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Climbing the down escalator

When customer-to-customer interaction may not be helping service firms

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Abstract

Purpose – This paper aims to examine the effect of customer-to-customer (C2C) interaction while using a service on the willingness of consumers to engage in altruistic customer participation (CP) or co-production efforts aimed at helping other customers. It further examines the role of consumer skepticism toward the service category in moderating the effects of C2C interaction on altruistic CP and customer satisfaction.

Design/methodology/approach – A survey methodology was used to collect data from 374 consumers of health-care services in India. The data collection involved interviews of patients visiting diabetes clinics and focused primarily on the interaction between customers and their willingness to participate in educating members of the community on diabetic self-care.

Findings – The analysis shows that C2C interaction positively affects customer satisfaction and willingness to engage in altruistic CP. Consumer category skepticism does not moderate the effect of C2C interaction on customer willingness to engage in altruistic CP. However, category skepticism does have the moderating effect of significantly reducing the positive effect of C2C interaction on customer satisfaction.

Research limitations/implications – Data for this study were collected via interviews of consumers in India. Each consumer was interviewed by a trained interviewer. Although the authors do not detect any systematic influence in the results, the possibility of bias is acknowledged. Regarding the research implications, the finding that category skepticism does not moderate the effect of C2C interaction on willingness to engage in altruistic CP suggest that ultimately consumers may have stronger commitment and loyalty to themselves and that their relationships with the firm's might be peripheral.

Practical implications – The study finds that consumer skepticism toward a service category can have adverse effects for service co-creation. The authors advise managers in troubled industries not to focus exclusively on improving brand differentiation but to also consider working with major industry players and regulators to address the deepest fears of consumers.

Originality/value – The findings have implications for the service dominant logic of marketing in that it suggests that category skepticism is disruptive to the value integration process on which service co-creation relies for value creation. This has strong implications for how managers should structure their interaction processes with customers and for future research that seeks to them prove customer productivity.

Keywords Customer co-creation, C2C, Altruistic customer participation, Category skepticism

Paper type Research paper



Despite their best efforts to provide excellent service, firms operating in high risk industries are often challenged to find ways of overcoming customer anxiety (Campbell and Goodstein, 2001). Spurred on by exaggerated claims of quality and authenticity by many brands, consumers are becoming increasingly skeptical of some product and service categories (The Economist, 2015). In many instances consumers balance simultaneous states of trust

and distrust in their brands (McNeish, 2015). Consumers often respond to incongruence between their values and corporate values with cynicism, negative word-of-mouth and even boycotts (Klein *et al.*, 2004; Chylinski and Chu, 2010). Consumers are continuously skeptical of certain services. For example, escalating health-care cost and pressure to improve the quality of care makes the health-care industry susceptible to relatively low levels of trust and customer satisfaction. A 2016 survey of USA health-care consumers by Deloitte Inc. reports a 54 per cent customer satisfaction level with USA Healthcare Insurance Exchanges, 71 per cent for Medicaid and 74 per cent for Medicare (Deloitte, 2016). Researchers in India have found relatively high levels of employee stress and burnout among health-care workers as they cope with high demand and limited resources (Kaur, 2014; Rajesh, 2016). Similar findings are in evidence in Ethiopia (Selamu *et al.*, 2017) and the USA (Towery, 1992). Negative employee experiences like stress lead to lower levels of customer satisfaction via the service profit chain (Heskett *et al.*, 1994) and emotional contagion effects (Hennig-Thurau *et al.*, 2006). Given these substantive reasons for consumers to be skeptical about certain categories, it is reasonable to expect that consumer skepticism of a product or service category may affect a service firm's effort to create a productive experience for its customers. Research on skepticism has focused on explaining consumer reaction to advertising (Obermiller and Spangenberg, 1998), corporate social responsibility (CSR) initiatives (Rahman *et al.*, 2015; Skarmeas and Leonidou, 2013), perceived seller motives (Forehand and Grier, 2003; Mohr *et al.*, 1998) and consumer skepticism generated by emotional support within virtual communities (Johnson and Lowe, 2015; Tregua *et al.*, 2015). Research has not addressed the role of category skepticism in service co-creation. According to the service co-creation literature customers co-create value in their interactions with service firms by integrating their intangible knowledge and skills and tangible resources with those provided by the service firm, creating a desirable customized outcome (Vargo and Lusch, 2004, 2008). Several qualities of service co-creation such as subjectivity (Holbrook, 1999; Prahalad and Ramaswamy, 2004; Vargo and Lusch, 2004), iterativeness (Helkkula *et al.*, 2012) and the influence of social and cultural factors (Arnould *et al.*, 2006; Baron and Harris, 2008) make service co-creation prone to the influence of negative emotions.

Service co-creation theory recognizes that value co-creation often involves networked interactions in which customers and firms engage in division of labor to contribute specialized expertise that increase productivity (Vargo and Lusch, 2008). These networks of customers and firms work as resource integrators creating value that is shared among the network. Despite this recognition of the networked nature of value integration, research examining the benefits of co-creation has almost exclusively focused on benefits to the transacting customer and the firm, ignoring benefits accruing to customers who are not themselves directly involved in the transactions. This network benefit among customers is also not addressed by brand community researchers since they focus on existing consumers and brand enthusiasts. Many consumers derive a great deal of satisfaction from helping others (Johnson and Lowe, 2015). Diabetics, for example, often volunteer to work with their local hospitals or clinics on diabetic awareness programs intended to improve the quality of self-care of community members. Consumers with financial skills often provide personal financial management training to low income communities. Hence, there is a need for research on service co-creation involving customers helping other customers.

This article addresses these research gaps by examining the role of category skepticism in moderating the effects of customer-to-customer (C2C) interaction on customer satisfaction and altruistic customer participation (CP). Category skepticism is the tendency of consumers to doubt, disbelieve or question the motives and promise of firms or brands belonging to a

service category (Forehand and Grier, 2003; Chylinski and Chu, 2010; Skarmeas and Leonidou, 2013; Johnson and Lowe, 2015). Altruistic CP is consumer willingness to engage in CP aimed at helping other customers (Bagozzi and Dholakia, 2006; Bagozzi *et al.*, 2006; Brodie *et al.*, 2011). We draw on the brand community perspective that CP involves *social intentions* in which customers act to sustain the community and reflect the intentions of the group (Bagozzi and Dholakia, 2006). The results of our empirical test indicate that category skepticism attenuates the impact of determinants of consumer willingness to engage in altruistic CP.

This study makes three contributions to the literature on CP and service coproduction. First, it extends our knowledge on service co-creation by demonstrating the role of negative category-based motivations. Understanding factors that may impede customers' ability to effectively undertake co-creation is critical to guiding customers on achieving greater value from their efforts (Haumann *et al.*, 2015). We contend that negative motivations have the potential to diminish how much value customers create through value integration and how much value they recognize as the outcome of the co-creation process. Second, this study provides insights on the presumed centrality of the firm to C2C relationships. This is important because managers create C2C interaction capabilities on the presumption that it will increase the centrality of their brand to the relationship among customers. The present study examines this issue by evaluating the importance of customer satisfaction with the service firm in the relationship between C2C interaction and altruistic CP. Third, the present study helps to bridge the gap between the co-creation perspective and the brand community perspective on how customers and firms coproduce value. According to the service co-creation theory, customers and firms co-create by engaging in value integration using operand (goods) and operant (skills) resources (Vargo and Lusch, 2004). This creates a highly subjective and customized value that addresses specific needs of the customer. Brand community researchers view value in broader terms than service-co-creation by arguing that in brand communities value takes the form of factors such as adroit support of colleagues and evangelizing that enriches community expertise (Schau *et al.*, 2009). Our examination of altruistic CP broadens the objective of co-creation beyond the focal customer to the community, recognizing that some community members who are not yet customers may receive benefits from the co-creation process that flow through existing customers. This recognizes the fact that consumers pursuing common goals often benefit from sharing their experiences. This is evident in *personal challenge communities* in which consumers used blogs to share information and support each other in managing chronic diseases and personal financial and legal challenges (Johnson and Lowe, 2015). We take the view that altruistic CP efforts are not auxiliary brand or customer management initiatives but rather another channel for reaching customers. Altruistic CP is an area of customer co-creation that strengthens the firm's relationship with its community.

The relationships examined in this article are summarized in Figure 1. The study's main thesis is that consumer skepticism about a service category moderates the impact of their interaction and evaluation of a service firm on service co-creation. The framework contends that C2C interaction directly increases CP and customer satisfaction. Customer satisfaction also increases CP. Customer satisfaction may also partially mediate the effect of C2C interaction on altruistic CP. These relationships are moderated by category skepticism such that as category skepticism increases, the main effects decrease. The effects of age, gender, education and health status are controlled for in assessing these relationships. Next, altruistic CP, consumer skepticism and C2C interaction are discussed as a theoretical background to the study.

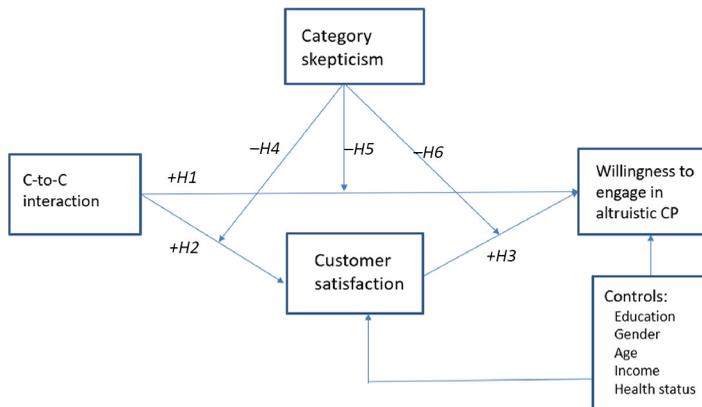


Figure 1.
Theoretical
framework

Literature review

Altruistic customer participation

The productive role of customers in providing information, executing service delivery and even replacing service employees in certain roles has long been recognized (Bettencourt, 1997; Lovelock and Young, 1979; Mills and Moberg, 1982). CP is defined as the extent of customer contribution to the production and delivery of a service through knowledge sharing or physical effort for the benefit of themselves, other customers and the service firm (Auh *et al.*, 2007; Chan *et al.*, 2010; Dong *et al.*, 2015). CP is a vehicle for customer co-creation. Specifically, customers engage service providers, kiosks and digital channels and by using primarily operant resources, they coproduce outcomes that deliver value to themselves, the firm and other customers (Vargo and Lusch, 2004). Xie *et al.* (2008) refer to the process of customers creating desired outcomes as *presumption*. It involves the integration of physical activities, mental effort and socio-psychological experiences to co-produce outcomes. Customers undertake C2C helping by volunteering in programs organized by service providers such as fundraising events, customer education or discussion board advice. These efforts are co-productive and subjective in the sense that they only create value when customers get a net benefit, which is unlikely to be the same for everyone (Grönroos and Ravald, 2011; Vargo and Lusch, 2008; Ballantyne and Varey, 2006; Holbrook, 2006; Gummesson, 1998; Prahalad and Ramaswamy, 2004). Consumers value their participating experiences highly as many anticipate negative emotions from a fear of not being able to participate in the community at some point (Bagozzi *et al.*, 2003; Lowe and Johnson, 2017).

The motivations for consumers to engage in co-creation represent a mix of economic and experiential reasons. First, consumers may simply be dissatisfied with the product as formulated (Holbrook, 2006). Economic motivations to participate include a desire for discounts, avoiding expensive labor cost, greater need for customized solutions, skill development and even to further career opportunities (Baldus *et al.*, 2015; Dabholkar, 1996; Meuter *et al.*, 2005; Roberts *et al.*, 2014). Experiential motivations include a need for self-expression and for consumers to have greater feelings of accomplishment, prestige and control over psychological risks (Etgar, 2008; Meuter *et al.*, 2005; Xie *et al.*, 2008). Roberts *et al.* (2014) discuss the role of hedonic motivations such as escapism, passion and altruistic and social motivations such as belongingness, making friends, reciprocity and ties to the community. Some of these motivations were evident from interviews of consumers of Fair Trade products by Tregua *et al.* (2015), describing the enthusiasm of consumers to share

their knowledge of fair trade and promote ethical consumption. Meanwhile, firms derive substantial cost-savings and product innovation benefits from co-creation. On the cost side margin improvements from CP freeing up employee time, some of which are passed on to customers in lower prices (Bendapudi and Leone, 2003). As customers use digital channels to customize their orders, they reduce the likelihood of poor customer-product fit and reduce product return costs.

The effectiveness of CP in innovation is contingent on situational factors. Customers may become dissatisfied with the results of their CP efforts due to co-creation intensity or non-monetary costs such as effort and time involved. Co-creation intensity can be overcome by communicating compelling price/value benefits and good customer support (Haumann *et al.*, 2015). Signals of poor commitment from the partnering firm can also reduce consumer willingness to participate (Roberts *et al.*, 2014).

Using both traditional and new media customers perform a variety of socially supportive roles such as proactively helping others (McGrath and Otnes, 1995; Rosenbaum and Massiah, 2007; Solomon *et al.*, 1985). Roles, behaviors and norms within the consumption experience are governed by social rules that affect the quality of the outcomes of co-creation (Edvardsson *et al.*, 2011; Etgar, 2008). Through CP consumers are exposed to organizational socialization involving norms, values and behaviors that can improve service quality (Bitner *et al.*, 1997; Kelley *et al.*, 1990). Professional services such as medical, legal and financial advisory require consumers to be forthcoming about their situation to achieve a satisfactory outcome. Interpersonal service experiences provide the opportunity for empathetic and even critical conversations among consumers that lead to socially constructed evaluations. According to the social constructionist perspective, intrinsic, spiritual and ethical motivations are essential aspects of consumer motivation to engage in CP (Edvardsson *et al.*, 2011; Etgar, 2008). Altruistic and social motivations such as reciprocity and ties to the community (Roberts *et al.*, 2014) motivate consumers to volunteer at hospitals and community pools, working co-productively to help others. Research has also shown that CP may improve customer appreciation of the service provider role by offering insights into a service provider's workload (Hsieh *et al.*, 2004). In summary, CP is a co-creation vehicle that delivers compelling experiential and economic benefits to customers and firms. However, the process is subjected to norms, social relationships and emotions and may therefore be delicate.

Category skepticism

Category skepticism is characterized by a sense that the quality of service delivered to customers is not improving and that improvements are slow and relapsing, eliciting habitual doubt among customers. For example, consumers may be skeptical of health-care services as cost escalates continuously while quality remains questionable. Similarly, retail banks habitually lapse into unethical business practices, taking advantage of their customers with excessive transaction charges and unfair treatment in areas like mortgage foreclosure (Slawotsky, 2015). Hence, consumer skepticism is pervasive to certain categories. Advertising skepticism focuses on doubts about the claims of the advertiser (Obermiller and Spangenberg, 1998). Similarly, skepticism about CSR initiatives is concerned with the intent of the firm to operate in the best interest of society rather than pursue self-serving motives (Mohr *et al.*, 1998).

Skepticism and cynicism are analogous constructs with cynicism being the more extreme and dispositional of the two. Consumer cynicism is a defensive psychological tool or an empowering philosophy to master one's destiny against persuasive attempts (Odou and de Pechpeyrou, 2011). Cynicism rejects virtuous ideals such as political involvement, support of

social causes, honesty and “service to others” in favor of detachment and sarcasm about the good intentions of others (Li *et al.*, 2011; Navia, 1996). Cynicism is an enduring disbelief of others and is more stable across context and time, whereas skepticism is more contextual and malleable. Forehand and Grier (2003) distinguish between situational skepticism and dispositional skepticism with the former being a “momentary state of distrust of an actor’s motivations” and the latter being trait-based like cynicism.

Studies of consumer skepticism and cynicism make a common assumption, embodied by the persuasions knowledge model (Friestad and Wright, 1994), that consumers are aware of the marketer’s persuasive attempt and will actively resist it (Vanhamme and Grobбен, 2009). The degree of resistance is directly related to the skepticism about a marketer’s intentions, and it will increase when firms are suspected of self-serving motives (Mohr *et al.*, 1998). In situations of CSR and green marketing, where consumers may doubt the sincerity of a corporation’s citizenship motives, skepticism has been shown to be influential. For example, greenwashing or the tendency of firms to exaggerate the environmental friendliness of their products can raise consumer skepticism (Mohr *et al.*, 1998). Rahman *et al.* (2015) found that when hotel guests thought an offer to participate in a linen reuse program was motivated by the hotel’s non-environmental concerns, they became more skeptical and were less willing to participate in the program. In situations of corporate crisis, consumers will become skeptical if the firm mentions its CSR record to burnish its public image and consumers consider it inadequate (Vanhamme and Grobбен, 2009). On the other hand, when consumers are convinced that motives are value-driven and ethical, the negative effects of egotistic or exploitative motives are reduced (Forehand and Grier, 2003; Skarmеas and Leonidou, 2013).

Ad skepticism is the tendency to disbelieve advertising claims (Obermiller and Spangenberg, 1998). It is a marketplace belief that influences consumer response to media advertising claims. Obviously, most consumers recognize that as a persuasive vehicle, advertising is prone to exaggeration. Notwithstanding this, Ad skepticism research demonstrates that consumers vary in their propensity to believe advertising claims. Consumers high in Ad skepticism consider advertising less believable and are less likely to make purchases solely based on Ad content (Obermiller *et al.*, 2005). Ad skepticism is determined by socialization, marketplace experience and personality traits (Obermiller and Spangenberg, 2000). Socialization involving high levels of family communication, harmonious relationships and independent opinions are more likely to produce people who are skeptical of advertising (Moscardelli and Liston-Heyes, 2005).

Skepticism toward firms may also ferment within virtual communities. Consumers receiving social support within health-care virtual communities have been found to become more skeptical towards doctors and drug companies (Johnson and Lowe, 2015). This skepticism may be motivated by a need for community members to improve group cohesion by criticizing out-groups (Tajfel and Turner, 1979) and by participants sharing information on the persuasive tactics of health-care professionals, consequently increasing consumer skepticism of persuasive attempts.

Customer-to-customer interaction

Consumers engage in informative conversations sharing notes among themselves on how to behave and what to provide as they wait to be served (Mills and Moberg, 1982; Kelley *et al.*, 1990). Social contact making and risk reduction are the basic motivations for C2C interaction (Harris and Baron, 2004). Harris *et al.*’s (1995) conceptualize C2C interaction as “observable oral participations between customers who are strangers”. In this study, we examine the degree of C2C interaction among customers who may or may not be acquainted with each

other. Essential to understanding how C2C may influence value co-creation is the notion that value is subjective meaning that it is phenomenological or experientially determined by the customer (Vargo and Lusch, 2008). Also, of consequence is the idea that value co-creation is an iterative process in which customers interact repeatedly with each other and with resources of the firm (Helkkula *et al.*, 2012). The context of the C2C interaction may have an outside influence on service co-creation because of the potential for context to determine the degree of C2C interaction opportunities and the freedom to converse on certain issues (Helkkula *et al.*, 2012). Rihova *et al.* (2013) propose that in “socially dense” consumption contexts such as attendance of camping festivals, four layers of customer co-creation profiles are detectable. The layers are *detached customers* such as couples, *social bubbles* or groups such as families visiting the festival together, *temporary communitas* or are previously unknown customers sharing the experience together and finally *ongoing neo-tribes* or groups of people drawn together around symbols or cultural interests. These are conceptualized as progressive levels of deepening C2C relationships representing the potential for C2C interactions to create value in different ways and with progressively higher levels of productivity. Managers can advance customer co-creativity by facilitating strong in-group bonding and by nudging compatible groups toward each other (Rihova *et al.*, 2013).

C2C interaction has the potential to determine the amount of value created through consumer efforts at value integration. The service co-creation theory (Vargo and Lusch, 2004) makes the distinction between operant resources, which are intangible competencies like knowledge and skills that consumers bring to the co-creation process and operand resources or tangible goods such as raw materials, tools and economic resources. Among consumers operant resources are social (family relationships, brand communities), cultural (life experiences, history, education) and physical (energy, emotions strength) (Arnould *et al.*, 2006). Through value integration, consumers use their operand and operant resources along with those of the service firm to create value. The degree of C2C interaction has the potential to influence how much consumers use their social, cultural, and physical resources and how much of the firm’s resources they use in value integration. Baron and Harris (2008) observe from an empirical study that as more consumers became involved in a community initiative they created a larger bank of operant resource allowing them to be quite adept at pursuing their goal. Although this study does not empirically examine the elements of value integration, it makes the basic assumption that consumer social interactions and emotions have the potential to affect the value integration process of co-creation in a manner that may influence consumer actions towards a service firm. Next, we discuss arguments in support of our hypotheses.

Hypotheses

We expect that as consumers experience more C2C interaction they will become more willing to engage in altruistic CP. C2C conversations are often purpose driven out of a need to achieve more value from products and services. C2C interaction stimulate customer learning (Huang and Hsu, 2010). Through conversations, customers learn how to better use a service for maximum value (Yoo *et al.*, 2012). Brand community researchers have observed that consumers benefit from self-instigated positive actions of others and are motivated to reciprocate with helping behaviors (Algesheimer *et al.*, 2005). For example, patients waiting to see a doctor may engage in conversations, creating distraction from long waiting times, improving their moods and creating an *esprit de corps* among themselves. Brand community researchers observe that C2C interaction creates a *consciousness of kind* in which members develop commitment to each other and a *sense of moral responsibility* or obligation to give

back to other members of the community (Muniz and O'Guinn, 2001). Consumers benefit from the diagnostic advice and prescriptive advice within virtual communities that increase their community engagement (Lowe and Johnson, 2017). We argue that in extended service encounters these phenomena are likely to be experienced in C2C interaction, leading to increased willingness to engage in altruistic CP. C2C provides mutually supportive or "partial employee" behaviors that contribute to customer satisfaction (Black *et al.*, 2014; Bowers *et al.*, 1990; Kelley *et al.*, 1990). Finally, consumers use C2C interaction to demonstrate their knowledge and build their personal brand. For these consumers, doing altruistic CP may be a natural progression of building their reputation.

We also expect that C2C interaction will increase customer satisfaction with the service. The earlier mentioned learning benefit of C2C interaction plays an essential role in this. Customers gain clarity of expectations and reduced role ambiguity from their interaction, leading to increased CP and customer satisfaction (Yoo *et al.*, 2012). Service encounters are dyadic interaction involving role performances and a customer's awareness of their expected role is essential to their satisfaction (Solomon *et al.*, 1985). Customer learning includes "how to" technical information on such things as how the features of a service work, sequencing of service providers, how to get the most out of service providers and even how to negotiate the bureaucracy of completing forms. C2C education is observable in the consumption of health care, visits to government offices, and self-serve restaurants. C2C interaction may communicate behavioral cues that improve the user experience (Kelley *et al.*, 1990). C2C interaction may also influence customer satisfaction by creating positive affect and memories that improve subsequent service encounter evaluation (Yoo *et al.*, 2012). Harris and Baron (2004) in an ethnographic study of rail passengers concluded that conversations among passengers had the stabilizing effect of reducing anxiety and perceived risk and increasing tolerance of service inadequacies and coping capacity. In light of this discussion, we anticipate that as C2C interaction increase, customer satisfaction will increase.

Customer satisfaction should also positively affect altruistic CP. According to brand community researchers, consumers first discover brands for their functional and symbolic benefits and subsequently their performance determine the quality of the relationship with the community (Algesheimer *et al.*, 2005). Service employee credibility in interaction with customers is directly dependent on the firm's performance record (Johnson and Grayson, 2005). Relationship marketing research demonstrates that improving customer satisfaction is a key element of relationship quality and determines customer's willingness to continue interacting with a service firm (Crosby *et al.*, 1990). In summary, the demonstrated ability of a service firm to satisfy its customers should allow it to maintain its relevance and centrality to C2C relationships. Thus, we expect that an increase in customer satisfaction will increase consumer willingness to engage in altruistic CP. In view of the heretofore discussions, we offer the following hypotheses:

- H1. The higher the level of C2C interaction, the higher consumer willingness to engage in altruistic CP.
- H2. The higher the level of C2C interaction, the higher the level of customer satisfaction.
- H3. The higher the level of customer satisfaction, the higher consumer willingness to engage in altruistic CP.

The moderating effects of category skepticism

We propose that as consumers become more skeptical of a product category the benefits of C2C interaction for customer satisfaction and altruistic CP will be reduced, as will the effect

of customer satisfaction on altruistic CP. Multiple streams of research suggest that when people become skeptical about their partners, it has negative implications for relationship effectiveness. Research by [Bond *et al.* \(2004\)](#) found that people with high levels of social cynicism are less inclined to pursue compromise and collaboration in conflict resolution. These authors define social cynicism as a negative assessment of human nature and events. These findings are corroborated by goal expectation theory, which predicts that people will become more inclined to act co-operatively toward others when they perceive a common motive and expect others to reciprocate with cooperative actions ([Pruitt and Kimmel, 1977](#)). However, when people become cynical of others' motives, their expectation of cooperative action decreases and is replaced by an expectation of competitive behavior. Underlying this tendency of cynics and skeptics to be uncooperative is the notion that partners will not live up to their obligations and consequently cooperative efforts will ultimately end in failure. Extending this logic to the service environment, it is suggested that category skepticism will undermine the extent to which C2C interaction encourages altruistic CP since such efforts are expected to result in some degree of disappointment. As category skepticism leads consumers to perceive greater psychological distance from their service firm with potential opportunistic feelings ([Ertimur and Venkatesh, 2010](#); [Holmqvist *et al.*, 2015](#)), service performance and customer satisfaction should become less connected to their motivations to help their fellow consumers. Consumer skepticism is a negative emotion concerned with doubting the intent of the service provider ([Chylinski and Chu, 2010](#); [Skarmear and Leonidou, 2013](#)) and is therefore likely to bias the antecedents and consequences of customer satisfaction.

Support also comes from research on the self-serving bias ([Wolosin *et al.*, 1973](#); [Bendapudi and Leone, 2003](#)). The self-serving bias is a tendency for a partner involved in a cooperative effort to over claim responsibility for successful outcomes and underclaim responsibility for failures ([Wolosin *et al.*, 1973](#)). [Curren *et al.* \(1992\)](#) demonstrated that teams involved in marketing strategy decisions are prone to the self-serving bias. [Bendapudi and Leone \(2003\)](#) found that consumers involved in co-creation are more likely to attribute success than failures disproportionately to themselves and that the self-serving bias affects their satisfaction evaluation. Among the influencers of the self-serving bias is the degree to which partners identify with each other. Research on self-serving bias in the context of sports marketing has found that the degree of identification of college supporters with a sports team influences their attributions of team wins and losses. Specifically, research comparing high identification supporters of sports teams with low identification supporters of sports teams find, consistent with self-serving bias principles, that when high identification fans watch their sports team win, they are more likely to attribute the wins to controllable and stable factors (like team ability) than low identification supporters ([Wann and Schrader, 2000](#)). Extending this logic to a consumer services context, it suggests that as consumers become more skeptical and therefore identify less with the firm, they are more likely to attribute good performance to less controllable and stable factors. Consequently, C2C interaction and satisfaction are less likely to engender a sense of stable predictable outcomes as consumers become more skeptical. Furthermore, consumers may attribute the causes of customer satisfaction disproportionately to themselves, as predicted by the self-serving bias, making them less likely to see the service firm as a worthy partner for altruistic CP.

Finally, as consumers become more skeptical of a service category such as financial service or health care, they are more likely to take a harder stance in transactions ([Pruitt and Kimmel, 1977](#)). Within this context, many consumers may engage in passive opportunism, involving reticence to perform their co-productive role effectively or even active

opportunism, involving negative word of mouth adverse to the service firm (Ertimur and Venkatesh, 2010). This discussion leads to the following hypotheses:

- H4. The higher the level of category skepticism, the lower the positive effect of C2C interaction on customer satisfaction.
- H5. The higher the level of category skepticism, the lower the positive effect of C2C interaction on altruistic CP.
- H6. The higher the level of category skepticism, the lower the positive effect of customer satisfaction on altruistic CP.

Methodology

Research context

The co-creation of preventative health care was selected as an appropriate context for this study. Data were collected by means of a survey of users of health-care services in India. The survey focused on the co-creation of diabetes preventative care involving diabetic patients working along with their health-care providers to educate diabetic members of the community on proper self-care. According to the information-motivation-behavioral model of health behavior, patients can be educated to provide better diabetic self-care by improving their information, motivation and behavioral skills concerning diabetes management (Osborn and Egede, 2010). To this end, health-care service providers can elicit the help of their current patients to deliver preventative and self-care to the communities they serve (Powell *et al.*, 2016).

Sample and data collection

The survey focused on type two diabetics of age 18 and older, resident in the Chittoor district of Andhra Pradesh, India. The survey instrument was originally prepared in English and then translated into Telugu. Following this, the instrument was translated back into English by a different translator to ensure both versions reflect the same content and meaning (Brislin, 1970). The process was repeated until the original and back-translated versions agreed. The questionnaires rendered in English and in Telugu, were pre-tested with eight respondents each for ambiguity, content and clarity.

A field research firm was contracted to select a random sample of 565 type two diabetics who visited four diabetic clinics with which the firm has arrangements. The sample size was determined by the number participants the research firm considered they could unobtrusively. Each person on the list was called and requested to participate after explaining the purpose of the study and reading a consent statement. Of the 565 attempted contacts, 452 persons were successfully contacted and agreed to participate in the study. Of this number, personal interviews were conducted with 383 people. Nine surveys were subsequently discarded by reason of incomplete response, resulting in 374 responses for an effective response rate of 66 per cent. All responses were collected by means of personal interviews at a mutually agreed location. Participants were offered a gift of a small packet of glucose testing strips worth about Rs. 300 as an incentive for participating in the study. Research on survey incentives has found that incentives are effective in increasing response rates but may bias the sample in favor of less educated respondents (Petrolia and Bhattacharjee, 2009). The latter effect, if present, would be in favor of our study as the sample composition mentioned below is disproportionately highly educated for the study context.

The characteristics of the resulting sample are presented in Table I. The respondents are 42 per cent female and 58 per cent male with an average age of 53 years old (standard

Table I.
Sample composition

Gender	Age		Income					Education			Marital status	
Female	42%	25 and under	0.5%	Rs. 10,000 or less	13.1%	No formal	16.3%	Married	93.6%			
		26 to 35	4.8%	Rs. 10,001 to 50,000	21.9%	Primary school	8.0%	Single	6.4%			
		36 to 45	20.1%	Rs. 50,001 to 100,000	19.5%	Middle school	6.4%					
		46 to 55	35.6%	Rs. 100,001 to 500,000	32.6%	High school	24.1%					
		56 to 65	25.4%	Rs. 500,001 to 1,000,000	11.8%	College/University	45.2%					
Male	58%	Over 65	13.6%	Rs. 10,000,001 or above	1.1%		100%					
			100%									

deviation = 11.288). A high percentage were married, specifically 93.6 per cent. Regarding education, 16 per cent of respondents had no formal education, 8 per cent attended primary school, 6 per cent attended middle school, 24 per cent attended high school and 45 per cent attended college/university.

Measurement

Measurement selection involved extensive review of the relevant literature and interview of health-care customers to clarify the domain of the constructs (Churchill, 1979). All latent constructs were subjected to both exploratory and confirmatory factor analysis, and support for convergent and discriminant validity is reported below. The measures used in this study are displayed in Table II. C2C interaction was measured using a four-item scale. It embodies themes such as gaining value and benefits from engaging in conversations. The scale is inspired by similar themes from prior studies (Choi and Kim, 2013; Lemke *et al.*, 2011; Brady and Cronin, 2001). Customer satisfaction was measured using a widely used three-item semantic differential scale with dimensions displeased/pleased, discontented/contented and dissatisfied/satisfied. Category skepticism was measured using a three-item scale. It draws on prior measures of skepticism (Johnson and Lowe, 2015) and social cynicism (Li *et al.*, 2011). The scale taps themes of doubt that the health-care system is improving and suspicion of changes to the health-care system. CP was measured using a five-item scale focused on the willingness of customers to co-produce diabetes awareness for members of their community. Some items were influenced by Gallan *et al.* (2013) scale measuring co-creation in a health-care context. The scale covered themes such as willingness to be trained to assist in diabetes awareness programs, willingness to distribute diabetes care information to community members and willingness to become involved and volunteer in helping a clinic in its diabetes awareness and prevention efforts. The approach of previous survey-based studies was taken, involving measuring willingness to work co-operatively with a service provider or salesperson across various aspects of the service to create the desired outcome (Auh *et al.*, 2007). C2C interaction and altruistic CP were measured using seven-point Likert scales (1. disagree to 7. agree) and customer satisfaction was measured using a seven-point semantic differential scale (e.g. 1. displeased to 7 pleased).

We controlled for the effects of demographic variables, namely gender, age, education and income. The health status of respondents was also controlled for since the ability and willingness to undertake voluntary activity is contingent on participants' ability to function. To this end, a single-item five-point scale (1. poor, 2. fair, 3. good, 4. very good, 5. excellent) was used to assess respondent health status. A mean response of 2.8 on the scale suggests an approximate health status of good for the sample.

Results

Analysis

First, the discriminant and convergent validity of latent constructs were assessed. The correlations, means and standard deviations of measures are presented in Table III. Confirmatory factor analysis was carried out using IBM SPSS AMOS 24. The results are presented in Table II. Convergent validity of C2C interaction and customer satisfaction were supported with both having a composite reliability of 0.91. One measure of category skepticism failed to load and was omitted from the analysis, leaving two items with a composite reliability of 0.82. The average variance extracted (AVE), indicating the percentage of variance attributed to each construct versus random error, range from 69 per cent for category skepticism to 76 per cent for customer satisfaction and each exceeds the correlations between all pairs of constructs in the model (Fornell and Larcker, 1981;

Table II.
Study measures,
standardized factor
loadings, average
variance extracted
and composite
reliabilities

Study constructs	Standardized factor loadings	Average variance extracted (%)	Composite reliabilities
C2C Interaction ^a		72	0.91
CC1. When I visit my clinic/hospital I have good conversations with other patients	0.83		
CC2. When I am at my clinic/doctor I pass the time by talking with other patients about various things	0.84		
CC3. I benefit from speaking with other patients while I wait at my clinic/doctor	0.87		
CC4. I find my conversations with other patients at my clinic/hospital valuable	0.84		
Customer satisfaction ^b		76	0.91
Overall how do you feel about the service you have received from the hospital/clinic so far/			
SAT1. 1. Displeas 0.7. Pleased	0.89		
SAT2. 1. Discontented 7. Contented	0.89		
SAT3. 1. Dissatisfied 7. Satisfied	0.88		
Altruistic CP ^c		70	0.91
CP1. I am willing to attend a training workshop on how to educate members of your community on diabetes awareness and prevention	0.71		
CP2. I am willing to encourage members of my community to attend diabetes awareness events put on by your hospital/clinic	0.73		
CP3. I am willing to help to distribute printed materials on diabetes awareness provided by your hospital/clinic to members of your community	0.86		
CP4. I am willing to become actively involved in helping my hospital/clinic in its diabetes awareness and prevention efforts	0.89		
CP5. I am willing to volunteer with others to help my clinic/hospital improve diabetes awareness	0.82		
Category skepticism ^a (health care)		69	0.82
HCS1. I doubt whether the health-care system is actually improving	0.80		
HCS2. There is good reason to be critical of those who say our health-care system is improving	0.87		
^d HCS3. Many of the changes made to the health care system have not been helpful	—		

Notes: ^aThese constructs were measured using a Likert seven-item scale (1. strongly disagree – 7. strongly agree). ^bThis construct was measured using a semantic differential seven-point scale. ^cAll loadings are significant at $p = .002$. Measurement model: Chi-square = 99 (d.f. = 63, $p = 0.002$); RMSEA = 0.039; NFI = 0.97; CFI = 0.99; GFI = 0.96. ^dItem omitted from analysis due to low factor loading

Bagozzi and Yi, 1988). AMOS 24 model diagnostics indicate an acceptable level of fit of the measurement model with the data. This is evidenced by a Root Mean Square Error of Approximation (RMSEA) of 0.039 and $\chi^2(63) = 99, p = 0.002$, a Comparative Fit Index (CFI) of 0.99, a Normed Fit Index (NFI) of 0.97 and a Goodness of Fit Index (GFI) of 0.96. Additionally, factor analysis was carried out with pairs of constructs to establish that a two-factor model resulted in superior model fit statistics compared with a single factor model, providing further evidence of discriminant validity.

Because we used a survey methodology involving the collection of data on the predictor and dependent variables within the same instrument there is a possibility that study findings may be influenced by common method bias. Therefore, the single common factor approach (Podsakoff *et al.*, 2003; Podsakoff *et al.*, 2012) was used to evaluate the possible effects of common method-bias. First, a regular confirmatory factor analysis was estimated with each variable loaded on the intended latent construct. Next, a second measurement model was estimated containing a second-order common factor variable with measures of each latent construct also loading on the common factor variable and all loadings on the common factor constrained to be equal. The results show that none of the measurement items for each latent construct loaded significantly on the common factor variable at the 5 or 10 per cent level of significance. Next, we compared the correlations among the latent constructs for the regular confirmatory factor analysis with the common latent variable factor analysis. These differences range from 0.01 to 0.08 except for skepticism with a difference of 0.10. It appears that common method bias had a limited effect on study findings.

Hypothesis testing

Having established the efficacy of the data, the hypotheses were tested by linear regression using Hayes (2013) Process Macro for SPSS. Model no. 59 (Hayes, 2013) was estimated, including bootstrapping ($n = 5,000$) procedure for bias corrected confidence intervals. The moderator and independent variables were mean-centered. The results of this analysis are displayed in Table IV.

Two of the three main effect hypotheses are supported. C2C interaction significantly increases willingness to engage in altruistic CP ($H1: \beta = 0.33, p < 0.01$) and customer satisfaction ($H2: \beta = 0.24, p < 0.01$). The effect of customer satisfaction on altruistic CP was not supported by our data ($H3: \beta = 0.05, p > 0.10$). Turning to the moderating hypotheses, two of the three moderating hypotheses are supported. As proposed, category skepticism reduces the positive effect of C2C interaction on customer satisfaction ($H4: \beta = -0.10, p < 0.05$). Category skepticism does not moderate the effect of C2C interaction on altruistic

Variables	Mean	SD	1	2	3	4	5	6	7	8	9
1. Altruistic CP	4.65	1.69	1								
2. Category skepticism	4.39	1.39	0.01	1							
3. C2C Interaction	5.0	1.56	0.38	0.05	1						
4. Satisfaction	5.72	1.39	0.21	0.28	0.36	1					
5. Education	3.73	1.49	0.12	-0.14	0.1	-0.02	1				
6. Gender (dummy 1 – male)	0.41	0.49	-0.07	0.05	-0.02	-0.01	-0.25	1			
7. Age	53.16	11.29	0.02	0.08	0.16	0.18	0.03	-0.17	1		
8. Income	3.11	1.27	0.02	-0.27	0	-0.07	0.47	-0.23	0.02	1	
9. Health Status	2.8	0.83	0.21	-0.04	0.13	0.21	0.04	-0.04	-0.08	0.21	1

Notes: Correlations ≥ 0.09 are significant at $p < 0.05$

Table III.
Correlation matrix of
variables

Table IV.
Hayes SPSS process
macro regression
results

Variables	Hypotheses	Model1: Customer satisfaction		Model 2: Altruistic CP	
		Coefficient	Hypotheses	Coefficient	
Intercept		-1.29***		3.61***	
C2C interaction	+H2	0.24***	+H1	0.33***	
Customer satisfaction		-	+H3	0.05	
Category skepticism		0.31***		-0.01	
C2C*Category skepticism	-H4	-0.10**	-H5	-0.01	
Satisfaction*Category skepticism		-	-H6	-0.16***	
Health status		0.33***		0.33***	
Education		-0.03		0.13**	
Gender (dummy, 0 -female, 1- male)		-0.06		0.18	
Age		0.01*		-0.00	
Income		0.01		-0.11	
R ²		0.20		0.24	
F statistic		F = (5, 368) = 21.83 P < 0.0001		F = (10, 363) = 21.30 P < 0.0001	

Notes: Unstandardized Coefficients; Model 59, Hayes (2013); (n = 374); ***p < 0.01; **p < 0.05; *p < 0.10

CP (H5: $\beta = -0.01, p > 0.10$). H6 is supported; as category skepticism reduces the positive effect of customer satisfaction on altruistic CP (H6: $\beta = -0.16, p < 0.01$). Health status, a control variable, has a significant positive effect on customer satisfaction ($\beta = 0.33, p < 0.01$) and on altruistic CP ($\beta = 0.33, p < 0.01$). Among the demographic variables, age has a small positive significant effect on customer satisfaction ($\beta = 0.01, p < 0.05$) and education also has a positive effect on altruistic CP ($\beta = 0.13, p < 0.05$).

Although satisfaction does not have a significant effect on altruistic CP, we conducted a Sobel Test to further evaluate the significance of the indirect path. This was done by estimating a simple mediation model without the moderator, following procedures recommended by Preacher and Hayes (2004, 2008). The results presented in Table V show the indirect path comprising the multiplicative results of two paths (C2C → customer satisfaction*customer satisfaction → altruistic CP) is not significantly different from zero as evidenced by the 95 per cent bootstrap confidence interval, using 5,000 bootstrap samples, including the zero value (-0.0078 to 0.0830). This confirms that customer satisfaction is not a mediator unless it's a moderated mediator, which will be assess momentarily.

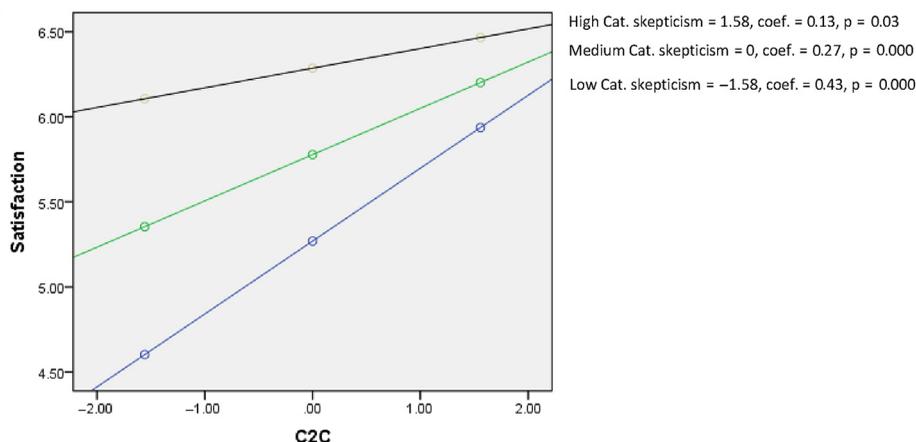
Next, we probed the moderating effect of category skepticism using low, medium and high points (low = 0 - SD; Medium = 0 after means centering, and high = 0 + SD). Figure 2 displays the effect of C2C on customer satisfaction at the three levels of category skepticism.

Paths	Coeff.		p	
C2C → Altruistic CP	0.35		0.000	
C2C → Customer satisfaction	0.28		0.000	
Customer satisfaction drives → Altruistic CP	0.10		0.15	

Sobel Test of Indirect Effect of X on Y [(C2C → customer satisfaction)*(customer satisfaction → CP)] and Percentile Bootstrap Confidence Interval Based on 5,000 Bootstrap Samples

	Value	Boot SE	95% Confidence Interval Limits	
			Lower Confidence Interval	Upper Confidence Interval
Indirect effect via satisfaction	0.0289	0.0222	-0.0078	0.0830

Table V.
Regression results
for simple mediation



Moderator value(s) defining Johnson-Neyman significance region(s)

Value	% below	% above
1.6722	80.2139	19.7861

Figure 2.
The effect of C2C
interaction quality on
customer satisfaction
at three levels of
category skepticism

Figure 2 indicates that C2C interaction has a positive effect on customer satisfaction but its effect diminishes as category skepticism increases, remaining significant at all three levels of category skepticism [at low category skepticism = -1.58 : $\beta = 0.43$, $p < 0.001$; at medium category skepticism = 0 : $\beta = 0.27$, $p < 0.001$; at high category skepticism = 1.58 , $\beta = 0.13$, $p < 0.03$]. Additionally, we use the Johnson–Neyman technique (Bauer and Curran, 2005) to determine the region of significance of the moderating effect of category skepticism. As indicated at the bottom of Figure 2, when the value of mean-centered category skepticism is 1.67 or below, representing 80.21 per cent of respondents, category skepticism moderates the effect of C2C interaction on customer satisfaction. Figure 3 displays the effect of customer satisfaction on altruistic CP at three levels of category skepticism [at low category skepticism = -1.59 : $\beta = 0.5$, $p < 0.001$; at medium category skepticism = 0 : $\beta = 0.20$, $p < 0.001$; at high category skepticism = 1.59 , $\beta = -0.11$, $p < 0.26$]. It indicates that customer satisfaction has a robust positive effect on altruistic CP at low levels of category skepticism with this effect gradually diminishing and becoming insignificant at high levels of category skepticism. The existence of an indirect effect of C2C interaction via customer satisfaction is contingent on the level of category skepticism. The mediating effect of customer satisfaction is a case of moderated mediation (Hayes, 2013). Customer satisfaction is a partial mediator at sufficiently low levels of category skepticism. Finally, the Johnson–Neyman technique indicates that category skepticism moderates at a value of 0.311 or below, representing 52 per cent of study participants. Next, we discuss the theoretical and managerial implications of the study.

Discussion

Theoretical implications

The purpose of this study was to assess the role of category skepticism as a negative motivation affecting the degree to which certain benefits of C2C interaction may be realized. The study finds clear evidence that category skepticism has adverse effects for co-creation

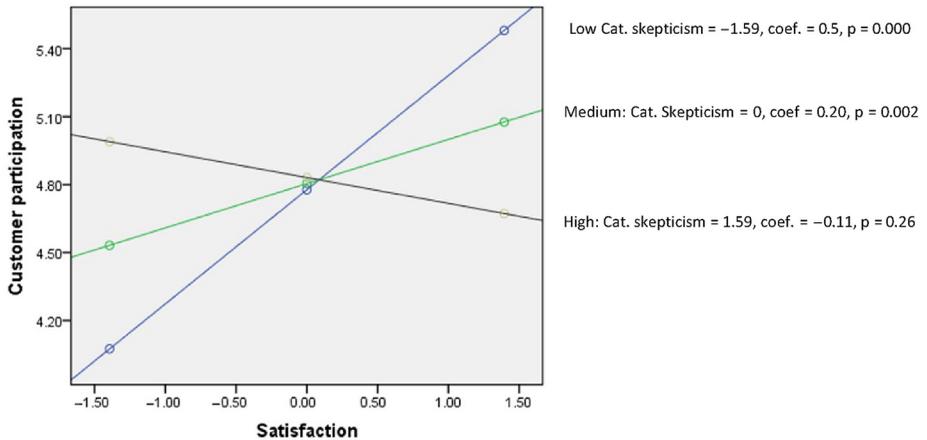


Figure 3.
Effect of satisfaction
on altruistic CP at
three levels of
category skepticism

Moderator value(s) defining Johnson-Neyman significance region(s)		
Value	% below	% above
.3115	52.1390	47.8610

between service firms and customers. The finding that C2C interaction increases customer satisfaction provides corroborating evidence of the stabilizing role of C2C conversations and the role of customers as a source of tangible and intangible resources to the firm (Fliess *et al.*, 2014; Harris and Baron, 2004). The finding that C2C interaction increases willingness to engage in altruistic CP is consistent with research findings on brand communities, demonstrating that C2C engagement increases community participation intentions (Bagozzi and Dholakia, 2006).

The study finds that category skepticism is disruptive to using C2C interaction to enhance customer satisfaction and that it reduces the potential positive effect of customer satisfaction on altruistic CP. As category skepticism increases, the effect of customer satisfaction on altruistic CP is reduced, indicating that skepticism is driving a separation between the service firm and its customers. A basic assumption of service co-creation research is that when firms create the infrastructure to facilitate customer value integration, a virtuous circle of engagement and customized value delivery is created that benefits both customers and the firm (Vargo and Lusch, 2004). Our findings suggest that the value integration process can be disrupted by consumers having negative perceptions of the category. Category skepticism may be reducing the inclination of consumers to attribute credit for good performance and increasing the social distance between the firm and its customers. This realization is important because co-creation is a delicate process.

For co-productive environments to become co-creative, customers must be motivated to add competence and innovation and make the experience their own (Prahalad and Ramaswamy, 2004). These moderating effects of category skepticism effects may be relatively higher in categories that are fraught with ethical challenges such as the health care, financial and legal industries.

We were surprised by the findings for two of our hypotheses that were not supported. First, our results found that satisfying customers does not have a main effect on altruistic CP. This relationship is subjected to moderating conditions. Second, our results show that category skepticism does not moderate the effect of C2C interaction on altruistic CP. We

suspect that customers consider the service firm's role to be less central to the C2C relationship than is expected. The finding suggests that customers are committed to helping each other regardless of their positive or negative attitudes toward the category of firms. This lends support to the emerging customer-dominant logic that regards the customer as having primacy rather than the firm (Heinonen and Strandvik, 2015; Heinonen *et al.*, 2013). According to the customer, dominant logic value creation is embedded within an eco-system shared by customers who engage different service providers.

Managerial implications

The challenge of improving firm centrality to the C2C relationship should provide managers with immediate cause for concern. We suggest that managers increase the likelihood of their brand being viewed as an "insider" in C2C interaction by adding altruistic causes to their service portfolio. One suggestion is to provide customers with supplementary resources that customers can use in C2C social support. For example, a retail bank that provides online resources on how to recognize and fight financial fraud or an insurance company that provides advice on how to ensure customer claims are met. These are resources that customer would share among themselves and provide the band with a halo-effect of supporting customers. We also recommend that as managers track public skepticism of their industry, they consider engaging customers in a dialogue about the problems and risks facing the industry and the role of the customer in reducing risk and improving service quality. If customers are to be truly effective co-producers they need to be informed and engaged as solution providers.

The findings of this study challenge the notion that the best approach of a firm in a troubled industry is independently pursuing brand differentiation. Managers in retail banking, insurance, health care and public transportation services can accelerate the benefits of their service quality improvement initiatives by simultaneously improving consumer category-based perceptions of the industry. Thus, we recommend that managers in the health care and financial services industry consider industry level advertising that addresses common concerns customers may have about the industry that undermines confidence. For example, industry advertising could address such issues as why health-care costs may be escalating and the role of consumers in controlling health-care costs. Similarly, the retail financial services industry could run advertising campaigns on issues such as regulatory standards of financial advisors and retail banking and how best consumers can monitor and detect financial fraud. When service firms focus only on improving the reputation and performance of their businesses, while distancing themselves from industry initiatives that improve ethics, customer bill of rights and accountability, they may find their progress like climbing a down escalator.

We note that the moderating effect of category skepticism on the impact of customer satisfaction on altruistic CP only takes place at higher levels of category skepticism. This suggests that there is a threshold effect below which no action may be required and above which managers must take drastic action to reduce consumer skepticism. We recommend that managers in industries with acutely bad reputation consider working closely and publicly with industry regulators to improve industry ethical practices. Retail banks such as Wells Fargo Inc. and HSBC Inc. with a history of ethical missteps may find it difficult to attract customers into community support initiatives while consumers remain pessimistic about the actions of major industry players. Firms such as Uber Inc. have been criticized for its reluctance to strengthen driver screening following incidents of driver crimes and recklessness and have at times appeared antagonistic towards regulators (Hook, 2016). These events reinforce the broader narrative consumers may have that public transportation lacks

proper oversight and fuels consumer skepticism toward the industry. On the other hand, when Facebook Inc. was embattled by a privacy compromise scandal in 2018, its CEO, Mark Zuckerberg, in testimony before the US Congress said that he was supportive of new privacy regulation if it provides the “right framework” (Barron’s Blog, 2018). Our findings imply that Mark Zuckerberg may be correct in that a regulatory framework for customer privacy could reduce consumer skepticism about the industry’s information practices, making Facebook’s rebranding more believable to the public. While we do not expect managers to be supportive of increased regulation in good times, joint representation to the public by regulators and major industry players may be the most effective strategy in times of crisis.

Public policymakers should also be aware that deregulation in some situations may lead to increased category skepticism. For example, the 2010 Dodd-Frank Act involving significant reform of several areas of the USA financial services industry that has been criticized for imposing onerous conditions on small community banks and credit unions that did not cause the 2008 financial crisis. This has motivated the repeal of much of the Dodd-Frank Act in 2018. However, the Consumer Financial Protection Bureau created by the Dodd-Frank act has had many successes including uncovering fraudulent incentive-based marketing programs at Wells Fargo Inc. and nefarious online payday lending schemes (Anderson, 2016). A complete repeal of this legislation has the potential to reignite high levels of consumer skepticism of the retail banking industry.

Limitations and further research opportunities

Data for this study were collected via interviews of consumers in India. Each consumer was interviewed by a trained interviewer. Despite the authors’ best efforts, it is possible that respondents may have been influenced by the interviewer. Although the authors do not detect any systematic influence in the results, the possibility of bias is acknowledged. Although we relied on research and theories to argue the effects of category skepticism on the co-creation process, more research is required to more precisely determine these effects. Admittedly, this study could have been made more robust by data collection in multiple contexts. However, our theory and results are sufficiently robust to suggest that our findings hold across service industries in which consumers hold serious doubts about the category. A third limitation of our study is the possibility that cynicism may underlie some of our responses on skepticism. When an industry acts to improve its image, category skeptics are more likely to change their opinion of the category. Cynics, however, are more likely to ignore improvements. Future research should tackle conceptual and empirical distinctions between cynicism and category skepticisms by studying multiple categories. A fourth limitation of this study is that although we define category skepticism in terms of doubting the motives and premise of firms, we measured the construct using two items that measure doubts about whether the health-care system is improving, out of recognition that this was the primary concern of the health care consumer. However, consumers may have different levels of doubt regarding the existing service and various aspects of the service. Therefore, future research should consider a more varied measure involving more items.

Category skepticism within the context of services offers several potentially fruitful avenues for further research. Despite substantive research on consumer skepticism of advertising message, very little research exists on the role of skepticism in business relationships. More research is needed to clarify the effects of category skepticism on the co-creation process. What are some strategies for motivating CP when category skepticism is high? Research is also required to understand the relationship between trust and skepticism. Trust is an expectation that a partner will live up to their obligation in situations

involving risk. As trust diminishes in a relationship, it is likely that partners become skeptical of each other's intentions.

Conclusion

This study examined the moderating role of category skepticism. The results suggest that consumer negative perceptions of a category can diminish the benefits of customer interaction. This implies that managers need to renew their emphasis on addressing negative perceptions of their service categories, especially given the potential for social media to accelerate negative imagery. The present study encourages researchers to consider the possible dark-side aspect of C2C interaction and CP. Managers need to work jointly with policymakers to address critical industry problems since the effectiveness of their marketing strategies are contingent on consumer perceptions of the industry.

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