The Role of Value Co-Creation in Enhancing Customer Experience and Brand Loyalty in E-Commerce Platforms

Lamya Al Hinai[1*] and Norzaidahwati Zaidin[2]

[1*]Doctoral Candidate Department of Management, Faculty of Management, Universiti Teknologi Malaysia (UTM)

[2]Department of Management, Faculty of Management, Universiti Teknologi Malaysia (UTM)

[1*]Corresponding Author

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ABSTRACT

In this research, the role of value co-creation in customer experience and brand loyalty in e-commerce sites has been explored. Based on Service-Dominant Logic, this study highlights the process of value creation by consumers in e-commerce sites via review, rating, feedback, social media checking, community participation, and personalised recommendations. An interpretivist qualitative research design has been used in which eight semi-structured interviews have been conducted with users of e-commerce sites in the Sultanate of Oman. Thematic analysis of data has been performed according to Braun and Clarke's six-stage procedure. Findings revealed four key themes: participatory involvement and value perception, personalisation as a trigger of co-creation, trust and sense of community, and emotional engagement and brand loyalty. This study revealed that the generation of user-generated content was associated with greater confidence in purchase decisions by reducing perceived uncertainty, while personalisation was described as more convenient when it was accurate and privacy-conscious. Trust, security, reliable delivery, good problem resolution, and responsiveness were among the key factors participants associated with loyalty. The study concludes that effective co-creation was described as supporting customer experience and repeat platform use within competitive digital retail environments.

Keywords: Value Co-Creation, Customer Experience, Brand Loyalty, E-Commerce, Service-Dominant Logic

INTRODUCTION

The fast growth of the scope of e-commerce has dramatically altered the dynamics of interactions between consumers and brands. The worldwide income from e-commerce reached 5.8 trillion dollars in 2023 and is predicted to surpass 8 trillion dollars by 2027 (Matai, 2025). This indicates that differentiation among the existing online portals should be based on something other than pricing and product availability. Customer experience has become the primary source of differentiation in the contemporary environment (Ahmad et al., 2022). However, this is not enough in today's reality. People want to become co-creators of value rather than its passive recipients (Vargo & Lusch, 2008).

Value co-creation, which is based on Service-Dominant Logic (SDL), implies that value is not created at the moment of production of products and services; it emerges through the interaction between the service provider and the customer (Vargo & Lusch, 2004). When applied in e-commerce, this leads to a range of participation actions such as writing reviews, offering product suggestions, engaging in brand communities, and giving immediate feedback to influence the experience of using the platform (Ahmad et al., 2022; Sohaib & Han, 2023). While there is considerable quantitative research conducted on the precursors and consequences of value co-creation, there is a lack of qualitative studies that focus on the actual experiences of e-commerce customers. Previous research in this field has mainly focused on survey tools and structural equation modelling (Pervez et al., 2022; Viglia et al., 2023).

In particular, this study aims at exploring: (1) How do consumers engaged in e-commerce perceive and practice value co-creation while shopping? (2) How do participants describe the relationship between participation and customer experience perceptions? and (3) How can value co-creation help in building brand loyalty? The results are of theoretical importance for SDL research in a digital setting, as well as providing practical insights for platform developers and marketers.

LITERATURE REVIEW

Value Co-Creation: Conceptual Foundations

The idea of value co-creation received theoretical recognition through the groundbreaking formulation of Service-Dominant Logic by Vargo and Lusch (2004), in which consumers were no longer seen as passive recipients of firm-driven value but as participants in the process of value creation. The key point of SDL lies in the assumption that service, as the use of specialised skills in actions, processes, and performances, is the core element of economic exchange (Vargo & Lusch, 2008). SDL has found its practical application in various spheres of the digital economy. Specifically, Viglia et al. (2023) apply SDL to multi-party digital platforms and reveal that value co-creation does not occur only between firms and their customers but also within actor networks. Likewise, Sohaib and Han (2023) illustrate that social media marketing platforms are effective environments for co-creation, as brands' trust and loyalty are formed through interaction with customers. Recently, researchers have highlighted that co-creation involves both co-production activities, in which customers participate in service provision, and value-in-use outcomes, in which value is generated through consumption (Nguyen & Menezes, 2024).

Value Co-Creation and Customer Experience in E-Commerce

Customer experience in the context of a digital retailing environment is considered a holistic concept, which encompasses cognitive, affective, sensory, and behavioural responses to stimuli via digital channels during the whole customer journey (Ahmad et al., 2022). Consistent empirical evidence shows that the level of customer experience quality is of critical importance as the mediating factor in the processes of value co-creation and other positive outcomes such as satisfaction, purchase intentions, and loyalty (Ahmad et al., 2022; Anshu et al., 2022).

The effect of value co-creation on the links between online customer experience, customer engagement, and customer loyalty has been explored by Ahmad et al. (2022). This research study has shown that value co-creation significantly affects the experience and engagement relationship. In particular, according to the findings of this study, when consumers participate in value co-creation activities, for example, rating of products, posting unboxing videos, answering questions and other activities, they enjoy a higher quality of experience and stronger engagement outcomes, which is supported by Anshu et al. (2022).

One of the most evident examples of value co-creation in e-commerce would be user-generated content (UGC). When it comes to social commerce, peer-generated information, which includes UGC like reviews and recommendations, could help decrease the risk and ambiguity when making an online purchase (Dinulescu & Prybutok, 2022). Another example of value co-creation is personalization. Chandra et al.'s (2022) review of research findings demonstrates that personalized content not only decreases decision-making time but also emphasizes the personalization-privacy paradox. Modern e-commerce businesses utilise machine learning algorithms to personalise their product assortments, pricing, and communication.

Co-Creation, Brand Trust, and Brand Loyalty

Brand loyalty in e-commerce is seen as a multifaceted construct that includes attitudinal commitment, behavioural repurchasing, and advocacy intention (Jenneboer et al., 2022). The relationship between value co-creation and brand loyalty is mediated by brand trust and emotional connection, as explained by Pervez et al. (2022). As shown by Haverila et al. (2022), co-creation behaviour has a positive impact on the quality of the relationship between consumers and brands because it creates trust as a relational outcome of the consistent

process of cooperation. Moreover, according to Sohaib & Han (2023), co-creation behaviour through social media creates brand trust and then brand loyalty.

The way co-creation influences loyalty might be totally different. According to Fazel Dehkordi & Nasr (2025), the behaviour of customers regarding co-creation influences the intention to repurchase products through their perception of service quality. Another way is community membership: customer-to-customer interaction in online brand communities has been found to be related to greater brand loyalty through community identification and pleasant experience (Fan et al., 2022).

More specifically, when it comes to e-commerce, there has been evidence that sensory, affective, intellectual, and behavioural experiences of brands positively influence brand equity and loyalty (Nguyen et al., 2024). Positive feelings resulting from an active, empowering relationship with the platform will be transformed into affective commitment towards the brand, which would mean loyalty irrespective of prices (Ahmad et al., 2022).

Research Gaps and Positioning

Despite the above advancements in the field, there are still some research gaps that need to be filled. Firstly, the majority of research in the area uses quantitative methods, neglecting the interpretative aspect of the co-creative behaviour. Secondly, the existing body of knowledge is concerned primarily with product-oriented e-commerce platforms like Amazon and Alibaba, without paying sufficient attention to various types of e-commerce. In this regard, the current study aims to fill the identified research gaps by using thematic analysis of interviews to develop an in-depth participant-oriented understanding of value co-creation in e-commerce. Nevertheless, current empirical findings regarding variables provide little understanding of the way in which customers differentiate peer-led engagement from platform-facilitated personalization, the actual negotiation of trust, or the reasons why co-creation does not result in customer loyalty. Hence, the current qualitative research will provide an interpretative perspective on the above issues and identify value co-creating and value co-destroying conditions in online commerce service ecosystems.

RESEARCH METHODOLOGY

The research design for this study is qualitative, which fits well within an interpretivist epistemology that emphasises the need to understand the subjective interpretations of the meaning of e-commerce activities from the participants' perspective. Qualitative research is ideal when the research goal is to examine understudied areas and develop theories based on participant experiences (Braun & Clarke, 2006). The decision to use qualitative methods as the main research methodology was made to reveal the complexities of value co-creation behaviour that cannot be measured quantitatively.

Data Collection

The sample size was determined by the focused aim of the study: to understand how experienced e-commerce users describe value co-creation, customer experience, and brand loyalty, rather than to estimate prevalence or make statistical generalisations. Participants were selected using eligibility criteria closely aligned with this aim: they had at least two years of active online-shopping experience and had engaged in at least one relevant activity, such as reviewing or rating products, participating in online communities, or using personalised recommendations. This purposive selection gave the sample a shared, directly relevant experiential basis and was intended to increase the information each interview could contribute.

At the same time, the sample was not entirely uniform. Participants used different types of platforms—including general marketplaces, fashion and electronics platforms, and food-delivery services—and varied in age, occupation, shopping frequency, and e-commerce experience. This combination of a focused experiential profile and variation in platform use was appropriate for examining the study's specific questions while capturing differences in participants' accounts. In line with the information-power approach, sample adequacy was considered in relation to the study's focused aim, the relevance of participants' experience, the use of

Service-Dominant Logic (SDL) as a sensitising framework, and the analytic depth of the interviews (Malterud et al., 2016).

The seventh interview repeated patterns already present in the developing analysis and generated no new codes; the eighth interview was used to further assess the adequacy and range of the dataset. This assessment supports the sample's relevance to the study aim but does not establish statistical representativeness or guarantee that all possible perspectives were captured.

The seventh interview exhibited that coding was recurring the emerging pattern structure, whereas there were no new codes generated. The eighth interview served as an analysis tool for checking adequacy of data only and not for making any statistical claim of representativeness.

DATA ANALYSIS

A reflexive thematic analysis was performed using the six-phase approach of Braun & Clarke (2006, 2019), including: (1) familiarising oneself with the data; (2) developing an initial set of codes; (3) identifying themes; (4) examining themes; (5) defining and naming themes; and (6) writing up the results. This study adopted a combined deductive-inductive research approach in that Service-Dominant Logic served as the sensitizing theoretical perspective, and sub-themes and codes were discovered inductively from the participant interviews at both semantic and latent levels. Thematic open coding was done on the entire interviews resulting in 13 inductive codes which were clustered into sub-themes and then four higher order themes instead of deductively assigning the codes based on the topics of interview guide. 100% of eight transcripts were coded by the lead researcher whereas a senior academic supervisor independently co-coded three transcripts (37.5%). Subsequently, a reflective consensus discussion was conducted in order to discuss the meaning of each code, boundaries, and alternative interpretations since no numeric measure of inter-coder reliability like Cohen's kappa was needed in the process of interpretation. NarrateLink Web Platform was used to load ElevenLabs voice-to-text dictation service and perform algorithmic substring searches of quoted texts against source transcripts. NVivo 14 and ATLAS.ti were employed for hierarchical nodes management, matrix queries, and audit trail of codes and codebook creation.

Trustworthiness and Ethical Governance

Trustworthiness was measured by applying the guidelines outlined by Lincoln and Guba (1985). Credibility was ensured by going through the transcripts repeatedly, carrying out peer debriefing, and validating the verbatim quotes. Transferability was achieved by describing the context and demographics, including the age, shopping frequency, types of platforms used, and years of e-commerce experience. Dependability was ensured by creating an audit trail that documented the development of codes and codebook, whereas confirmability was improved by creating reflexive analytic memos and empirical justification of interpretative claims. Ethical approval was obtained from the Institutional Research Ethics Committee (REC-2026-VCC-0814). A four-step consent procedure was employed for obtaining voluntary participation, recording, and withdrawal rights; participant identities were anonymized with unique reference IDs. Data was kept in a secured AES-256 database with Row-Level Security, for five years after publication.

RESULTS AND DISCUSSIONS

Demographic Profile

The study comprised eight participants who were regular users of e-commerce sites. The sample was balanced in terms of gender, with four female and four male participants. Participants' ages ranged between 21 to 41 years, with an average of 32.0 years. This age range is appropriate because it gives the perspective of young digital consumers as well as that of more mature online consumers. In addition, occupations of participants were diverse and comprised students, engineers, a doctor, a lecturer, an IT engineer, and a small business owner. The diversity in occupations contributed towards obtaining diverse perspectives regarding value co-creation in e-commerce. In addition, participants also had diverse experience in online shopping and platform choices. Experience in using e-commerce varied from approximately 3 to 15 years. Some of the preferred

platforms for shopping were multi-category marketplace, general marketplace, beauty & lifestyle platform, electronics marketplace, and other platforms. Frequencies of shopping were also diverse, with one individual shopping every day, another once a week, four individuals monthly and two individuals occasionally. As a result, both high and low-frequency shoppers were included in the sample. This was vital for the thematic analysis, as it helped to compare the various patterns of participation, trust, personalisation, community interactions, and loyalty in varying degrees of e-commerce usage.

Thematic Analysis

Thematic analysis was adopted to extract patterns from the interviews of eight participants. With regard to Braun and Clarke's (2006, 2019) six-phase reflexive thematic analysis process, 13 initial codes were generated inductively across the full transcripts and grouped into data-driven sub-themes; Service-Dominant Logic was then used as a sensitising lens to interpret the higher-order patterns. The four major themes identified include participation and value perception, personalisation as a co-creation inducer, trust and community spirit, and emotion and brand loyalty.

Table 1. Themes, Sub-Themes and Inductive Codes

Overarching theme	Core sub-themes	Representative inductive codes	S-D Logic interpretation
1. Participatory Involvement & Value Perception	User-Generated Content as a Risk Reducer; Reciprocity and Altruism as Motivators for Participation	Reliance on UGC; Reciprocity as Motivation; Community Support Among Users; Tangible Incentives for Participation	Consumers act as operant resources and integrate peer knowledge through reviews, ratings and UGC.
2. Personalisation as a Trigger of Co-Creation	Efficient and Convenient Service Provision; Algorithmic Friction and Perceived Intrusiveness	Personalisation Saves Time; Repetitive or Poor Personalisation; Privacy vs. Personalisation	Platform-driven resource integration can support co-creation, but poor relevance or intrusiveness can produce value co-destruction.
3. Trust & Sense of Community	Institutional Trust in Platform Systems; Relational Trust Through Peer Interaction	Trust via Secure Processes; Community Support Among Users; Brand Interaction Builds Value; Cross-Platform Vetting	Institutional and relational trust structure the service ecosystem and enable peer-to-peer resource exchange.
4. Emotional Engagement & Brand Loyalty	Loyalty Forged Through Service Recovery; Loyalty as a Holistic Experience	Trust through Problem Resolution; Convenience and Reliability; Emotional Shopping; Brand Interaction Builds Value	Affective commitment and advocacy may emerge from sustained positive resource integration, but loyalty remains context-dependent.

Theme 1: Participatory Involvement and Value Perception

The first theme concerned participatory engagement and value creation. Customers kept talking about how important customer feedback, ratings, photos, and video clips were to them. They saw this content as valuable because it provided certainty regarding the quality of products even before purchase. For example, P5 explained,

"Customer reviews, ratings, videos, and other user-generated content help me understand the quality and performance of a product. They make me feel more confident about my purchase and help me choose the best option."

Similarly, P1 stated,

"I almost never buy something without checking the reviews first, especially if it's clothing, skincare, or anything where quality and fit matter."

This is evident from the responses that the individuals involved were not solely dependent on the descriptions of the platform or those provided by the sellers. Rather, they took into consideration the experiences of other customers, which were more practical and realistic in nature. There was another motive behind their participation, which was reciprocity. P7 explained,

"I feel the obligation to tell others about my own experience since its the only way to find wether it will be suitable to your demand or not."

This suggests that value co-creation is not only a functional activity but also a social practice based on mutual help. P8 similarly stated that writing feedback

"helps improve products and services, and it allows companies to better understand customer needs."

This finding confirms the argument that customers function as operant resources by providing their knowledge, experience, and judgment to the broader ecosystem (Vargo & Lusch, 2008). Nevertheless, the participation was not entirely altruistic at times. P4 noted,

"Some platforms give you some point of vouchers if you do the rating and share the feedback , this the most thing motivating me to."

This indicates that co-creation can be driven by both social and material incentives.

Theme 2: Personalisation as a Trigger of Co-Creation

Theme two revolved around personalisation being a catalyst for co-creation. The majority of respondents saw personalised suggestions and offers as something good as it helped them make the shopping experience quicker and easier. P1 explained,

"On the positive side, personalisation saves me a lot of time. Since I'm running my own small business, I don't always have the luxury to spend hours browsing."

P8 also stated,

"Personalised features generally make my online shopping experience better because they help me find products that match my interests and preferences more quickly."

This implies that personalisation which is deemed as being relevant by the participants has been perceived as improving the customer experience, given that the users have been enabled to integrate the available resources together with their decision-making ability. This assertion is in line with the findings of Chandra et al. (2022) regarding the personalization-privacy paradox. But personalisation may lead to frustration for the users.

"But when it feels repetitive or overly aggressive, it actually reduces the quality of the experience and can make me less interested in engaging with that platform."

P8 also noted that personalised suggestions "can be repetitive and limit exposure to new products."

Therefore, personalisation is not automatically value-creating. It becomes valuable only when it is accurate, relevant, and respectful of customer agency. This creates a tension between convenience and privacy. P8 stated,

"I prefer not to share sensitive personal information and expect e-commerce platforms to protect my privacy and use my data responsibly."

P7 expressed a similar concern:

"this would be very rare if i dont have 100% trust on the provider."

These responses show that customers are willing to exchange some data for a better experience, but only when they trust the platform.

Theme 3: Trust and Sense of Community

Theme three was trust and sense of community. Trust became an important condition for participation, personalisation and loyalty. The factors that were associated with trust by participants included payment security, delivery reliability, return policies, honest reviews, and accurate product information. P6 stated,

"Practices that increase my trust include verified customer reviews, return policy, secure payment methods and well known shops. practices that reduce my trust include unknown seller and fake reviews."

P8 similarly explained,

"My trust increases when platforms provide secure payment methods, genuine customer reviews, clear return policies, and accurate product descriptions."

These responses show that trust depends on both technical security and perceived honesty. Participants also trusted other customers more than sellers or platform-generated content. P7 stated,

"i tend to trust an actual customer who already used that product, or posted a real picture/video more than the platform posts. i believe that other customers will be more honest as they have no intension to harm or mislead."

This demonstrates the significance of peer value creation within e-commerce. User-generated content was described by participants as a trust-building resource because it offers users evidence that is considered more credible than promotional information (Dinulescu & Prybutok, 2022). It should be noted that some individuals have experienced a feeling of limited community. P8 explained,

"I sometimes search on social media platforms such as TikTok and Instagram to see how real people use a product and share their opinions about it."

P1 also stated,

"Some small sellers reply to comments or thank people for reviews, and that makes me feel seen. Like there's an actual person behind the page."

This suggests that community is stronger on interactive and social platforms than on large transactional marketplaces.

Theme 4: Emotional Engagement and Brand Loyalty

Theme four was related to emotions and loyalty. Participants associated loyalty with trust, reliability, personalisation, service recovery, and positive emotions. P5 stated,

"Positive experiences, personalised recommendations, and trust in the platform make me more likely to continue using it instead of switching to other platforms."

Similarly, P8 stated that personalized suggestions, positive reviews, feedback from customers, safe payment methods, on-time delivery, and good customer service have been mentioned as loyalty has continued on the platform. It indicates that loyalty has been linked to an overall experience instead of one particular aspect.

Service recovery played a critical role. P1 described a positive experience with Noon after receiving damaged skincare ingredients:

"That experience really stood out because most platforms make returns or replacements complicated. The fact that they handled it quickly and fairly made me trust them more."

P1 then added,

"It wasn't just about fixing the problem — it was how easy and respectful they were. That made me more loyal to them compared to other platforms."

Participants described stronger loyalty when a platform responded fairly and respectfully to problems. However, not all participants linked co-creation to loyalty. P6 stated,

"No, my loyalty to e-commerce platforms is not influenced by participation and personalisation. My choice of platform is based on pricing and product availability."

This negative case is important because it shows that value co-creation does not affect all customers equally. For some users, transactional factors such as price and availability remain more important than participation or community.

Emergent Framework

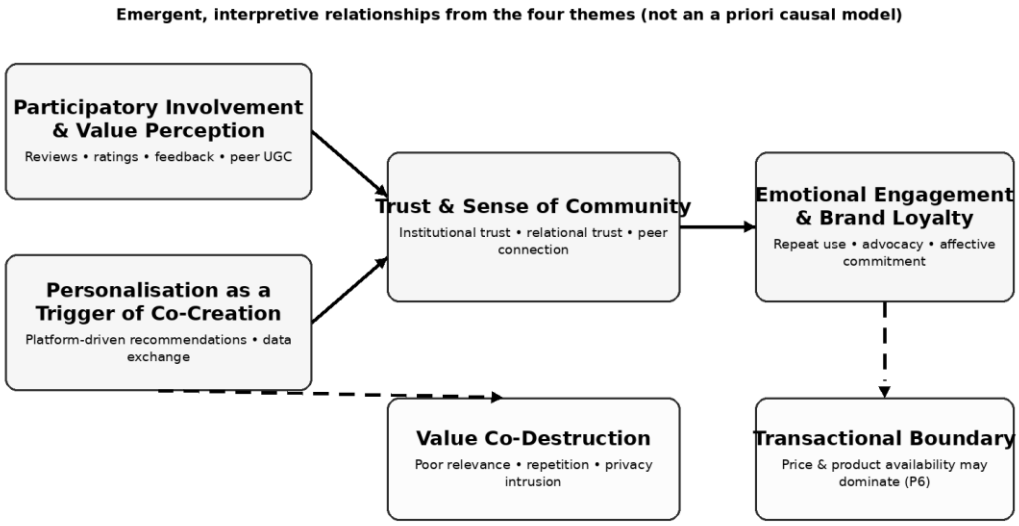


Figure 1. Emergent Framework of Value Co-Creation, Customer Experience and Brand Loyalty

Figure 1 integrates the four themes derived from the data set rather than being an a priori cause-and-effect model. It differentiates between customer-led involvement and platform-led personalization, places trust and community as an important interpretative framework, and introduces the two boundary conditions that were identified in the results – value co-destruction because of poor personalization, and transactional preferences of price and availability expressed by P6.

DISCUSSION

These findings support the major premise of Service-Dominant Logic that the creation of value is not done through firms alone but rather an interactive process involving the firm, consumers, and other stakeholders in the service ecosystem (Vargo & Lusch, 2004; Vargo & Lusch, 2008). The respondents did not consider themselves to be passive shoppers. Instead, they used reviews, ratings, video clips, content posted on the social media websites, recommendations, and feedback systems to create their own shopping experience. This

is consistent with the assertion by Viglia et al. (2023) that digital platforms function as ecosystems in which value is created via interaction instead of unidirectional communication. These results also corroborate the arguments of Ahmad et al. (2022) who state that value co-creation enhances the connection between online customer experience and loyalty. Participants viewed reviews and other user-generated content as factors that helped to build trust, minimize uncertainty, and ease decision-making in purchasing goods or services. These results are in line with the findings of Anshu et al. (2022) regarding the benefits of value co-creation for the customer experience and future purchases online. Nevertheless, the contribution of this paper lies in demonstrating how customers describe this process in their own words. It is not about reviews being available; customers appreciated them due to the fact that reviews were honest, pragmatic, and based on the experience of using the product.

Moreover, the results agree with Sohaib and Han (2023) in terms of demonstrating the role of co-creation through social media in increasing brand trust and loyalty. Instagram and TikTok have been important players in the process since they gave the possibility to see how real people used products. However, one may say that value co-creation does not always bring positive results. The problem of personalisation is quite evident since while giving people certain conveniences, it also led to problems such as privacy concerns, repetitiveness, and over-targeting. The experiences of the participants, thus, suggest that value co-destruction can occur if the algorithm of the platform does not help the customer in achieving their goal in a specific context, as stated by Plé and Chumpitaz Cáceres (2010).

The findings also qualify accounts that present co-creation as consistently beneficial. Although several participants described reviews and peer content as useful for reducing uncertainty, these accounts reflect participants' perceptions; they do not establish that user-generated content is always accurate, representative, or trustworthy. Participants themselves identified fake reviews and unknown sellers as reasons for reduced trust. Accordingly, peer content may support decision-making when it is perceived as credible, but its presence alone does not guarantee reliable information or a better customer experience.

The relationship between co-creation and loyalty was similarly conditional. Most accounts connected positive experiences, trust, and effective service recovery with continued platform use, but P6 explicitly prioritised price and product availability over participation and personalisation. This counterexample contrasts with studies that report positive links between co-creation, experience, trust, and loyalty (Ahmad et al., 2022; Anshu et al., 2022; Sohaib & Han, 2023). The contrast suggests that such relationships should not be treated as universal: their perceived importance may depend on customer priorities and the immediate shopping context. Because this study involved eight purposively selected participants, the findings identify a meaningful variation in accounts rather than the frequency or prevalence of these differences among e-commerce users.

These findings also require a qualified interpretation of SDL. SDL provides a useful lens for examining how actors combine resources, including customers' knowledge and platforms' digital services. However, the present data do not demonstrate that interaction necessarily produces mutually beneficial value, nor that all actors have equal influence over the service context. Participants' concerns about intrusive or repetitive recommendations, privacy, fake reviews, and poor service experiences indicate that resource integration may be experienced negatively or may not yield value for every actor. This is consistent with work recognising value co-destruction as a possibility within service interactions (Plé & Chumpitaz Cáceres, 2010). In this study, SDL is therefore used as an interpretive framework rather than as a claim that co-creation is inevitable, uniformly positive, or sufficient to explain loyalty.

The study's findings should also be interpreted within their methodological scope. The interviews capture participants' retrospective accounts, not observed platform behaviour or measured changes in customer experience or loyalty. The findings are context-specific and are not statistically generalisable. Future research could examine how these reported patterns vary across larger and more diverse samples, platform types, and customer groups, and could investigate when reviews, personalisation, and service recovery contribute to perceived value or instead create friction.

Theoretical Contribution to Service-Dominant Logic

Rather than claiming to extend or confirm SDL generally, this study uses SDL as a sensitising framework to interpret participants' accounts of resource integration in e-commerce. The findings suggest two distinguishable forms of activity in this setting: customer-led participation through reviews, ratings, feedback, and peer content, and platform-facilitated personalisation through data-driven recommendations. Participation is actor-centric as the customers participate in the process of integrating their operant resources via reviews, ratings, feedback, and peer UGC. On the other hand, personalization can be considered as the platform-centric way of co-creation as the algorithms are used to configure the service context on the basis of customer data and then customers integrate their operant resources. This shows that both forms of participation cannot be considered as the same type of value co-creation. Personalization was described as value-creating only if it was relevant and transparent and value co-destroying otherwise. P6 negative case also shows that value co-creation does not always lead to loyalty; transactional users will continue to consider price and product availability as the dominant factors. Taken together, the accounts suggest that loyalty may be a contingent outcome shaped by resource integration, trust, individual priorities, and context—not an automatic consequence of participation.

CONCLUSIONS

This study was aimed at exploring the role of value co-creation in the customer experience and brand loyalty concerning e-commerce sites. The results have revealed that people are not just consumers of services provided by the website but they are participants in the value creation process by reviewing, rating, giving feedback, following social media activity, and responding to personalised recommendations. The user-generated content has been consistently found to help customers make decisions confidently. The personalization was one of the significant features that helped customers save time and find the relevant products except for when the recommendation was repetitive, inaccurate, and irrelevant. According to the research, the element of trust is important for the process of value co-creation. The secure way of payment, honest reviews, return policy, reliable delivery services, and good problem-solving skills were all linked to continued use of the platform. One could not assume that the brand loyalty will always remain because the consumers have other preferences besides the brand itself. The value Co-creation can be related to the consumer experience and loyalty through the incorporation of the above factors in a consumer-oriented manner.

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