Every Story Has Two Sides: Co-Production in the Financial Service Industry

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Abstract - **Co-production is an important process that alters value creation and improves relationships between service providers and their customers. Much service research has emphasized the importance of service employees as boundary spanners that interact with customers by co-production. Service employees frequently engage in co-production requirements. Such practice allows customers and service employees to access and leverage resources residing in their relationships. Clearly, marketing literature focuses on the bright side of co-production. Nevertheless, the costs and potential negative consequences associated with the dark side of co-production must be further considered. Therefore, this study aims to present a conceptual framework that explores the relationships among co-production, co-production enjoyment, co-production intensity, service effort, job stress, and employee satisfaction, and their effects on customer satisfaction. Furthermore, this study seeks to propose how the effects of co-production on co-production enjoyment, co-production intensity, service effort, job stress depend on the self-efficacy of customers and self-monitoring by service employees. This study provides interesting theoretical insights and valuable managerial implications as regards the positive and negative aspects of co-production and encourage service employees to perform service effort while minimizing job stress. Most importantly, this study provides an understanding of the specific process of co-production to enhance customer and employee satisfaction.**

Keywords: **co-production, co-production enjoyment, co-production intensity, service effort, job stress, and employee satisfaction, customer satisfaction.**

I. INTRODUCTION

The emergence of service-dominant (S-D) logic provides a new perspective that is rapidly gaining a respectable position in marketing literature (Vargo and Lusch, 2008). As such, this study proposes the S-D logic of viewing customers as proactive co-creators of value during service processes. Co-production represents a central construct in S-D logic (Wu, 2016) such that the customer plays an active role in service process (Lusch et al., 2007). Particularly, co-production reveals the potential of customers to strengthen customer relationships (Chan et al., 2010; Witell et al., 2011). However, co-production increases the complexity of the service and thus ultimately increases the probability of service failures (Parasuraman, 2006). Obviously, a customer and a service employee engage in co-production, in which both parties incur costs and expect co-creating benefits in return. Traditionally, most literature on S-D logic consistently has promoted the bright side of co-production. Research on the dark side of co-production is lacking. In this regard, this study extends the previous research to provide new insights into the double-sided effects of co-production.

For customers, co-production enables the exchange of feedback between customers and service employees through the active information sharing, which can facilitate enjoyment and fun (Chen and Wang, 2016; Yim et al., 2012). By contrast, co-production might result in negative outcomes to customers because their participation might increase perceived workloads. In other words, a highly perceived co-production intensity may negatively affect the customer evaluation of co-production, because effort and time minimize the achievement of services (Haumann et al., 2015). Thus, this study aims to consider beyond the bright side of co-production by considering the bright and dark sides of a single model.

For service employees, co-production can increase the technical quality of their offered services. Service employees can customize their offers to achieve superior customer value (Prahalad and Ramaswamy, 2004; Wu, 2016). In this bright-side effect, co-production at a dyadic interaction encounter is an important platform that could influence service effort of employees (Yoon et al., 2004). In other words, co-production establishes the mechanisms that encourage contact with service employees to foster service effort. In the dark-side effect, job stress results from a combination of high demands in jobs and low control (Singh, 1998). Service employees who face incompatible expectations and demands from co-production increases their time and effort to satisfy customers, and thus also increases their job stress (Hsieh et al., 2004). In addition, a shift of power to customers through co-production implies the loss of power and control of service employees, resulting in a higher level of job stress (Hsieh and Yen, 2005). This study aims to reconcile these views by arguing that co-production produces the bright-side and dark-side effects for service employees.

In light of the preceding discussion, however, the following questions remain unaddressed: How co-production effectively affects consequential outcomes for both customers and service employees? What are the contingent conditions associated with effective co-production? To address these research gaps, this study proposes the moderating roles of self-efficacy and self-monitoring on consequential outcomes. Service employees who effectively perform self-monitoring are characterized by sensitivity or alertness to social cues

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(Lennox and Wolfe, 1984); they determine socially desirable or appropriate behaviors and then use them to modify their own self-presentation or behavior (O'Cass, 2000). On the other hand, self-efficacy can determine the attitudes and behaviors of customers (Bandura, 1997). Therefore, this study seeks to propose how the self-efficacy of customers and self-monitoring by service employees moderate the influence of co-production on the reinforcement or mitigation of consequential outcomes.

Co-production could provide psychological benefits and incur costs to customers and service employees, and to the consequential outcomes of this service process (Chan et al., 2010). That is, in this study, co-production drives the satisfaction of both customers and service employees through co-production enjoyment, co-production intensity, service effort, and job stress. The way co-production triggers consequential outcomes, which then affect employee and customer satisfaction, is investigated as well. If co-production increases the level of co-production intensity and co-production enjoyment, customer satisfaction will then be affected (Haumann et al., 2015; Yim et al., 2012). Furthermore, if co-production causes a rise in the level of service effort and job stress, the impact will extend beyond employee satisfaction and affect customer satisfaction (Flaherty et al., 1999; Mohr and Bitner, 1995). Thus, enhancing the understanding the simultaneous effects of co-production on customers and service employees could assist managers to meet the formidable challenge of satisfying both parties (Hsieh et al., 2004).

This study goes beyond existing co-production research on commitment, trust, economic value, emotional value, and customer loyalty by incorporating the positive and negative consequences of co-production. Particularly, this study address the double-sided effects of co-production. From a theoretical perspective, this study contributes to the literature on S-D logic by combining customers and service employees into a single model. Furthermore, studies that explicitly examine the contingent conditions between co-production and factors such as co-production enjoyment, co-production intensity, service effort, and job stress are few. As such, this study is the first attempt to investigate how self-efficacy and self-monitoring strengthen or weaken the relationships between co-production and these factors. From a management viewpoint, this study is significant because it provides practical insights into the co-productive relationship between customers and service employees and especially into the application of co-production initiatives.

II. LITERATURE REVIEW AND PROPSOITIONS

2.1. Co-production

Co-production refers to the constructive participation in the creation and delivery process and clarifies that it requires meaningful, cooperative contributions to the process (Auh et al., 2007). Bendapudi and Leone (2003) considered co-production as joint production, where the customers and service employees interact and participate in the production. Co-production expands the traditional roles that are played by customers in their dyadic interactions with service providers by including them in the value-adding process, which helps service providers develop their understanding of customers' demands (Sashi, 2012; Wu et al., 2015).

Given that financial services place more emphasis on experience and credence attributes, their customers are mostly interested in the processes rather than the outcomes (Karantinou and Hogg, 2009). Therefore, customers and service employees collaborate with each other to produce such outcomes and to learn from each other (Glückler and Armbrüster, 2003).

2.2. Co-production Enjoyment

Co-production enjoyment refers to as a customer's level of positive affective experience as a result of participation in service process; it reflects generalized feelings of pleasure, enjoyment, and fun (Babin et al., 1994). Enjoyment plays an important role in flow development, which is crucial to customer experience (Koufaris, 2002). A customer experiences enjoyment is likely to perceive lower time and effort costs than one who views an experience as unpleasant (Seiders et al., 2007).

Rodie and Kleine (2000) suggested that customers' participation in co-production results in psychological benefits, such as enjoyment. Customers value the enjoyment of contributing to the co-production process (Humphreys and Grayson, 2008). That is, fun and enjoyment can be derived from customers' participation in co-production (Chen and Wang, 2016; Franke and Schreier, 2010). The rationale is that as the customers co-produce more, they become more familiar with service offerings and they gain better understanding of how the co-production works, thus leading to more favorable affective reactions to the process (Yim et al., 2012).

P1: Co-production will have a positive effect on co-production enjoyment.

2.3. Co-production Intensity

Haumann et al. (2015) defined co-production intensity as the subjective perception of customers on the extent of effort and time invested within a specific process of co-producing a product or service. Nordin and Kowalkowski (2010) argued that co-production is a particularly complex and demanding endeavor that poses challenges for both customers and service employees. Co-production intensity may negatively affect customers' evaluation of a co-production because customers generally consider effort and time as cost factors in the process of co-creating services (Etgar, 2008). When customers do not have sufficient time to fully adapt to new tasks, the pressures on customers to make decisions increase (Frow et al., 2011).

Customers' participation in co-production results in more contact points between customers and service employees, thereby increasing service complexity and psychological workload (Haumann et al., 2015). Customers may struggle to meet demand for complex offerings with an emphasis on co-production. Accordingly, co-production can create its own risks that reflect the vulnerabilities of not performing relevant

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tasks by customers because they lack the required skills (Etgar, 2008). In such cases, customers need more time and efforts to adapt their behaviors to deal with the uncertainty associated with co-production intensity.

P2: Co-production will have a positive effect on co-production intensity.

2.4. Service Effort

Service effort is the amount of energy that service employees invest in service behavior (Mohr and Bitner, 1995). Service effort is also viewed as being influential of the service outcomes (McQuilken, 2010). Given that many services are produced and consumed during each service encounter, service employees have the opportunity to make efforts to satisfy the demand of customers at the point of purchase. Generally, service employees are generally inclined to engage in customer-satisfying behaviors because of their propensity for being cooperative in their dealings with customers (Gwinner et al., 2005).

Mohr and Bitner (1995) found that customers' participation in co-production is one of the factors in determining service employee's effort level. Within the context of co-production, service employees can learn effective tactics with respect to how customers contribute effort, time, and other resources in the service creation process (Yi et al., 2011). If service employees perceive friendliness, respect, courtesy, and clear and attentive communication from customers' participation, service employees' efforts will be stimulated based on reciprocity (Yoon et al., 2004). Active customer involvement in co-production can help service employees understand customers' preferences about the service script and offer customized services to their customers (Chan et al., 2010). In other words, co-production leads to better employee performance to meet customers' demands (Floyd and Lane, 2000).

P3: Co-production will have a positive effect on service effort.

2.5. Job Stress

Job stress refers to the situation in which a service employee's characteristics interact with job factors, thereby changing his or her psychological or physiological state that negatively affect functioning (Beehr and Newman, 1978). Job stress is generally composed of three critical job stressors: role ambiguity, role conflict, and work overload (Firth et al., 2004). Role ambiguity refers to employees' perceived lack of information and uncertainty about how to effectively perform their roles. Role conflict taps incompatibility in the requirements of the role, and work overload occurs when cumulative role demands exceed an employee's abilities and motivation to perform a task (Firth et al., 2004; Kemery et al., 1985; Singh, 1998).

Co-production could create employee job stress in three ways: loss of power and control, increased input uncertainty, and incompatible role expectations and demands (Chan et al., 2010). For example, co-production can be a major source of uncertainty for service employees acting as boundary spanners (Martin et al., 1999). Such uncertainty, which includes diversity of demand, challenges service employees' knowledge in performing a task, further raising the task difficulty (Larsson and Bowen, 1989). In this situation, service employees will experience substantial task variability and be forced to perform additional tasks that cause job stress (Hsieh et al., 2004).

P4: Co-production will have a positive effect on job stress.

2.6. Customer Satisfaction

Customer satisfaction refers to an emotional state caused by the customer's interactions with a service provider (Crosby et al., 1990). Oliver (1980) defined satisfaction as a function of the cognitive comparison of expectations prior to the actual experience in consumption. This process is often referred to as the disconfirmation paradigm, whereby customers make a post-purchase comparison between pre-purchase expectations and actual performance received (Oliver, 1980). Positive disconfirmation results in satisfaction, whereas negative disconfirmation results in dissatisfaction.

Enjoyment is positively and significantly related to customers' attitudes and intentions (Wolfinbarger and Gilly, 2001) because enjoyment as an intrinsic motivation may affect customers' behavior (Davis et al., 1992). Van der Heijden (2004) also argued that enjoyment motivates customers to subscribe to Internet services. Prior research identified the effect of perceived enjoyment on user satisfaction with the Internet (Thong et al., 2006; Kim et al., 2007; Kang and Lee, 2010). Enjoyment from developing relationships through co-production is a source of value for customers and supports enhanced customer satisfaction (Flores and Vasquez-Parraga, 2015). In sum, co-production enjoyment has been validated to affect customer satisfaction (Yim et al., 2012).

P5: Co-production enjoyment will have a positive effect on customer satisfaction.

In the co-production process, customers invest significant effort and take over activities that are otherwise performed by service employees. In other words, increasing levels of co-production intensity add to the total input of customers into the co-production process. Such increasing effort and time investments impair the favorability of their output/input ratio (Haumann et al., 2015). Plé and Chumpitaz Cáceres (2010) suggested that an inequity can occur between service employees and customers. Generally, the high customer inputs in terms of co-production should be matched by superior service outputs (Heidenreich et al., 2015). However, if customers' high inputs are only met with poor service outputs, dissatisfaction may increase. In other words, high levels of co-production intensity diminish the perceived equity of customers on the exchange and generate negative disconfirmation, and thus lower satisfaction (Haumann et al., 2015).

P6: Co-production intensity will have a negative effect on customer satisfaction.

Bell and Zemke (1987) noted that customers always appreciate customer-driven effort from service employees. Customers perceive hard-working employees as attentive to

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their concerns (Mohr and Bitner, 1995). Meanwhile, service-orientated employees always provide greater value to customers through improved service delivery. Studies have shown that service effort enhances customers' satisfaction levels (Mohr and Bitner, 1995; Specht et al., 2007). Customers describe situations in which the level of employee effort strongly influences their satisfaction (Bitner, 1990). By contrast, service employees who appear uncaring or preoccupied with other tasks will receive lower satisfaction evaluations from customers (Grönroos, 1990).

P7: Service effort will have a positive effect on customer satisfaction.

Job stress adversely affects service employees' interactions with customers (Boshoff and Allen, 2000) because their motivation to engage in customer-satisfying behavior will be constrained (Flaherty et al., 1999). Service employees who experience job stress are unlikely to provide quality interactions with customers. In other words, job stress may directly affect customer satisfaction by inhibiting the service employee from delivering good performance when interacting with customers. By contrast, when employees experience less job stress, customers judge the service they receive more favorably, creating positive customers' evaluations (Schneider and Bowen, 1999).

P8: Job stress will have a negative effect on customer satisfaction.

2.7. Employee Satisfaction

Locke (1976) defined employee satisfaction as a positive or pleasurable state that caused by the employees' appraisal of the job or of their work experiences. Employee satisfaction reflects the degree to which an employee's wants, needs, or expectations are met at work (Rafaeli, 1989). In contrast, a feeling that the job is not meeting employees' expectations and needs may lead to dissatisfaction. It has been argued that satisfied employees plays an important role in shaping customers' perceptions of service encounters (Jeon and Choi, 2012). In addition, employees who are satisfied with their jobs have greater employee loyalty than dissatisfied employees (Lee, 1988).

Brown and Peterson (1994) argued that effort tends to increase people's evaluations of objects, outcomes, and feelings they experience by means of their exertions. The perceived service effort to the job allows service employees to fulfill intrinsic needs to be competent, effective, and self-determining, and thus contributes to their satisfaction. High service effort employees understand that superior service is expected, desired, and rewarded. Therefore, they tend to provide good service. As a result, employees perceive a feeling of valuable contribution, satisfaction, and a sense of belonging (He et al., 2011). In sum, high service effort employee will experience greater employee satisfaction (Donavan et al., 2004).

P9: Service effort will have a positive effect on employee satisfaction.

Various studies have been conducted on job stress on subsequent outcomes, especially in terms of its dysfunctional effect on employee satisfaction (Hui et al., 2004). Job stress causes burnout and hampers job performance (Rupp et al., 2008). In general, the ability of employees to properly control and manage their physiological and psychological stresses in job performance may lead to higher employee satisfaction (Fairbrother and Warn, 2003; Stacciarini and Troccoli, 2004).

However, if employees cannot control job stress, their job attitudes and behavior in the workplace, including employee satisfaction, may be negatively affected (Seaward, 2005).

P10: Job stress will have a negative effect on employee satisfaction.

Heskett et al. (1994) proposed a theoretical model, including the service-profit chain, which establishes the relationships between employee and customer satisfaction. Brown and Lam (2008), Jeon and Choi (2012), and Whitman et al. (2010) confirmed a positive relationship between employee satisfaction and customer satisfaction. The underlying rationale states that employee satisfaction usually produces positive attitudes among employees who do their work enthusiastically (Wright et al., 2001). Such enthusiasm influences the judgement of customer satisfaction. In other words, satisfied employees are able to provide customers with excellent service encounters, which will result in satisfied customers (Chi and Gursoy, 2009). Taken together, the greater levels of customer satisfaction can be obtained through employee satisfaction (Homburg and Stock, 2004; Wangenheim et al., 2007).

P11: Employee satisfaction will have a positive effect on customer satisfaction.

2.8. Self-efficacy

Self-efficacy refers to a customer's belief in his or her own capability to perform a specific task (Bandura, 1997). Cervone and Peake (1986) described self-efficacy as the product of dynamic cognitive processes by which a person integrates varied cues to consider the different components of the overall activity. In general, self-efficacy affects how individuals make decisions about their ability to perform tasks (Bandura, 1997). Customers with high self-efficacy are likely to demonstrate intrinsic interest in the tasks they perform, show persistence in the face of challenges, and expend much effort at their tasks (Chen et al., 1998).

The increased competence and skills are likely to enhance confidence in various behaviors, such as providing suggestions for improvement and problem solving (Dong et al., 2008). In other words, self-efficacy affects the customer's belief that they can effectively perform co-production (Etgar, 2008). Meanwhile, self-efficacy induces adaptive emotional states; thus, customers can cope better with challenging or threatening situations induced by the intensity of co-production. High self-efficacy prompts customers to set challenging goals, which subsequently help them achieve more and further strengthen their abilities and efficacies (Stokburger-Sauer et al., 2016). As a result, customers with high self-efficacy tend to perceive less co-production intensity

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because they experience less distress. On the other hand, Yim et al. (2012) found that customers should feel a higher level of co-production enjoyment if they have a high level of perceived self-efficacy to participate in co-production. In other words, customers with high self-efficacy are likely to derive more enjoyment from co-production because they experience more enjoyment.

P12a: The higher the self-efficacy, the stronger is the relationship between co-production and co-production enjoyment.

P12b: The higher the self-efficacy, the weaker is the relationship between co-production and co-production intensity.

2.9. Self-monitoring

Self-monitoring is the capability of an individual adapt to a changing environment (Snyder, 1974). Individuals who are highly capable of self-monitoring manage to react with appropriate attitudes and behavior, whereas individuals with low self-monitoring behave according to their inner states and attitudes (Snyder, 1974). Lennox and Wolfe (1984) conceptualized self-monitoring as a two-dimensional construct: the ability to modify self-presentation and sensitivity to the expressive behaviors of others. The ability to modify self-presentation is a critical skill in realizing effective interpersonal adaptive behavior. Sensitivity to others is a component of one's information acquisition skills (Bell et al., 2000).

Individuals with high self-monitoring advantage in expressing a range of socially appropriate emotions and in reading the emotions of others requires considerable effort, and represents the strong motive to produce successful social interactions (Ickes et al., 2006). Those high in the trait of self-monitoring are socially ambitious and strongly motivated to project positive images of themselves to impress others (Caldwell and O'Reilly, 1982). Consequently, they are motivated to engage in behaviors that will facilitate acceptance (Gangestad and Snyder, 2000; Turnley and Bolino, 2001).

In addition, high self-monitoring individuals tend to align their moods to the demands of social settings and to expected norms (Puccinelli et al., 2007). That is, service employees with high self-efficacy are likely to enhance their service efforts because they can modify their self-presentation to fit perfectly into co-production and behave appropriately in such situations (Graeff, 1996). On the other hand, self-monitoring moderates emotional dissonance–outcome relationships because high self-monitoring employees use cues based on emotional appropriateness to converge their own emotional displays. This innate desire and ability to conform even in situations with considerable emotional dissonance can alleviate job stress (Abraham, 1998). In other words, service employees with high self-efficacy are likely to feel less job stress from co-production.

P13a: The higher the self-monitoring, the stronger is the relationship between co-production and service effort.

P13b: The higher the self-monitoring, the weaker is the relationship between co-production and job stress.

III. DISCUSSION

By far, current literature lacks comprehensive theory and research that elucidate how customers and service employees gain benefits on the one hand, and pay the costs for adopting the co-production approach on the other hand. This study seeks to derive new insights into the double-sided effects of co-production. Further, this study will simultaneously highlight and propose the four expected arguments, which are summarized as follows (see Table 3 and Figure 2): (1) Customer satisfaction will be enhanced through service effort, employee satisfaction, and co-production enjoyment. It will be reduced through job stress and co-production intensity. (2) Employee satisfaction will increase through service effort and decrease through job stress. (3) Service effort, job stress, co-production enjoyment, and co-production intensity will be stimulated on co-production. (4) Self-efficacy will enhance the effect of co-production on co-production enjoyment and decrease the effect of co-production on co-production intensity. Meanwhile, self-monitoring will enhance the effect of co-production on service effort and decrease the effect of co-production on job stress.

Based on these arguments, dyadic data will be appropriate for the investigation of co-production, because the dyadic approach emphasizes the importance of the relationship between customers and service employees. In addition, this study breaks new ground on S-D logic by focusing on the bright and dark sides of co-production that is critical to the satisfaction of employees and customers. As understanding how financial services harness the benefits and prevent the drawbacks of co-production is of great importance, this study can offer new insights into how managers mitigate the negative effects of co-production and strengthen the positive effects of co-production by basing on the self-efficacy of customers and self-monitoring by service employees as bases. At a theoretical level, expected results of this study can improve the understanding of these relationships and facilitate co-production management to maximize employee and customer satisfaction.

From a managerial perspective, the participation of customers in co-production is necessary, because they constitute essential knowledge and skills on which the realization of value co-creation depends (Vargo and Lusch, 2008). In this case, customers and service employees become effective and efficient resource integrators of value co-creation (Mustak et al., 2013). To maximize the benefits and minimize the costs of co-production, managers should adopt co-production enjoyment and service effort as marketing goals to increase customer or employee satisfaction. This situation is the bright side of co-production. Nevertheless, managers must be aware of the associated risks and costly investments in establishing co-production. Increase in the perceived co-production intensity and job stress could lower customer or employee satisfaction. This situation is the dark side of co-production.

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Thus, managers must monitor the relationships between their customers and service employees to determine whether any sign of co-production intensity or job stress is present. Managers must also ensure that customers and service employees understand the extension of jobs when they lead co-production processes. Managers should reinforce the positive effects of co-production on co-production enjoyment and service effort and mitigate negative effects of co-production on co-production intensity and job stress through the self- efficacy of customers and self-monitoring by service employees.

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