher Assistant).*	• Customer keep engaging through visiting the store, referrals and repurchasing.

Table 32 continuation

	"*I always check their online application... I do this automatic... subconsciously even if I am not looking for something that I need" (Interviewee 23, Female, Quality Team Leader).* *"I check their application even after I purchase. I can also tell my friends/ family about a certain piece, sometimes the whole experience. I can also write a review on Facebook... I always find what I look for in Zara... it always gives me what I need..." (Interviewee 8, Female, Quality Assurance Engineer).* *"I always check their application even after I purchase. I can also tell my friends/ family about a certain piece... sometimes the whole experience.... Zara have everything related to a fashionably full look... it offers a whole/family experience all what I need for me, my family and friends. For every age and gender..." (Interviewee 3, Female, Teaching Assistant).*	

4.11. Conclusion

In conclusion, customers' dealings with the touchpoints shape the customer experience in the pre-purchase, purchase, and post-purchase stages. Furthermore, value co-creation shapes the customer journey and leads to engagement. The study reflects the idea that customer journeys are blurry. For example, in the pre-purchase stage, customers can engage on social media like Facebook and Instagram, leading to unintentional customer experience and purchasing. While in the post-purchase stage, customers engage after having a superior experience and value co-creation with their favorite fashion stores. Customer engagement in the fashion industry appears behaviorally through WOM, E-WOM, recommendations, and referrals to friends and family. Customers are engaged emotionally with their favorite fashion store they repurchase; some visit the store weekly, and others regularly check the application.

DISCUSSION AND GENERAL CONCLUSIONS

Chapter 5 - Discussion and General Conclusions

5.1. Introduction

This chapter presents the general conclusions of the study regarding the results of the empirical study carried out in the Egyptian market. The study aims to provide a general overview of the customer journey that the customer goes through with high street fashion stores. The objective of the present research was to understand how touchpoints and value co-creation relate to the customer experience and customer engagement. This study reflects new perspectives: customer experience, value co-creation, and customer engagement, which will contribute to both academics and practitioners. Accordingly, the chapter discusses the theoretical implications and managerial implications. Where this study can guide firms on how managing touchpoints effectively and co-creating value can shape the whole customer experience and engagement. The chapter concludes with the limitations of current research and recommendations for future research.

5.2. Main Empirical Research Conclusion

The starting point of the study was to understand how customers perceive the touchpoints that shape the whole customer experience. The study aimed to understand the value co-creation between the fashion stores and the customers. Simultaneously, the study target was to understand how the customer experience and value co-creation relate to customer engagement. In order to restrict the research arena and avoid the conflict of the participants, the study focused on five high-street fashion stores in Egypt: Zara, Mango, Pull and Bear, Bershka, and Stradivarius. Since that the customer journey is a complex process, the researcher used interviews to gather the data. In order to have a deeper understanding of the study objectives, a qualitative study which are interviews; was undertaken to be able to listen to the customers' stories and investigate deeper through their emotions from their own stories.

The present qualitative study, undertook three research questions advanced: How do the touchpoints shape the customer experience? How does value co-creation relate to the customer experience? How does the customer experience and value co-creation relate to customer engagement? To convey an answer for these research questions, three main objectives were detailed which are:

1. Understand how the touchpoints (Brand-owned and social/external touchpoints) shape the customer experience.

2. Learn about the role of value co-creation between customers and firms in shaping the whole customer journey.
3. Gain in-depth understanding of how the customer experience and value co-creation relates to customer engagement.

Therefore, to answer the research questions and to attain the proposed objectives, the discussion of the results from the data is classified into three parts:

1. The customer experience and touchpoints in the pre-purchase, purchase and post-purchase stages.
2. Value co-creation and customer experience in the pre-purchase, purchase and post-purchase.
3. Customer experience, value co-creation and customer engagement in the pre-purchase, purchase and post-purchase.

5.2.1. Customer Experience and Touchpoints in the Pre-purchase, Purchase and Post-purchase stages.

Customer experience develops through the customer dealing with the touchpoint (Frow and Payne, 2007). Touchpoints can be through direct or indirect interactions s with a company's products, services, or brands (e.g., recommendation or criticism conversations, news reports, reviews) (Stein et al., 2016). Previous studies focused mostly on a particular touchpoint. Yet, in the context of today's multitouch and multichannel markets, it is core to understand a broad range of touchpoints within and outside the firms' control, both offline, such as the physical store, and online such as website and mobile application. Thus, the study displayed how these multi-touchpoints shape the customer experience in the pre-purchase, purchase, and post-purchase, presenting an integrative view. The study addressed two touchpoints: brand-owned and social/external touchpoints. First, brand-owned touchpoints include any brand-controlled marketing mix elements such as product attributes, packaging, service, price, convenience, and employees (Verhoef et al., 2016). Second, social/external touchpoints are the impact of others on the customer experience, such as other customers, peer influences, information sources such as review sites (e.g., Trip Advisor), and social media (Verhoef et al. 2016).

5.2.1.1. Brand-owned Touchpoints Throughout the Customer Journey

The pre-purchase stage is the first stage that involves customer communication and the entire experience before purchasing (Verhoef et al., 2016). Researchers debated that customer experience is subjective and specific to the context. However, the current study formulates a view of how touchpoints shape the customer outcomes to experiences. Customers tend to highlight that the most crucial touchpoint in the pre-purchase stage is the mobile application. The mobile application allows the customers to easily check the variety of the products, the new collections in the market, and what the store can present to them. The research declared that customers continuously checking their mobile applications became a lifestyle routine. Moreover, customers tend to pass by the store regularly to see the collection, eventually, leading to an experience/purchase. The current study added to the literature that past experiences (pre-purchasing/purchasing) shape customers' future pre-purchasing and purchases experience. Yet, in the current research, it should be noted that purchasing decisions often blur the frontiers between stages of pre-purchase and purchase. The study indicated that eventually customers become attached emotionally to the store after several experiences with their favorite fashion store.

The purchase stage is the stage that the customer decides to purchase (Verhoef et al., 2016). At this stage, brand-owned touchpoints may involve the employees of the store. Customer interactions with employees are crucial, especially during in-store purchases. The current study showed that brand-owned touchpoints such as face-to-face interaction with employees and visiting the store emerge as particularly relevant in the purchase stage. Moreover, during the purchase stage, customers also encounter product attributes such as material, fitting, and quality that contribute to evaluating their experience at the touch point (Stein et al., 2016). Thus, by visiting and interacting with the store employees, consumers can touch the pieces and live their whole unique experience. The present study added to the literature that the customers in the purchasing experience with their favorite store are not only a need that is satisfied, but it is evolving into unforgettable moments and pleasant experiences. Hence, this study articulates that the experience in the purchase stage is about living the entire experience that goes beyond a purchasing transaction to a feeling of living the whole experience. In the context of the current research, in the purchasing stage, customers gain *value*, which emerges from physically connecting with the brand-owned touch points and the emotions associated with these touch points. Customers' emotions in such stage are favorable emotions which can help winding down from everyday thinking or daily responsibility.

Concerning the post-purchase stage, brand-owned touch points are packaging, the price with good quality, convenience, and salesforce emerges as particularly relevant. Customers consider receiving the package on time; the correct items and accessible communication are crucial. The firms interact with customers through channels, including telephone, email, and online chat (Stein et al., 2016). The present study showed that in the post-purchase stage, the store could send an email or mobile message to ensure the online orders are received and the customers are satisfied. In the context of the current research, in the post-purchase stage, customers gain Value, which emerges from their feeling that the firm cares about their feedback.

Additionally, in the post-purchase stage, the current study reveals that customers look for accessible communication throughout all touchpoints. Customers always purchase risk-free because they know they will reach the preferred store easily through various channels such as digital touchpoints like the mobile application or physical touchpoints like going to the store. The current study contributes to knowledge by highlighting risk as a core dimension of value co-creation at this stage. For example, a risk-free purchase adds value to the whole experience, and value is co-created. The present study expands knowledge that risk is evaluated as a co-creation aspect represented, for example, in the refund policy. In this stage, consumers aim to refund/exchange easily after purchasing. The research added to the knowledge concerning the refund policy, which is vital to mitigate the risk perception, addressing matters such as refund and exchange policy occurring smoothly, quickly, and flexibly. An easy refund policy makes the customers rest assured of any transaction and provides feelings such as safety and comfort. Thus, the smooth refund policy the store can offer creates a superior, easier, and unforgettable customer experience. In the context of the current research, in the post-purchasing stage, customers gain value, which goes beyond refunding/exchanging but evolves into the store's value in conveying a feeling of assurance and comfort to the customers.

5.2.1.2. Social/External Touchpoints Throughout the Customer Journey

Social/external touchpoints are the impact of others on the customer experience, such as other customers, peer influences, information sources such as review sites (e.g., Trip Advisor), and social media platforms (Verhoef et al. 2016). The study indicated that in the pre-purchase stage, those peer influences are the customers' friends/family who shape the customer experience and ask for their opinion when they check the website or mobile application. Furthermore, the current research added to the knowledge that social media platforms as a social/ external touchpoint in the pre-purchase stage emerge relevant in shaping the customer experience. In the pre-purchasing stage, social media platforms inspire customers on how to style clothes

differently by seeing other customers creating content on these platforms. The study highlighted that social media had become a routine for everyone's lifestyle and opened the customers' minds to different looks and new styles. The research added that these social/external touchpoints, i.e., social media platforms, lead to the blurry stage between pre-purchase and purchase. Eventually, in this pre-purchase stage, customers decide they will go to the store and try on a new look that may lead them to a purchasing experience.

In that concern in the purchase stage, this study revealed that social media platforms shape the buying experience and can lead to an unplanned customer experience. The research added to the knowledge that customers considered Instagram as a primary platform in which they can check for new outfit ideas. The study showed the importance of the bloggers in the customer's inspiration for outfits. Customers check those bloggers as they show the pieces in different styles, which can result in a desire to purchase that piece even if the customer was not planning to purchase it. Furthermore, in the purchase stage, the study showed that family and friends as social/external touchpoints shape customer purchasing decisions. For instance, customers accompany their family members or close friends to choose clothes from the store as this experience evokes feelings like trust, confidence, and relief in the customers' decisions in the purchase stage. In the purchase stage, the novelty in this research is that friends/family shape the customers' purchasing decisions because it is the stage that the consumers decide to purchase. Previous studies indicated that social interactions and the presence of other customers shaped the customer experience, indicating that such influence is more visible in the pre-purchase stage (Stein et al., 2016).

5.2.2. Value Co-creation and Customer Experience in the Pre-purchase, Purchase and Post-purchase

Value co-creation is the collaborative activities between consumers and firms to make material and symbolic value for both parties (Gummesson et al., 2014). Value co-creation is not the firm trying to please the customer but interactions that enable the customer to co-create unique experiences with the firm (Prahalad and Ramaswamy,2004b). The present study adds to the literature by shedding light on how value co-creation shapes the customers' experiences through the customer journey (pre-purchase, purchase, and post-purchase stage).

5.2.2.2. Value Co-creation and Customer Experience in the Pre-purchase Stage

In the pre-purchase stage, the current study conveyed that value is co-created between the customers and the firm through interaction, which is the primary mediator between parties engaged in co-production to comprehend and satisfy needs. Interaction is demonstrated through dialog (Payne et al., 2008) and engagement (Zhang et al., 2008), and it enables raising the opportunity of providing solutions to problems (Bagozzi et al., 2012). Previous research showed that to co-create value between the firm and the customers, interaction occurs through having a successful dialog and developing a shared solution, where both are problem solvers (Prahalad and Ramaswamy, 2004; Ranjan et al., 2016). Value co-creation helps firms highlight the customer's point of view and improve the customers' needs and wants (Lusch and Vargo 2006). The current research revealed that interaction occurs in the pre-purchase stage, where customers often interact with their preferred stores through the mobile application and have a digital interaction/chat with the staff. In this pre-purchase stage, interaction can occur digitally through the mobile application or website. The interaction adds value to the customers as the store staff satisfies their needs by answering questions and inquiries regarding the clothes, availability of the sizes, and materials. Also, in the current context of the pre-purchase stage, interaction further happens with other customers physically in the store, where they ask the employees to help them make decisions before buying. Also, the store employees give ideas and suggestions to customers about what is new, trendy, or suits them; they help customers make decisions. Customers sometimes feel confused about what to choose/buy, but when the staff helps them; it then evolves to co-production between customers and employees. The experience evolves to value being co-created by suggesting new styles they always like. Thus, the Interaction between the firm and the customer in the pre-purchase stages makes the customer experience superior, easier, and unforgettable.

5.2.2.3. Value co-creation and customer Experience in the Purchase Stage

In the purchase stage, value is co-created between the customers and the firm through experience and relationship. Value is co-created through "Experience," which is explained as a tool of products and services given by the firm (Bolton et al., 2004) and is also derived from consumers' linking these experiences across their physical, cognitive, and affective dimensions, resulting in use value (Edvardsson et al. 2005). Purchasing for customers has gone beyond satisfying a need to feeling distressed from any responsibility, hence value being co-created. Thus, the customer co-creates value through experience-in-use (Ranjan and Read 2016). Customers linked their experiences to feelings such as confidence in the purchase stage, which

is why the purchases are always quick, confident, and spontaneous. Customers described that their purchases are quick, confident, and spontaneous because the store makes them feel sure and confident of the piece they are wearing and of themselves, which means it is the feeling such as self-confidence that the experience gives to the customers.

Literature referred to "relationship," a value co-creation aspect between the customer and the object in an environment of active communication and engagement results in customer empowerment to develop solutions (Bonsu and Darmody 2008). One of the customers indicated that an online order was late, and she contacted the store online, replied quickly, apologized for such an incident, and received the order the next day. Value is co-created in the purchase stage in which the firm and the customers are both problem solvers and that is what happened in the case of the previous customer. Customers also added that in the purchase stage, value is co-created through knowledge sharing for new ideas, suggestions, and the development of new products. They suggested that the store needed more accessories in the collection; later on, the collection had more trendy and variable accessories. Hence knowledge sharing resulted in co-created value. Customers pointed out that the mobile application needs development, and the store listened, making their experience more convenient and accessible.

Criticism and suggestions about a product or service exchanged during a transaction increase involvement of entities and develop sensing, responding, and bridging of spatial and temporal gaps in transactions (Chan et al. 2010). Therefore, firms try to create value by communicating the features and benefits to consumers through using multiple channels such as website and social media (Hinson et al., 2019). Customers co-create value when they provide suggestions/ feedback for improving the firms, provide solutions for certain problems or become involved in a new product development process (Nysveen et al., 2014). Thus, customers must have the same access to information as the firm, which shapes the experience in the purchase stage. Customers mentioned that at the moment of payment feedback and suggestions are provided through the iPad placed at the cashier, email, phone, application, and store, giving them the feeling that the store hears them. In the case of Zara, for example, customers wanted the store to provide them with more accessories and swimwear, and Zara developed the collection by listening to the customers; hence value was co-created. Customers also described transparency as an aspect of value co-creation fundamental in the purchase stage. Transparency related to pricing, sale, product characteristics, and refund policy is necessary for purchasing decisions. Customers consider the previous aspects critical in the purchase stage because it is the stage that the customer decides to purchase.

5.2.2.3. Value Co-creation and Customer Experience in the Post-purchase Stage

In the post-purchase stage, the current study highlights that value is co-created through *interaction*. Customers still interact by checking the mobile application after the purchase stage. Customers find themselves emotionally connected with the store, not for specific purchasing purposes. Hence, the post-purchase stage goes beyond customers satisfying a specific need but being emotionally attached; hence *value* is co-created. Additionally, in the post purchase stage value can be co-created through *personalization* (Ranjan and Read, 2016). *Personalization* is the uniqueness of the actual or perceived use process (Lemke et al., 2011). The current study showed that customers refer to personalization in a way that their favorite store provides pieces for different styles, body shapes, gender, and different age categories. Although the store offers a wide range of clothes, accessories, and different styles for all customers, they revealed that they feel that the store crafted the pieces, especially for them. Customers denoted that the store personalizes the pieces of clothes for them. Although customers may not have the same style, every customer will always find their own style due to the personalization that the store offer for each customer. Further, the study showed that in the post-purchase stage, *Value* can be co-created through *"Experience."* An experience is a tool of products and services where consumers link these experiences across their physical, cognitive, and affective dimensions, resulting in value-in-use (Edvardsson et al., 2005).

Moreover, the study showed that value is highlighted in the post-purchase in *transparency. Transparency* is co-created when the customer and the firm are being both problem solvers, and customers reported that they had their problem solved in most cases which makes them repurchase due to the feeling of trust and that the firm hears their voices.

Furthermore, the current study disclosed that the only stage that involves risk is the post-purchase stage. Customers highlighted that online shopping might include risks but also declared that it is a risk they accept. For instance, most customers indicated that the risk might be that the size does not fit, but because they know that the refund policy is always smooth and flexible, they can quickly refund the piece. Thus, the study portrayed that risk in co-creation is when the firm succeeds in making its customers accept the purchase risk. For example, one of the customers stated that the shoe collection from Zara is not comfortable, although they still purchase and take on this product performance risk. Other customer stated that they still buy the product (shoes) because the feelings the experience add to them as being chic, unique, and self-confident and how other people flatter their looks that pushes them to take this risk.

Finally, the study's novelty portrayed that in the post purchase stage value co-creation occurs through *interaction, personalization, experience, transparency and risk*, which leads the customers to evoke the feelings of happiness, uniqueness, endorphins, and content. Also, customers conveyed that they still go to the store even if they do not need anything; one of the customers described it as "Me time; my therapy." In the post-purchase stage value for customers has gone beyond satisfying a need to being emotionally connected with their favorite store hence value being co-created.

5.2.3. Customer Experience, Value Co-creation and Customer Engagement in the Pre-purchase and Post-purchase stages

After discussing the customer experience and value co-creation in the pre-purchase, purchase, and post-purchase stages, the study's novelty showed that the customer goes in an ongoing cycle of customer experience, value co-creation, and customer engagement. Customer engagement is the intensity of an individual's participation and connection with the organization's offerings and activities initiated by either the customer or the organization. Customer engagement could be expressed cognitively, affectively, behaviorally, or socially. The "cognitive and affective expression" involves the experiences and feelings of the customers, while the "behavioral and social elements" involve the participation of existing and potential customers (Vivek et al., 2012).

In the current research, customer engagement is visible during the *pre-purchase* and *post-purchase stages.* In the pre-purchase stage, the present study expands knowledge in which it showed that during this stage, social/ external touchpoints such as social media and mobile application, which is becoming a routine in customers' lifestyles, lead to an experience. Thus, the customer frequently engages by opening the mobile application/social media. Taking into consideration that in the context of this study, social media platforms lead to the blurry stage between pre-purchase and purchase. Customers conveyed that in the pre-purchase stage, they become cognitively engaged with their favorite store and do not spend time thinking about purchasing.

In the post-purchase stage, customer experience and value co-creation lead customers to continuously engage *cognitively, emotionally, and behaviorally* with their favorite fashion store. The study highlighted that customers engage cognitively through revisiting the store because they feel happy and unique after purchasing, and they also described that they feel attached, which drives them to repurchase. The context of this study takes into consideration the blurry transition between post-purchase and purchase, which is the

ongoing cycle through the customer journey. In the post purchase stage, a good customer experience makes the customer emotionally engaged (Kumar and Pansari 2017). For instance, customers implied that even if they do not plan to buy a product, they go to the store regularly and check it because they described the feeling after buying as “endorphins.” In conclusion, it has gone beyond buying to being emotionally engaged with their favorite store where customers visit the store every week or regularly check the mobile application/social media.

In the post-purchase stage, a superior customer experience and value co-creation lead that customer to engage behaviorally and refer the products to others. An engaged customer can be a significant force in generating indirect contributions for the firm by being an advocate or a co-creator (Kumar and Pansari, 2017). The present study showed how customers engage behaviorally through referring to and recommending the store when they have an excellent co-created customer experience. Customers stated that they not only recommend their favorite store to friends/family but also go beyond and recommend it to other customers on social media.

5.3. Theoretical Implications

The knowledge regarding customer experience and value co-creation is a significant challenge for theory and research. Although human experiences have been previously studied, the field of customer experience and co-creation is a relatively nascent area for research. This study provides theoretical implications that can add to customer experience, value co-creation, and customer engagement literature. The study undertook a rigorous development of an integrative view of customer experience, captured in how touchpoints shape customer experiences in the three stages of journeys (pre-purchase, purchase, and post-purchase). The current research adds to the knowledge that aims to understand how the customer experience is shaped at multiple touchpoints, online and offline. The study explored how the touchpoints within the firm's control, such as the brand-owned touchpoints (product attributes, packaging, and employees) shape the experiences. Along with the touchpoints outside the firm control, such as the social/external touchpoints, for example, social media and other customers shape the experiences. Social media is crucial in shaping the customer experience, where customers check the bloggers for outfit inspiration. When the customers check those bloggers they show the pieces in different styles, which can result in a desire to purchase that piece even if the customer was not planning to purchase it.

The current study contributes to the literature by shedding light on how customers attach meanings to their experiences in a co-creation context. The study highlights the change in markets nowadays, and the development of social media has become a routine in the customers' lifestyles. Because social media offers a virtual space for consumers to share their experiences, acting as an essential driver in value co-creation (Luo et al., 2015). Furthermore, value creation becomes an ongoing process highlighting the customers' experiences, logic, and ability to extract value from products (Gronroos et al., 2013). Hence, the research highlights the need for dialogues and interactions between firms and stakeholders as fundamental assets to value creation (Maas & Boons, 2010). Indeed, the firm and its stakeholders must interact and continuously learn, take action, and change. Therefore, the theory is challenged to contribute by providing the guidance and resources firms need to engage in the creation of value with their stakeholders.

Thus, this study denoted how value co-creation shapes the customer experience throughout the journey that are becoming complex and through the stages (pre-purchase, purchase and post-purchase) which are blurry in nature. That is, the present study provided critical empirical evidence, as well as an addition to validate that value co-creation aspects such as dialogue and transparency could effectively shape the customer journey.

The current study adds to the co-creation literature, reflecting how value is co-created in the pre-purchase, purchase, and post-purchase stages. In the pre-purchase stage, value is co-created and appears clearly in dimensions such as interaction and dialogue between the customer and the firm. While in the purchase stage, customers indicated that co-creation aspects such as interaction, transparency, and access shape the customer experience. In the post-purchase stage, value is co-created through dialogue and risk, where customers point out that they always feel rest assured during transactions.

Although previous studies explored customer engagement (Kumar and Pansari 2017), but how customer experience and value co-creation shape it has been neglected. The current research addressed customer engagement in three forms behaviorally, emotionally, and cognitively—first, behavioral outcome, such as repurchasing and becoming the spokespersons of the firm—second, an emotional outcome, such as regularly opening the mobile application and going to the store —third, cognitive outcome, such as unplanned buying. The current study contributed to the literature on how providing a superior/satisfying customer experience and co-creation can lead to customer engagement in the long term and customers being the spokespersons for the firm. The study showed how customers engage through referring to and recommending the store when they have an excellent co-created customer experience. Customers stated that they not only

recommend their favorite store to friends/family but also go beyond and recommend it to other customers on social media.

Finally, the study denoted that customers tend to move in an ongoing loop/cycle through customer experience, value co-creation, and customer engagement. The novelty of this research is that the customer journey has no starting point or an ending stage. It is an ongoing cycle that customers do according to their daily lifestyle and routine. Also, the research showed that customers' journey is blurry between pre-purchase, purchase, and post-purchase. In the context of these blurry stages, customers can be in the pre-purchase stage, but they can get engaged by the (social/external touch pints), i.e., social media, to purchase, which drives them into the purchase experience (purchase stage). However, customers can finish their purchasing experience (purchase stage) and exist in the post-purchase stage but then get stimulated to check the store and purchase again, which moves them to the purchasing stage, and the cycle keeps repeating.

5.4. Managerial Implications

The present study aimed to explain better and integrate customer experience research that also benefits managerial practice. The study aimed to understand the customer perspective throughout the journey by understanding the customer responses and reactions to touchpoints that can differ in nature and strength. Firms should provide customers with memorable and positive experiences and go beyond to engage the customer emotionally, cognitively, and behaviorally. Firms should depend on value co-creation; in that way, where firms can determine which customer responses they hope to trigger. Thus, firms should develop unique customer experience measures to seize various types of customer responses. The study directs firms that they should not focus exclusively on individual touchpoints such as a physical store or digital touchpoint such as website or application but rather should consider the connectivity between the customers and social/external touchpoints that customers encounter along their journeys. Moreover, methods need to be developed by firms to understand and monitor touchpoints beyond their control; for example, firms can provide platforms where customers can interact (Trudeau et al., 2016) or partner with stakeholders that control external touchpoints (Baron et al., 2010). Firms should also continuously observe the customer dealings with external touchpoints such as social media (for example a page on Instagram and Facebook) and consider opportunities for adapting firm-controlled touchpoints accordingly to improve the whole experience.

To compete effectively, firms need to understand that the market is changing from a firm-centric to a co-creation perspective on value creation. Managers need to build new capabilities centered on co-creation through high-quality customer-company interactions and personalized co-creation experiences. Managers can extract value through having a high-quality dialogue and interaction with informed, connected, empowered, and active communities of consumers. Managers can also create a platform on social media that is customized and dedicated to solving the customers' problems. Moreover, managers can create a website or customize a spot in the store that allows the customers to access the firm's plans when creating new products or modifying an existing one; customers can also add any suggestions or new ideas for the firm. The future belongs to those that can successfully co-create unique experiences with customers (Prahalad & Ramaswamy, 2004). So, firms have to shift to personalizing interactions, delighting their audience, and understanding customers' unique challenges to make their lives better and involve them as firm spokespersons (Kumar and Pansari 2017).

5.5. Limitations and Future Research

The current study provides both theory and practice to understand that customer journey is an ongoing loop of customer experience, value co-creation and customer engagement. However, as a recent approach to combining customer experience, value co-creation, and customer engagement, the study is conditioned by some limitations. Hence, it is essential to acknowledge the study's main limitations. These limitations can be transformed into new opportunities for future customer experience and co-creation research. One of the study's limitations is that the study focused on one industry, the fashion sector. Future research should consider having a more comprehensive approach of comparing several industries and combining the three concepts of customer experience, value co-creation, and customer engagement.

An additional study limitation is that the co-creation of value is studied exclusively from the customer perspective in the dealings with the firm, whereas many other stakeholders could be considered. The choice of understanding customer perception, although not randomly made and supported by literature, restricts the study of customer experience in a value co-creation context. The previously mentioned is one of the limitations of the present study. However, the present study contributes to customer experience, value co-creation, and customer engagement from the customer feelings and emotions. Future research should employ efforts to study the co-creative customer experiences process, including other stakeholders. That is, the study focused on customers but it would be important to also include employees, managers, suppliers,

and other business partners. Moreover, future research should also consider other countries to broaden the study of customer experience in a co-creation context. Future research should address this limitation to broaden data collection. Nevertheless, it would be interesting to involve more customers from different industries and countries. Although Egyptian customers seems similar to other western markets it would be interesting for future research consider a comparative aspect between different markets and also between managers and customers for the co-creative experiences.

There is an urgent need for future research to develop scales for measuring customer experience across the whole customer journey. The challenge facing researchers is determining how the richness of the customer experience construct can be measured accurately across multiple touchpoints and at different journey stages. The present study used the qualitative method, interviews, to understand the customer experience in a co-creation context; future research should consider new techniques for data collection, such as quantitative methods. In addition, future studies should aim to understand why differences exist between industries. Understanding how best to measure customer experience across cultures are also relevant.

The present study identified two types of touchpoints: Brand-owned and social/external. Future research is needed to understand more touchpoints in the customer journey, their relationships, and how they shape each stage of the customer journey. For example, how can a firm exert some control/influence to non-brand-owned touchpoint. Furthermore, how can a firm turn a social/external touchpoint into a brand-owned touchpoint. Future research should aim to understand at which stage this might be effective to target for a deeper understanding of the moments that matter. Future research could assess not only the journeys themselves but also what drives these journeys. Also, researchers ought to understand customer motivations and expectations of the value of each touchpoint throughout the journey, which should be considered a fruitful area for research.

5.6. Summary

The final section explained the general discussion of the study. The main empirical research conclusions were put into perspective considering managerial and theoretical implications regarding co-creating customer experiences leading to customer engagement. The goal was to provide a clear explanation of the research questions and answers obtained by the study. The study explained the main empirical discussion based on the findings previously elaborated in chapter 4. The study also highlighted the limitations throughout the

whole process. Consequently, future researchers can use it as a fruitful area for research to improve the study of co-creative customer experience and customer engagement.

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APPENDIX 1

The Interview Guide

Gender	A. Male B. Female
Age	A. Below 25 B. 25-34 C. 35-44 D. 45-54 E. Above 54
Marital Status	A. Single B. Married C. Divorced/separated D. Widowed
Education Level	A. High school and below B. Institute Diploma C. University Degree D. Master Degree E. PhD Degree F. Other
Occupation	Please specify,
Your Average Monthly Income	A. Less than 10,000 L.E. B. From 10,000 L.E. to 15,000 L.E. C. From 16,000 L.E. to 21,000 L.E. D. From 22,000 L.E. to 27,000 L.E. E. From 28,000 L.E. to 33,000 L.E. F. From 34,000 L.E. to 39,000 L.E. G. 40,000 L.E. and above.
Residence Area	A. Urban B. Rural

Part 1

Question	Question Objective
• Welcome, thank the interviewee for agreeing to take part in the study/ Offer coffee, tea. • Explain the purpose of the interview / Give consent form / Start voice recording after the approval of the interviewee.	To welcome the interviewee.
Tell me, what is your favorite store that you prefer to shop from the following high street fashion stores (Zara, H&M, Stradivarius, Pull and Bear, Mango).	
Pre-purchase Stage	
Question	**Question Objective**
1. When you decide to purchase from X, how do you usually start the whole process of purchasing? • 1a) How do you usually purchase (online, store)? • 1B) Why?	◊ To understand how the touchpoints (Brand-owned touchpoints) shape the customer experience. ◊ To comprehend the complexity of the customer journey.
2. Before you purchase from X, what can influence your buying decisions? • 2A) What about your friends/family? Do you ask about their opinions? • 2B) Are there any influencers you check on social media before purchasing?	◊ To understand how the social/external touchpoints influence the customer experience.
3. Do you always plan for your purchases from X? How? • 3A) Do you usually spend some time before purchasing from X or you can do spontaneous purchases?	◊ To know if the customer has a planned Customer Experience. ◊ Customer may engage on social media/check websites and then have an unintentional customer experience. ◊ Understand the cognitive aspect of the customer engagement.

4. How do you engage with X before purchase? • 4A) Do you communicate with them in anyway before purchasing? Check their website, Application, social media page.	◊ Understanding the value co-creation and whether there is a dialogue between the customer and the firm.
Purchase Stage	
Question	**Question objective**
5. During the purchase moment, how do you usually purchase (online, store) • 5A) Why? • 5B) The moment you are buying, do you usually ask others for their opinion? (Friends and family for example)	◊ To understand the customer's whole purchasing journey; the perspective of the customer experience (cognitive, emotional, behavioral, sensorial and social responses). ◊ To understand how the brand-owned and social/external touchpoints shape the customer experience.
6. In terms of dialogue that happens between you and X during purchase? How does this happen? • Whether online or in store? • 6A) How does this add value to your experience?	◊ Understanding the value co-creation; the type of dialogue that happens between the customer and the firm during the purchase phase.
7. How does X let you participate in providing feedback, suggestions regarding your purchasing experience? • How would you express your new ideas, suggestions, and development of a certain product?	◊ Understanding the value co-creation; the aspect of access that happens between the customer and the firm during the purchase phase.
8. How X shares information and treat you as an equal partner?	◊ Understanding the value co-creation; the aspect of transparency that

• For example, Pricing, sale, Refund policy, delivery details, product characteristics and new information about a new product. • 8A) How do this shape your whole experience?	happens between the customer and the firm during the purchase phase. ◊ Understanding how the co-creation between the customer and the firm shape the customer experience.
Post-purchase stage	
Question	**Question objective**
9. Tell me a good experience with X? How would it be? • 9A) Tell me a disappointing experience? What happened? How did you feel?	◊ To grasp the whole customer experience.
10. What makes you repurchase from X? • 10A) What makes you recommend it to your friends/family/others?	◊ Understand the cognitive, emotional, behavioral, aspect of the customer engagement.
11. What type of communication happens between you and X after a purchase? • 11A) Do you still check their website, mobile application, social media pages after your purchases?	◊ Understanding the value co-creation; the aspect of dialogue that happens between the customer and the firm.
12. If you were in charge of X, what would you change? • Change in terms of material of products, refund policy, payment method. Etc. • How would you do that? • 12A) How do you think X customizes their products to your needs?	◊ Understanding the value co-creation; the aspect of access that happens between the customer and the firm.

13. How would you express your new ideas/suggestions and development of a certain product to X?	◊ Understanding the value co-creation; the aspect of transparency and access that happens between the customer and the firm.
14. Did you have a previous problem with X? How did you and X together solve this? • How do X involved you in providing solutions?	◊ Understanding the value co-creation; the aspect of transparency and access that happens between the customer and the firm.
15. Tell me the risks that you face in your purchases from X such as material of the products, refund policy, payment methods, sale. Etc.	◊ Understanding the value co-creation; the aspect of risk that happens between the customer and the firm.
16. How do you engage with X after a purchase? And why? • How important is that for you? • 16A) Would you consider writing a review/ recommending your experience to others?	◊ To fully comprehend the three dimensions of customer engagement (Cognitive, emotional and behavioural). ◊ Understand how the customer experience relate to customer engagement.

Part 2

17. What is the last item that you recently purchased from X? Pre-purchase • 17A) How did you start thinking about it? Did you check the website, instagram…? • 17B) Did you ask about others' opinions such as friends and family? Purchase • 17C) How did you purchase (Online, Store)? • 17D) Was anyone with you while you were buying? Post-Purchase • 17E) How satisfied are you? And how easy was it? • 17F) Tell me the feelings you experience after you purchased from X? Did you keep engaging with X?	◊ To grasp the whole customer journey /experience.