



# Understanding value in service as a psychological process

a consumer perspective



Sture Nöjd

Faculty of Arts and Social Sciences

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Psychology

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# **Understanding value in service as a psychological process – a consumer perspective**

## **ABSTRACT**

### **The purpose of this thesis**

The purpose of this thesis is to explore value in service as a psychological process from a consumer perspective. Specifically, the thesis aims to deepen the understanding of how value is attributed by individuals, how such value attribution relates to behavior and habit formation, and how consumers' experiences of value may be influenced in service contexts with or without the support of digital technology.

### **Paper I**

Paper I examines value creation in physical retail settings and the role of digital technology in shaping customer experience. Using a mixed methods approach, the study investigates drivers that motivate consumers to engage with physical retail spaces and how digital technology affects value co-creation. The findings identify a valuescape in which goal fulfillment, relationships, and experiences drive consumer behavior and where digital technology may both strengthen and disrupt consumers' experiences of value.

### **Paper II**

Paper II focuses on everyday habits and their relation to value creation. Drawing on qualitative data collected during pandemic-related lockdowns, the study introduces the concept of value domains, which describe how habits are clustered and maintained based on the value they generate for individuals. The findings show that habits are sustained when they produce positive value and that digital technology often plays a supporting role in maintaining value-generating habits across different life domains.

### **Conclusion**

Taken together, the findings of the two studies contribute to the formulation of a value attribution hypothesis. The hypothesis proposes that individuals attribute value to phenomena or objects, form expectations about positive outcomes, and when sufficient capabilities and opportunities are present, engage in behaviors that recreate these valued experiences. Value is thus understood as both an antecedent and a consequence of behavior, contributing to habit formation over time. By integrating behavioral frameworks with

service research perspectives, the thesis offers a psychological account of consumer-centric value creation and highlights implications for both theory and service practice.

Keywords: value attribution hypothesis, consumer centricity, value, behavior, habits, COM-B, zone of co-creation, digitalization, consumer psychology

### **Use of artificial intelligence**

Artificial intelligence (AI), specifically ChatGPT (OpenAI), was used as a support tool during the writing process of this thesis. Its use was limited to language-related assistance, including improving clarity, grammar, and overall readability, as well as supporting the structure and flow of the text.

All theoretical development, methodological decisions, data analysis, and interpretations were carried out independently by the author. AI was not used to generate data, perform analyses, or produce original scientific content.

The author has critically reviewed all AI-assisted input and takes full responsibility for the final version of the thesis.

### **Declaration of contribution**

The author was actively involved in all stages of both included papers, including study design, data collection, analysis, and manuscript preparation.

In Paper I, the author contributed to all parts of the study, with primary responsibility for the qualitative data processing, analysis, and conceptual development. The author also had a key role in the quantitative analysis and the revision process.

In Paper II, the author had a leading role in the study, with primary responsibility for research design, data analysis, conceptualization, and the overall direction of the manuscript.

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## SAMMANFATTNING

Vad är egentligen värde och var uppstår det?

I många sammanhang talar vi om värde som något som finns i en produkt eller en tjänst. Men i praktiken är det inte så enkelt. Den här avhandlingen utgår från att värde inte finns “där ute”, utan skapas av människor i mötet med världen. Det är något vi tillskriver, medvetet eller omedvetet, i våra tankar, känslor och handlingar.

Utifrån detta introduceras värdeattributionshypotesen (VAH), som beskriver hur människor kontinuerligt tolkar och värderar sina erfarenheter. Det som upplevs som värdefullt tenderar att upprepas, medan det som inte gör det faller bort. På så sätt blir våra vardagliga beteenden, och inte minst våra vanor, ett slags spår av vad vi upplever som värdefullt.

Genom två studier undersöks hur värde tar form i olika sammanhang. Den första studien visar hur människor rör sig mellan olika “värdelandskap” i sina liv, och hur varierat människor förhåller sig till digitala tjänster beroende på sin inställning till digitalisering. Den andra studien, som genomfördes under covid-19-pandemin, visar hur vanor förändras när vardagen rubbas och hur vissa typer av värde blir särskilt viktiga.

Sammantaget pekar resultaten mot att värde inte kan förstås som något statiskt eller generellt. Det är i stället något personligt, situationsbundet och föränderligt. För organisationer och tjänsteutveckling innebär detta en förskjutning. Att gå från att försöka “leverera värde” till att bättre förstå hur människor själva skapar det.

Avhandlingen bidrar därmed med ett perspektiv där människan ses som en aktiv aktör i skapandet av värde, inte som en passiv mottagare.

## PAPERS INCLUDED

This thesis is based on the following two papers, paper I and paper II:

I. Nöjd, S., Trischler, JW, Otterbring, T., Andersson, PK, & Wästlund, E. (2020). Bridging the valuescape with digital technology: A mixed methods study on customers' value creation process in the physical retail space. *Journal of Retailing and Consumer Services*, 56, 102161.

II. Nöjd, S., Kitkowska, A., Andersson, PK, & Wästlund, E. (Unpublished manuscript). Lessons from lockdown: Value domains of human habits as tools for service development.

## INTRODUCTION

The purpose of this thesis is to explore the concept of value in service from a consumer perspective. Following Urbany and Dapena-Baron (2024), consumer centricity is an important concept in service research. At the same time, it is a concept that is understood in multiple ways and is often difficult to implement in practice. There are also challenges associated with translating consumer centricity into concrete service design and delivery. This thesis contributes to a consumer-centric approach by deepening the understanding of the psychological processes that guide value creation from a consumer perspective. It also aims to provide insight into how consumers' experiences of value in service can be strengthened.

This investigation has resulted in the following two papers.

Paper I: This study explores how value is created in physical retail spaces and how the consumer experience is influenced by digital technologies. It addresses the following research questions: RQ1: What are customers' drivers for co-creating value with service providers in physical retail spaces? RQ2: How does the use of digital technology affect customers' co-creation of value in physical retail spaces? RQ3: Does age influence customer satisfaction with the use of digital technology?

Paper II: This study aims to further the understanding of consumers' value creation processes, particularly in relation to the role of digital technology. It addresses the following research questions: RQ1: How can habits be understood in terms of value creation? RQ2: To what extent does technology influence value creation in habits?

In summary, these papers explore consumer behaviors and habits, as well as the underlying drivers of these behaviors. They further examine the role of value in service and the possibilities for influencing the experience of value, both with and without the support of digital technology.

To guide the overall exploration of value in service from a consumer perspective, two overarching research questions have been formulated. The first question is: "What is the role of value attribution in the co-creation of consumer experience?" The second question is: "How can the consumer's experience of value be enhanced, with or without the support of digital technology, and thereby affect motivation and behavior?"

To address these questions, the thesis draws on theories from service research and consumer psychology. Service research provides a framework for understanding consumer behavior across different service contexts. It also offers insights into how service experiences can be improved and how relationships with consumers can be developed in a more focused and meaningful way. Within this perspective, the consumer is regarded as a central agent, and explanations of consumer behavior and expectations benefit from a psychological theoretical approach.

Psychological theories contribute by explaining what drives behavior and what consequences behaviors may produce. They also provide access to the internal mental processes associated with behavior. This creates opportunities to understand how behavior can be influenced in ways that are beneficial for both the consumer and the service provider.

The potential to influence behavior and enhance value experiences may be supported by digital technology. Aspects of digitalization in service contexts, and their relation to value, are therefore considered in this thesis. In addition, the concept of value, with its multiple dimensions, is further elaborated.

As noted, this thesis explores consumer behavior and habits, as well as the underlying drivers of these phenomena. Consequently, habits are examined in more detail. Theories explaining the formation and maintenance of habits are presented. Habits constitute a broad area of research, spanning levels from individual behavior to group dynamics, societal patterns, and neurobiological processes.

## BACKGROUND

### CONTEXTUAL CHANGES CONCERNING HABITS AND BEHAVIOR

In the early 2000s, two major developments had a strong impact on consumer habits and behaviors. First, the decline of brick-and-mortar stores, sometimes described more dramatically as “the retail apocalypse,” reshaped the retail landscape (Helm et al., 2020). Traditional stores in city centers were increasingly outcompeted by online retail, and consumer behavior changed accordingly. More shopping moved to digital platforms, which also altered how consumers relate to physical spaces (Hagberg et al., 2016). Second, the COVID-19 pandemic restricted access to public spaces.

Lockdowns disrupted many everyday habits and behaviors, affected large parts of daily life, and accelerated further changes in consumer behavior (Onyeaka et al., 2021; Sheth, 2020).

Digitalization has played a dual role in these developments. In the decline of brick-and-mortar stores, digitalization and the behaviors associated with it have been contributing factors. At the same time, efforts have been made to strengthen physical retail by using the possibilities created by digitalization (Alexander, 2019; Nöjd et al., 2020). Retail has evolved from single-channel to multi-channel and further into an omnichannel landscape (Ailawadi & Farris, 2017), in which digitalization is a natural part. In this landscape, seamlessness can be created by integrating consumers' emerging expectations of positive experiences across different channels, thereby providing a basis for positive value creation (Steinhoff et al., 2019). This complexity requires an understanding of how consumer behaviors and habits are formed and, in turn, how value is experienced.

Taken together, these developments point to a broader transformation of everyday habits and behavioral patterns in which digitalization plays a central but ambivalent role. This ambivalence makes digitalization a key contextual condition for understanding contemporary service environments.

## DIGITALIZATION AS ENABLER AND CHALLENGE

The conditions surrounding services, service providers, and consumers have changed substantially in recent decades. Many societal developments have contributed to these changes, not least the digitalization that increasingly permeates everyday life. Digitalization not only changes and creates new consumer behaviors; it also creates new opportunities for consumers. Mail-order purchasing has existed for a long time (see, e.g., Cherry, 2008), but digital platforms have enabled interaction with other consumers and service providers, as well as access to products and services, in fundamentally new ways.

The retail environment has become more complex and multifaceted (Beirão et al., 2017; Teixeira et al., 2017; Trischler et al., 2018a, 2018b). This multifaceted retail landscape can also be understood as a digital service landscape in which social aspects have become more prominent and must be taken into account (Ballantyne & Nilsson, 2017). Whereas service providers were previously concerned mainly with the direct relationship with the consumer, digital technology has introduced additional actors into the service relationship. This development also raises questions about how service providers should

relate to changing consumer expectations in digital environments (Stephen, 2016).

Digitalization is no longer a novelty. It has become integrated into many parts of everyday life. One way to understand this is through Herzberg's two-factor model of motivation (Alshmemri et al., 2017). The model distinguishes between motivational factors and hygiene factors. Motivational factors add to overall motivation when present, whereas hygiene factors do not increase motivation when present but decrease it when absent. In many contexts, digitalization now resembles a hygiene factor. This could suggest that digitalization no longer requires special attention. However, it remains relevant to examine its characteristics and its potential influence on behaviors and experiences.

Digitalization encompasses a broad set of societal changes linked to the increased use of technologies such as computers, mobile phones, and internet-based services. Although society has long been moving from analogue to digital forms, the pace of digitalization has accelerated in recent decades. Technological changes have gone hand in hand with changing everyday behaviors. As technical possibilities have expanded, expectations of what technology should contribute have also increased. This has been particularly visible in retail and during the COVID-19 pandemic, when many people expected digital solutions to help them maintain reasonably normal lives and sustain everyday habits in new ways. Digitalization has therefore influenced behavior, experiences, and expectations across many contexts.

Digital technology is part of everyday life rather than something superficial. Kandampully et al. (2023) argue that services and experiences are closely linked, and within that relationship digital technology has become a natural component. The question is no longer whether digital technology can be used, but how it should be used. As expectations, habits, and behaviors change, the way services are used also changes (Sheth, 2020). This likely affects how consumers experience and evaluate value in relation to services. It also raises the question of how value is assigned in everyday life and how this, in turn, shapes behavior and habits. The relationship between digitalization, habits, and individuals' experiences of value is therefore central to understanding contemporary service contexts.

While digitalization can enable consumers to become more active and autonomous, it also introduces risks and challenges that may negatively affect experiences of value. Previous research shows that digital technologies can enhance personalized service and increase consumers' sense of autonomy (Hoffman & Novak, 2015; Ostrom et al., 2015; Roy et al., 2017; Wunderlich et al., 2013). Continuous access

to connected services also makes it easier for consumers to meet individual needs in ways that were previously less accessible.

At the same time, increased autonomy may come at a cost. Digital technologies can contribute to stress and cognitive overload, particularly when consumers experience constant connectivity or feel pressured to engage with digital services (Reinecke et al., 2017). A central tension also emerges between personalization and privacy. Although consumers may appreciate tailored services, the collection and use of personal data may be perceived as intrusive. Such perceptions can create ambivalent experiences and reduce consumer engagement (Brodie et al., 2013). Perceived risks associated with digital services have also been shown to affect consumers' experiences of value (Lim, 2003), whereas digital solutions that do not threaten privacy tend to be viewed more positively (Legris et al., 2003).

Another important challenge concerns differences in consumers' technological readiness. Individuals vary in their technical ability, which influences how digital services are received and experienced (Parasuraman, 2000). Variations in digital keenness and digital averseness further shape satisfaction with digital technology (Nöjd et al., 2020). In addition, smartphones and mobile services may create expectations of constant availability, contributing to digital stress and potentially reducing experienced value (Ninaus et al., 2015).

Taken together, these risks highlight the importance of understanding how digital technologies may both support and undermine consumers' experiences of value. As digitalization continues to shape how consumers behave and interact, it also reshapes how value is created, perceived, and experienced in service settings.

## SERVICE RESEARCH

Service research provides knowledge of how consumer behavior and experiences unfold in interaction with service providers. These interactions are examined through consumer-centric perspectives that emphasize how services are used, experienced, and interpreted. Together, these perspectives offer a basis for analyzing how behavior is shaped within service contexts and how this connects to value.

Within service research, different perspectives have been proposed regarding how value is connected to goods, services, and consumer experiences (Paunonen, 2019). At a general level, the focus has been on fostering a beneficial relationship between service providers and consumers. Over time, attention has shifted from product design to service provision and further toward the consumer's experience of

value. This development is commonly described as a transition from goods-dominant logic (GDL) to service-dominant logic (SDL) (Skålén & Edvardsson, 2016), and further toward customer-dominant logic (CDL) (Gummerus et al., 2021; Grönroos & Voima, 2013; Heinonen et al., 2010).

Customer-dominant logic provides a relevant starting point for understanding how consumers experience value (Heinonen et al., 2010). While value manifests in experience, understanding it requires more than observing behavior. It also involves approaching the underlying psychological processes that shape behavior in relation to value.

Across the development of service research, value has moved from being treated as an outcome of exchange to becoming a central analytical concept. As customer-dominant logic places the consumer's lived experience at the core, value can no longer be understood as embedded in services or delivered by providers. Instead, it takes form through consumers' interpretations, experiences, and behaviors. This shift motivates a closer examination of the concept of value.

## THE CONCEPT OF VALUE

Value can be approached from multiple perspectives. Here, the discussion is reduced to a manageable dualistic view focusing on where value is located, both practically and conceptually. There is no single definition of value. From an economic perspective, value may be seen as monetary depreciation, as when a car loses value over time. From a functional perspective, the same car retains value as long as it fulfills its purpose. These perspectives raise an ontological question: is value inherent in the object, or does it arise through individual experience? (Ravald, 2008).

This question points toward an experiential understanding of value. Within a customer-dominant logic perspective, value is understood as a mental process intertwined with emotional experience (Heinonen et al., 2010). There has been a shift from viewing value as tied to products or services (Vargo & Lusch, 2004) to viewing it as emerging in consumer experience (Jain et al., 2017). Value has also been operationalized in terms of consumer profitability (Lemon & Verhoef, 2016). The experiential perspective calls for a psychological framing.

Value is not always positive. While much of the literature focuses on beneficial outcomes, value may also be reduced or destroyed (Echeverri & Skålen, 2011). What constitutes value depends on the

individual's goals and context rather than on the service itself. Parasuraman et al. (1985) describe gaps between expectations and service delivery. Although this model focuses on service quality, it highlights that a technically well-functioning service may still fail to create value. Understanding value therefore requires insight into how consumers interpret and experience services. For analytical purposes, value can be viewed either as inherent in objects or as attributed by individuals. In this thesis, the latter perspective is adopted. Value is linked to individuals' experiences and activities, with a focus on how value is ascribed.

Value is thus understood as consumers' unique preferences, grounded in subjective experience and shaped by contextual and social factors (Edvardsson et al., 2011; Vargo & Lusch, 2008). Accessing these experiences requires attention to psychological processes. While consumers may be physically present in service encounters, their inner experiences are not directly accessible (Nilsson & Ballantyne, 2014; Rosenbaum et al., 2017). Value co-creation may also occur independently among consumers (Leclercq, 2016).

Ravald (2008) describes value creation as an arena where firms temporarily participate in consumers' ongoing processes. To understand these processes, analysis must move toward underlying psychological mechanisms. Behavior provides a practical entry point for linking inner processes to observable action. Such an understanding benefits both consumers and service providers (Cronin et al., 2000). If value is attributed rather than embedded, attention must be directed toward how individuals interpret and respond to service-related stimuli. This directs the analysis toward the psychological mechanisms underlying behavior and experience.

## PSYCHOLOGY OF HABITS AND BEHAVIORS

Habits offer a path to understanding people's lives and thereby approaching underlying psychological processes and experiences of value (McCloskey & Johnson, 2021). Habits can be defined as largely self-selected clusters of behaviors that are repeated over time. They can also be described from both societal and more in-depth neurobiological perspectives (Wood & R nnger, 2016). Although habits do not capture the full complexity of human life, they provide a reasonable approach in which observable behaviors offer insight into underlying mental processes. The habits individuals adopt are likely to carry meaning and are shaped and maintained by motivation.

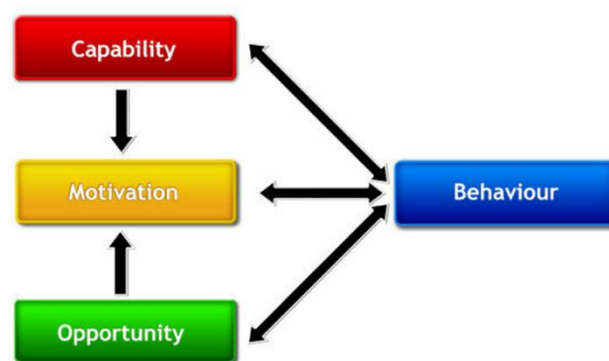
The process by which habits are formed can be described in stages. Behaviors are initially guided by conscious choices, then become automated actions, and eventually develop into habits. Habits can be activated by internal motivational processes but also, to a large extent, by contextual cues in the surrounding environment (Gardner & Rebar, 2019). The authors suggest that a focus on habits is a useful, if not necessary, component for those who intend to design effective behavior change interventions. Knowledge of the mechanisms of habit formation can provide tools to promote the emergence of habits and to prevent unwanted (unhealthy) habits (Lally & Gardner, 2013; Wood & R nger, 2016). This implies that a thorough examination of behavior is required. Following Gardner and Rebar (2019), there is also reason to investigate the conditions of the surrounding retail environment where such cues emerge.

There are many cues that activate behaviors that eventually form habits. Digitalization introduces new types of cues and enables new ways to activate and support behaviors and habits. Research suggests that digital tools, such as mobile applications, can support the formation and maintenance of habits (Stawarz et al., 2015). At the same time, there is some uncertainty regarding how lasting such changes may be (Hermsen et al., 2016). The process of forming habits follows identifiable mechanisms, and digital solutions can support these processes. In retail contexts, digitalization has contributed to changing consumer behavior. Hagberg et al. (2016) describe how the increased use of smartphones in retail settings has influenced new behaviors. These include how consumers socialize, communicate, and orient themselves in physical retail environments. Consumers also behave differently when they seek information and interact with others. They often seek expert help and support concerning products and services during the shopping process and expect fast and personalized service (Parise et al., 2016). This highlights the importance of addressing consumer expectations and exploring how consumer behavior can facilitate value creation (H nninen et al., 2018). To examine how such habitual patterns are activated, maintained, and influenced, analytical frameworks that explicitly link psychological processes to behavior are required.

## ANALYTICAL TOOLS FOR UNDERSTANDING BEHAVIOR AND VALUE ATTRIBUTION

To analyze how value-related experiences translate into observable action, this thesis draws on two complementary behavior models. The first is the COM-B model (Figure 1), a framework for understanding how behaviors are activated and influenced (Michie et al., 2011).

Based on multiple studies of behavioral change, the model was developed to provide a theoretically grounded structure for analyzing behavior. Many behavior change frameworks consist of interwoven activities intended to influence behavioral patterns, but they are not always sufficiently grounded in behavioral theory. The COM-B model addresses this by capturing the mechanisms involved in behavior change, including both internal factors (physical and psychological) and external conditions related to the surrounding environment. With such a foundation, the model can be applied by those who design interventions, develop policies, and guide behavioral influence in practice.



**Figure 1.** *The COM-B model.* Note. Michie et al. (2011).

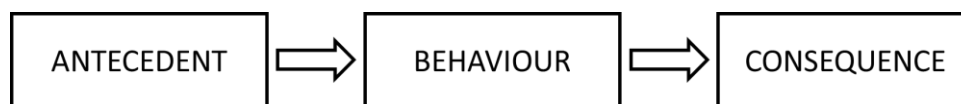
In the COM-B model, behavior (B) is influenced by capability (C), opportunity (O), and motivation (M). Motivation is influenced by both capability and opportunity, and there is a reciprocal relationship between all three components in relation to behavior.

There are different ways to facilitate behavior change. On one level, intervention functions can be used to influence behavior, including modelling, enablement, training, coercion, incentivization, persuasion, education, restriction, and environmental restructuring. These can be supported at a broader level through policy categories such as guidelines, environmental and social planning, communication and marketing, legislation, service provision, regulation, and fiscal measures. Together, these elements form the behavior change wheel. Through interventions and policies, it is possible to influence capabilities, opportunities, and motivation, and thereby achieve behavioral change.

Capabilities can be divided into physical and psychological components, such as the ability to use a mobile phone or an application, and the understanding of how and why certain choices

are made. Opportunities refer to factors external to the individual and include both physical and social dimensions. The physical dimension concerns access to resources and conditions that enable behavior, while the social dimension involves norms, expectations, and social influence.

Motivation concerns intrapsychic processes and includes both automatic processes, such as habits, and reflective processes involving conscious evaluation and decision-making. Motivation is the driving component that precedes and activates behavior and is influenced by both capabilities and opportunities. The relationship between these components and their role in this thesis will be further elaborated in the discussion section (Michie et al., 2011).



**Figure 2.** *The ABC contingency.* Note. Adapted from Place (1988).

To further describe how behavioral influence occurs, the ABC model (Figure 2) can be applied (Eckert et al., 2005; Place, 1988). This model, also referred to as the three-term contingency, originates from behaviorism. While the COM-B model focuses on what drives behavior, the ABC model also addresses what follows behavior and how this affects future behavior. Behavior (B) is preceded by an antecedent (A), which activates the behavior, and followed by a consequence (C). The experienced consequence can strengthen the antecedent and increase the likelihood that the behavior will be repeated.

For example, if a driver encounters rain (A), turns on the windshield wipers (B), and experiences improved visibility (C), the likelihood of repeating this behavior increases. The consequence can then function as part of a reinforcing loop, where antecedents, behavior, and consequences continuously interact. This can be described as consequence-driven behavior.

### COM-B APPLICATIONS

The COM-B model is widely used in research to explain and influence behavior. It has been applied in studies of consumer behavior related to food (Veiga et al., 2023; Ran et al., 2022), water use (Addo et al., 2018), and clean fuels (Perros et al., 2022), as well as in the broader design of behavioral interventions (Kalviainen, 2021). As a

theoretically grounded model, it is applicable across contexts and supports the description, explanation, and modification of behavior.

Together, these models provide a structured way of linking internal psychological processes, everyday habits, and contextual conditions to observable behavior. They thereby offer a foundation for understanding how value experiences may drive and stabilize behavior over time.

## CONCLUSION

Together, these frameworks provide a way to approach consumer behavior and experiences without presupposing what constitutes value. Rather than treating value as an outcome to be measured, they offer tools to explore how value-related meanings emerge through everyday actions and interpretations.

By focusing on behavior as situated, contextual, and psychologically grounded, the frameworks allow for analysis of how consumers engage with services over time, across situations, and under varying conditions. In this way, value is approached indirectly through what consumers do, how they respond, and how meaning is constructed in practice.

In the following, these perspectives inform the analysis of the two empirical studies, with a particular focus on how value-related meanings emerge through consumers' everyday behaviors and experiences.

## THE CURRENT STUDIES

### PURPOSE

The purpose of this thesis is to investigate how experiences of value influence behavior, both within retail settings and in everyday life. Furthermore, it explores how these value experiences can be influenced and potentially enhanced. In this way, the thesis connects the theoretical discussion of value and behavior to an empirical examination of how individuals act in concrete service contexts. This connection allows the study to bridge abstract conceptualizations of value with observable patterns of behavior.

Building on the service logic perspective outlined above, the empirical focus of this thesis is the zone of co-creation. This refers to the context in which service providers and consumers integrate their resources and thereby enable the co-creation of value. By contributing to consumers' capabilities, both physical and psychological, and by providing opportunities for action, the experience of value may be strengthened. This perspective highlights the importance of interaction as a central condition for value creation.

### RESEARCH QUESTIONS

Research question 1: What is the role of value attribution in the co-creation of consumer experience?

Research question 2: How can the consumers' experience of value be enhanced, with or without the support of digital technology, and thereby affect motivation and behavior?

Taken together, these questions address both the internal psychological dimension of value, that is how individuals attribute value, and the external contextual dimension, concerning how digital and non-digital service environments shape these experiences and related behaviors. This dual perspective enables a more comprehensive understanding of how value-related processes unfold.

### ETHICAL CONSIDERATIONS

In this section, the ethical considerations related to Study I and Study II are presented, followed by a brief summary at a more general level.

First, Study I was conducted within the project “Handelns fysiska mötesplatser”. The project was reviewed and approved by a local ethical committee (Dnr: 2016/96), and no personal data were collected. In Study I, a survey was distributed both in vivo and online. The questions addressed reasons for visiting physical retail spaces, as well as how digital technology was perceived by users. The responses were digitally coded and stored on the university’s secure servers.

Second, Study II was reviewed and approved by a local ethical committee on 2020-04-08 (Dnr: HS 2020/456). In Study II, a survey was distributed digitally via social media. Data collection took place through survey software, and the data were stored on Karlstad University’s secure servers. The survey design focused on habits, that is, what individuals do in everyday life. No questions related to physical or mental health were included.

In summary, no sensitive personal data were collected in either study. The value of the research lies in its focus on consumers’ experiences. The studies aim to increase understanding of individuals’ needs and experiences, which may contribute to the development of services, both digital and analogue, that are better aligned with what people actually demand and need. In this sense, the research supports a consumer-centric approach that may benefit individuals in their interaction with service providers.

Regarding traceability, the data have been handled in such a way that it is not possible to identify individual respondents in either study. No risks have been identified for participants taking part in the studies. This handling of data further strengthens the ethical robustness of the research design.

## OVERVIEW OF PAPER I: BRIDGING THE VALUE SCAPE WITH DIGITAL TECHNOLOGY: A MIXED METHODS STUDY ON CUSTOMERS' VALUE CREATION PROCESS IN THE PHYSICAL RETAIL SPACE

Digitalization has fundamentally reshaped everyday life, enabling an increasing number of activities to be carried out through digital technologies such as computers and smartphones. This transformation has had a significant impact on consumer behavior. Previous research indicates that as digital solutions become more prevalent within retail contexts, consumers' expectations regarding service offerings and experiences also evolve. In response, service providers have developed a wide range of digital solutions aimed at enhancing consumer experience.

These developments include the expansion of retail beyond physical stores to encompass fully digital or hybrid purchasing options. For retail sectors that historically relied on physical stores, this shift has introduced substantial competition from digital alternatives. Digital retailers often operate with lower overhead costs, allowing them to compete on price. In addition, improvements in logistics and transportation have increased the speed and convenience of delivery, sometimes enabling products to reach consumers faster than those purchased through physical visits. As a result, situations may arise where a consumer visiting a physical store encounters product unavailability, while a digitally engaged consumer can obtain the same product more efficiently.

Consequently, many traditional retailers have adopted digital complements to their physical offerings, thereby creating integrated retail solutions that combine physical and digital channels. Despite these adaptations, the increased competition has contributed to the closure of many physical stores, which has had broader implications for urban retail environments and city centers.

Against this backdrop, an important question concerns what motivates consumers to visit physical retail spaces and how such behavior can be supported. Closely related to this is the question of how consumers experience value in these environments, particularly in relation to the integration of digital technologies.

Digitalization not only introduces new forms of competition but also shapes consumer behavior within physical retail environments. Consumers may use digital technologies before, during, and after a retail visit. Prior to visiting, digital tools can provide information about products and store offerings. During the visit, technologies can

assist with navigation and decision-making. Afterward, consumers may engage in activities such as writing reviews or interacting with other consumers and service providers online. These behaviors reflect underlying value-creating processes that are not always directly observable.

Importantly, consumers' attitudes toward digital technology vary. While digital solutions can enhance convenience and efficiency, they may also introduce perceived risks or barriers. For example, younger consumers are often more likely to adopt new technologies and may display more positive attitudes toward digital solutions. In contrast, other consumer groups may exhibit varying degrees of digital averseness. These differences are relevant for understanding how value is experienced and attributed in retail contexts.

The purpose of Study I was to investigate how value is created in physical retail environments and how consumers' experiences are influenced by digital technology. More specifically, the study addressed how consumer experience is shaped by digital technology, how age relates to perceptions of digital technology, and how experiences of value in physical retail spaces can be influenced.

To address these questions, a mixed methods design was employed. A survey was distributed both in physical retail environments and online, resulting in 832 complete responses. The survey included demographic variables as well as questions related to how digital technology influences everyday life and retail experiences. Respondents were also asked to evaluate whether digital technology is perceived positively or negatively and to describe potential negative effects. The survey combined closed-ended questions suitable for quantitative analysis with open-ended questions that allowed for qualitative exploration.

The quantitative data were analyzed using partial least squares structural equation modeling (PLS-SEM) (Hair et al., 2011), which is particularly suitable for exploratory research and for analyzing relationships between variables in datasets that may not meet normal distribution assumptions. The qualitative data were analyzed using thematic analysis following the six-phase approach outlined by Braun and Clarke (2006). The qualitative analysis was supported by NVivo software, which facilitated systematic coding and organization of the data.

The results indicate the emergence of three central clusters: consumers, service providers, and digital technology. These clusters can be conceptualized as a "valuescape," representing a dynamic environment in which value is created and enhanced. Within this

valuescape, three key drivers (goal fulfillment, relations, and experiences) influence consumer behavior and facilitate interaction between consumers and service providers in physical retail spaces. These interactions create opportunities for the co-creation and enhancement of value.

Furthermore, the findings suggest that satisfaction with digital technology is positively associated with digital keenness, particularly when digital averseness is low. Age was found to have both direct and indirect effects on attitudes toward digital technology. Specifically, age influences levels of digital keenness and averseness directly, while also affecting satisfaction with digital technology indirectly. These findings highlight the importance of considering individual differences when examining how digital technology contributes to value creation in retail contexts.

Overall, Study I contributes to a deeper understanding of how digital technology interacts with physical retail environments to shape consumer experiences of value. By integrating quantitative and qualitative insights, the study provides a nuanced account of how value is co-created within a contemporary retail landscape characterized by ongoing digital transformation. This integrated perspective strengthens the empirical grounding of the study and clarifies how different components of the retail environment interact in shaping value attribution processes over time.

## OVERVIEW OF PAPER II: LESSONS FROM LOCKDOWN: VALUE DOMAINS OF HUMAN HABITS AS TOOLS FOR SERVICE DEVELOPMENT

When the COVID-19 pandemic escalated in early 2020, it rapidly became evident that everyday life, and particularly everyday habits, would be significantly disrupted. Many countries implemented varying degrees of lockdown, imposing restrictions on mobility and social interaction. This situation created a unique empirical opportunity to study how human habits are formed, maintained, and, in some cases, discontinued under changing conditions.

At the same time, digitalization continues to play an increasingly central role in everyday life. This development is particularly salient in consumption contexts, where digital technologies have transformed how individuals access, evaluate, and engage with services. New technological possibilities have contributed to the emergence of new consumer needs and expectations. Despite extensive research on

consumer experience, there remains a need for deeper understanding of how value is experienced and how digitalization interacts with everyday behaviors and habits.

Within service research, conceptualizations of value have evolved over time. Earlier perspectives often treated value as inherent in goods or services. This view has gradually shifted toward understanding value as emerging through experience. The transition from goods-dominant logic to service-dominant logic, and more recently toward customer-dominant logic, reflects an increasing focus on the consumer's lived experience. In this perspective, value is not embedded in offerings but is constructed by the individual through interaction, interpretation, and use.

Traditional frameworks such as the servicescape and the customer journey model have contributed important insights but have often implicitly positioned the consumer as a relatively passive recipient of value. More recent approaches emphasize the consumer as an active agent, guided by internal motivations and personal interpretations of value. Understanding consumer behavior therefore requires attention to internal processes, including goal formation and experiential evaluation.

One way to approach this is through the study of habits. Habits can be understood as patterns of recurring behaviors that, over time, become partially or fully automated. Initially, such behaviors may be consciously guided, but with repetition they require less deliberate control. As a result, habits become integrated into everyday life and are often enacted without explicit reflection. Despite this automaticity, habits are closely linked to value. Behaviors that generate positive value are more likely to be maintained, while those that fail to do so tend to diminish or disappear over time.

From this perspective, examining habits provides a valuable entry point for understanding how consumers experience value. Habits can be interpreted as outcomes of an ongoing internal process in which value is continuously evaluated. Those habits that persist can therefore be assumed to generate some form of experienced value, whereas those that do not are unlikely to endure. This reasoning aligns with a customer-dominant logic perspective by emphasizing the individual's active role in constructing value.

The purpose of Study II was to examine how experiences of value influence the formation and maintenance of everyday habits. The study also aimed to explore how habits can be conceptualized in relation to value, and to identify factors that contribute to enhancing the experience of value, including the role of digital technology. A

further objective was to contribute to a more systematic understanding of consumer experience that can inform service development.

Data were collected through an online survey distributed via social media platforms. The questionnaire was translated into seven languages in order to reach a diverse international sample. It consisted of four open-ended questions focusing on participants' habits and the extent to which these habits generated positive or negative value. The study was ethically reviewed and approved by the local ethics review board at Karlstad University.

The data collection resulted in 1,190 participants from more than 25 countries, generating a large number of qualitative statements. These data were analyzed using qualitative content analysis supported by computer-assisted qualitative data analysis software (CAQDAS). The analytical approach combined computational support with human interpretation in an iterative process.

More specifically, the analysis followed a summative content analysis approach. Initial stages focused on identifying and organizing manifest content, supported by the software's ability to structure large datasets. As the analysis progressed, greater emphasis was placed on interpreting latent content, involving increasingly reflexive and interpretative judgments by the researchers. Over time, reliance on software decreased, while human analytical engagement became more central, particularly in the conceptualization of the data.

The findings indicate that habits are sustained by the value they generate for the individual. Based on the analysis, three overarching value domains were identified: (1) relationships and social needs, (2) self-care habits, and (3) necessary life tasks. These domains group together habits that generate similar forms of value and provide a structured way of understanding how value is experienced in everyday life.

The value domain "self-care habits" was further differentiated into three subcategories: thoughts related to infection spread, mental stimulation and recovery, and physical stimulation and recovery. This reflects how the pandemic context shaped not only behaviors but also the meanings and values associated with them.

The results also highlight the significant role of digitalization in everyday habits. Digital technologies are frequently integrated into habitual behaviors and often contribute positively to the experience of value. For example, digital tools can facilitate social interaction, provide access to information, and support both mental and physical

well-being. However, the role of digitalization is not uniform; its contribution to value depends on how it is integrated into individuals' everyday practices.

Overall, Study II contributes to a deeper understanding of how value is experienced and sustained through everyday habits. By identifying distinct value domains, the study offers a conceptual framework that can support service development by aligning services with the value-generating structures of consumers' everyday lives. This perspective reinforces the importance of viewing consumers as active agents whose behaviors and habits are shaped by ongoing processes of value attribution and evaluation.

## GENERAL DISCUSSION

The discussion that follows integrates the findings from the two studies and situates them in relation to the research questions and the theoretical framework presented earlier. Rather than reiterating empirical results, the focus is on interpreting how the findings contribute to an improved understanding of value, behavior, and consumer experiences in service contexts. Particular attention is directed toward how the proposed value attribution hypothesis emerges from the interplay between empirical insights and established theory. In addition, the theoretical implications of the results are discussed in relation to consumer centricity, value, and behavior. This is followed by a consideration of practical implications, as well as limitations of the study and directions for future research.

## RESEARCH QUESTION 1

The first research question (RQ1) in this thesis is formulated as follows:

“What is the role of value attribution in the co-creation of consumer experience?”

The findings indicate that the experience of value both activates behavior and emerges as a consequence of performed behavior. In this sense, value attribution functions as a dynamic link between experience and action. This relationship can be observed in contexts such as consumers moving toward physical retail spaces, but also more broadly in situations where expectations of re-experiencing previously attributed value contribute to the stabilization of everyday habits.

The interaction between the valuescape (Nöjd et al., 2020) and the value domain model (Nöjd et al., n.d.) illustrates how value attribution operates across contexts and over time. While the valuescape highlights drivers such as goal fulfillment, relations, and experiences within a specific service setting, the value domains capture how value-related meanings become embedded in repeated behaviors.

Established behavioral models, such as ABC (Eckert et al., 2005) and COM-B (Michie et al., 2011), provide structural support for understanding how antecedents, motivations, and consequences relate to behavior. The contribution here, however, lies in demonstrating how value attribution connects these elements into a coherent process linking consumer experience to sustained behavior over time. This dual role of value attribution, as both activating and stabilizing behavior, provides a foundation for addressing the second research question.

## RESEARCH QUESTION 2

The second research question (RQ 2) is formulated as follows: “How can the consumers’ experience of value be enhanced, with or without the support of digital technology, and thereby affect motivation and behavior?”

The findings suggest that enhancing the consumer’s value creation process involves strengthening both capabilities and opportunities. Capability refers to physical ability as well as psychological understanding, while opportunity concerns the contextual conditions that make behavior possible. Together, these dimensions can be understood as consumer resources that may be supported through both digital and analogue means.

Digital technology may function either as a stand-alone support or as a complement to existing service structures. However, the decisive factor is not the technology itself, but how it contributes to strengthening capability and opportunity in relation to value that has already been attributed by the consumer.

Within established behavioral frameworks such as COM-B (Michie et al., 2011), motivation activates behavior and is shaped by perceived capability and opportunity. In the present context, these elements are interpreted through the lens of value attribution. Behaviors are more likely to occur when capability and opportunity support the re-creation of positively attributed value.

RQ1 and RQ2 jointly demonstrate how value attribution connects experience, motivation, and behavior. The implications of these relationships are further developed in the following section.

## SYNTHESIS OF PAPER I AND II

The two papers included in this thesis identify a recurring relationship between value and behavior in service contexts. Although they address different empirical settings and analytical levels, they converge around a shared pattern.

Paper I, through the valuescape model (Nöjd et al., 2020), demonstrates how customer movement toward physical retail spaces is driven by goal fulfillment, relations, and experiences. These drivers activate behavior within a specific service context and create opportunities for interaction between customers and service providers. Behavior is thus context-dependent and situated.

Paper II, through the value domain model (Nöjd et al., submitted), shifts the analytical focus toward the stabilization of behavior over time. Here, value is not only a driver but also a consequence of behavior. Repeated experiences of positively attributed value contribute to the formation of habits within distinct value domains.

Together, the studies indicate that value operates both as an antecedent and as a consequence of behavior. Expectations of value activate behavior, while experienced value reinforces and stabilizes it. The empirical findings therefore point toward a dynamic and reciprocal relationship between value, behavior, and context.

## ANALYTICAL INTEGRATION OF BEHAVIORAL FRAMEWORKS

The empirical synthesis reveals a recurring dynamic between value experiences, behavior, and context. To clarify this dynamic, the behavioral frameworks ABC (Eckert et al., 2005) and COM-B (Michie et al., 2011) are used as analytical lenses.

Within the ABC model, behavior is understood as part of a sequence in which antecedents activate behavior and consequences follow. In this context, expectations of positive value can be understood as antecedent conditions, while experienced value constitutes a consequence that may reinforce future behavior. This creates a feedback loop in which consequences become integrated into future activation patterns.

The COM-B model further specifies that behavior is activated by motivation, which depends on perceived capability and available opportunity. In the empirical material, capability and opportunity function as enabling conditions that allow value-related expectations to translate into behavior. When behaviors are repeated in contexts where value is positively experienced, habits may emerge.

These frameworks together clarify how expectations of value, experienced consequences, capability, and opportunity interact in shaping behavior over time. This provides a conceptual basis for articulating the value attribution hypothesis.

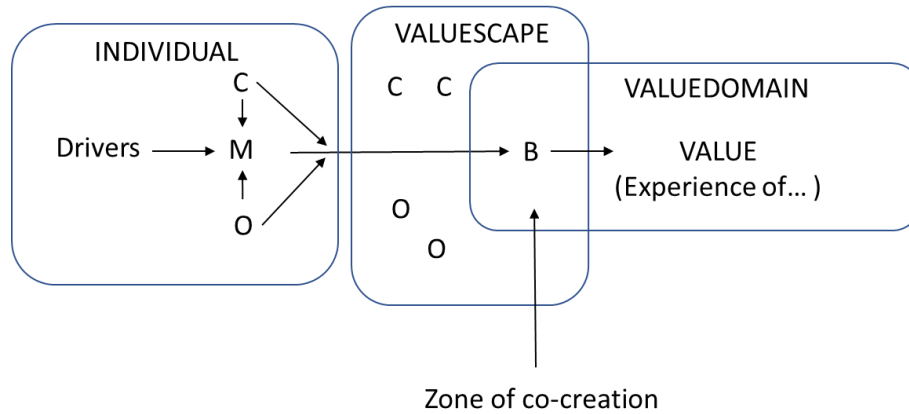
## THE VALUE ATTRIBUTION HYPOTHESIS

The preceding analysis leads to the formulation of the value attribution hypothesis (VAH). Rather than introducing a new behavioral model, VAH synthesizes empirical findings with established behavioral frameworks to clarify the role of value attribution in shaping consumer behavior.

The hypothesis proposes that individuals attribute value to objects, services, and phenomena, and that these attributions generate expectations regarding future experiences. When sufficient capability and opportunity are present, such expectations increase the likelihood that specific behaviors will be performed. The experienced value that follows behavior reinforces these expectations and contributes to the formation and stabilization of habits over time.

VAH thus describes a process in which value attribution functions both as antecedent and consequence in behavioral dynamics. By linking subjective value attribution to capability, opportunity, motivation, and habit formation, the hypothesis provides a coherent explanation of how consumers' experiences and behaviors are connected within service contexts.

In this way, VAH does not replace existing behavioral theories but specifies the psychological role of value attribution within them (see Figure 3).



**Figure 3.** *The value attribution hypothesis (VAH).*

## THEORETICAL IMPLICATIONS

In this section, the value attribution hypothesis (VAH) (Figure 3) is positioned within consumer-centric service research, and its theoretical contribution is clarified. The growing emphasis on consumer-centricity in both research and practice (Sheth et al., 2023; Gupta & Ramachandran, 2021) highlights the need for frameworks that can explain how consumers experience value and how such experiences relate to behavior over time.

Customer-dominant logic (Heinonen et al., 2010) emphasizes how customers use and make sense of services in everyday life (Heinonen & Strandvik, 2015). In a related way, Grönroos and Voima (2013) distinguish between the customer's sphere, the service provider's sphere, and a joint sphere of interaction where value-related processes unfold. While these perspectives clarify where interaction takes place, they do not fully specify how value-related meanings are formed or how they influence behavior. VAH contributes by proposing a psychological mechanism that links value attribution to behavior within this shared sphere. In this sense, the joint sphere can be understood as comparable to the zone of co-creation central to VAH.

Service research has conceptualized value in different ways. One dominant perspective treats value as inherent in goods or services and manageable by the provider (Vargo & Lusch, 2004). In contrast, other perspectives conceptualize value as emerging through experience and interpretation (Jain et al., 2017; Edvardsson et al., 2011; Vargo & Lusch, 2008). Even within consumer-centric approaches, value is sometimes implicitly assumed to emanate from the offering (Martelo-Landroguez et al., 2013). VAH instead conceptualizes the consumer as an active agent who attributes idiosyncratic value to objects and

services. Value is thus constructed through subjective experience, which has implications for how behavior is understood and theorized.

Consumer behavior has often been framed as buying behavior influenced by psychological and contextual factors (Gajjar, 2013). When behaviors are performed, experiences follow, and these experiences contribute to value perceptions (Edvardsson et al., 2011; Vargo & Lusch, 2008). While behavior is observable, the internal processes that precede and follow it are not directly accessible. VAH provides a conceptual link between observable behavior and these internal psychological processes, clarifying how value attribution connects experience, motivation, and behavior over time.

## PRACTICAL IMPLICATIONS

The value attribution hypothesis implies that consumer behavior and the experience of value are best understood from a consumer-centric perspective, in which the consumer is regarded as an active and subjective agent. Consumers attribute value, form expectations, and act accordingly. This has implications for how services are designed, developed, and evaluated in practice.

A central practical issue concerns how behavior can be influenced while simultaneously strengthening consumers' experience of value. From the perspective of VAH, attempts to influence behavior should be grounded in an understanding of how value is attributed and how value-related experiences contribute to the stabilization of behaviors over time.

Behaviors that generate positive value experiences are more likely to be repeated and, over time, may develop into habits. These habits tend to cluster within value domains that reflect important areas of everyday life. For service providers, this implies that influencing behavior requires identifying which value domain is activated in a specific situation. Rather than attempting to change behavior directly, interventions may benefit from aligning with consumers' existing value structures and everyday practices.

The hypothesis further highlights capabilities and opportunities as key access points for influencing behavior. Strengthening consumers' physical and psychological capabilities, as well as broadening their opportunities to act, may indirectly support behavior change. Capabilities refer to both the ability to perform a behavior and the understanding of how and why it should be performed. Opportunities concern contextual conditions, available resources, and social support

that make behavior possible. These elements are most accessible within the zone of co-creation, where consumers and service providers interact.

From a customer journey perspective (Lemon & Verhoef, 2016), each touchpoint represents a potential opportunity to support capabilities and expand opportunities. Both digital and non-digital resources may contribute to this process. Digital solutions can simplify processes and support habit formation (Stawarz et al., 2015), but they do not automatically enhance value. When perceived as intrusive or misaligned with consumer needs, digital services may reduce experienced value (Nöjd et al., 2020). Digital solutions are therefore more likely to be positively received when they support valued behaviors without increasing perceived complexity or threatening privacy (Legris et al., 2003).

The practical implication is not to prioritize digitalization per se, but rather to consider how different types of resources, digital and analogue, can be combined to strengthen consumers' capabilities and opportunities in ways that align with their attributed values. In this sense, behavior change is approached indirectly through value-related processes rather than through direct behavioral control.

## LIMITATIONS

This thesis has several limitations that should be acknowledged. First, the empirical material is primarily based on qualitative studies conducted within service contexts and in relatively undefined everyday settings. While these contexts provide valuable insights into consumers' experiences of value, behavior, and habits, the findings cannot be readily generalized to all service settings. The results should therefore be interpreted analytically rather than as broadly generalizable conclusions.

Second, the value attribution hypothesis is proposed as an exploratory and conceptual contribution. It has not been tested through experimental designs nor operationalized in a way that allows for the assessment of causal relationships. Consequently, the hypothesis should be regarded as a tentative framework intended to support further theory development and empirical testing, rather than as a fully validated model.

Third, this thesis relies on self-reported experiences and interpretations. This aligns with the psychological perspective adopted, but it also means that the behavioral mechanisms

underlying value attribution are not directly observed, but inferred. As such, there is a risk that certain processes remain partially obscured or interpreted through subjective accounts.

Finally, digitalization is treated as an enabling and contextual factor rather than as a focal object of analysis in its own right. As a result, other technological, organizational, and structural dimensions may be underexplored.

Despite these limitations, the thesis offers a coherent psychological perspective on how value, behavior, and habits are related in service settings, and provides a foundation for future research.

## FUTURE RESEARCH

Future research may further examine the proposed value attribution hypothesis through both qualitative and quantitative approaches. Quantitative studies could be used to test whether the hypothesized relationships between value attribution, behavior, and habit formation receive empirical support. Qualitative research, on the other hand, may deepen the understanding of how value attribution develops across different demographic groups and service contexts. Through in-depth interviews, it would be possible to gain a more nuanced understanding of how value is experienced, stabilized, and connected to everyday life and habits.

Further research could also explore how service providers understand and enact consumer-centric approaches, particularly in relation to consumers' internal experiences of value. Such studies may contribute to clarifying how organizational practices align with or diverge from consumers' value attribution processes.

## CONCLUSION

This thesis has presented a value attribution hypothesis aimed at explaining how value-related psychological processes connect behavior and habits in service contexts. Consumer behavior is complex and shaped by multiple interacting factors. A consumer-centered approach therefore requires an understanding of internal psychological processes and how these relate to specific contexts. The value attribution hypothesis offers a conceptual model that links these internal processes to observable behavior.

The value domains illustrate how value is attributed to phenomena such as services, and how such attributions strengthen behaviors that may develop into habits. These domains reflect different areas of everyday life and emphasize the dynamic relationship between value experience and behavior over time.

The valuescape conceptualizes consumer behavior within specific service contexts and explains how behaviors are activated and may lead to interaction with service providers. It also shows how digital services can support or disrupt these activation processes and thereby influence the experience of value. When combined, the value domains and the valuescape overlap within a zone of co-creation. Within this zone, consumers and service providers integrate resources. By strengthening consumers' capabilities and opportunities, service providers can indirectly influence motivation and increase the likelihood of value-driven behavior. Behavior is shaped both by antecedent conditions and by the consequences that follow.

Taken together, the value attribution hypothesis integrates the value domains, the valuescape, and the behavioral dynamics that connect value experience, motivation, and action. It conceptualizes value as something actively attributed by the individual and positions this attribution as a central mechanism linking experience, behavior, and habit formation in service settings.

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## Understanding value in service as a psychological process

This licentiate thesis explores value in service as a psychological process from a consumer perspective. It investigates how individuals attribute value, how this relates to behavior and habit formation, and how experiences of value may be shaped in service contexts, with or without digital technology. The thesis is based on two papers. The first examines value creation in physical retail spaces and identifies a valuescape where goal fulfillment, relationships, and experiences drive consumer behavior. It also shows that digital technology may strengthen or disrupt experiences of value. The second paper focuses on everyday habits and value creation during the COVID-19 pandemic. It introduces the concept of value domains, describing how habits are clustered and maintained according to the value they generate. Together, the findings contribute to a value attribution hypothesis: individuals attribute value to objects, services, and phenomena, form expectations about future positive experiences, and engage in behaviors that may recreate these experiences when capability and opportunity are present. The thesis offers a psychological account of how value, behavior, and habits are connected in service contexts.

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