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# VALUE CO-CREATION IN E-COMMERCE PLATFORMS:
# THE ROLE OF PERSONALITY TRAITS AND TRUST

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## Abstract

**Research background:** It is important for companies to pay attention to the value of co-creation in order to encourage innovation and the development of new products where the source of ideas for innovation and new products comes from consumers. Participation in value co-creation is voluntary and depends on the consumer's willingness to be involved, so there needs to be motivation within the consumer to carry out value co-creation. Therefore, it is necessary to understand the consumer's personality which can encourage co-creation.
**Purpose:** This study aims to analyze the factors that influence online value co-creation in e-commerce platforms. This study attempts to examine the value co-creation that occurs online by emphasizing the interaction between consumers. In addition, the researcher examines the role of personality traits on value co-creation.
**Research methodology:** The population in this study are consumers aged 16 to more than 40 years who have experience in purchasing products in e-commerce and have given ratings, reviews, or comments on products and services in e-commerce. The Purposive sampling technique was used to select the sample of 152 consumers. PLS-SEM was used as an analytical technique.
**Results:** The results reflect that personality traits and beliefs are the driving factors for online co-creation. This study also reveals that trust does not act as a mediator in the influence of personality traits on value co-creation. Conscientiousness is the dominant trait in the influence of personality traits on trust and value co-creation. This study only uses two dimensions of personality traits, namely conscientiousness and agreeableness. Future research should consider using the five dimensions of personality traits. The implication of this research is to enrich knowledge about the factors that influence the occurrence of value co-creation online and it is projected for marketers to provide ease of use features for further co-creation.
Novelty: This research discusses interactions between consumers in e-commerce as a form of co-creation that has not been widely done.

**Keywords:** value co-creation, e-commerce, trust, personality traits, conscientiousness, agreeableness

**JEL classification:** M310

**Introduction**

In the last few decades, value co-creation has become an important thing that needs to be considered by companies. Value co-creation is seen as being able to encourage innovation and the development of new products where the source of ideas for innovation and new products comes from consumers. For companies, the existence of value co-creation is felt to save costs related to product development, while consumers themselves will feel proud when they can be involved in the development of a new product.

According to research by Prahalad and Ramaswamy (2004b), value co-creation is the joint value creation by companies and consumers, which provides an opportunity for consumers to jointly build a service experience according to their wishes. Value co-creation is associated with the concept of personalized experience which is the idea that consumers have a unique experience and perception of value which ultimately depends on what the product will produce (Payne et al., 2008).

The concept of value co-creation explains that the consumers experiences emerge from interactions. This interaction was developed by the company to improve continuous communication between customers, other stakeholders, and organizations through an interactive platform (Ramaswamy, Gouillart, 2010). Currently, the meaning of the interaction does not only apply to the relationship between consumers and company, but also applies to relationships between fellow consumers. There is a shift from value co-creation in the business domain to value co-creation in the social experience of individual consumers. This paradigm recognizes consumer-to-consumer (C2C) interactions as a major source of value co-creation, as consumers create experiences with each other (Chen et al., 2018; Kim et al., 2020; Rihova et al., 2014).

With the advancement of technology, most interactions may now be conducted online. When compared to offline methods, value co-creation is easier to complete online (Wu et al., 2017). Payne et al. (2008) argued that value co-creation can result from new technology platforms that enable companies to engage with their customers to encourage information sharing behavior. New types of company-customer engagement are made possible by e-commerce, wherein customers participate more actively and pertinently (Paredes et al., 2014).

E-commerce, or electronic commerce, is the selling of products and services through electronic media while utilizing technology to enable quick and thorough information exchange between buyers and sellers (Lightner, 2010). E-commerce offers several benefits to people, including time savings and convenience of transaction execution, which improves the user's

well-being. It allows consumers to acquire goods and services more effectively and efficiently (Tam et al., 2019).

Research by Shamim and Ghazali (2014) reveals the interaction between consumers and online stores in the form of ratings, comments, and questions. This interactivity is a form of value co-creation that can help e-commerce get new ideas and promote their products/ services. Online reviews are product evaluations provided by consumers on e-commerce sites or third-party websites (Mudambi, Schuff, 2010). Online assessment is the opinion, feelings, or experiences of consumers regarding a service or product, which is usually expressed by giving a number of stars, from one to five (Ahani et al., 2019). Consumer reviews about products from specific brands on social media also encourage co-creation (Rezaei et al., 2021).

Participation in value co-creation is voluntary and depends on the willingness of consumers to be involved, so there needs to be motivation among consumers to carry out value co-creation (Chepurna, Rialp Criado, 2018). Motivation in consumers generally comes from the personality of the consumer. Although research on personality traits and value co-creation has often been done, these studies show different results.

Research conducted by Devaraj (2008) reveals that personality traits consisting of conscientiousness, neuroticism, extraversion, agreeableness, and openness play a role in a person's acceptance of new technologies. Meanwhile Oertzen (2020) explains that not all components of personality traits play a role in the occurrence of value co-creation. Only conscientiousness, agreeableness, and openness encourage value co-creation. Different results were expressed by Vermehren (2021) who explained that personality traits had an indirect effect on the desire for value co-creation.

Trust in e-commerce is an important thing that consumers pay attention to (Al-Debei et al., 2015). The relationship between trust and value co-creation still requires further research. Zhang (2022) explains that value co-creation behavior encourages trust as a part of consumer-brand relationship quality. Meanwhile, several researchers have initiated different models (Alves, Mainardes, 2017; Rezaei et al., 2021). Their research results reveal that trust acts as an antecedent of value co-creation.

This study aims to analyze the value co-creation that occurs on the e-commerce platform. Value is co-created in the context of e-commerce when customers apply their knowledge and skills, like internet usage skill, to the resources websites provide (Paredes et al., 2014). There are two main contributions to this research. First, assess the value co-creation that occurs in e-commerce by emphasizing the customer-to-customer (C2C) interaction. E-commerce in this study, following Barrutia et al. (2016), is a representative of the exchange between services that

leads to the value co-creation. It is well known that value co-creation generally emphasizes the interaction between consumers and companies (Payne et al., 2008; Prahalad, Ramaswamy, 2004a). Second, the researcher examines the role of personality traits on value co-creation. This research only involves conscientiousness and agreeableness because empirical evidence regarding the relationship between these two traits and innovation or individual involvement is highly varied (Vermehren et al., 2021). In addition, the researcher also examines the role of trust in encouraging online value co-creation because there are not many studies that discuss this problem.

## 1. Literature review

### 1.1. Value co-creation

Some literature states that value co-creation is related to collaboration, interaction, and experience. Interaction is considered a generator of service experience and use value. This statement further supports the premise that interaction is central to the creation of shared value (Ballantyne, Varey, 2008). Companies need to facilitate interaction and exchange of information through interactive platforms that foster value co-creation (Ballantyne, Varey, 2006).

Value co-creation also marks the shift from Good Dominant Logic (GDL) to Service-Dominant Logic (SDL). SDL and value co-creation theory have emphasized participation and interactivity with customers. Vargo and Lusch (2004) stated that value co-creation is not embedded in the product but exists in interactions with customers.

Value co-creation is the joint value creation by the company and the customer, which provides the opportunity for customers to jointly build a service experience that suits them (Prahalad, Ramaswamy, 2004c). Value co-creation is associated with the concept of personalized experience which is the idea that customers have a unique experience and their perception of value will ultimately depend on what they will get from the product (Payne et al., 2008).

So far, value co-creation often occurs offline. However, with the development of information technology marked by the presence of the internet, value co-creation can also occur online. The interaction which is the main factor in value co-creation has also changed. Interaction no longer occurs between companies and consumers (B2C) but also occurs in customer-to-customer (C2C).

The presence of e-commerce as a flexible shopping medium because it is not limited by distance and time, makes it easier for consumers to do value co-creation. The form of value

co-creation carried out by consumers in e-commerce is to share experiences with products they have purchased by providing comments, reviews, and ratings (Shamim et al., 2021).

## 1.2.   Personality traits

Personality traits refer to the degree to which customers evaluate themselves across five dimensions (San-martín et al., 2020): (1) Consciousness is a person's persistence, and motivation in achieving goals; (2) Neuroticism refers to the individual's vulnerability to psychological stress, unrealistic ideas, excessive desires or urges; (3) Extraversion assesses the quantity and quality of social interactions as well as the degree of personal activities; (4) Agreeableness refers to cooperative, harmonious, trustful, helpful people; and (5) Openness to the proactive assessment of the individual and appreciation for, tolerance, and exploration of something new.

Research by Rashid et al. (2019) reveals that a person will influence his/her desire to value co-creation. Following the previous explanation, personality traits in this study are represented by conscientiousness and agreeableness to examine their effect on value co-creation. Meanwhile, personality traits and trusts also had a unidirectional relationship. If the consumers have a vulnerable personality, then they certainly will not easily believe in using an online system. Based on this description, the proposed hypothesis is,

H1: Conscientiousness has an effect on trust.

H2: Conscientiousness has an effect on value co-creation.

H3: Agreeableness has an effect on trust.

H4: Agreeableness has an effect on value co-creation.

## 1.3.   Trust

According to Gefen (2000), trust in e-commerce is more important than all other factors because the online business environment is difficult to verify or control. In most cases, trust arises when previous positive communication experiences create good expectations for future communication. However, throughout its development, trust has been studied in various online contexts, and the results indicate that trust emerges at levels of ability, willingness, and integrity of others, which is related to the desire to give and receive information (Ridings et al., 2002).

A person's desire to share information and experiences is a form of value co-creation. When consumers already believe in the online system, they do not hesitate to provide a review of the product or provide an assessment that will be needed by other consumers when deciding on a purchase. Based on this description, the proposed hypothesis is:

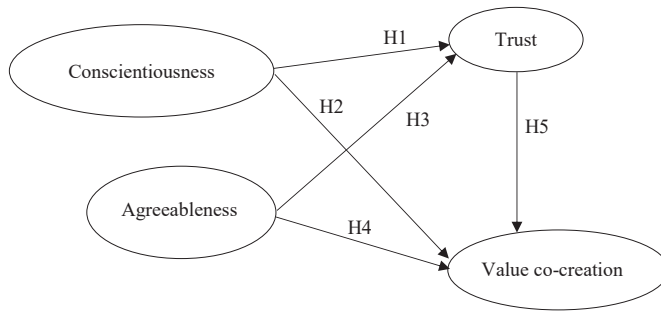H5: Trust has an effect on value co-creation.

Figure 1. Research model

Source: own elaboration.

## 2. Methodology

This research is conclusive and aims to examine the causal influence between personality traits, trust, and value co-creation. Data collection was conducted both online and offline by distributing questionnaires to several respondents.

The sample in this study are consumers who are aged between 16 and over 40 years old, have made purchases on e-commerce, and have provided comments, reviews, or ratings on the products/services they have purchased. The sampling technique used was purposive sampling, where the respondents were consumers who had characteristics according to the research sample. The number of samples in this study was 152 respondents. Hair Jr et al. (2014) stated that the minimum required sample should be 100 respondents.

The variables in this study were measured by using a 7-point Likert scale from 1 (strongly disagree/very unfavorable) to 7 (strongly agree/very good). The items for each variable are as follows:

Table 1. Measurement Items

| Variable | Indicators and Statement Items | References |
|---|---|---|
| 1 | 2 | 3 |
| Personality Traits | I see myself:<br>**Conscientiousness**<br>    Callousness<br>    Unreliable<br>    Laziness<br>**Agreeableness**<br>    Skeptical<br>    Hostile<br>    Vengeful | San-martín et al. (2020) |

| | | |
|---|---|---|
| Value co-creation | Explaining to the marketer what I want from this brand.<br>Let the marketer know if I have any useful ideas for improving product quality.<br>Recommend this brand to others.<br>Encourage friends and relatives to use this brand.<br>Help other customers if they have problems with this brand.<br>Show other customers to use the product properly.<br>Give advice to other customers | Yi and Gong (2013) |
| Trust | Believe that the marketer will provide the best service.<br>Trust that the marketer will protect my personal data.<br>Believe that the marketer always sells the best product | Brengman and Karimov (2012) |

Source: own elaboration.

## 3. Results and discussion

### 3.1. Respondent characteristics

Based on the distribution of questionnaires/online questionnaires that have been filled in by 152 respondents with an age range of 16 to more than 40 years, the characteristics of these respondents can be identified. Table 2 presents the results of a description of the characteristics of the respondents. Most of the respondents were women aged 16–20 years and on average shopped online 2–4 times per month. This shows that online shopping is currently being carried out by many people, especially after the pandemic that started in early 2020.

Table 2. Respondent characteristics

| Respondent characteristics | | Frequency | Presentase (%) |
|---|---|---|---|
| Age | 16–20 years | 56 | 36.84 |
| | 21–25 years | 50 | 32.89 |
| | 26–30 years | 11 | 7.24 |
| | 31–35 years | 6 | 3.95 |
| | 36–40 years | 9 | 5.92 |
| | >40 years | 20 | 13.16 |
| Total | | 152 | 100.00 |
| Gender | Male | 61 | 40.13 |
| | Female | 91 | 59.87 |
| Total | | 152 | 100.00 |
| Frequency of shopping online | 1 time | 48 | 31.58 |
| | 2–4 times | 67 | 44.08 |
| | More than 4 times | 37 | 24.34 |
| Total | | 152 | 100.00 |

Source: own elaboration.

## 3.2. Data analysis

Data analysis in this research uses the Partial Least Squares (PLS) method. Partial Least Squares (PLS) is a structural equation modeling technique extensively utilized in social science research (Hair et al., 2018), including in the field of marketing (Hair et al., 2012). Many researchers are interested in using the PLS-SEM method because it allows for the estimation of complex models with multiple constructs, indicator variables, and structural paths without imposing distribution assumptions on the data (Hair et al., 2018). This method is also suitable for theory development (Hair et al., 2017). This research aims to develop a theory related to value co-creation and personality traits in e-commerce, making it suitable to use PLS. This research uses SmartPLS software version 3.

## 3.3. Reliability and validity

Reliability indicates the consistency, accuracy, and precision of an instrument in measuring a construct. This research uses Cronbach's alpha and composite reliability (CR) to evaluate the consistency of constructs (Fornell, Larcker, 1981). The minimum acceptable value for Cronbach's alpha is 0.6 (Nunnally, 1978) and for composite reliability (CR) is 0.7 (Hair et al., 2018). The Cronbach's alpha and CR values for each construct in Table 3 have exceeded the specified threshold, indicating that this study has adequate reliability.

Table 3. The results of Construct Validity and Discriminant Validity

| Construct and Indicator | Loading |
|---|---|
| 1 | 2 |
| Conscientiousness (Cronbach's Alpha = 0.764, CR = 0.863, AVE = 0.678) | |
| Callousness | 0.811 |
| Unreliable | 0.808 |
| Laziness | 0.851 |
| Agreeableness (Cronbach's Alpha = 0.658, CR = 0.804, AVE = 0.581 | |
| Skeptical | 0.637 |
| Hostile | 0.855 |
| Vengeful | 0.779 |
| Value Co-Creation (Cronbach's Alpha = 0.868, CR = 0.898, AVE = 0.560) | |
| Explaining to the marketer what I want from this brand | 0.742 |
| Let the marketer know if I have any useful ideas for improving product quality | 0.744 |
| Recommend this brand to others | 0.652 |
| Encourage friends and relatives to use this brand | 0.631 |

| | 1 | 2 |
|---|---|---|
| Help other customers if they have problems with this brand | | 0.824 |
| Teach other customers to use the product properly | | 0.828 |
| Give advice to other customers | | 0.793 |
| Trust (Cronbach's Alpha = 0.868, CR = 0.919, AVE = 0.790) | | |
| Believe that the marketer will provide the best service | | 0.890 |
| Trust that the marketer will protect my personal data | | 0.883 |
| Believe that the marketer always sells the best product | | 0.894 |

Source: own elaboration.

Convergent validity was used to assess the correlation of items that are indicators of a specific construct. A high correlation indicates that the item measures the intended construct (Hair et al., 2019). This research uses the loading factor and Average Variance Extracted (AVE) to test convergent validity. The analysis results show that the loading factor values for each construct range from 0.631 to 0.894. If the Average Variance Extracted (AVE) is greater than 0.5, outer loadings less than 0.7 can be considered acceptable (dos Santos, Cirillo, 2023). Furthermore, the acceptable AVE value for convergent validity is 0.5. This indicates that the construct explains at least 50 percent of the variance of each item (Hair et al., 2019). Table 3 shows that the AVE for each construct has a value higher than 0.5. Thus, this study has no issues with convergent validity.

Discriminant validity is used to test the extent to which a construct or variable is different from other constructs or variables. Thus, high discriminant validity provides evidence that the construct is unique (Hair et al., 2019). Discriminant validity is tested by comparing the square root of the AVE with the correlations between constructs, and its value must be greater than the correlation of the two constructs (Fornell, Larcker, 1981). The elements on the main diagonal (Table 4) show that the square root of the AVE is greater than the correlation values below the main diagonal (Fornell-Larcker criterion).

This study also uses the Heterotrait-Monotrait Ratio (HTMT) to test discriminant validity. An HTMT value below 1 indicates that there are no issues with discriminant validity (Henseler et al., 2016). All HTMT values shown in Table 4 (elements above the main diagonal) are less than 1, thus the discriminant validity is accepted in this study.

Table 4. Fornell-Larcker criterion, Heterotrait-Monotrait Ratio, and square root of the AVE

|  | Conscientiousness | Agreeableness | Trust | VCC |
|---|---|---|---|---|
| Conscientiousness | 0.823 | 0.485 | 0.432 | 0.468 |
| Agreeableness | 0.665 | **0.762** | 0.462 | 0.380 |
| Trust | 0.365 | 0.393 | **0.889** | 0.356 |
| VCC | 0.403 | 0.301 | 0.326 | **0.748** |

Note: The value below the diagonal is the Fornell-Larcker criterion, the diagonal element is the square root of the AVE, and the value above the diagonal Heterotrait-Monotrait Ratio.

Source: own elaboration.


## 3.4. Test of the hypothesis

To test which hypotheses are proven to be true, an analysis is carried out using the PLS-SEM. The results are shown in Table 5.

Table 5. Test of the Hypothesis

| Hypothesis | Paths | | | Estimate | *p* | Result |
|---|---|---|---|---|---|---|
| H1 | Conscientiousness | → | Trust | 0.228 | 0.01 | Supported |
| H2 | Conscientiousness | → | VCC | 0.293 | 0.00 | Supported |
| H3 | Agreeableness | → | Trust | 0.282 | 0.00 | Supported |
| H4 | Agreeableness | → | VCC | 0.086 | 0.35 | Not Supported |
| H5 | Trust | → | VCC | 0.185 | 0.04 | Supported |

Source: own elaboration.


The results of the path analysis on the structural model show that conscientiousness have a positive influence on trust by 0.228 and have a positive influence on value co-creation by 0.293.

Both of them have a p-value smaller than the alpha value of 0.05. Thus, H1 and H2 are supported.

Agreeableness has a positive influence on trust with an estimated value of 0.282 and a p-value = 0.00. This shows that H3 is supported. Furthermore, agreeableness does not affect value co-creation because it has a p-value = 0.35 greater than an alpha value of 0.05. Thus, H4 is not supported. Trust has a positive influence on value co-creation with an estimated value of 0.282 and a p-value = 0.04. This shows that H5 is supported.
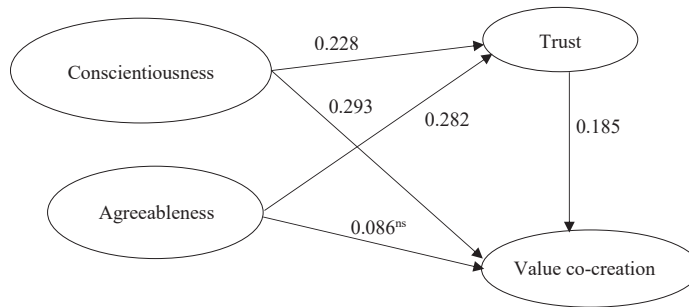
Figure 2. Result of the Structural Equation Model

Source: own elaboration.

## 3.5. Discussion

This study attempts to analyze the factors that encourage value co-creation. Value co-creation is currently an important factor that needs to be considered by marketers in running their businesses. Value co-creation allows consumers to contribute to providing ideas for the development of new products and services through interaction with companies. This interaction is carried out not only between consumers and companies but also between consumers using an interactive platform provided by the company. Shamim's research (2017) explains that co-creation is a process that helps companies generate service value and thus improve the consumer experience. Therefore, value is the main output of the co-creation process. Co-creation is an activity carried out voluntarily by consumers. Co-creation depends on the personality of the consumer because different consumers will get different co-creation experiences (Prahalad, Ramaswamy, 2004c), so the results of co-creation depend on the personality of a consumer (Ferguson, 2010).

The results of data processing show that personality traits influence value co-creation. This study only uses two personality trait dimensions, namely agreeableness and conscientiousness. These results support the research by Oertzen (2020), who in this study found agreeableness and conscientiousness influence value co-creation behavior. Research by Jami Pour and Taheri (2019) and Wang (2013) also reveals that agreeableness and conscientiousness influence knowledge-sharing behavior. According to Yi and Gong (2013), sharing information or knowledge is part of value co-creation behavior.

Conscientiousness as the first dimension of personality traits in this study influences trust. This research is in line with Freitag and Bauer (2016) which states that there is an influence between conscientiousness and trust in foreigners. Foreigners in this study are the same as

marketers in e-commerce. Consumers who have the characteristic of conscientiousness are conscientious and rational. They always plan, are ambitious, and think before they act. They will make decisions carefully and do not easily trust information obtained from other people or actions taken by other people (Dinesen et al., 2014). Before carrying out a transaction, consumers with this personality type will seek information carefully both through marketers and reviews provided by other consumers. These consumers try to make the best decisions by first comparing services and products between one store and another.

Consumers with conscientiousness devote a great deal of time and effort to studying product information, and it is important for them to properly evaluate product quality (Mandolfo et al., 2020). When doing co-creation, consumers with this personality will provide detailed input to the marketer so that the marketer can improve the service offered. They will also include product photos and videos when giving reviews so that other consumers can get complete information about the product they are going to buy.

Consumers with high agreeableness show a caring and kind orientation toward others. They are consumers who are cooperative, kind, and always avoid conflict. They are interested in establishing good relations with fellow consumers. Agreeableness is generally accompanied by a high level of trust in others, as consumers who possess the trait of agreeableness tend to believe the best in others (McCrae, Costa Jr., 2003). Consumers with agreeableness characteristics believe that the marketer will provide quality goods, offer good service, and will not misuse consumer personal data. So far, e-commerce as a marketplace has always maintained consumer trust by imposing sanctions on marketers who commit fraud. E-commerce also provides a warning if an online store has not been operating for a long time so that consumers do not make mistakes in making purchases.

Agreeableness generally reflects a kind, trusting, cooperative, obedient, modest, and gentle attitude, unlike people who are demanding, stubborn, cold, and inflexible (Oertzen et al., 2020). The results of this study indicate that agreeableness does not influence value co-creation because of the limited social interaction in the e-commerce context. If consumers lack social engagement, they may lack the motivation to participate in value co-creation that involves collaboration with others (Uslu, Tosun, 2024). This research aligns with Chong et al. (2014), which reveals that agreeableness does not influence knowledge sharing. According to Yi and Gong (2013) knowledge is a form of value co-creation.

The results of the data analysis show that trust affect value-co creation. The findings are in line with Rezaei et al. (2021) which explains that trust as part of relationship quality influences value co-creation and also support Alves and Mainardes (2017) which states that

trust in companies has a positive effect on value co-creation. Shamim's research (2017) revealed that value co-creation can be done in the form of reviews, ratings, and comments on online shops. If the online shop does not provide products according to the order, consumers can provide ratings and can provide reviews about the store's services. So far, e-commerce will automatically display a notification to consumers when the purchased item is received. This notification reminds consumers to provide feedback not only regarding the service but also about the product they bought.

## Conclusions and implications

This study has tried to analyze the factors that influence the value co-creation. The results show that conscientiousness, agreeableness, and trust influence value co-creation. Among the two traits used, agreeableness and conscientiousness, it turns out that conscientiousness has the dominant influence on personality traits.

This study also found that trust affect the occurrence of co-creation. Consumers can provide ratings, reviews, and input for online shops and e-commerce. Innovations submitted by consumers will be useful if there is a response from online shops or e-commerce. The existence of value co-creation is expected to help online shops/e-commerce to innovate based on the input from consumers.

The theoretical implication of this research is to increase knowledge about online value co-creation, which is one of the developing marketing strategies. Meanwhile, the practical implications for online shops or e-commerce are that it can increase customer-to-customer interaction (C2C) as well as consumers and marketers as a form of co-creation. Customer-to-customer interactions in the form of reviews can assist consumers in making purchase decisions. In general, the reviews given are related to packaging and delivery speed. Meanwhile, the interaction between consumers and marketers is expected to lead to the development of new products and services that can increase consumer engagement. For example, e-commerce provides free shipping for several nominal purchases. The types of payments via e-wallets, bank, or other types of payment can also be made more diverse to make it easier for consumers to make transactions.

Co-creation can create value that is beneficial not only for consumers but also for marketers. Marketers will better understand consumer desires so that they can tailor their products accordingly. Satisfied consumers with a product will feel happy, thus creating a bond and loyalty. Thus, both consumers and online stores continue to derive value from the co-

creation that occurs as online stores respond to and take the positive side of what consumers convey.

## Limitations and future research

The limitations of the present study suggest an intriguing field for further research. First, this research only uses two traits from the Big Five personality traits. Future studies could utilize all five traits, namely conscientiousness, neuroticism, extraversion, agreeableness, and openness. Second, the online stores included in this e-commerce study are not limited to specific characteristics. The researcher did not consider whether store owners produce their own products or simply act as resellers. Finally, future research may establish specific criteria for online stores to be studied.

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## Citation