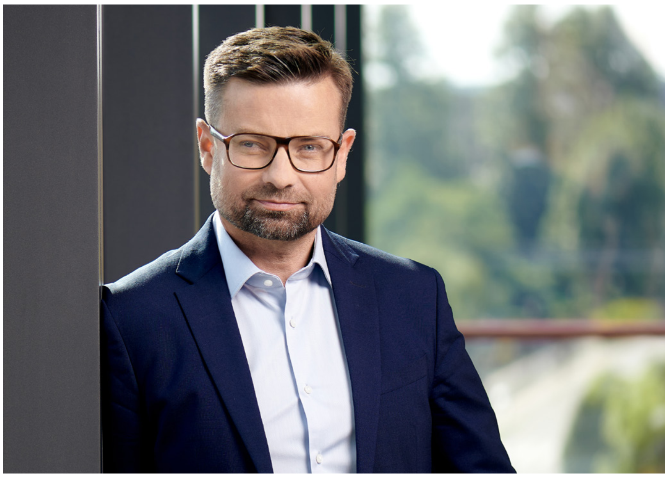
International Research Symposium in Service Management

THE ROLE OF SERVICE IN THE SUSTAINABILITY AND WELLBEING OF SOCIETY

University of Economics in Katowice

IRSSM



WELCOME MESSAGE

It is my great pleasure, on behalf of the University of Economics in Katowice, to welcome all of you to the International Research Symposium in Service Management. We are very honored to organize and host the IRSSM-11 in 2023.

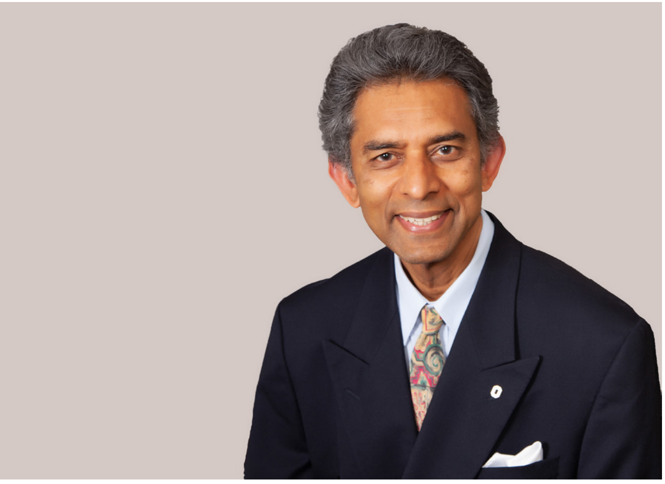
As all of us witness, sustainable development has become one of the most important challenge for international institutions, governments, companies as well for consumers. Principles of sustainability are taken in consideration in all aspects of business, including service sector. That is why this year conference concentrate on special topic which investigate role of service in the sustainability and development wellbeing of society.

In particular, we see these challenges here in Silesia, a region that is undergoing a transformation from an economy based on heavy industry to an economy based on services and modern technology.

It is pleasure for the University of Economics in Katowice to organize this conference, and I'm very confident the conference create the best platform to discuss service sector development and to forester future collaboration between participants.

Katowice's spring is the best time of the year, and I wish you all pleasant stay in our city.
May you have a very successful conference.

Prof. Sławomir Smyczek
Vice-Rector for Education and International Relations



WELCOME TO IRSSM-11

The International Research Symposium on Service Management (IRSSM-11) with the theme "The Role of Service in the Sustainability and Wellbeing of Society", provides a forum for those who have a special interest in service research. This symposium is hosted by The University of Economics in Katowice, Poland. It brought together scholars, professionals and practitioners from various disciplines and countries and provided them with a unique forum for sharing the latest theories and practices prevalent in the dynamic service economies.

In this connected marketplace sustainability, wellbeing and the society has become an issue of considerable interest for everyone and have also become an important discussion topic in board rooms in the leadership circles of almost all organizations. Service plays a significant role in the economy of every nation and every business in the marketplace. Customers have not only become connected with each other through technology but more importantly today they are able to voice their collective concerns on the sustainable nature of advancements and its impact on the wellbeing of people and the society. Many firms have recognized these changing views of customers and have therefore adopted initiatives to engage customers, employees, and the society to work collaboratively to identify strategies that will benefit everyone. Given the pivotal role of people in the service firms, they have recognized the importance of the wellbeing of the people and the society for the long-term success of the firm. While technology, serves as a unique enabler for advancement in the market, the wellbeing of people and the society are the life blood of all organizations. The global advancement of service knowledge and practice is therefore imperative in motivating the next generation of service researchers, teachers and practitioners.

Please join me to congratulate and thank everyone of those who have contributed to this symposium through their research presentations, reviewers, Keynote speakers, panel speakers, workshop leaders, scientific committee, co-chair of the symposium, and the organizing members at The University of Economics in Katowice, Poland. Thank you for helping us make this unique symposium and experience the true essence of 'service'.

Jay Kandampully
Chair – IRSSM

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IRSSM 2 – 2011
Universitas Pembangunan Nasional "Veteran" Yogyakarta (UPNVY), Indonesia

IRSSM 3 – 2012
University of International Business and Economics (UIBE), China

IRSSM 4 – 2013
Marian International Institute of Management (MIIM), India

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IRSSM 7 – 2016
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IRSSM 8 – 2017
Yonsei University, South Korea

IRSSM 9 – 2018
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IRSSM 10 – 2019
Murdoch University, Dubai (UAE)

IRSSM 11 – 2023
University of Economics in Katowice, Poland

11th International Research Symposium in Service Management

THE ROLE OF SERVICE IN THE SUSTAINABILITY AND WELLBEING OF SOCIETY

Conference Programme

University of Economics in Katowice

IRSSM

International Research Symposium in Service Management

June 13–16, 2023
Katowice, Poland

Research workshop | June 13, 2023, Building CNTI

09.00–10.00 Main hall	**Registration**	
	SESSION 1 AN OVERVIEW OF THE RESEARCH PROCESS	
10.00–11.00 3/15	**Dr. Srikanth Beldona**	This session will provide a structural outline of the research process, and enhance the participant's ability to logically structure and plan a project. On completion of the session, participants will be able to: • write an abstract that effectively captures the purpose, methods e ployed and the potential contribution of a research paper • articulate the background of a research project effectively • distinguish between problem statements, research questions and hypotheses • explain the purpose and contents of a research proposal
	SESSION 2 THE ART OF DEVELOPING A COMPELLING RESEARCH NARRATIVE	
11.00–12.00 3/15	**Dr. Joan Ball**	Storytelling is at the center of business and marketing practice, yet many service researchers underestimate the power developing and communicating a compelling narrative when presenting or writing up their research. On completion of this session, participants will: • recognize the value of storytelling as a tool for engaging journal editors, reviews and readers • understand the importance of titles, abstracts, introductions and conclusions in framing a compelling research narrative • be familiar with tested narrative storytelling tools and their potential for use in an academic context
12.00–12.30 4th floor	**Coffee break**	
	SESSION 3 BUILDING BETTER ACADEMIC ARGUMENTS THROUGH RESEARCH AND WRITING	
12.30–13.30 3/15	**Dr. Byron Keating**	This session addresses the main reason for rejection of journal articles, theses, and research grant proposals – the lack of abelievable, engaging and persuasive argument. This session will teach participants the fundamentals of building better academic arguments. On completion of the session, participants should be able to: • Identify the ingredients of a good academic argument • Distinguish between the different types of claims that can be made • Understand the importance of good supporting evidence • Learn the art of building complex arguments from simple ones.
13.30–14.30 4th floor	**Lunch**	
	SESSION 4 BUILDING AND MAINTAINING HEALTHY RESEARCH COLLABORATIONS	
14.30–15.30 3/15	**Dr. Jay Kandampully**	Rarely is research truly an isolated, independent activity. Rather, it is more often a collaboration of two or more people over a period of time. The process of forming relationships in research often starts from the beginning, when the student meets the supervisory team and continues throughout the researcher's life. Collaborative research can be more engaging, more fun and more productive. Upon completion of this session, participants will: • Have an understanding about research collaboration and building 'healthy' and balanced research relationships; • Gain clarity on challenges and benefits of creating research relationships; • Be able to set clear expectations in research collaborations, including authorship sequence and work allocation, and • Have a set of strategies, based on prior experiences of participants and presenters, about how to proactively address relationship challenges.

15.30–16.00 4th floor	**Coffee break**	
	SESSION 5 PANEL DISCUSSION ON PUBLISHING IN ACADEMIC JOURNALS	
16.00–17.00 3/15	**Dr. Jay Kandampully** – Chair **Dr. Byron Keating** **Dr. Srikanth Beldona** **Dr. Joan Ball** **Dr. Yuksel Ekinci** **Dr. Marzena Czarnecka**	This session will provide simple but effective strategies to follow to assist in conducting collaborative research and to publish in academic journals. On completion of the session, participants should be able to: • Effectively use guidelines to assist in the preparation and submission of manuscripts to academic journals. • Undertake simple steps to follow that will help to receive positive response from editors and reviewers. • Use the guidelines to assist in preparing research papers for possible submission to peer reviewed academic journals.
17.30–19.00 4th floor	**Welcome reception**	

Day 1 | Wednesday June 14th, 2023, Building CNTI

09.00–09.30 Main hall	**Registration**	
09.30–10.00 Aula	**Opening ceremony**	**Prof. Jay Kandampully**, Chair of IRSSM **Prof. Celina M. Olszak** – Rector of the University of Economics in Katowice
10.00–11.30 Aula	**Keynote speakers**	**Prof. Tymoteusz Doligalski**, Head of the e-Business Unit at the Warsaw School of Economics (Poland) ***Platform Canvas. Business Model of Digital Platforms*** **Grzegorz Lot**, Vice-President of Management Board at Polenergia Dystrybucja (Poland) **Prof. Marzena Czarnecka**, founder and leader of CzarneckaLegal (Poland) ***Services on energy market – do we really need it?***
11.30–12.00 4th floor	**Coffee break**	

12.00–13.30	**Session I**	
	Parallel Track I/A New technologies in service sector **3/15**	**Parallel Track I/B Branding in service sector** **5/15**
12.00–12.30	**Viraiyan Teeroovengadum, Raginee Sooklall** Understanding and Predicting Chatbots Adoption in The Services Industry: Testing an Extended UTAUT2 Model	**Pierpaolo Testa, Nicola E. Stokburger-Sauer** The Firm's Success in The Market and Its Connection with Society: The Role of Brands
12.30–13.00	**Alexander Kies, Stefanie Paluch** "Just think about it": Investigating the Use of Brain-Computer Interfaces by Consumers	**Dharmesh Gadhavi** Brand Verdict in Non-Profit Organizations: Role of Organizational Factors and Customer Resources
13.00–13.30	**Alexander Knight, John Byrom, Athanasia Daskalopolou, Sahar Karimi** Technology-Infused Servicescapes: The Relationship Between Consumers and The Technologically Constructed Environment	**Aun Ahmed, Amritesh** The Effect of Conflicting Online Reviews on The Evaluation of Services Versus Goods: Moderation and Mechanism

13.30–14.30 4th floor	**Lunch**	
14.30–16.00	**Session II**	
	Parallel Track II/A Contemporary challenges for service sector **3/15**	**Parallel Track II/B Challenges for the financial sector** **5/15**
14.30–15.00	**Sumit Saxena, Aun Ahmed, Amritesh** Resource Mis-integration Practices in Third Places: Study of Diabetic Patients in India	**Małgorzata Radomska, Nastaran Taghizadeh, Syed Abidur Rahman, Malliga Marimuthu** Customer Knowledge Management and Knowledge Sharing for Digital Financial Innovation: Banking Industry in Bangladesh
15.00–15.30	**Dharmesh Gadhavi, Haresh Oza** Factors Influencing Employee's Happiness: In University Context	**Agnieszka Tetla** Consumer Intentions to Misbehave on Insurance Market: Application of TPB
15.30–16.00	**Gerda Mihhailova** Virtual Work Dynamics: Comparison of Before and After COVID Patterns in Estonian Organisations	**Michał Michalski** Timebanking. A Currency for Stronger Communities and Social Change
17.00–19.00	**Visit of Silesia Heritage Museum**	

Day 2 | Thursday June 15th, 2023, Building CNTI

Sustainability Day

10.00–11.30 Aula	**Keynote speakers**	**Prof. Stephane Ganassali**, Professor of Marketing at the University Savoie Mont Blanc (France) ***Analysing CGC textual data to assess service quality and sustainability*** **Mateusz Hilgner**, Senior Operations Manager in Amazon Fulfillment Poland (Poland) ***E-commerce, not air-commerce: how smart packaging can help avoid transporting air and benefit customers***
11.30–12.00 4th floor	**Coffee break**	
12.00–13.30	**Session III**	

	Parallel Track III/A Sustainability in service sector **3/15**	**Parallel Track III/B Market exclusion and inclusion of the consumers** **5/15**
12.00–12.30	**Aun Ahmed, Ravi Chatterjee, Neela Gollapudi, Yupal Shukla** The Impact of Sustainability Initiatives of Brands: Mechanism and Moderation	**Aleksandra Burgiel-Szewc, Jolanta Zrałek** Chances of Mainstreaming Sustainable Lifestyles Through Consumers' Inclusion
12.30–13.00	**Franciszek Olejnik** Collaborative Finance and Sustainable Service Marketing: Opportunities and Challenges	**Sanjai Parahoo, Alia AlJanahi, Seydamet Ercan** Validating a model of customer experience with public sector apps: A multi-group moderation analysis
13.00–13.30	**Agnieszka Tetla, Marta Grybś-Kabocik** Sustainable Behavior on Cooperative Platforms – Motivation And Determinants	**Sławomir Smyczek** Attribution Theory And Consumer Attitudes Towards Market Exclusion
13.30–14.30 4th floor	**Lunch**	

14.30–16.00 Aula	**Special track** **Panel discussion:** Sustainability challenges in the service sector and their consequences for individual consumption	**Chair:** **Jolanta Zrałek**, University of Economics in Katowice **Panelists:** **Szymon Kowalski**, Vice-President of Polish Wind Energy Association and Re-Source Poland Hub **Magdalena Hilgner**, Manager and Legal Advisor EY Law **Michał Szalast-Dao Quy**, Leader of the Sustainable Finance Section BNP Paribas **Michał Wyszyński**, President of the Management Board, co-owner of Oxygen Forest Poland **Mateusz Hilgner**, Senior Operations Manager in Amazon Fulfillment Poland **Aleksandra Burgiel-Szewc**, Professor at the University of Economics in Katowice
16.00–16.30 4th floor	**Coffee break**	

16.30–17.30	**Session IV**	
	Parallel Track IV/A Sustainability and consumer well-being **3/15**	**Parallel Track IV/B Management challenges in service sector** **5/15**
16.30–17.00	**Jolanta Zrałek, Aleksandra Burgiel-Szewc** Difficulties changing to a more sustainable lifestyle: Consumers' exclusion and self-exclusion issues	**Timo Rintamäki, Jarna Pasanen** Risk management or collaborative value creation – A service management approach
17.00–17.30	**UT Rao, Kallol Das, Samir Pandit** Entrepreneurial innovation for social well-being: Study from Self-Transcendence perspective	**Yuksel Ekinci, Padmali Rodrigo, Arnold Japutra, Sertac Cifci, Phill McGowan** Chief Executive Officer's (SME CEO) attitudes toward SME growth. Did Covid-19 Pandemic Risk Mattered?
19.00–21.00	**Gala dinner at Tatiana restaurant** Staromiejska 5 street, Katowice	

Day 3 | Friday June 16th, 2023, Building CNTI

10.00–11.00 3/15	**Panel Discussion**	**Chair: Dr Jay Kandumpully** ***Publishing in Academic Journals (Plennary session)***	
11.00–11.30 4th floor	**Coffee break**		
11.30–12.30	**Session V**		
	Parallel Track V/A Role of experience in service sector **3/15**		**Parallel Track V/B Credibility of information in services sector** **5/15**
11.30–12.00	**Xia Zhu, Edwin Rajah** Enhancing Consumption Value Through Inclusive Spirituality: A Relational Approach		**Ebru Kuzgun, Mehmet Okan, Nesenur Altnigne, Esra Erikan** The effect of service agents' tone of voice on customer incivility during online services encounters
12.00–12.30	**Aleksandra Ryczko** Gamers' experience with subscription services as a factor shaping success of a game brand: netnographic study		**Angelika Kantor** Greenwashing and marketing communication of companies – a threat to the credibility of information?
12.30–13.00 3/15	**Closing ceremony**		
13.00–14.00 4th floor	**Lunch**		

Venue: University of Economics in Katowice, Bogucicka 5 street, Building CNTI

Symposium Chair: Prof. Jay Kandampully
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Aleksanda Ryczko – Secretary

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Prof. Agata Małysa-Kaleta

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University of Economics in Katowice

11th International Research Symposium in Service Management

THE ROLE OF SERVICE IN THE SUSTAINABILITY AND WELLBEING OF SOCIETY

Participants List

University of Economics in Katowice

International Research Symposium in Service Management

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Participant Name	Institution	Country
Jay Kandampully	Ohio State University	USA
Srikanth Beldona	University of Delaware	USA
Joan Ball	St. John's University	USA
Byron Keating	QUT Business School	Australia
Yuksel Ekinci	University of Portsmouth	UK
Marzena Czarnecka	University of Economics in Katowice	Poland
Tymoteusz Doligalski	SGH Warsaw School of Economics	Poland
Grzegorz Lot	Polenergia Dystrybucja	Poland
Stephane Ganassali	University Savoie Mont Blanc	France
Mateusz Hilgner	Amazon Fulfillment	Poland
Szymon Kowalski	Polish Wind Energy Association and Re-Source Poland Hub	Poland
Magdalena Hilgner	EY Law	Poland
Michał Szalast-Dao Quy	BNP Paribas	Poland
Michał Wyszyński	Oxygen Forest Poland	Poland
Viraiyan Teeroovengadum	University of Mauritius	Mauritius
Raginee Sooklall	University of Mauritius	Mauritius
Alexander Kies	RWTH Aachen University	Germany
Stefanie Paluch	RWTH Aachen University	Germany
Alexander Knight	University of Liverpool	England
John Byrom	University of Liverpool	England
Athanasia Daskalopoulou	University of Liverpool	England
Sahar Karimi	University of Liverpool	England
Pierpaolo Testa	Federico II University of Naples	Italy
Nicola Stokburger-Sauer	University of Innsbruck	Austria
Dharmesh Gadhavi	Ganpat University	India
Aun Ahmed	Indian Institute of Technology Ropar	India
Amritesh	Indian Institute of Technology Ropar	India
Sumit Saxena	Indian Institute of Technology Ropar	India
Haresh Oza	Ganpat University	India
Gerda Mihhailova	University of Tartu	Finland
Nastaran Taghizadeh	University of Winchester	England
Malgorzata Radomska	University of Winchester	England
Syed Abidur Rahman	University of Sharjah	UAE
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Michał Michalski	University of Economics in Katowice	Poland
Ravi Chatterjee	IMT Business School, Dubai	UAE
Neela Gollapudi	Kasturba Gandhi College for Women	India
Yupal Shukla	University of Bologna	Italy
Franciszek Olejnik	University of Economics in Katowice	Poland
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Samir Pandit	Arvind Limited	India
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Jarna Pasanen	Tampere University	Finland
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Padmali Rodrigo	Northumbria University	England
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Sertac Cifci	Bolu Izzet Baysal University	Turkey
Phillip McGowan	University of Westminster	England
Xia Zhu	The Open University	England
Edwin Rajah	Otago Polytechnic (Auckland Campus)	New Zealand
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Table of abstracts

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International Research Symposium in Service Management
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11th International Research Symposium in Service Management

THE ROLE OF SERVICE IN THE SUSTAINABILITY AND WELLBEING OF SOCIETY

Abstracts

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Understanding and predicting chatbots adoption in the services industry: testing an extended UTAUT2 model

Viraiyan Teeroovengadum, Raginee Sooklall
University of Mauritius, Mauritius

In the era of digitalisation, high speed connectivity is not the only thing interesting people but also, the advancements in various novel technologies rooted in Artificial Intelligence (A.I.) and Machine Learning (M.L.) (Doherty & Curran, 2019). Computers and devices learning to think and behave like human beings, even becoming more skilful and intelligent than an actual human expert in a specific field, can easily become an object of fascination to people. Chatbot, a technology that has its roots in A.I. and M.L. can easily mimic the way humans think and converse with other humans and due to this ability, it is gaining quite some popularity and momentum across various industries including financial services, health, education, commerce and other industries where there is a high level of customer engagement involved. From the very first successful chatbot E.L.I.Z.A to the popular ones like Apple's Siri, Amazon's Alexa, Google Assistant and Microsoft's Cortana, all these virtual assistants/bots are contributing immensely to our everyday life, and they are even proving to be highly profitable to the owning companies (Weizenbaum 1966; Dale, 2016; Brandtzaeg & Folstad, 2017; Doherty & Curran, 2019; Sugumar & Chandra, 2021). However, despite all the popularity this technology gained, its usage rate is quite low than expected (Sugumar & Chandra, 2021). Some previous studies suggested that this might be due to the lack of humanness in some of the chatbots (Sugumar & Chandra, 2021). This study focuses on unveiling the dominating factors that influences the adoption of chatbot in Mauritius by examining the relationships between the different variables using the Unified Theory of Acceptance and Use of Technology 2 (UTAUT 2) model as base model, and extending it using independent variables such Anthropomorphism, Likeability and Social presence from the Belief Desire Intention (BDI) model in an attempt to go beyond the notion of belief of what users expect they would get from using a chatbot to what users desire from a chatbot. This is mainly because the notion of belief can easily change in the future, however, understanding what users desire from a chatbot would make the study more meaningful and useful in terms of contributing to the knowledge of what users' want rather than what they need from a chatbot, which will make it more useful to chatbot developers when developing these virtual assistants. The study also creates ground for future research which will help in delving deeper into understanding how chatbots in different contexts can be further improved to increase their usability.

“Just think about it”: Investigating the Use of Brain-Computer Interfaces by Consumers

Alexander Kies, Stefanie Paluch
RWTH Aachen University, Germany

Recent advances in artificial intelligence have opened the way for precise and reliable Brain-Computer Interfaces (BCI) that will reimagine how we interact with technology. Consumers can make purchases, activate their smart lights, or control their favorite video game by simply thinking about what they want to have done. These BCI devices can be worn inconspicuously as headphones or be integrated in glasses. Numerous companies have begun to offer headsets that understand users' intent when interacting with an interface (e.g.Nextmind) or research high-bandwidth connections between human brains and machines (Elon Musk's Neuralink). While there is some research on observing consumers brainwaves through BCI technology, little to no research explores the impact of individuals using the technology in their everyday life. The contribution of this study is an exploratory investigation of perceptions and usage intentions of BCI by consumers. We offer a first insight into customers' perceptions about using BCI in their everyday life. As a result of our 12 qualitative interviews, we could show that some consumers embrace the technology. Individuals perceive BCI technology to be more congruent to the way they intend to control devices. By offering a more intuitive way of interaction, individuals mentioned higher convenience and lesser effort. The need for “intermediate” technologies (e.g. remotes) would become obsolete. However, some participants also mentioned concerns about their privacy and the security of their data. Individuals worried about their data privacy when corporations would gain access to their most private brain outputs. For some individuals, this feeling would lead to feeling surveilled or exposed while using the technology. Using these devices would require trusting companies not to misuse the acquired data.

This research is valuable for marketers and policy makers alike. Marketers can use the insight of our study to consider BCI solutions for improvements of the everyday life of consumers. We suggest that managers develop consumer solutions, as the BCI hardware and analysis of brainwaves are advanced and widely available. However, marketers need to address consumer worries about privacy and surveillance. As technology moves forward, policymakers must establish limitations on how businesses can utilize these tools as not to infringe on consumers' individual freedom. To move this research along, we intend to carry out two quantitative studies. One study will be a laboratory experiment with consumers interacting with real BCI and the second study will be an online experiment to gain a deeper understanding of consumers preference regarding BCI.

Technology-Infused Servicescapes: The relationship between consumers and the technologically constructed environment

Alexander Knight, John Byrom, Athanasia Daskalopoulou, Sahar Karimi
University of Liverpool, England

The fourth industrial revolution is changing the landscape of servicescape research through its application of technologies such as artificial intelligence, robots, and interconnected devices. Industries such as retail have seen an undertaking of research regarding technological integration within servicescapes, whilst others, such as the hotel industry, have been neglected (Ashton, 2021). Bowen & Morosan, (2018) understand this to be due to the hotel industry being grounded in human interaction meaning consumers place a stronger focus on hospitality rather than technological interaction. This suggests a direct superior correlation between human-based delivery and service quality over technologically facilitated service delivery through servicescapes. Whilst Bowen & Morosan's (2018) argument is true to a certain extent, gestalt theory suggests consumers perceive and consider all present variables of the service delivery during the evaluation stage. Thus, if both aspects are combined, through technologically infused servicescapes alongside human employees, does this have a greater influence on service quality perceptions? Gestalt theory can be used to understand how consumers perceive the technologically constructed environment during their post-service evaluations through a focus on lived experiences of the space and service. Whilst some research has applied theories from spatial philosophers such as Lefebvre and Foucault (Aubert-Gamet, 1997; Farmaki et al., 2020), there has been scant attention to understand the lived experience in technology-based environments given its novelty. Tussyadiah (2014) advocated for a further application of ethnographic methods in tourism design studies to understand the holistic experience. Despite this, studies regarding technology-infused servicescapes have often utilised experimental and quantitative designs (Roy et al., 2019) which fails to capture the narrative of individuals' lived experiences given the conditions of data collection. Thus, when applying gestalt theory to technology-infused servicescapes, quantitative methods fail to capture the experience narrative for understanding meaning and values from consumers' perception and evaluation of holistic experiences. Rather, Merleau-Ponty's concept of the phenomenology of perception directly uses gestalt theory to argue that an understanding of the world can be traced back to individuals' direct interactions and experiences with it. This research introduces a phenomenological-based perspective in order to explore technology-infused servicescapes. Phenomenology is built on the three pillars of consciousness, perception, and experience, with all pillars being interconnected. Adopting this approach allows for a fresh view of technology-infused servicescapes as experienced by the individual (Merleau-Ponty, 1962). Only once individuals start to understand their ways of sensemaking within an environment can researchers then begin to understand that which constitutes essential aspects of human behaviour. Hence, phenomenology, in its attempt to get back to the bedrock of human experience, allows for an extension to that which previous quantitative results have only identified. (Ivanov et al., 2017, p.1513) concluded their study by arguing "robots have arrived and are here to stay, but humans have the ability to envision and shape the way robots will be utilised in the near future", phenomenology then allows for an in-depth understanding of the experience of interactions with technology which can be used to inform decision on how they are integrated in the near future.

The firm's success in the market and its connection with society: The role of brands

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It is widely recognized that brands are essential for marketing success as they create linking value among consumers (Cova and White, 2010), emotionally attach customers to the company (Malär et al, 2011; Stokburger-Sauer et al., 2012) and, consequently, raise company profit (Stahl et al. 2012). Literature, however, also proposes to define the brand's scope beyond profit maximization (Abela, 2001; Hsu, 2017). Abela (2001) approached this issue under a spiritual perspective and questioned the three dimensions of a firm's purpose. He posits that profit is the ultimate regulator of the life of a business, that service is an artifact created for the sake of society, and that community mainly serves the needs of the employees and the organization. These are still the core reasons for firms to exist but the brand's role as well as that of the service to overall humanities and society remains unclear. The awareness that the brand should also serve the society has been reinforced by investigating the concept of symbiotic value, that is, value resulting from symbiotic relationships between the company, its employees, customers and relevant communities (Aksoy et al., 2020).

In investigating the relevance of brands for society, brand purpose is another vital concept (Reiman, 2012) which can be understood as: "a statement that sets out how brand management intends to achieve social impact through brand-related actions. It generally includes specific societal causes that will be supported through its day-to-day operations, non-business special events and lobbying efforts (AMA, 2022)." Some research has focused on the conceptualization and operationalization of brand purpose (Hsu, 2017; Jordi, 2010; Kramer, 2017), the link of brand purpose to consumer values and human needs (Hsu, 2017), or reasoned about the impact of brand purpose on consumer behavior (Williams et al., 2022). The question has been raised why consumers might be interested in companies or brands with broad social sensitivity. In this regard, a relationship between brand purpose and consumer eudaimonic well-being has been noted as "[...] the presence of fulfillment, flourishing, and optimal functioning that comes with the Aristotelian pursuit of one's most virtuous self" (Williams et al., 2022; p. 705).

Identifying a successful brand purpose for the company and for society is not a simple task and a clear theoretical understanding of brand purpose is still missing (Hajdas & Kłeczek, 2021), but may help brands to create social or cultural transformation (Arnould & Thompson, 2005; Holt, 2004; Swaminathan et al., 2020), with the result that the brand management discipline can have a wider social influence (Golob et al., 2020).

Design/methodology/approachThe paper presents the results of an extensive review of the literature, followed by case study analyses.

The paper presents a re-conceptualization of brand purpose and its latent components. The relationship of brand purpose with symbiotic value is shown.

Practical Implications. Practitioners' better awareness of the impact of brand purpose helps to leverage social, economic, and symbiotic value creation.

OriginalityThis article lays the theoretical foundations for the concept of "brand purpose" as a service to the overall society.

Brand Verdict in Non-Profit Organizations: Role of organizational factors and customer resources

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Purpose – This paper aims to study the impact of organizational factor and customer resources on emotional and functional value and further extending it to brand verdict.

Design/methodology/approach – Survey approach was adapted using self-administered questionnaire to achieve the research objective. 365 participants were selected by convenient sampling technique. Data collected by personal (face to face) interview and online survey (email) method. To test the research model and conduct mediation analysis, the PLS-SEM was performed through Smart PLS software (V3.3.3).

Findings – The findings also that functional and emotional value having significant influence on brand verdict in non-profit organization. Organizational factors and customer resources are influencing functional and emotional value in non-profit organization. Functional and emotional value are mediating the relationship between Organizational factors and customer resources and brand verdict in non-profit organization.

Research limitations/implications – Findings of this study contribute to brand development of the NPOs like (Seva café) .During the restaurant services, the value for customer is created using the resources of the restaurant. NPOs managers' should focus on increasing Organizational and Customer resources which are the most important factors in developing the positive value and brand verdicts. By improving technical quality & administrative quality, NPO manger can increase the functional quality which helps in strengthening the organization's brand verdict.

Originality/value – This study uniquely filling the research gap in the brand verdict are and specially its relationship with customer values. Moreover, the study is first to examine the impact of customer resources and organizational factor on customer emotional value & Functional value in non-profit restaurant (Seva café) context.

The effect of conflicting online reviews on the evaluation of services versus goods: moderation and mechanism

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Online consumer reviews (OCRs) are supposed to facilitate decision-making. However, they often contain conflicting information that may challenge decision-making (Bigne, Chatzipanagiotou, & Ruiz, 2020). Prior literature is inconclusive about the effects of conflicting reviews on consumer outcomes such as attitudes and product adoption (Hwang, Choi, and Mattila, 2018; Wu, Liu, Teng, Zhang, and Xie, 2021) and firm outcomes, for example, product sales (Wang, Liu, and Fang, 2015).

We explored dialectical thinking as a moderator of the effect of conflicting OCRs on recommendation intention and attitude confidence. We also hypothesized that attitude confidence – metacognitive judgments about confidence in one's attitudes mediate the impact of conflicting OCRs on recommendation intention and that this indirect effect is conditional upon dialectical thinking.

Given that consumers' risk perceptions increase along the goods-services continuum (Murray & Schlacter, 1990), we conducted two experiments to test our hypotheses – for a good (wireless earphones) and a tourism service (houseboat stay).

We found that attitude confidence mediated the effect of conflicting online reviews for both the good and the service. This indirect effect was moderated by dialectical thinking. The direct effect was also moderated in the case of service but not in the case of the good. The direct effect of conflicting OCRs on recommendation intention was not moderated by dialectical thinking when the mediator (attitude confidence) was added to the model. This difference could be attributed to the different positions of houseboats and earphones on the good-service continuum. The mediating variable attitude confidence is a metacognitive appraisal of an attitude. The impact of metacognitive experiences on product evaluation has been found to differ between 'special-occasion goods' (e.g., staying in a houseboat) and 'everyday goods' (e.g., earphones) (Pocheptsova, Labroo, & Dhar, 2010).

Different product types also entail different information-processing types. For example, Maslowska, Segijn, Vakeel, & Viswanathan (2020) have shown that consumers pay more information to OCRs (versus product information) for experience (versus search) products.

This study will make several theoretical contributions to the conflicting online reviews literature and the emerging literature on dialectical thinking. To the best of our knowledge, this is the first study to provide empirical evidence of the effects of dialectical thinking in a south Asian sample and compare its effects on a good and service. The findings of the current study will also offer new guidelines for marketers managing online review platforms for services such as e-tourism and goods such as earphones.

Managers may want to segment their customers and tailor their review platforms to suit consumers expected to differ in the level of dialectical thinking and according to the product's position on the good-service continuum.

Resource Mis-integration Practices in Third places: Study of Diabetic Patients in India

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The evolving literature on value co-creation, both in general (Vargo, & Lusch, 2017; Plé, & Cáceres, 2010) and healthcare (McColl-Kennedy et al., 2012; Keeling et al., 2021; Pham et al., 2019) asserts that value could also be co-destroyed. However, the current value co-destruction (VCD) literature within healthcare (Echeverri, & Skålén, 2021; Kuppelwieser & Finsterwalder, 2016) focus mainly on co-destruction between service provider and consumer, ignoring the co-destruction among consumer themselves. This study exploits this gap using an online social media space setting. Within online social media spaces, many health consumers share their support resources with each other (Yan et al., 2016; Chen, 2018). However, these actors do not always have sufficient ability to integrate the resources (Zhao, & Elesh, 2007; Singaraju et al., 2016). In fact, there are high chances of resource misalignment between two actors trying to co-create value in virtual platforms (Laud et al., 2019). Thus, there needs an investigation on resource mis-integration practices in the online space. This online space could be viewed as a 'third place' (Parkinson et al., 2017) where consumers come in frequent contact with each-other, thereby exchanging resources (psycho-social). In-fact, this online space is often free from the service provider's influence. Thus, this study explores the customers' 'resource mis-integration' within online C2C network. For this, the study draws support from three theoretical perspectives, i.e., the dark side of social media (Smaldone et al., 2020), resource integration theory (Laud et al., 2019), customer dominant logic (CDL) and consumer ecosystem (Heinonen, & Strandvik, 2015). Overall, building on the above background, the study tries to answer two important questions. First, what do online health consumers do (practices in a social context) in terms of co-destroying value for each other in the online social media space? Second, what resources are mis-integrated within C2C interactive practices?

This study uses a 'Passive Netnography' approach (Kozinets, 2010) where a relevant user-generated content comprised of 410 messages are extracted from social media platforms. It specifically, focus on Facebook page, and Youtube channel considering Indian diabetic patients. Data is extracted, systematically pre-processed, and analyzed via reflexive thematic analysis using Nvivo QSR 12. Answering to proposed questions. First, the study identifies five unique value co-destruction activities i.e., Immoderate Personalization, Stigmatization, Friendly Prescription, Confounding, and Negative Endorsing. Interestingly, within some of these practices, health consumers are found intentionally mis-integrating the resources for other actor. Such behaviors make online spaces less conducive for co-creation. Secondly, the study found five unique resources (e.g.: roles, platform modality, etc.) mis-integrated within each of these practices. The paper explains the identified resources under two main categories i.e., operant and operand as per Vargo's resource definition. Study found that actors often misuse these resources at collective level signifying 'group misusage.' Such actions lead to deterioration of actor's co-creation efforts. Overall, the study significantly broadens the existing knowledge on value co-destruction within transformative health services by highlighting the less discussed negative side of resources. It has implications for ICT policy makers, and platform owners concerned with consumer practices in online communities.

Factors influencing employee's happiness: In university context

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In today's business environment, management of employees of university setup has become one of the most challenging elements to consider. To sustain a competitive advantage, highly skilled employees who are perfectly aligned and motivated in the institute are essential. However, happiness becomes essential for these types of employees. Research on measuring the happiness and general wellbeing of faculty at university setup has become an important component for the management team when introducing new plans and future policies related to cultivating a positive teaching and learning environment. It is a well-established practice to measure the happiness of people of the country but use of happiness index to measure the happiness at work place in university setup is rare.

In this study we have measured happiness amongst employees of the Ganpat University using the validated scale of employee happiness. The dimensions of employee happiness at the university are used as independent variables for explaining the employees' happiness with respect to their nature of work. Therefore, we have investigated the factors which are contributing in employee's happiness at a university, such as life satisfaction, interpersonal relationship, self-affirmation and physical and mental health. All the measures were taken from validated studies and found reliable.

Survey approach was adapted using self-administered questionnaire to achieve the research objective. 362 participants were selected by convenient sampling technique. Data collected by personal (face to face) interview and online survey (email) method. Analysis included hypothesis testing regarding which constructs explains the most in defining employee happiness with the help of multiple regression and subsequent multivariate analysis. Research findings illustrate the important factors contributing in increasing employee happiness at work place. Findings also help the top management of the university in policy making. Specifically, for the Indian university, the concept is in infant stage so there is huge scope for further research in this knowledge domain.

Virtual work dynamics – comparison of before and after COVID patterns in Estonian organisations

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Context, value: Although use of virtual work was growing year by year statistically already before COVID-19 pandemic and its rise trend was prognosed in academic literature; it still was considered more of a privilege than a norm before COVID-19 pandemic (Kossek & Lautsch, 2018). COVID-19 pandemic has led organisations to adopt and accept remote working practices worldwide turning the world into practice field of remote working (Kniffin et al., 2020). Based on Eurostat data: "In 2019, approximately 1 in 20 (5.5%) employed people aged 20–64 years in the EU usually worked from home. The impact of the COVID-19 has led this share to more than double by 2020 - 12.3%. To a lesser extent, there has been a further increase in the share of people usually working from home in 2021, as it reached 13.5%. The share of employed people in the EU usually working from home rose by 8.0 percentage points between 2019 and 2021". Similar changes can be observed in Estonia (Estonian Statistical Office, 2022): ten years ago only 7,3% of employed people aged 20–64 years worked remotely at least sometimes, compared to 2021 when the average has grown to 28%. As remote work is relatively new phenomenon, shows rapid growth, forced on workforce by pandemic requiring managers to re-evaluated their attitudes and leadership practices – it requires further analysis how understanding of virtual work has evolved over time - namely pre, during and post COVID. Insights into such shifts and dynamics help pinpoint related challenges and further management theory and practices.

Research questions (comparing pre, during and post pandemic periods):

- What changes have been made in management and work processes due to virtual work?
- Who (work positions) are allowed to work remotely/virtually?
- Which types of ICT is preferred for communication while working virtually?
- Which positive and negative aspects are associated with virtual work?
- What characteristics are associated with being a good virtual manager?

The aim: To show the shifts in understanding, meaning and use of virtual work from managerial perspective before, during and post COVID-19 pandemic.

Research methods and sample: Questionnaire based research data collected yearly from ca 50 different Estonian organisations (covering wide range of fields from public and private sector) during 2017–2022 is analysed. The questionnaire was developed and data collected by Estonian Smart Work Association – leading national agency responsible for advancement and popularization of virtual work – as part of their yearly survey conducted in order to award a recognition to organisations adopting virtual work practices. Results are analysed using qualitative data analysis programme NVivo. Shifts in virtual work understanding are shown comparing data pre-COVID (years 2017–2019), during COVID (years 2020-2021) and post-COVID (2022; and 2023 if data becomes available).

Banking Industry in Bangladesh

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Digital financial innovations (DFIs) require organizations to undergo a digital transformation of their financial services, which highlights the importance of knowledge sharing and customer knowledge management. Despite this, little research has been conducted on the possible relationship between digital financial innovations and knowledge management through knowledge sharing, particularly in the banking industry. To address this gap, our study employed customer knowledge management theories aligned with knowledge sharing to examine how different dimensions of customer knowledge management (i.e., knowledge about customer, knowledge for customer, and knowledge from customer) influence organizational knowledge sharing and the success of digital financial innovation. We collected data from 241 managers in the banking industry in Bangladesh and used structural equation modelling with SmartPLS software to analyse the data. Our findings suggest that all three dimensions of customer knowledge management have a positive influence on knowledge sharing, which in turn has a significant positive impact on the success of digital financial innovation in the banking industry. When testing for mediating effects, we found that knowledge sharing mediated the relationship between knowledge for the customer and knowledge from the customer with digital financial innovation, but not for knowledge about the customer. Our results have important implications for both scholars and practitioners, with theoretical contributions that add to the literature by confirming the importance of customer knowledge management and knowledge sharing for successful digital financial innovation. The theoretical implications of this research are substantial for scholars exploring digital financial innovations, knowledge management, and customer knowledge management. The findings demonstrate that different dimensions of customer knowledge management can positively impact knowledge sharing, which can in turn influence the realization of digital financial innovation. Overall, our research contributes to the existing literature by providing empirical evidence of the relationships between customer knowledge management, knowledge sharing, and digital financial innovation, which can inform further research in this area. Additionally, the results study emphasizes the importance of considering the customer perspective in digital financial innovation, as the knowledge dimensions related to the customer were found to have a significant impact on knowledge sharing and digital financial innovation success. The practical implications of this research are relevant for practitioners in the banking industry who are looking to implement digital financial innovations successfully. The finding highlights the need for organizations to prioritize customer knowledge management and knowledge sharing in order to facilitate the success of digital financial innovation. Specifically, it suggests that organizations must redesign their approach to customer knowledge to include all three dimensions and prioritize knowledge sharing within the organization. Organization can adopt strategies such as investing in knowledge management systems, providing training and resources for employees to share knowledge, and soliciting customer feedback and input to inform the development of digital financial innovations. Overall, our study provides practical insights that can help organizations in the banking industry to better understand the role of customer knowledge management and knowledge sharing in achieving successful digital financial innovation.

Consumer intentions to misbehave on insurance market: application of the Theory of Planned Behavior

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Purpose: This study aims to identify consumers' intentions towards consumer misbehaviour on insurance market together with their determinants. The study develops the existing Theory of Planned Behaviour research model by adding moral obligation and past misbehaviour on insurance market.

Design/methodology/approach: A quantitative statistical investigation was conducted on a quota sample of 500 respondents. Findings: The empirical results show that consumer misbehavior on insurance market is not a marginal phenomenon, although it can take various forms which differ in terms of their severity. The highest tendency was shown towards the willingness to flirt with an employee of an insurance company when dealing with matters related to insurance. Almost 1/5 of the respondents would not mind it, and another 15% did not make a clear declaration. A similar level of intention was noted for the behaviour of not reading the content of the insurance contract – in this case also 19.6% of respondents would not mind such conduct. In order to verify the research hypotheses, a correlation analysis was conducted between the level of intention to misbehave on the insurance market, attitude towards pathology, subjective norms, perceived behavioral control, moral obligation and past misbehavior. For all TPB variables a significant statistical correlation has been observed. The strongest relationship was noted between the intention to misbehave on the insurance market and subjective norms. There was a strong positive correlation between these variables (Spearman's rho = 0.667, $p <= 0.01$). Implications: The literature studies conducted in this work, together with the analysis of the results of direct research, are a step towards a better understanding of the complex research problem of consumer behavior on the insurance market. The presented research results enrich, above all, knowledge in the field of the scientific discipline of consumer behavior. The conducted research allowed for a multidimensional characterization of consumer misbehavior, and the multitude of variables used distinguishes this work from other studies on pathology in consumer behavior. From the point of view of the research methodology in this area, the development of a research tool for identifying pathological behavior in the services market gives the opportunity to use it also in other service markets.

Timebanking. A currency for stronger communities and social change

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The concept of Time Banking is relatively new, as it firstly occurs in literature during 1980's. Time Banking is based on exchanging your own service, for the service you actually need. It function as a hybrid system between indirect exchange and traditional monetary economy. Such solution remains a perfect conjuction of building the social well being among communities. Unfortunatelly there is a relevant lack of research concerning usage of timebanking as an alternative form of currency. The purpose of this work is to increase the understanding of the embaded mechanism in case of exchanging the services without traditional payment. Secondly study focus on defining social benefits, describing barriers and indicating the future development perspective of Time Banking platforms. Research method insist on critical literature review of existing articles and journals. This article provides the groundwork for a wider synthesis of this concept. The study provides a rich source of inspiration for anybody actively involved in socialwelfare area.

The Impact of Sustainability Initiatives of Brands: Mechanism and Moderation

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Without sustainable production and consumption, we cannot aspire to sustainable development. Companies are increasingly engaging in sustainable production and service operations. Such operations are subsequently emphasized and promoted by branding activities. Sustainable production has been shown to lead to a sustainable brand image (e.g., Zameer, Wang, & Yasmeen, 2020).

A sustainable brand image translates into green brand equity, which may add to the value delivered by a product or service (Chen, 2010). However, scant research examines whether sustainable production and follow-up branding translate into sustainable consumption. This paper attempts to fill this gap in the literature by investigating whether and how sustainable production leads to sustainable consumption. The paper also responds to Ishaq & Maria's (2020) call for exploring the role of brand equity in the context of sustainability and Spaargaren's (2020) observation that the analysis of sustainable production should be complemented with the issues of sustainable lifestyles and consumption.

Drawing on the identity-motivation model (Oyserman, 2009), we propose that sustainable brands promote sustainable consumption by enthusing both action readiness and procedural readiness in consumers. More specifically, we hypothesize that (1) a sustainable brand image offers expressiveness opportunities (EO) to consumers, and (2) the expressiveness opportunities enhance the customer-based sustainable brand equity (SBE). Therefore, expressiveness opportunities and sustainable brand equity mediate the effect of sustainable brand image on sustainable consumption. These hypotheses, in conjunction with prior findings in the literature, comprise our theoretical model of sustainable consumption. The paper also examines the moderating effect of sustainable brand attachment.

We tested the model with survey data collected from two hundred eighty young Indian consumers. The results of a conditional process analysis support all but one of our hypotheses. Expressiveness opportunities (EO) and sustainable brand equity(SBE) sequentially mediate the effect of sustainable brand image on sustainable consumption. The indirect paths from sustainable brand image to sustainable consumption via (1) EO alone and (2) via SBE alone were also significant. However, the moderation hypothesis could not be supported.

The findings add to the sustainable branding and marketing literature (e.g., Kemper & Ballantine, 2019) and our understanding of sustainable consumer behavior (e.g., Theotokis & Manganari, 2015). They are expected to inform sustainable marketing stakeholders, particularly sustainable brand and marketing communication managers.

Future research should examine other constructs, such as social identity expressiveness, to find more avenues for sustainable brand management. The role of expressiveness opportunities in driving sustainable consumption should be tested in a demographically heterogeneous sample. Also, since our theoretical model draws on the identity-motivation model (which is based on the concept of situated cognition), a cross-cultural test of the model is warranted.

Collaborative Finance and Sustainable Service Marketing: Opportunities and Challenges

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Collaborative finance has emerged as an increasingly popular funding model for innovative projects and socially responsible initiatives. This is due in part to the growing demand from consumers for environmentally and socially conscious investments. Crowdfunding and peer-to-peer lending offer opportunities for individuals to support causes and projects they believe in, while also providing a platform for entrepreneurs and start-ups to access much-needed capital. However, there are also challenges associated with collaborative finance that must be addressed. Privacy and security concerns are particularly important, as there is a risk that personal information and financial data may be compromised. There is likewise a risk of fraud. In addition, regulatory compliance is critical to ensure that all transactions are conducted fairly and transparently. Collaborative finance must comply with a range of regulations, including securities laws and consumer protection laws. Another challenge associated with collaborative finance is ethical considerations. Marketers must be careful to design and implement business models that are both socially responsible and transparent. Despite these challenges, there are significant opportunities for sustainable marketing strategies to drive positive change while mitigating risks. Marketers can build brand loyalty and trust by promoting socially responsible investment and addressing privacy and security concerns. By focusing on values such as fairness, equity, and sustainability, marketers can create business models that align with the preferences of socially conscious consumers. To illustrate these opportunities and challenges, this paper will examine a series of case research comparing successful and fraudulent or failed Kickstarter similar products' campaigns. The author will analyze projects such as hand gesture controllers (Mythic vs. Leap Motion), Bluetooth trackers (iFind vs. Tile), and 3D printers (The Peachy Printer vs. Printrbot Simple) to explore the opportunities and challenges associated with collaborative finance from the perspective of platform, consumer, project lead and marketer. In conclusion, collaborative finance presents both opportunities and challenges for sustainable marketing strategies. By addressing the associated risks while promoting the benefits of socially responsible investment, marketers can contribute to positive change while building brand loyalty and trust. Ultimately, the success of collaborative finance depends on the ability of marketers to design and implement business models that are transparent, ethical, and socially responsible.

Sustainable behavior on cooperative platforms – motivation and determinants

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Sharing economy is a concept that was undergoing major development throughout last years. At the beginning it was perceived as a solution that triggers environmentally-friendly actions, promote deconsumption and spread ecological awareness. Along with the development of online collaborative platforms, many consumers started to use the opportunity to borrow or exchange goods, ideas, money and even time with other consumers. Alongside, corporations and other organizations have been challenged. The sharing economy has led to the development of various types of platforms that enable cooperative production and consumption. Sharing platforms typically promise to contribute to social and environmental sustainability by using idle resources more efficiently, promoting social equality and improving community cohesion. Previous studies mainly focus on cooperative platforms on the tourism market (e.g. CouchSurfing). It should be noted, however, that cooperative platforms are also successfully developing in other markets, including the labor market, education, catering and clothing. The literature review proves that there is still a lack of analyzes that would characterize and define the differences and similarities between cooperative platforms, as well as in consumer behavior on these platforms. Socio-technological development has contributed to the strong growth of the sharing economy, and new technologies support consumers' efforts to cooperate. Such cooperative consumption based on common goods has a chance to revolutionize the economy based on the capitalist approach, change consumer habits from wanting new goods to access to goods, facilitated by online contact. In this article, we analyze consumer behavior on cooperative platforms in various markets. Our research fills the gaps noticed in the literature and allows to deepen the knowledge about the consumer behavior on cooperative platforms. The main goal of this paper is to identify and characterize consumer sustainable behaviour on cooperative platforms. Furthermore, the determinants of the sustainable consumer behaviour on cooperative platforms will be identified and characterised, demographic variables and familiarity with social media. To fulfil these goals, a nationwide study with the use of an internet questionnaire was conducted in September 2022 on a sample of 500 respondents. The survey was uploaded to the online research platform www.surveymonkey.com. The study was conducted on the basis of the functionalism paradigm, which assumes that reality can be described in a quantitative way using dependent and independent variables and mathematical models. Collected data was analysed with IBM SPSS Statistics 24.0.

Validating a model of customer experience with public sector apps: A multi-group moderation analysis

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Governments worldwide are confronted with resource constraints as well as rising expectations from their citizens for accessible, and quality public services (Parahoo and Al-Nakeeb, 2019). The citizens now have access to affordable Wi-Fi connectivity and smartphones, and this situation promoted the launch of Government-to-Citizen (G2C) services using digital channels (AlJanahi and Parahoo, 2022).

A review of the extant literature revealed that a few studies have been conducted on e-governance focusing on the perceived attractiveness, global adoption, and customer intentions to adopt public sector apps (e.g., Abdekghaffar & Magd, 2012; Hung, Chang & Kuo, 2013; Manoharan et al., 2021; Shareef, Archer & Dwivedi, 2012; Wirtz & Birkmeyer, 2018). Recently, AlJanahi and Parahoo (2022) empirically modeled the factors affecting customer experience with public sector apps, and identified four antecedent factors (cognitive, emotional, technical, and utilitarian). Consequently, the objective of the present study was to validate the modeling of customer experience with public sector smartphone apps, while identifying whether four identified demographic variables (e.g., gender, nationality, age, and technical expertise) played a role as moderating variables in the hypothesized model of customer experience. The study adopted a quantitative research design using data collected from a sample of public sector app users in the United Arab Emirates, which was tested using multi-group moderation in AMOS. The fit indices indicated a good model fit across all our four demographic comparisons. Among these, the lowest structural model fit observed in Emirati and South Asian expatriate multigroup comparison (CFI = 0.935; TLI = 0.917; RMSEA = 0.061) whereas the highest structural model fit observed in millennial and non-millennial multigroup comparison (CFI = 0.951; TLI = 0.938; RMSEA = 0.051). The findings contribute to the emerging literature on the experience of citizens with public service apps. From a practical perspective, they will be of considerable relevance to decision makers and app developers to improve user-interface designs to suit different personas, as well as incorporating sought features in apps. In turn, this will motivate the citizens to download public-sector apps, use them to access public services, thereby motivating them to engage with the government institutions.

Chances of mainstreaming sustainable lifestyles through consumers' inclusion

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Although authorities and NGOs make efforts to educate and persuade consumers of the need to change their behaviours into more sustainable ones, so far the expected deeper changes in global consumption and consumers' actions are missing. Sustainability is mostly manifested through single behaviours and actual sustainable lifestyles are visible only in the behaviour of narrow groups of consumers perceived as 'eco-freaks'. And yet, the creation of a sustainable society requires that a whole set of sustainable actions is adopted and, most of all, broader groups of consumers are engaged in this trend. This raises various questions, i.e. what are the chances of 'ordinary' consumers becoming more involved in the sustainability and, above all, what may stimulate consumers' propensity to adopt it. Trying to answer these questions we take a novel approach, i.e. we use the concept of social inclusion as a basis for considerations, and introduce the notion of consumer inclusion in sustainable lifestyles. We relate this concept to overcoming specific social inequalities, meaning inequalities regarding consumers' awareness and their involvement in pro-environmental and pro-social activities. Hence, the purposes of this paper are: to characterize the degree of consumer inclusion in sustainable lifestyles, to assess the chances for greater inclusion and self-inclusion, and to explore factors that foster such inclusion. To meet these goals we used mixed methods research that included an online survey conducted on a sample of 1061 respondents and in-depth interviews conducted with 17 interviewees. All respondents were adult Poles. The survey was conducted in 2021, and the IDIs at the beginning of 2022. Based on the interviews the drivers of inclusion in a sustainable lifestyle were identified. Psychological factors were found to be highly significant, e.g., sense of agency, concern for the future generations, awareness and perception of negative environmental changes and knowledge of their consequences. Also external factors, i.e. relevant regulations, infrastructure and technological solutions, and social influences, including e.g. peer pressures and opinion leaders' influence, were mentioned. The collected data reveal how consumers' gradual inclusion in sustainable lifestyles is realized and prove that this is a process, not just a state opposite to exclusion (cf. Øyen, 1997). Survey results allowed to asses the chances of consumers becoming involved in pro-environmental activities. Respondents were presented seven hypothetical situations in which they had a choice between sustainable and unsustainable behaviour and asked to indicate the chances (on a scale of 0-100%) that they would select sustainable option. The average of ratings was used as a synthetic measure, referred to as an 'index of inclusion chances'. Its average value was 63%, but for more than half of the respondents the index ranged from 51 to 85%. We also found that some characteristics of the respondents significantly differentiated the indicated chances. Practical implications of the study include identifying people who are more likely to engage in sustainable lifestyles and indicating sustainable behaviours that are relatively easier to disseminate. Further research may explore mechanisms of building sustainable habits, enabling the expansion of sustainable behaviours, that were revealed during the interviews.

Attribution theory and consumer attitudes towards market exclusion

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Consumer attitudes towards market exclusion are the result of interactions that occur between the consumer and the information he/she has and obtains from the market about consumer exclusion. When analyzing the market information received, the consumer takes into account, among others, the motives for excluding other consumers. According to D. Gilbert and P. Malone (1995), consumers may even show more interest in why something happens than in what is happening. From the theoretical point of view, the processes of perceiving behavioral motives are explained by the theory of attribution. This theory describes how an individual explains the reasons for the behavior of others (Forsterling, 2005). Thus, observing others, consumers wonder why they act the way they do, what are the motives for their actions and market choices (Weiner, 2000; Kelley & Michel, 1994; Zasuwa, 2017).The goal of paper is an attempt at determining relations existing between consumer's attitudes towards market exclusions and motives of exclusion according to theory of attributes. Important goal is also to identify relations between motives of exclusions and forecasting behavior (reactions) of consumers on market. In order to empirically identify consumer attitudes toward consumer exclusion with relation to motives of exclusions as well behaviors of excluded consumers survey among consumers was conducted with the use of a structured questionnaires. The study comprised adult consumers. The research was conducted by means of a questionnaire distributed online among the group of 1.200 respondents in Poland. The structure of the sample group and that of the population of Internet users were identical. The questionnaire among others include questions related to attitudes of consumer toward market exclusions. However attitudes where measure within three main components: volitional, emotional and behavioral. Consumer motives of market exclusions was designed on the basis of the Likert scale and included 14 variables. After collecting data from respondents, for identification relations between consumer attitudes and pensive motives of market exclusions and behavior of excluded consumers, exploratory factor analysis was employed. This, in turn, resulted in development of descriptive model. On the basis of the research it can be stated that respondents are outraged by the occurrence of market exclusion, especially when they attribute the occurrence of this exclusion to reasons such as illness or disability. In cases where the reason for exclusion is, for example, the nationality or sexual orientation of the consumer, the respondents most often represent indifferent attitudes. However, in the case of economic motives for consumer exclusion, the respondents blame the consumers themselves for this state of affairs. In the case of respondents who attribute health motives as the basis for market exclusion, they most often declare active actions aimed at consumer inclusion. In the case of exclusions based on the consumer's origin or sexual orientation, respondents pay attention to an active attitude in seeking help. On the other hand, in the case of exclusion for economic reasons, consumers assume the attitude of waiting for help. Whole paper will start with introduction, follow by theoretical background, methodological part, and finalize with empirical chapter and conclusions.

Difficulties changing to a more sustainable lifestyle: Consumers' exclusion and self-exclusion issues

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The changes in consumers' current lifestyles are inevitable when considering the necessity of sustainable development goals achievement introduced by international agreements and declarations, including Agenda 2030 (SDGs, 2015). It triggers the discussion on the conditions of adopting sustainable lifestyles by individuals and societies and encourages the authors to research the problem from different perspectives (eg. Evans & Abrahamse, 2009; Rogall, 2010; Gilby et al., 2019). Our paper expands this debate by focusing on the barriers rather than the triggers of popularizing sustainable lifestyles. First, we draw from the consumer exclusion concept to identify factors and circumstances that hinder or preclude sustainable living. Second, we conclude on the data that comes from Poland, thus the country that still steps far behind when it comes to implementing and socially accepting sustainability rules. Our main goal is to define and empirically characterize consumers' exclusion from sustainable lifestyles. It entails recognizing the level and manifestations of this phenomenon as well as its determinants considered by consumers in both static and dynamic dimensions. By utilizing the concept of the attitude-behavior gap, we also aim to clarify the conception of self-exclusion from the sustainable lifestyle. Based on the social exclusion literature (Zhou, Huang & Wei, 2017; Zhang et al., 2021), we link self-exclusion solely with psychological drivers to resign a sustainable lifestyle. To meet the goals of this paper, we first review the literature on sustainable lifestyles and social exclusion. Then we present selected results of primary research conducted with the use of a mixed method. These include quantitative data from an online survey among 1061 individuals and qualitative data from 17 in-depth interviews. The former was conducted in 2021, and the latter at the beginning of 2022. Our results prove that the consumer exclusion concept helps to understand and explain their resistance toward adopting more sustainable lifestyles. Taking this perspective, exclusion may be described in three ways: in terms of objective factors stopping consumers from changing their value system and everyday activities, a subjective sense of being not involved in a global movement toward more sustainable living, and a personal choice to resist this movement or even act against it. Psychologically driven self-exclusion employs well-known rationalization technics and stems from a negative perception of sustainable lifestyles. It is also empowered by the effects recognized in consumer boycott research, i.e. small-agent rationalization or free-rider effect. Within our respondents, we found relatively high levels of exclusion and self-exclusion from sustainable living. They are determined mainly by the respondents' education and income. Sustainability happens to be criticized by some Poles, and the lack of social reaction to unsustainable behaviors fosters and justifies their self-exclusion. It made us conclude that the degree of consumers' exclusion from sustainability will not change in Poland within the next few years substantiating further research on this topic. The main practical implication of our work is finding the arguments to change Polish consumers' value system to convince them that sustainability is inevitable and close to their individual choices.

Entrepreneurial innovation for social well-being: Study from Self-Transcendence perspective

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Social entrepreneurship has been gaining momentum due to large companies' inability to solve society's wicked problems. Social entrepreneurship can be effective, especially in a country with a strong social value system. Any small or large entrepreneurial firm can be called a social entrepreneur if they create value for society. Present uses several cases from India which fall in the category of start-ups (young or mature ones), attempting to transform people's lives in society. For example, Mitti Cool is a start-up based in India which manufactures refrigerators and other cooking-related items from clay. The start-up attempts to connect humanity more irrevocably with clay. The sole motivation for such social entrepreneurs is to cater to the need of those customers who cannot afford expensive household items. So, the argument comes from recent development in Maslow's need hierarchy, wherein self-transcendence was added as the final value. The present study argues that social entrepreneurs who believe in self-transcendence would be ready to compromise their well-being. Still, they would be willing to bring betterment to society. The core part of social entrepreneurship would be to create a social impact in the life of disadvantaged people. The present study discusses such case studies, which create socially relevant and sustainable products. For example, all the innovative products of Mitti cool are made up of sustainable materials. The present study contributes to the growing body of literature on social entrepreneurship and well-being.

Risk management or collaborative value creation – A service management approach

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Increasing uncertainty, complexity and systemic nature of contemporary business environments move the focus from traditional to strategic risk management. This new focus extends from downside risks to upside risks, and emphasises collaboration for enhanced value creation. For instance, climate risks, supply chain risks, and health risks are impossible to tackle by one organisation alone. The purpose of this paper is to take a service management lens and apply it to integrate risk management and value creation perspectives for understanding interorganisational collaboration in complex environments. To illustrate the resulting framework, we apply it to the context of occupational health risk management.

Chief Executive Officer's (SME CEO) attitudes toward SME growth. Did Covid-19 Pandemic Risk Mattered?

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This research investigates the Small Medium Enterprise Chief Executive Officer's (SME CEO) attitudes toward SME growth during COVID-19 pandemic. Building on the Protection Motivation Theory, the Theory of Planned Behavior and the Resourced-Based View, this study develops and tests a conceptual framework to investigate to what extent the SME CEO's attitudes toward business growth, subjective norms, perceived behavioral control, past growth achievement, business growth commitment, COVID-19 risk and company size influence SME CEO's intention to grow the business. The data were gathered via an online survey from SME CEOs in Turkey. The results derived from Structural Equation Modelling demonstrate that the SME CEO's intention to grow business is positively influenced by attitudes toward business growth, business growth commitment and COVID-19 risk. Company size moderated the effect of COVID-19 risk and business growth intentions. Interestingly no effects of subjective norms on business growth intentions and perceived behavioral on attitude toward growth were found.

Enhancing consumption value through inclusive spirituality: a relational approach

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Marketers have highlighted their concerns for social problems and called for more inclusive and sustainable service to reduce sufferings and improve the well-being of humanity. Despite improvements in the recent past, the world is still facing issues of poverty, inequality, climate change, environmental degradation, all challenges at the forefront of the Sustainable Development Goals (United Nations, 2019). These pressing issues has led marketers to ponder how marketing can contribute to improvements for marginalised customer groups and vulnerable communities. The authors in this study advocate for applying a broader and nuanced approach to applying the concepts of religiosity and spirituality to support service providers to design and provide inclusive service for customers to support people's quality of life and enhance people's wellbeing. Using the hospice service context, the authors opine how the existing consumption value and relational value perspectives can play a role in value creation for a broad range of actors beyond the immediate patient. This study highlights inclusive service provision by hospices with a focus on spirituality (despite people's religious stance) to reduce suffering (physical or psychological) to give people dignity to better their quality of life. This study advocates how service marketing contributes to value creation by being socially inclusive. Overall, this study shows how service marketing can become more relevant beyond the mainstream focus on customer satisfaction, loyalty and organisation's financial profitably.

Gamers' experience with subscription services as a factor shaping success of a game brand: netnographic study

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The subscription business model is relatively new on the market, yet adopted in many industries (eg. movie or music industry). Many industries, including those that technically do not fit the model, are being driven to adapt to it as a result of the model's expanding popularity. One of them is the video game industry. The business model has already been illustrated by a few examples in the literature. However, none of the previous studies focus on the experience of video game consumers with subscription-based gaming market. Hence, the aim of this paper is to address this gap by investigating the potential relationship between brand reputation reflected in users' subjective experience with selected game subscription providers and the popularity of those providers. The following research question was addressed: How do consumers' experience with a brand of a game subscription service provider influence success or failure of this brand? The study adopts a qualitative research method – a netnographic approach to study the culture of online gaming communities focused around video game subscription service providers. The results reveal the importance of positive user experience on popularity and success of a video game subscription service.

The effect of service agents' tone of voice on customer incivility during online service encounters

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Social exchange theory posits rules of reciprocity between mutually dependent parties (e.g., buyer and seller) in a social exchange process (Emerson, 1976). Based on this theory, it is suggested that customers' assessment of the service encounter is dependent on the exchange of economic and social value between customers and service agents during their interdependent relationships (Bove et al., 2009; Sands and Ferraro, 2019). Drawing upon social exchange theory, we expect that a complaining customer's intention to reciprocate to an online service agent in an uncivil manner is dependent on the communication style used by the service agent. Consistently, Sands and Ferraro (2019) suggests that customer responses to service interactions are influenced by the service script narratives delivered during customer–chatbot conversations. However, the extant literature is limited in examining the relationship between various communication styles (such as formal vs. informal tone of voice, personalized vs. generic responses, use of empathic responses etc.) adopted by the service agent while responding to complaining customers and complaining customers' incivility behaviors while communicating their complaints to the service agents. Analysis of the service agents' most effective communicational styles to reduce complaining customers' uncivil behaviors is significant for several reasons. First, there are variety of studies showing that service employees' job motivation and satisfaction decreases when they interact with uncivil customers (Koopmann et al., 2015; Baranik et al., 2017), which eventually decrease the overall service quality (Hogreve et al., 2022). Second, most of those angry customers who engage in uncivil communication with service agents tend to make public complaints which harms the company's image (Kähr et al., 2016).

Against this backdrop, our paper seeks to address the following research questions: RQ1: What are the communicational factors that enhance or reduce customers' incivility intentions and behaviors while complaining to an online service agent? RQ2: Which factors are the most influential? To address these questions, we conduct a content analysis of 479 customer – service agent conversations on WhatsApp account and online chatbot of a household appliance company registered between April and July 2022 (Study 1). Content analysis reveals several communicational factors that are likely to be escalating customer incivility behaviors. Based on these findings and analysis of literature on customer incivility, we develop a theoretical model. We test the model with a quantitative study using data from a survey of customers who have used chatbot conversation to file a complaint, aiming to identify the most influential communicational factors that affect complaining customers' incivility behaviors (Study 2).

Greenwashing and marketing communication of companies – a threat to the credibility of information?

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In their marketing communication, enterprises reach customers with information about the brand and the products offered. The growing interest in sustainable development and consumer behavior force entrepreneurs to adapt to the new, pro-environmental trend. Companies, wanting to gain new customers and keep existing ones, introduce to their offer products that are promoted as ecological. Enterprises try to create their image as environmentally responsible companies in order to meet the expectations of consumers, improve their financial situation and gain a competitive advantage. However, not all company announcements are true. It happens that organizations declare that their practices are pro-environmental and inform about pro-ecological features of products, although in fact it is not. Then we are talking about deceptive practices of companies. If false information concerns issues related to the natural environment, the phenomenon of greenwashing occurs.

Greenwashing is unethical brand communication that misleads the consumer. Among its characteristic features, the following should be distinguished: deliberately misleading consumers, publishing environmental indicators of lesser importance, while concealing those environmentally harmful, informing only about activities of a beneficial nature, and omitting those of a negative connotation, misleading the public, intentional the use of generalities, vague and imprecise terms.

Along with greenwashing, there is a problem of credibility of information that the consumer encounters. Greenwashing misleads the consumer and influences his current and future decisions. The consumer in the market acts alone, so he is in a weaker position. The multitude of messages and marketing measures make the consumer vulnerable to deceptive practices of companies, such as greenwashing. Susceptibility to greenwashing may be affected by ignorance about this phenomenon and insufficiently high ecological awareness, which does not allow to distinguish, among others, false certificates and ambiguous claims. It may turn out that products that look eco-friendly (packaging, label, colors) are actually not. Marketing communications can come in a variety of forms and channels, making it even harder to identify a deceptive message. Only the knowledge of deceptive practices and the places where they can be encountered can allow the consumer to protect himself against such practices.

For these reasons, the presentation of the phenomenon of greenwashing along with the author's definition was adopted as the main goal of the paper. In addition, the division of greenwashing by the level of practice, as well as the main strategies of greenwashing at the level of the enterprise and goods and services will be presented. For a better understanding of the issue of this phenomenon, examples of greenwashing that consumers may encounter both in Poland and around the world will be presented.

Consumption expenditures as a measure of the sustainable development in Poland and the European Union

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The measuring sustainable development with the use of consumption indicators is an important and current focus of interest for researchers and scientists. It applies all countries, especially those, that have undergone transformation and integration changes, such as Poland. The recognition and assessment of changes in the different elements that fit into the broadly understood sustainable development is used to verify the basic objectives of changes related to the improvement of the standard and quality of life of people.

The main, theoretical aim of the study is the demonstration of basic consumption indicators used in the research of sustainable development. The empirical aim is to present the exemplary use of food index and and other consumption structure indicators used to assess changes in living standards and quality of life of people as elements of sustainable development in European Union between 2010 and 2021. The basis of the research are the secondary sources of information (Eurostat date).

The use of consumption indicators in the research concerning the sustainable development enables recognition of the pace and direction of income dispersion of population's available income for satisfying miscellaneous groups of needs. The expenditures, as a derivative of income, their level, structure, and changes in time provide relatively accurate image of the degree of satisfaction from needs which in turn provide more complete image of sustainable consumption and sustainable development of societies.

One of the oldest consumption measures, used to evaluate the social-economic development of whole societies and particular households, among others in the context sustainable development, is food index. Its thorough analysis enables the comparisons made in time and space. The analysis of food index indicated that the European Union standard of living is significantly spatially diverse. Luxembourg was classified as the country with the highest standard of living in 2021 – measured according to food index, while Baltic countries along with Bulgaria and Romania were characterized by the low standard of living.

The analysis of consumption indicators in Poland in the years 2010–2021 indicates the progressing development. This is indicated, among other things, by positive changes in the structure of individual consumption in polish households could be observed as well. They were emphasized in the decrease of food expenditures in general expenditures, while the free choice expenditures share was increased.

Trust in the market relations of service entities as the foundation and condition of sustainable development

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This article is a contribution to the discussion on the role and importance of trust in the activities of modern service organizations in the context of sustainable development. The main emphasis of the considerations was placed on exposing the importance of trust in the relations of service organizations with stakeholders, which is particularly important in contemporary realities. The article presents the benefits of focusing the company on trust and the main principles that should be followed so that trust translates into the proper climate for the functioning of the market mechanism and its entities, and at the same time is the foundation of sustainable development.

The structure of the study includes the following issues: the essence and conditions of the crisis of trust in the modern economy, trust as a value in market relations between service entities, dimensions of trust in the process of providing services to selected institutions, the importance of trust for sustainable development, building trust in the practice of selected institutions in the new market realities.

Changes taking place in the environment of modern organizations, including service organizations, absolutely enforce the need to verify the management methods and concepts used so far. The crisis related to the COVID-19 pandemic and military operations in Ukraine, in addition to the visible problems of a political, economic and social nature, has contributed to a further decline in the already damaged trust in market relations. For some time (as indicated by, among others, research in EU and OECD countries), a decrease in trust in institutions has been observed, which by definition should serve the society, indicate the direction of action, protect and ensure the safety of citizens, educate, suggest solutions and recommend appropriate decisions. Experience shows that trust has been and continues to be essential in the recovery from the COVID-19 crisis and other turbulences. The period of the pandemic clearly showed that these specific conditions made citizens aware of the priority task for market institutions and entities related to gaining trust in the dissemination of key information, confidentiality, caution and responsibility, all in order to ensure security.

Trust is the glue that binds thinking, actions and expectations towards others. Expectations apply to all entities with whom we enter into relationships, and relate to the fulfillment of promises made to us and responsible conduct. Confidence means believing that a given person (institution) in the face of certain conditions will make a predictable decision and will stay in line with the professed and values. The foundation of trust understood in this way are competences and values. Competencies in relation to trust in the public sphere include, above all, the "responsiveness" of institutions, i.e. how quickly and effectively they can act, as well as their reliability measured, among others, by how effectively they eliminate excess uncertainty in the life of society and try to meet expectations.

Bearing in mind most of the new conditions, it can be assumed that a modern citizen needs, first of all, a sense of security in a multidimensional sense, i.e. health (physical), economic (financial), communication (digital), and emotional. The sense of security is conditioned by trust in others and the ability to enforce behavior in accordance with specific values and principles. In the context of the considerations undertaken, it is stated that rebuilding trust in the modern market will be a major challenge. Trust is the key not only to the effective development of the organization and national economy, it should be the foundation of the modern market economy, and its building is the responsibility of the government, politicians, companies, as well as appropriate institutions that should protect, educate, support and discipline citizens and uphold fair business conduct.

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