

DOI: [https://doi.org/10.48009/4\\_iis\\_2022\\_119](https://doi.org/10.48009/4_iis_2022_119)

## Value co-creation in e-services: The case of websites

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### Abstract

The objective of the research was to propose a conceptual model with the integration of the Technology Acceptance Model (TAM), Dynamic Capabilities Theory, and the Contingency Theory, and with the review and analysis of the topics e-Service Quality (e-SQ), e-Relationship Quality, e-Trust, e-Satisfaction, Disruptive Factors, Technology Platform, Customer Involvement and Interaction, Value Co-Creation and Continuous e-Loyalty. E-service is strategically used to create brand value. E-commerce will strongly depend on trust. Therefore, online companies must make and maintain a loyal customer base. The face-to-face pre-purchase research, post-purchase feedback, website, and social media technologies have changed e-commerce into more social commerce. The imposition of accelerated technology, consumer interaction, and the fierce COVID-19 pandemic are the factors that most influence value co-creation. The current crisis and new challenges affect the quality of relationships, consumer loyalty, and value co-creation.

**Keywords:** e-Service Quality, e-Relationship Quality, e-Satisfaction, Value Co-Creation, Continuous e-Loyalty

### Introduction

Social commerce is evolving rapidly, changing the way of doing business, consumer consumption processes, and product/service availability. Consumers shifting to an online transactions can affect their purchase decision-making and recurrence (Rezaei, Hajli, Gbadamosi, Aghaali, & Featherman, 2021).

In contrast to traditional commerce, trust, satisfaction, and loyalty development in the electronic business environment (faceless interaction) are difficult (Safa and Solms, 2016). Electronic exchanges present numerous risks and doubts to consumers (Ribbink, Van Riel, Liljander, and Streukens, 2004). Still, the usage of electronic business systems has dramatically evolved in recent years. Customers buy online practically without help, following their instinct, self-thought, and self-service technologies deployed by marketers to enhance customers' experience and electronic service quality (Kalia and Paul, 2020). Consumers have used social media, applications, and websites on mobile devices to research products and services (Rezaei, Hajli, Gbadamosi, Aghaali, and Featherman, 2021). Web 2.0 and social platforms' resurgence have provided new opportunities for new businesses and interactions, encouraging users to get involved and generate content electronically (Meilatinova, 2021). The increased use of Web 2.0 technologies has changed how companies operate and how to do business in the digital world (Mahadin, Akroush, and Bata, 2020). Apply the information from TAM studies to all hospitality industries, such as F&B, websites, hotels, or airline industries, since consumers who want to purchase products or services may well have different perceptions of using mobile applications, websites, and social media pages (Mo Kwon, Bae, and Blum, 2013).

## **e-service**

Experts define an e-service as delivering a service over technology platforms such as the internet, including the service product, service environment, and service delivery (Rezaei et al., 2021). The constant technology innovation conveys the exchange experience by the concept of buying anywhere, anytime, using mobile devices, applications, websites, personal laptops, and now computers which are becoming an essential part of consumers' lives (Al-Khayyal, A., Alshurideh, M., Al Ckurdi, B., & Aburayya, A., 2020). According to the authors, the immersive adoption and reliance on technology as a pre-purchase and post-purchase research tool in a critical e-commerce event. To understand the reality of online business, VO et al. (2019, p.1) remark that "following the progress of online markets, hotel and tourism industries have quickly transformed the e-commerce from understanding the market to influencing the customers' choices by advanced information technology." Admittedly, when designing and providing services, either electronically or personally, it is essential to understand how value is created (Lintula et al., 2018). Some authors have first suggested that the customer target the co-creator of experiences and value in all industries, including hospitality, services, and intangibles (Prahalad et al., 2002). Academia concludes that the relationship between service quality, trust, satisfaction, customer interaction, and loyalty the services literature (Parasuraman et al., 2005).

Given the lack of knowledge of e-service quality attributes and customers willingness to participate in the electronic co-creation experience, some studies suggest research on the attitude toward the website and its behavioral intention co-creation experience (Elsharnouby et al., 2015). These researchers also identify that examining the interaction points' effect on customers' participation on the Web site is imperative. Other researchers focus on the importance of technological advances and media in the possible areas of value co-creation research (Femenia-Serra et al., 2018). Simultaneously, the consumer's availability to create quality relationships (Femenia-Serra et al., 2018) assumes a fundamental role in this process. The role played by the design of innovative experiences (Voorberg et al., 2014). Therefore, social innovation and co-creation are 'magical concepts' (Pollit et al., 2011); in recent years, they have been embraced as a strategic reform in the public sector, given the social challenges and budget austerity with which governments are struggling (Voorberg et al., 2014).

## **Dynamic co-creation of experiences**

Taking up Ferminia-Serra et al. (2018) 's expression, in the co-creation process, technology is not enough to develop a total innovative tourism experience [STE, Smart Tourism Experience]. Experts suggest that technology should also be used in the dynamic co-creation of experiences (Neuhofer et al., 2012). Today, tourists and hospitality customers rely aggressively on online and mobile technologies in their pre-and post-trip information gathering and decision-making process (Sthapit et al., 2020).

In contrast to the above, several authors take another approach and bring up co-destruction in the value co-creation process. The potential for value co-creation through interactions is excellent, but the possibility of interaction with value co-destruction should not be overlooked (Ple et al., 2009). Scholars realize that a value co-creation/value co-destruction dichotomy does not fully capture the value formation process's complexity (Chowdhury et al., 2016). Within this vein, studies addressing the multilevel interconnections of value co-creation uncertainties are minimal, offering rich avenues for future research (Frow et al., 2016). The review of other contingency factors has an essential role, so they propose a research agenda aimed at a multilevel interpretation of these factors in the value formation process (Wang et al., 2019). These can be subdivided into linking the individual consumer level. Furthermore, they invite future scholars to examine consumer heterogeneities and their unique contribution to the value formation process (Wang et al., 2019).

It is worth considering that, according to Voorberg et al. (2014) when it comes to value co-creation and co-production, it is unknown whether there is a relationship between the level of people's intervention (customer interaction) and the outcomes of social innovations. That is why future research is needed to study co-creation/co-production outcomes concerning social innovation. Some suggestions are more specific about the type of co-creation or co-production to be reviewed and to clarify the related concepts (Voorberg et al., 2014). These researchers mention that future studies should focus on the citizen's role, focusing more on co-designers or co-initiators. At the same time, Voorberg et al. (2014) make another observation to give it a methodological twist, including comparing cases from different countries, quantitative approaches, and experiments. Also, to make an empirical approach, studying co-creation and co-production in other policy sectors.

On the other hand, congruent with those mentioned above, the desire for research around service-dominant (S-D) logic recently emerged. According to service-dominant logic, also known as S-D Logic, or service-dominant sense, the customer is always the co-creator of value postulated as inherently interactional and phenomenological (Vargo et al., 2008). The critical piece is that the value in co-creation is not only brought by the service provider to the customer but arises through an exchange between both parties (Ruiz-Alba et al., 2019). Alternatively, Grönroos (2011) agrees that from the perspective of service in business (service logic), customers are not the only co-creators of value since, under certain situations, the service provider can co-create value together with the customer, thus achieving a healthy, reciprocal, and loyal relationship.

## **New social challenges in the co-creation of value**

This review of recent literature is worth noting the discovery of new social challenges in the co-creation of value. We observe that other needs and areas of opportunity are emerging, for example, the implementation of value co-creation in closing service gaps in underserved populations (Mortimer et al., 2019) and with more significant disadvantages in society. It is essential to measure the impact of elderly customers on their attitude toward using online services. This precedent may pave the way for determining an elderly-friendly way for diffusing new technologies and services (Shirahada et al., 2019). Another latent challenge and social factor with a more extraordinary current boom and influence are the effects of an unprecedented pandemic, the new challenges it brings, and are currently being confronted by different industries (Gursoy et al., 2020), particularly hospitality, services, and intangibles. Since December 2019, several "unknown pneumonia" cases began to be reported, initially tied to exposure in a seafood market in Wuhan, China (Huang et al., 2020). A new coronavirus was detected, capable of infecting humans, and which changed the world forever, significantly impacting relationships, international flights, tourism demand, and the hospitality industry in general (Chang, McAleer, & Ramos, 2020).

## **Problem**

There is little specific research on the impact of e-Service Quality (e-SQ) and the consequences of the technology platforms on the online reservation and ordering sector yet exist (Al-dweeri et al., 2017). They also agreed that the set of relations between e-SQ and e-RELQUAL (e-trust and e-satisfaction) is still unclear. Further research is also needed to determine the factors that can affect trust because, due to the impersonal contact, the trust between the seller and buyer is a determining factor for post-purchase (e-loyalty) (Ratnasari, Siregar, and Maulana, 2021).

## **Theoretical Background**

Developing relationship quality, value co-creation, and loyalty in the service industry requires all parties' commitment (Payne et al., 2008). A relationship's success depends on external and internal factors, such as

knowledge, availability, contact methods, disruptive factors, and socio-environmental crises. These relationship quality performance and duration vary according to these factors and unexpected events. The theories used to explain the relationships and experiences are the Technology Acceptance Model (TAM), the Dynamic Capabilities Theory, and the Contingency Theory. TAM extensively explains and predicts customers' individual desire to use new technologies (Wang, Y., & Qualls, W., 2007). They believed that TAM and their proposed model contribute substantially to a better understanding hospitality organizations' technology adoption. This technology adoption, and download of mobile applications, are more significant when the process of using and embarking into the digital world is friendly, joyful, easy, and confident (Mo Kwon, J., Bae, J., & Blum, S.C., 2013). Dynamic Capabilities Theory had several founders, although it gradually evolved. According to Teece et al. (1997), this theory is focused and oriented to understand better why companies (people) build and maintain competitive advantages, even in difficult times. It also establishes how a company (by offering tangibles and intangibles) utilizes all internal and external knowledge. Besides, it emphasizes the ability to absorb, build, exploit, and transform in the face of unexpected events. Cruz et al. (2009) define dynamic capabilities as the firm's ability to continuously adjust its resource base and capabilities to adapt to rapidly changing environments, such as the imposition of precipitous technology and disruptive factors (Pandemic COVID-19). Companies generate capabilities that allow them to respond quickly to market requirements, adapt to technological changes, and operate in an unpredictable future (Cadrazco et al., 2020). Nieves et al. (2016) mention the importance of knowledge and the ability to renew themselves to adapt to environmental changes, i.e., develop dynamic capabilities, which is the situation currently experienced by the hospitality and services industry. Contingency Theory is oriented to quality relationships and is an event that can occur in the internal and external environment. These new technologies and disruptive events will affect how people behave with how people (services) react to these contingencies or changing factors, affecting performance (quality relationships, co-creation of value, and loyalty). According to Fernandez-Robin et al. (2019), organizational behavior be determined by the setting and environment in which the hospitality industry operates, its size, the technological environment adopted and implemented, and the type of clientele.

## Literature Review

### e-Service Quality (e-SQ)

E-Service, Rowley (2006) explains that is deed, efforts, or performances whose delivery is mediated by information technology (including the Web, information kiosks, and mobile devices)". In other words, e-SQ is the provision of services via electronic media without the intervention of a human element (Elsharnouby et al., 2015). Moreover, several e-service quality dimensions impact the customers' attitude in general, but some directly impact the technology platform's approach (such as system availability, privacy, responsiveness, and compensation). Others like fulfillment, balance, contact and efficiency affect customers' willingness to participate in the co-creation experience (Elsharnouby et al., 2015). Scholars remark that "companies must shift the focus of e-business from e-commerce -the transactions- to e-service, all cues, and encounters that occur before, during, and after transactions" (Parasuraman et al., 2005).

Online services are interactions of people, organization, technology, and service design (Zhang et al., 2018). The company's inputs into customer's co-creation experience are vital because the tools the company offers to customers through various communication channels (websites, hotlines, peoples' interactions, reviews) will either motivate or discourage them from getting involved in the process of co-creating value to receive an outstanding service result (Payne et al., 2008). The literature review supports online interaction platforms' effect on customers' participation and value creation (Elsharnouby et al., 2015). The higher the perceived quality of the e-services (fulfillment, privacy, contact, responsiveness, compensation, efficiency), the more profitable the company's technology platform, affecting the online willingness to participate in

the co-creation experience. The e-services are regular services administered electronically, managed by customers, and interactive (Al-dweeri et al., 2017).

## **e-Relationship quality**

Generally, the foundations of the concept of "relationship" in academic marketing are found in both service and business-to-business marketing (Vargo et al., 2010). They define service relationships as the process of using one's competencies (knowledge and skills) to benefit another party. We can find satisfaction and trust as part of the relationship quality (Al-dweeri et al., 2017).

Other authors bring up that, in previous research, service or service quality relationships are based on the recipient's perspective, even though service quality is derived from an interactive process between service encounters, i.e., human interactions (Svensson, 2006). People interact online to explore reviews and comments of family members and friends through various technology platforms underpinned by their trust in these individuals (Rezaei, S., Hajli, N., Gbadamosi, A., Aghaali, N., & Featherman, M., 2021).

In the customer's relationship with the service provider, the customer is always the value creator (Grönroos, 2011). The consumer's availability and participation create quality relationships (Femenia-Serra et al., 2018). Payne et al. (2007) mention that at the core of the dominant service logic (S-D Logic) is the proposal that the customer is the co-creator of value and defines it based on a relationship where dialogue and interaction are the fundamental components. Quality perception is helpful to study since there are different interests and customers (Wang et al., 2019). The implementing value co-creation of service in forgotten populations are a more significant disadvantage in society in the hospitality industry (Mortimer et al., 2019)

## **e-Trust**

According to Al-dweeri et al. (2017), trust is one of the most critical elements in creating quality and long-term relations. E-trust is an antecedent of loyalty and e-satisfaction (Ribbink, D., Van Riel, A., Liljander, V., & Streukens, S., 2004) because clients will be satisfied if the website has given them reasons for trust (Al-dweeri et al., 2017). Consequently, a loyal relationship between sellers and buyers is to trust each other (VO, N.T., Chovancova, M., & Tri, H.T., 2019). For this reason, to gain customers' trust and satisfaction, companies need to focus on the information quality of the e-commerce sites (Meilatinova, N., 2021).

## **e-Satisfaction**

The relationship between happiness and loyalty seems almost intuitive. It is hard to define satisfaction in the virtual environment due to the numerous interactions with other variables (Al-dweeri et al., 2017). They found out that there were significant and positive correlations between service quality and satisfaction and trust; and the higher satisfaction levels, customers' better engagements with e-service quality (VO, N.T., Chovancova, M., & Tri, H.T., 2019). The websites' friendliness and information quality significantly influence e-satisfaction (Mahadin, B., Akroush, M.N., & Bata, H., 2020).

## **Disruptive Factors**

The impact of disruptive factors, Al-Khayyal et al. (2020, p.257) reaffirm "the importance of studying electronic service quality phenomena has been raised, especially when many customers turn to buy online, especially during COVID 19 pandemic". This pandemic has limited freedom of movement (Ratnasari, I., Siregar, S., & Maulana, A., 2021). In the hospitality industry, companies require research in marketing and

behavioral and operational hospitality management to manage their operations during the COVID-19 pandemic (Gursoy et al., 2020).

The hospitality and tourism industry cannot stand firm without tourists' and consumers' mobility (Sharma et al., 2021). The hospitality industry's problems are acute, and in its wake, it has uncovered changes in ways of relating (Jones et al., 2020). Gursoy et al. (2020) argue that more research is needed to determine the importance of security measures, how these measures will influence customers' attitudes and behaviors, whether they would be willing to pay for them, and how much they would be willing to pay.

### **Technology Platform**

According to Al-Khayyal, A., Alshurideh, M., Al Ckurdi, B., & Aburayya, A., (2020), website design is an essential sphere of electronic service quality. Electronic customer service or communication is a convenient, responsive service that responds to customers' inquiries and returns or complaints quickly before and after the sale (Al-Khayyal et al., 2020). The platform design and content affect their repeated buying behavior at a particular time (Safa, NS, & Von Solms, R., 2016). Online customer engagement and technology have recently been linked to value co-creation conceptualization (Zhang et al., 2018). Technology is one of the essential variants in creating flexibility in the tourism and hospitality industries (Sharma et al., 2021). Gursoy et al. (2020) suggest integrating technology and its adoption within operations. Websites have been critical for boosting customer relationships and facilitating business transactions (Elsharnouby et al., 2015). Website quality is fundamental to attracting customers' first impressions, satisfaction, engagement behaviors, and loyalty (VO, N.T., Chovancova, M., & Tri, H.T., 2019).

The time, use of technology, and customer behavior has changed in favor of co-creation as consumers seek emotional experiences (Camilleri et al., 2017). The customers' emotions toward the technology platform affect their willingness to interact with the website, which will also impact their desire to participate in the online co-creation (Elsharnouby et al., 2015). The technology could facilitate co-creation through simple connections and live interactions (Zhang et al., 2018)

### **Customer Involvement and Interaction**

During e-loyalty, a faceless interaction is difficult to overcome (Safa, NS, & Von Solms, R., 2016). One of the most fundamental ways of contact between customers and hospitality companies, in general, is their website (VO et al., 2019). Unique and engaging interactions could be the one thing that sets companies apart from the rest, helping them cultivate and serve their customers better (Elsharnouby et al., 2015). On the other hand, hospitality customers face uncertainties related to unanticipated events due to "information overload" (Sthapit et al., 2020). Satisfaction is the essential goal to encourage customers to return, give comments, recommend to their friends, and impact customers' behavioral loyalty in return (VO, N.T., Chovancova, M., & Tri, H.T. 2019). This recurrent behavior and word-of-mouth are positively affected by trust and satisfaction, whereas those two are also affected by reputation and information quality (Meilatinova, N., 2021).

The satisfaction del user in e-commerce is the relationship with e-SQ, technology, and customer interaction (VO, N.T., Chovancova, M., & Tri, H.T. 2019). As consumers interact, read and share purchasing experiences when online shopping, they connect more closely with the brands (and services) and co-create value by adding their thoughts, experiences, likes, and dislikes (Rezaei, S., Hajli, N., Gbadamosi, A., Aghaali, N., & Featherman, M., 2021). Customer participation in information seeking positively correlates with repurchase intention (Polat, I., & Sesliokuyucu, O., 2019). The website plays an essential role because customers cannot know or inspect services or items before buying but rely upon on-site' information and

updated news and build trust and accuracy of websites for customers' involvement (VO, N.T., Chovancova, M., & Tri, H.T., 2019).

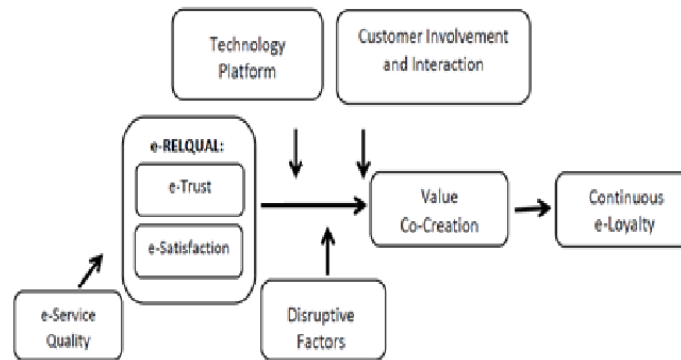
## Value Co-Creation

Value co-creation is experience co-creation, value co-creation, knowledge co-creation, product co-creation (Ruiz-Alba et al., 2019), and the relationships between multiple parties (Ranjan and Read, 2016). Customers are considered the co-creators of their journey (Sthapit et al., 2020). Online consumers give ideas and feedback to online firms, and if the idea is profitable for the company, the consumer help to co-create value, which allows for higher market share and economic profit (Rezaei, S., Hajli, N., Gbadamosi, A., Aghaali, N., & Featherman, M., 2021). In tourism, co-creation is somewhat relevant, based on creating and sharing experiences while maintaining competitiveness (Chang et al., 2020). Other approaches indicate the relationship of selling products, but currently, a movement suggests the sale of solutions represented by the concept of servitization (Ruiz-Alba et al., 2019). This concept refers to packages focused on combining products, services (relationships), support, self-service, and knowledge that implies a value co-creation process (Ruiz-Alba et al., 2019).

According to Greer et al. (2015), co-creation of value is defined as customer participation during an exchange. Consumers co-create value from services and contribute mentally, physically, and emotionally during service delivery. The customer is seen as the co-creator of experiences and values (Prahalad et al., 2002). Technological advances and media impact the possible research areas of value co-creation (Femenia-Serra et al., 2018). Co-creation and absence of information also drive satisfaction, or not, with using the websites for accommodations, orders, and bookings, which affect continuance use intention (Sthapit, E., Del Chiappa, G., Coudounaris, D.N., & Bjork, P. 2020). Implementing a method involving stakeholders (relationships) to provide essential perspectives that foster the study of motivation, ethics, and legitimacy allows the co-creation (Metz et al., 2019). Cossio-Silva et al. (2016) argue that attitude and behavior are essential in co-creation and influence attitudinal loyalty. The co-destruction should be contemplated and studied in the future, as it may arise from employees' rude behaviors (relationships), technological failures (technology), and customers' revenge desires (Zhang et al., 2018), thus affecting loyalty.

## Continuous e-Loyalty

Electronic loyalty (e-loyalty) has become vital in e-commerce lately (Safa, NS, & Von Solms, R., 2016). Customer loyalty is an organization's competitive advantage by involving customers through the co-creation of value (Cossio-Silva et al., 2016). Online loyalty parallels the traditional concept of loyalty in the sense that loyalty generates purchase behavior and repeated visits (Al-dweeri et al., 2017). According to several researchers, this study coincides with measuring customer loyalty and satisfaction with a typology of practices and service quality (Oliveras-Villanueva et al., 2020). Loyalty is attributed to satisfaction with service quality (Ribbink, D., Van Riel, A., Liljander, V., & Streukens, S., 2004). They agreed that since online transactions involve many uncertainties for the client, trust is a condition for doing business. Other researchers prove how e-SQ influences e-loyalty (Al-dweeri et al., 2017). According to Malhotra et al. (2012), when customers feel convinced that organizations exceed service quality efforts, they feel satisfied, loyal, and eager to maintain quality relationships with this company in the best interests. Preserving loyal customers is key to e-commerce success (Safa et al., 2016). Loyalty, and e-loyalty, are often intended to maximize customer lifetime value through repeated patronage (loyalty) and multiple economic transactions (Vargo et al., 2010). In the hospitality, services, and intangibles industry, the external factors that most affect a quality relationship, value co-creation, and loyalty are the new technology implemented as a contact method, customer interaction, and the disruptive factors (Leme et al., 2011).



## Methodology

The methodology consisted of the review and analysis of sixty-nine (52) research articles. This research is related to the topics of e-Service Quality (e-SQ), e-Relationship Quality, e-Trust, e-Satisfaction, Disruptive Factors, Technology Platform, Customer Involvement and Interaction, Value Co-Creation, and Continuous e-Loyalty to recommend a conceptual model that allows measuring in another future study the variables suggested in this investigation.

## Discussion

E-SQ provides services through electronic means without the intervention of a human element. The quality of the electronic service impacts the clients' attitude, but some directly impact the approach of the technological platform, such as system availability, privacy, responsiveness, and compensation. Others, such as compliance, balance, contact, and efficiency, affect customers' willingness to participate in the co-creation experience. The higher the perceived quality of electronic services such as compliance, privacy, contact, responsiveness, compensation, and efficiency, the more profitable the company's technology platform, affecting the online willingness to participate in the co-creation experience. E-Relationship qualities are service or quality relationships based on the recipient's perspective, although service quality is derived from an interactive process between service encounters. People interact online to explore reviews and comments from family and friends across various technology platforms backed by their trust in these people. E-Trust is an antecedent of loyalty and electronic satisfaction because customers will be satisfied if the website has given them reasons to trust; mutual trust creates a loyal relationship between sellers and buyers.

For this reason, companies must focus on the quality of information on e-commerce sites to gain customer trust and satisfaction: E-Satisfaction, higher levels of happiness, and better customer commitment to the electronic service quality. Disruptive Factors raise the importance of knowing the quality factors of electronic services, especially when many customers resort to buying online in extraordinary circumstances that limit their freedom of movement.

Technology Platform is communication or electronic customer service is a flexible, convenient, and responsive service that responds to customer inquiries and returns or complaints quickly before and after the sale. The design and content of the platform affect repeat purchase behavior at a given time. Online customer engagement and technology have linked to the conceptualization of the co-creation of value. Websites have been a fundamental tool for boosting customer relationships and facilitating business transactions. Website quality is critical to attracting first impressions, satisfaction, engagement behaviors, and customer loyalty. Customers' emotions towards the technology platform affect their willingness to interact with the website, which will also affect their willingness to engage in online co-creation. Customer Involvement and Interaction could set companies apart from the rest, helping them better cultivate and serve



their customers. Satisfaction is the essential goal to encourage customers to return, give feedback, refer friends, and impact customer behavioral loyalty. As consumers interact, read, and share shopping experiences when they shop online, they connect more closely with brands (and services) and co-create value by adding their thoughts, experiences, likes, or dislikes. Value Co-Creation Online consumers provide ideas and feedback to online businesses. If the argument is profitable for the company, the consumer helps create value, leading to increased market share and economic gains. Implementing a method that engages stakeholders (relationships) to provide essential perspectives that foster the study of motivation, ethics, and legitimacy enables co-creation. Co-destruction must be contemplated and studied in the future, as it can arise from rude behaviors of employees (relationships), technological failures (technology), and desires for revenge by customers. Continuous e-Loyalty is a competitive advantage of organizations that involve customers through the co-creation of value. When customers feel convinced that organizations exceed service quality efforts, they feel satisfied, loyal, and willing to maintain quality relationships with the company in the best interests of the company. E-loyalties often aim to maximize customer lifetime value through repeat patronage (loyalty) and multiple financial transactions.

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