

A Phenomenological Study of Customer Disvalue

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Abstract

In this paper we present the structure of “customer disvalue” phenomenon as the complementary concept for customer value. Authors, who are proponents of humanized marketing, rely on the lived-experience of customers as the primary source of data in order to grasp a first-hand understanding of the phenomenon that has been profoundly shadowed by objectivism of economics. The research is based on a descriptive phenomenological method as introduced by Paul Colaizzi. The findings of the study illustrate the distinct essence of customer disvalue experience that differentiates it from interconnected notions like cost, loss, and dissatisfaction. The authors discuss the origins of customer disvalue as a key issue, how it is generally overlooked in value models, and how its integration into marketing value theory offers it a greater depth and brings about a better understanding of customer behaviors.

Keywords

Customer disvalue, Customer value, Humanistic marketing, Value theory, Customer experience management.

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1. Introduction

As much as there have been discussions on the term “value” in marketing discourse, there is a scarcity of discussions on the opposite concept, what we bring into focus here as “customer disvalue.” Though the idea has deep roots in the philosophical dichotomy of good/evil and a long thread of debates in ethics, it has failed to find a deserved place in marketing literature, as the whole negative side of the exchange is typically briefed in the objective and measurable notion of “cost.”

However, with marketing evolvement into a more humane field of study, its authors have pursued ways to challenge the supremacy of objectivistic approach and technization that molded the foundations of marketing at its dawn. The contemporary marketing tends to embrace the role of customers’ emotions, subjectivity, and experience in defining value, and the same attitude is required for construing the other pivotal concepts of the discipline. Therefore, if customer value goes beyond the predefined goods and services (Lusch & Vargo 2006), we will need to go beyond costs to understand the balance that shapes the customers' preferences. This balance should be different from mathematicized equations like $\text{value} = \text{benefit} - \text{cost}$ (Oliver, 1996), even though the costs comprise not only economical, but also emotional, psychological, physical, and other dimensions (Ravald & Grönroos, 1996; Leclerc, Schmitt, & Dube, 1995).

In this paper, we argue that negative aspects of exchanges are experiences not reducible to a simple construct such as cost, and we investigate the meaning of these experiences. We adopt a descriptive phenomenological method which is established as a rigorous approach to study lived experience. This investigation is relevant and worthwhile. In recent years, customer experience management has gained popularity in academic and professional communities. However, the focus has mostly been on creating value and satisfying customers in every possible touchpoint, rarely engaging the concept of disvalue in depth and sometimes totally overlooking the point that how deeply people are affected by negative values and that the negative values stem from both subjective and objective aspects of their everyday lives.

2. Clarifying the research problem

In the course of a transaction (i.e. an interaction between two parties who seek value for value), a customer, who is a human being in his entirety, is exposed to several types of experience which are generally falling in the categories of good, bad, or neutral. We distinguish the bad experiences as “disvalue,” in the same way that good experiences are known as “value” (Addis & Holbrook, 2001; Lanning, 1998; Schmitt, 1999). As simple as it may sound at first glance, it is utterly complicated to define a bad experience. Bad and good are not absolute concepts and depend on individuals, situations, and time frames. Bad experiences can be imaginary, projected, real, or unreal. They can occur before, during, or after the transaction. They can coexist with value experiences and likewise with overall satisfaction.

We take a customer as someone who enters a transaction situation to obtain some value while assuming the inevitability to offer something in exchange. This definition broadens the context of transaction in the sense that it engages the wholeness of customer identity as a human being and sees the values and sacrifices beyond mere economic perspective. We aim to discover the essence of disvalue experience. We search disvalue phenomenon in transaction situations which the customer regards as bad or unpleasant. These incidents are reasonably spotted when perceived costs (in their broadest meaning) exceed what the customer has assumed. We assert that we do not take the disvalue experience as a variation of the cost or sum of costs, neither as the subtraction of the imposed cost from the assumed cost. We bracket and postpone the judgment to freely engage the data from participants’ experiences. The authors do not intend to describe idiographic details of the disvalue experience, but rather the general structure of the phenomenon as it is shared among people. The problem statement, therefore, would be as follows: What is the essence of disvalue experience for a customer?

3. Research background

Eighty years after Husserl (1970; originally in German, 1936) criticized the western scientific society for reducing the human being to a mathematical entity and for misunderstanding the human soul, our field has embraced the concept of *marketing for higher aspects of man*.

Kotler, as a key figure of this movement, maintains that companies need to see a consumer as a whole human being with his mind, heart, and spirit (see Kotler, Kartajaya, and Setiawan, 2010). Though Kotler's reference for defining human beings does not go beyond Stephen Covey, it is worth considering his overall idea as the center of the gravity of new marketing thinking. Indeed, numerous efforts have been made in recent decades to open up the doors to humanistic marketing. Wooliscroft (2014), blaming the complete lack of 'people' in marketing, has called writers of the discipline to change the language to include humans in literature. Arnould and Thompson (2005) reviewed the body of research addressing the sociocultural, experiential, symbolic, and ideological aspects of consumption to demonstrate the coherent consideration of the consumer in these studies as a cultural being. In other thematic paper, Gopaldas (2014) drew on consumer anthropologists' works to advise on humanistic marketing.

However, marketing cannot be considered humanistic unless the concept of customer value – as the central concept of discipline (Holbrook, 1999; Sheth & Uslay, 2007) – is defined along the entirety of human existence. Significant efforts have been made to offer a comprehensive definition of customer value (Zeithaml, 1988; Woodruff, 1997; Holbrook, 1999; Woodall, 2003; Sheth, Mittal, Newman, & Sheth, 2004) though the consensus has never been reached (Sánchez-Fernández & Iniesta-Bonillo, 2007; Khalifa, 2004; Gummerus, 2013; Ulaga, 2001). Advances in providing a humanized definition of value can be traced in Vargo and Lusch's (2008) S-D Logic, as they cherish the active role of the customer in the creation of value and advocate a phenomenological approach to understanding value in customers lived experiences.

Nevertheless, value as a positive experience should not be focused on as the only consequence of daily transactions between people. There are also negative aspects that customers as human beings suffer in transactions; aspects that have not been yet adequately seen through humanistic marketing lens. Many influential writers regarded some of these aspects aggregated as one certain constituent of value, i.e., cost (Ratchford, 1982; Zeithaml, 1988; Woodruff & Gardial, 1996; Horovitz, 2000, Kumar & Reinartz, 2016); the conception that is heavily affected by the quantitative preference of natural sciences and

particularly the economic interpretation of the rational man. There have also been bright works on customer bad experience (e.g. Schneider & Bowen, 1999; Shaw & Ivens, 2002; Arnold, Reynolds, Ponder, Lueg, 2005) that have not yet led to the establishment of a distinct and comprehensive construct in marketing theory.

Calling it *negative added value*, Grönroos (2000) elevates the position of negative side of business interactions as an equal construct to value. *Value destroyer* is another term dispersedly used (Khalifa, 2004; Shaw, 2007) to address negative aspects, events, and dimensions of the buyer-seller relationship. The term *customer disvalue* is used by Jolink and Niesten (2015) as a substitute for negative value where they refer to the preferences of the customers. These connotations, while sometimes vague, open up space to explore the negative side of a transaction as a discrete matter. In this paper, we endeavor to shed light on this aspect by recognizing it as a distinct phenomenon and differentiate it from interconnected and superficially similar notions, i.e., cost and dissatisfaction. Disvalue, a borrowed word from the philosophy of ethics, is deemed as the representation of “evil,” as experienced by a human being in a transaction – and hence it is called customer disvalue, a complementary concept of customer value.

4. Method

To elucidate the concept of customer disvalue in a humanistic way, we go back to the first-hand narratives of people who face the experience through their everyday lives. As the underlying philosophy of our investigation, descriptive phenomenology empowers us to engage the subjective meanings, situatedness, and temporality of the phenomenon and to distill different experiences in diverse situations to reach a distinct essence of the experience.

The philosophical phenomenology has been interpreted into research methods and procedures by several authors (e.g., Colaizzi 1978, Van Manen 1997; Moustakas 1994; Giorgi, 2009). Colaizzi's (1978) method for analyzing data is adopted from Husserl's descriptive phenomenology and leads to a comprehensive description of the experience and its fundamental structure through phenomenological and eidetic reductions. The method comprises seven steps:

1. Reading through all the participant accounts several times to acquire a feeling for them;
2. Extracting significant statements;
3. Creating formulated meanings of each significant statement;
4. Organizing formulated meanings into theme clusters;
5. Integrating all the themes extracted at step 4 into an exhaustive description of the phenomenon under study;
6. condensing the exhaustive description of step 5 to a short statement that identifies the essential elements of the structure of the phenomenon; and
7. Returning to participants for validation of the findings.

We looked at Shosha's (2012) work as a well-organized example of Colaizzi method implementation.

4.1. Data collection

Participants: The pervasiveness of disvalue phenomenon – i.e. virtually everyone has experienced customer disvalue – allowed us to recruit the participants with minimum constraints. We recruited the participants from the personal and professional network of the researchers. The purposive sampling method was focused on participants' willingness and ability to give a detailed description of their experience of disvalue along with their availability for follow-up. We contacted twenty candidates and eventually, based on above-mentioned considerations, eight participants with diverse backgrounds were selected (Table 1). The diversity of cases helped us get past the idiographic or situation-related details and focus on the unique essence of the generic phenomenon that we wished to outline. The number of participants met the directives of leading phenomenological methodologists (Boyd 2001, Giorgi, 2009, Englander 2012) and it was sufficient to lead to a concrete description of the phenomenon (Giorgi, 2009). Each of the eight interviews took about an hour and all were held and recorded by the primary researcher in his own office. Interviews included the questions that evoked the participants to remember and describe transactional situations in which they had a bad experience, particularly when the expenses – of any kind – excess the benefits of interaction. The interviews were unstructured and we avoided imposing any idea on participants' narrations throughout the sessions.

Table 1. The profile of participants

Trans. No.	Participant's profile	Transaction goal & cost	Disvalue incident
1	Male, 32, BS, Programmer	Designing a mobile app vs. time and energy*	When he realized that the app would fail in the market.
2	Male, 28, Dip., Unemployed	Getting a taxi ride vs. taxi fare	When the taxi driver asked for more money.
3	Female, 30, AD, Salesperson	Having a great breakfast vs. price	When she realized that the package sent to her contains a low quantity.
4	Female, 23, BS, Student	having good times with friends vs. the price of items.	When she found that prices of some of the items were beyond what she supposed.
5	Male, 36, MS, Consultant	having a flight ticket emergently vs. price	When the agent frequently increased the rates.
6	Female, 34, BS, Engineer	Garden items vs. money and effort	When she realized that gardening is cumbersome for her and her husband.
7	Male, 50, BS, Businessman	Hi-tech machinery vs. money and effort	When he encountered the problems in production because of the seller's breach of agreements.
8	Male, 33, MS, Teacher	having an enjoyable stay in a hotel vs. rent	When he faced many shortcomings in hotel services.

*This particular case was slightly different from the other ones, in that there was not a seller directly involved in the state of affairs. Interestingly, the findings show consistency between the structure of this participant's experience with those of the others.

4.2. Data analysis

Step 1: After finishing all interviews, researchers read transcripts repeatedly to understand the context of incidents for each participant while refraining from any idea, structure, or theory that was initiated by reading the data in this early stage. To analyze the data, we did our best to adopt a phenomenological attitude by suspending any supposition of our academic/professional lives and focusing on the intentional content of narratives. This attitude lasted all through the research.

Step 2: From the texts, we extracted beyond 300 significant statements regarding the disvalue phenomenon. Examples of

significant statements can be found in Table 2. To select relevant statements, we used the concept of invariant horizon presented by Moustakas (1994).

Step 3: The meanings of each significant statement were extracted and formulated by the primary researcher and separately checked and discussed by his colleagues. Considering the variety of situations, we attempted to formulate the meanings in a way that they could cover the statements of participants with different profiles and different ways of expression. This required a level of abstraction while remaining loyal to the original narrations. Table (3) illustrates examples of almost 330 formulated meanings.

Step 4: The next level of abstraction in Colaizzi method takes place en route to developing themes out of the formulated meanings. Here we grouped the related formulated meanings so that each meaning would fall in only one group. However, after several attempts, we explored repetitive patterns that appeared inside each group. This was due to the temporal characteristics and the interwoven structure of the experience, which took greater efforts to uncover. To keep to the sophistication of the experience structure, we first extracted initial themes that determined the temporal succession of the meaning by dividing meanings to *before* and *after* the disvalue incident. The distillation of formulated meaning is shown in Table 4. We then developed clusters of themes by pairing corresponding initial themes and finding the general form of the clusters of themes in emergent themes. Table 5 illustrates an example of integrating initial themes leading to one of the emergent themes of the experience of disvalue, i.e., *change of perception toward self*. We found four emergent themes, including the change of the perception of self, the change of the perception of goal, the change of the perception of seller and, the change of the perception of others. These four themes were frequently compared to the transcripts, significant statements, and themes to finally form Table 6. Since the perceptual aspects were repetitively appearing in each of the four themes, we developed the two-dimensional thematic map of the disvalue experience (Table 7), which illustrates the sophisticated nature of the disvalue experience.

Table 2. Examples of significant statements

Significant statement	Address
I thought I had weighed up every aspect of it, but it didn't end up as I planned. I hadn't really considered the simple fact that a birthday gift should be personally meaningful.	Transcript 6, p6
I was zealous about it. I used to feel insulted when people criticized the product.	Transcript 1, p7
Actually, I didn't care about the money. As a fact, I never went for the missed ticket compensation.	Transcript 5, p8
I was shocked for a minute, but then we started joking about it.	Transcript 4, p6

Table 3. Example of meaning formulation

Significant statement	Formulated meaning
I thought, why didn't they try to invest in the food itself instead of this useless packaging? Are they out of their minds? The package will end up in the trash bin while the food is meant for a higher purpose, which is feeding me. (Transcript 3, p3)	The customer felt that the seller is inadequate for the job.
I thought he might have been trying to collect some cash to go out with his woman, so I felt I could understand him. (Transcript 2, p3)	The customer tried to find a way to understand the seller.
Some of the people in the hotel looked utterly satisfied and acted as if they were having the best times in their lives. My wife and I were wondering whether we were the only persons annoyed by that mess? Perhaps the others had golden tubs in their rooms? (Transcript 8, p4)	The customer felt that other people were indifferent towards the bad experience they had.
At that time, everyone in the industry believed – and they still do – that this brand is number one in the world. (Transcript 7, p2)	The customer sought a reference point about the rightness of his decision.
Later in every opportunity, I badmouthed the hotel managers as an instance of charlatanism and inadequacy. I even decided to post something on LinkedIn and criticize the shambolic management of the hotel and its sneaky policies for attracting tourists. (Transcript 8, p5)	The customer plans to take revenge on the seller.

Table4. Example of developing initial themes

Formulated meanings	Initial themes
<ul style="list-style-type: none"> • The customer just felt merited to be served. • The customer felt free and capable before the incident. • The customer felt serene before the incident. 	<ul style="list-style-type: none"> ❖ The customer felt the capability to enter a transaction and be well-served before the incident.
<ul style="list-style-type: none"> • The customer's capable picture of himself is disturbed. • The customer felt insulted after the incident. • The customer felt rubbed after the incident. • The customer felt disappointment after the incident. • The customer felt he had lost self-confidence. • The customer felt insulted after the incident. • The customer felt embarrassed about herself. • The customer felt regret, and wished, he had never entered the situation. • The customer felt pain after the incident. • The customer felt as if she is entangled in the situation. 	<ul style="list-style-type: none"> ❖ The customer had several negative emotions towards himself after the incident, feeling insulted, regret, disappointment, lack of self-confidence embarrassment, and pain.
<ul style="list-style-type: none"> • The customer tried to find a way to understand the seller. • The customer tried to give the right to the seller. • The customer refused to accept that the seller had taken advantage of him. • The customer tried to forgive the seller. 	<ul style="list-style-type: none"> ❖ The customer tried to justify the seller's position after the incident.
<ul style="list-style-type: none"> • The customer thought that he could postpone the plan. • The participant thought he should have listened to his friends and avoided the risk. • The customer thought whether the goal was really worth it? • The customer pondered the meaning of his goal. 	<ul style="list-style-type: none"> ❖ The customer started to doubt about the goal or the path to it after the incident.

Table 5. Clusters and emergent themes (for the first theme)

Initial Themes	Theme Clusters	Emergent Themes
<ul style="list-style-type: none"> • The customer felt freedom and merit to receive the benefits of a transaction before the incident. • The customer had several negative emotions towards himself after the incident, feeling insulted, regret, disappointment, lack of self-confidence, embarrassment, and pain. 	Changes of feelings towards self	
<ul style="list-style-type: none"> • The customer had found enough resources in himself to enter the transaction righteously and control it; just before the incident. • The customer realized that his calculations or assumptions were not correct and that his personal path is deterred. 	Changes in thoughts about self	Change of Perception Towards Self
<ul style="list-style-type: none"> • The customer was prepared to move along his path towards goals. • The customer starts to make new decisions about his preferences. 	Changes in conducts about self	

Step 5: In this step, by incorporating all the emerging themes from the fourth step, the researchers wrote a detailed description of the disvalue phenomenon. This detailed account is presented in this paper under the subtitle “comprehensive description of disvalue experience.”

Table 6. The thematic map of disvalue experience

First theme: change of perception towards self	Second theme: change of perception towards goals
<p><u>Changes in Feeling:</u> Before: feeling merited/ free. After: feeling insulted/ disrespected/ rubbed/ in pain, regret/ lack of self-confidence/ entangled/ embarrassed/ other negative feelings.</p> <p><u>Changes in Thoughts:</u> Before: Knew he was right / in control of the situation. After: Thought that his position was challenged/ that his/ her calculations were not correct/ that his path towards the goal is deterred.</p> <p><u>Changes in Conduct:</u> Before: Preparing to be at the next level. After: Making new decisions.</p>	<p><u>Changes in Feeling:</u> Before: feeling desire; Urge/being near; After: feeling disappointed/remoted/ repulsed.</p> <p><u>Changes in Thoughts:</u> Before: He was “almost” convinced about the goal/ Ongoing evaluations still might be there. After: Start to doubt about the goal or the path to it/ Ambiguity about the meaning and nature of the goal.</p> <p><u>Changes in Conduct:</u> Before: Making reasonable efforts/ ready to pay the fair price for the goal. After: Chasing the goal is stopped / deflected from that particular situation/ reluctantly follow the path.</p>
Third theme: change of perception towards the seller	Fourth theme: change of perception towards the others
<p><u>Changes in feeling:</u> Before: Attracted to the seller. Caution might be there. After: feeling anger /distrust. Feeling that the seller is ungrateful/ unfair/ a cheater.</p> <p><u>Changes in thoughts:</u> Before: Thinking that he has chosen the one. After: Think that the seller is not capable/adequate/reliable for his job. Reasoning to justify the seller’s behavior.</p> <p><u>Changes in conduct:</u> Before: Comply with transaction situation/ Try to get the best out of the seller. After: Try to call off the transaction/ object to the seller/ take revenge/ forgive the seller.</p>	<p><u>Changes in feeling:</u> Before: Feeling in harmony with others/ doing the right thing considering the others’ standards. After: feeling that other people are isolating him/her/ ineffective/ indifferent/ selfish</p> <p><u>Changes in thoughts:</u> Before: Thinking that the others should recognize him/her for this deed. After: Thinking that the others should support him against the situation.</p> <p><u>Changes in conduct:</u> Before: Ignore others/ invite others to watch the situation After: Try to convince others that he is right.</p>

Table 7. Two-dimensional thematic map of disvalue experience

Experience of disvalue		Conceptual aspects of disvalue experience			
		Self	Goal	Seller	The others
Perceptual aspects of disvalue experience	Feelings	Merited/Free	Desire/Zeal/ Being near	Attracted/ Cautious	Harmony/ Ethicality
		before after	Regret/ Distrust/ Rubbed/ Unappreciated/ Embarrassed	Disappointment/ Repulsed / Remoted	Anger/ Distrust/ Ungrateful/ Unfair
	Thoughts	Righteous/ Capable	Almost convinced/ Ongoing evaluations	Chosen	Seeking recognition
		before after	Challenged	Ambiguity / Doubt	Inadequate/ justifiable
	Conducts	Preparing	Making Effort	Comply/ Try to take advantage	Seeking a reference point/ Invite
		before after	Making new decisions about himself/ Push himself to forget	Stop chasing/ Deflecting the path to goal/ Reluctantly go on	Try to call off/ Try to object/ Try to revenge/ Try to forgive
	Future judgment (step 7 addition)	Feeling savvy/ Not much regret.	Considered as a part of a longer path/ Sticking to positives	Disfavor/avoid that particular seller	Less expectation

Step 6: In this step, the comprehensive description of the experience was reduced through a long process of imaginative variation (Giorgi, 2009) to obtain the fundamental structure and the essence of the disvalue experience. The outcome is presented later in this paper under the title “fundamental structure of disvalue.”

Step 7: Colaizzi suggests a technique for validating the findings of the study. This technique includes getting feedback from participants on the study findings. To minimize the problem addressed by Giorgi (2006) who criticizes integrating the judgments of laypersons into a scientific construct, we did not rely on merely sending the findings to participants to obtain their feedback. Alternatively, we arranged a dialogical session, including an explanation of the essence and themes in everyday language for participants and discussing the participants' points for completion and clarification of the maps and structure of disvalue experience. This step proved essential for this study for more than one of the participants stressed on their current judgments of their experience, which was different from their perception at the time of the incident. We added this perspective at the bottom of Table 7 after going through the transcripts and talking to other participants.

5. Findings

As demonstrated in Tables 6 and 7, four key themes emerged from the analysis of participants' narratives of their disvalue experiences. These themes outline the experience of disvalue as appears to a customer/human, though an exhaustive description is required to deliver an integrated understanding of the experience (section 5.1). From this comprehensive description, we would extract the fundamental structure of the phenomenon (section 5.2).

5.1. The comprehensive description of disvalue experience

Customer disvalue experience is situated around a transaction case where the customer sets a goal to be achieved through interacting with a particular party, i.e. the seller. The customer enters the transaction with a few perceptions of himself, his goal, the seller and the others somehow involved in the situation. As for self, the customer feels merit, due to the worth he believes he has and for the empathy he feels for the hero of his story - that is instinctively himself. He also enters the transaction with a feeling of freedom: that he had the autonomy to do other things with his resources if he wanted and he was not subject to any authority - even though, back in his logical mind, he is aware of his limitations. He even may feel anxiety for losing this freedom and being confined to only one seller. These feelings are supported by brief or extensive thoughts and calculations. The customer thinks

about what he brings in the deal and the rights to which he is entitled. He thinks about the tools that make him capable of managing the situation. For his goal, the customer feels desire and zeal. He has attempted to actualize himself through his goal for some time; he has prepared the sacrifices, and now he feels the time is coming. He is almost convinced that he has been right to go through this path, and by evaluating his goal, he tries to reach more certainty. After all, he unifies all needed efforts to achieve his goal.

As the customer gets into the transaction, he feels an attraction to the seller. He thinks the seller is his chosen one, and consequently, he feels the seller somehow belongs to him. He may believe that he has done a favor to the seller and should expect a service that turns the favor back to him, which is a delicate job and he may be cautious about what the seller is out to do. Different strategies may be adopted toward the seller in this stage, like complying with the seller or trying to take advantage of him.

A transaction is a multilateral situation for the part that others outside the deal play. The customer has the others in his mind as an active part of the world; ones that recognize him for achieving his goal, validate the ethicality of his actions and become the reference point of his calculations. By entering the transaction, the customer feels harmony with his social world, and thus, he may want to have them as spectators of his actions.

At some point, whether before, during, or after the transaction, the customer starts to realize that some of his assumptions were wrong. He finds out that there is no proportionality between achievements and sacrifices in this transaction. This is the disvalue incident, the turning point in a disvalue experience. After the incident, the customer's perception of himself, his goal, the seller, and the others changes. The customer's righteous position and his feeling of self-governance face challenges, and he doesn't find himself in control anymore. He gets affected by numerous negative feelings toward himself, the seller, and the others. He may feel that he is disrespected and rubbed. He finds himself entangled by a state that stops him from thinking clearly. He may feel regret and embarrassment for his false assumptions.

When the customer faces the disvalue incident, the goal does not seem near anymore as he feels he is repulsed and ostracized. He may

become disappointed and start to doubt the value he sought in his goal. Alternatively, he may find the seller as the guilty party; an unfair and ungrateful one who failed to respond appropriately to his trust. He starts to think about the seller's inadequacies and doubt him as the right person for an interaction. The negative feelings involve the others as well. The customer may find other people indifferent or ineffective - for letting situations like this episode happen - or selfish - for preferring their own benefits to his. He may even feel that the others have isolated him.

To deal with the situation, the customer would adopt different strategies. Changing the path to the goal, i.e. going to other sellers, is an option. He might also consider giving up on the goal or keep working with the seller with some reluctance. He may push himself to forget the situation or belittle it and may look for excuses for the seller and try to forgive him. Instead, he may try to protest or take revenge on the seller. He may refer to the others, expecting interference or comments. He - implicitly or explicitly - seeks support from the others, and the experience will get bitterer if they don't provide favorable feedback. The feelings and thoughts associated with the situation are time-related, anyway. The customer finally gets over the experience and considers it as a lesson and a part of a bigger plan. Regrets fade away, and positives remain. He may disfavor the seller for long, however.

5.2. The fundamental structure of disvalue

This part of the analysis is the result of eidetic reduction achieved by imaginative variation of the experiences and objects and emerges by eliminating whatever not essentially part of the phenomenon (Giorgi, 2008). For example, we can imagine customer disvalue regardless of monetary costs. Therefore, a monetary cost is not an essential part of the customer disvalue phenomenon. In the same way, we eliminate certain forms of feelings like anger and regret as idiographic parts of the experiences and reduce them to essential various negative feelings aroused by distraction from goals.

By doing an imaginative variation, we reached to the fundamental elements that could not be removed from the customer disvalue phenomenon. These elements were the assumptions about the self, the

assumptions about the world, the changes of perceptions, goals, transaction situation, the seller, and the others. Customer disvalue experiences revolve around these elements and find their meaning in a succession of time. After this process, the comprehensive description of the customer's lived experience of disvalue condenses to the fundamental structure below:

Customer disvalue is the result of a discrepancy between the customer assumptions and the states of affairs in pursuit of a goal in a transaction situation, mediated by a seller. After facing the inappropriateness, customer's perceptions of himself, his goal, the seller, and the others involved in the situation – consciousness streams that used to be composed and directed - change. Various, negative feelings and thoughts arouse as he gets distracted from his goal. He tries to rethink the situation and adopt strategies to cope, which include revising his assumptions and goals or attempting to change the external elements. Customer perceptions are time-related, and the incident becomes absorbed and embedded in his new assumptions of the world and of himself.

Figure 1 provides a visualized presentation of the structure of customer disvalue experience.

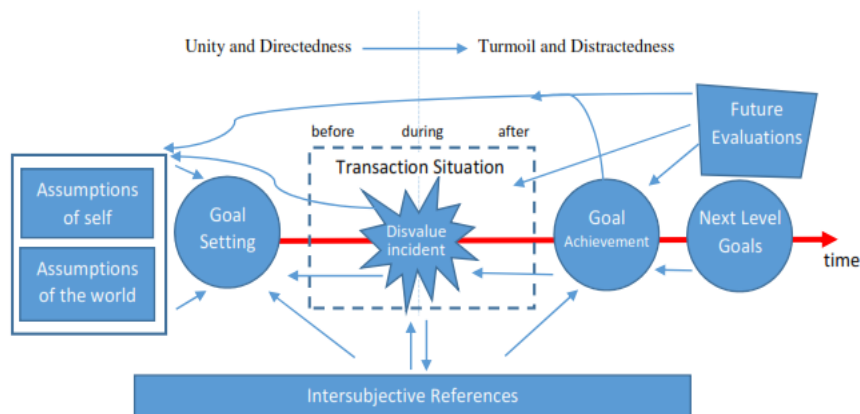


Fig. 1. A schematic demonstration of customer disvalue experience

6. Discussion

Customer disvalue is a fundamental, complicated, and ubiquitous experience that similar to value (Vargo & Lusch, 2008) is phenomenologically determined by customer. Customer disvalue should be considered as the twin concept of customer value based on Holbrook's (1999) definition of customer value as *interactive relativistic preference experience* referring to the *evaluation* of a product. Albeit, Holbrook's definition is less phenomenological as he draws a border between the subject (the customer/consumer) and the object (product). Customer disvalue cannot be fully understood without overruling the Cartesian dualistic presumptions and embracing the unity of subject and object (see Sokolowski, 2000). The object in disvalue experience, based on the findings of this research, is not a fixed phenomenon like a product or person. In disvalue experience, the customer frequently shifts his stream of consciousness (intentionality) from his goals to his thoughts and feelings, to others and to the seller. This distraction is what makes customer disvalue a distinct concept of its own right.

The study emphasizes that customer disvalue is different from cost. The latter concept used to be posited against both utility and value in classical texts of economics (Green, 1894; Kumar & Reinartz, 2016), referring to reasonable sacrifices for both manufacturers and customers. Regardless of its constituents (physical, monetary, time, etc.) cost is a concept associated with the rational man paradigm and normally functions as a pre-action criterion (Anderson, Kumar, & Narus, 2007). Customer disvalue, on the other hand, works in the realm of the humanized customer. It refers to the humans' preferences that not always have an economic meaning. In this research, despite the presence of money in almost all cases, the meaning of the experience was seldom about economic considerations. We understood that paying prices (monetary and non-monetary) can even be a part of value experience, as it gives the customer a feeling of potency and being. However, it becomes a matter of disvalue experience if the customer is unable to pay the price since he compares the costs of the deal with his efforts to gain those resources which are now labeled as "not sufficient." Besides, dissimilar to cost,

the customer disvalue is not a pre-purchase measure and may occur everywhere in the course of a transaction.

Customer disvalue should also be differentiated from the interconnected notion of customer dissatisfaction (Zeelenberg & Pieters; 2004). While dissatisfaction is a post-purchase appraisal that influences customer's future behavior, customer disvalue can be projective or concurrent input with immediate effects on the transaction. Dissatisfaction is a concept developed around customers' standards of quality related to a service (Olander, 1977), while disvalue deals with customers' known and unknown assumptions about themselves and their goals. Furthermore, disvalue is different from dissatisfaction in that the latter is a general verdict, whereas the former may co-exist with the overall satisfaction. In sum, as the two concepts of value and satisfaction are distinct (Oliver, 2002), the boundary between dissatisfaction and disvalue should also be clear.

Customer's assumptions about the world and himself are the essential elements of disvalue experience. Assumptions, many of them of tacit nature, are black boxes of customers' decision makings (Ennis, 1982). They include the basis for interpreting emotions, criteria for the validation of thoughts, internal reference for judging the situations, definition of one's position in the world, source of knowledge about how things work, and foundation for the meanings of justice and rights. A person's set of assumptions is a dynamic entity that evolves by every-day experiences (not least by disvalue experience as we saw) and plays a vital role in defining values, setting goals and choosing the path. While customer's assumptions are difficult to grasp for marketers, it is known that marketing can change them through interactional experiences. This fact can be an entry for a discussion on marketing art and also marketing ethicality. It is noteworthy that many people consider their assumptions as their psychological possessions (James, Burkhardt, Bowers, & Skrupskelis, 1890, Pierce, Kostova, & Dirks, 2001) and they would feel loss if proven wrong, or they would act fanatically to keep them untouched. Hence, disvalue experience is always about losing something, whether it is the customer's favorable assumptions about the self and the world, or the path of reaching his goals.

We assert that customer disvalue experiences have strong intersubjective bonds. The others involved in transaction situations

can affect the manner the customer sets a goal and judges his own success or failure, the mode he perceives the state of affairs, and the way he reacts to the incidents. It is reasonable to think of a correlation between the disvalue magnitude and intersubjective feedbacks, though empirical evidence is required to support such claims. On the other hand, the incidents change the meaning and role of the others' opinions in the customer's mind and the way he refers to the others as a benchmark for the rightness of his own deeds.

A phenomenological approach would not let us fail to understand that customer disvalue experiences are inevitably time-related. The events should be understood in a subjective array of customer's personal chronicle that includes past, present, and future meanings. Every episode should be investigated not only by the appearance of the incidents and perceptions but also by the previous states of mind that retain the information for interpretation and decisionmaking. The instrumentality of value, therefore, is an essential principle that should be contemplated in the light of experience temporality. Every effort is directed toward achieving a value that, in turn, is an antecedent for reaching another value. In this sequence, the sacrifices of a goal find their meanings in the light of the realization or failure of that goal, while the customer's final verdict depends on the realization or failure in the next-level goals.

The limitations of this study should also be noted. This is a phenomenological study that is not meant to offer an explanation or demonstrate the causal relationships between variables. It is purely a description of the phenomenon which is emerged through the lived experiences of people in different contexts. Likewise, the study is not offering a finalized picture of the structure, since in phenomenology there are always possibilities for new profiles that can reveal hidden aspects of a phenomenon. The generalizability of the findings is another issue in this kind of study. Here we argue that the process of extracting the essence included condensing many facets of the phenomenon to an identity so that we can find more and more everyday life experiences that resemble this essence. So, we believe it is general, though not universal.

The phenomenological study of disvalue opens the window for other investigations. Descriptive phenomenological research on

customer value remains a priority, having a more humanistic customer value model in the agenda. Furthermore, we encourage empirical examination of the findings of our work. There are behavioral patterns in disvalue experiences that are beyond phenomenological methods. We urge examining the structure of customer disvalue in large groups to discover the correlations between the individual variables and perceptual components in disvalue situations. For example, the level of maturity and dependence on the opinions of the other is an open question that can be studied in future. Not least, it would be very interesting to present new interpretations of consumer behavior based on the customer disvalue structure.

7. Conclusion

Understanding the nature of customer disvalue experience is of great significance for marketers, as it digs the ground for the roots of customer behavior far deeper than the need for economically framed goods and services, avoiding costs, or considering the standards of quality. It takes service marketing and experience management beyond focusing on value promises and delivery (Sirgy, 2008; Verhoef et al., 2009; Schmitt, 2010) by elaborating on the issues that can be raised and resolved around the dark sides of transactions.

It is striking how the customer disvalue structure involves fundamental elements of humankind's existence. One can see the assumptions, goals, motivations and changes of a human soul through daily experiences of disvalue; and this indicates the breadth and depth of the channels that marketing can establish not only to reach its goals but to make positive –and possibly very much negative - differences in human lives. This phenomenological study also served to reiterate that customer disvalue (and similarly customer value) bridges various fields of study as psychology, philosophy and ethics that should participate more actively in a dialogue to share and enhance what they understand of human, his being and his becoming.

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