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INFORMATION PAGE ON NEW ACADEMIC AND THEORETICAL CONTRIBUTIONS OF THE DISSERTATION

Dissertation title: *Gamification and Customers' Value Co-Creation Intention: The Roles of Mediating and Moderating Factors*

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THE DISSERTATION'S CONTRIBUTIONS

1. Theoretical contributions

The dissertation extends gamification research by clarifying the relationship between gamification and value co-creation intention (VCCI) in the e-wallet context. This study frames users as resource integrators and value co-creators with the platform rather than value recipients. In contrast to much of the previous research on participation, enacted value co-creation behaviours, or specific co-creation intentions, the focus of this dissertation is on VCCI as a pre-behavioral state that captures the proactive willingness of users to participate in value-related activities in the future (Jun et al., 2020; García-Magro et al., 2023; Tabaeian et al., 2024; Zhang et al., 2025). The results show that perceived gamification and VCCI are positively related, thus extending SDL to the digital service context by indicating that a characteristic of an interactive service experience may be linked to users' intent to invest their time, attention, expertise, feedback, and sharing behaviors. In this sense, the research applies SDL to everyday use of digital services and demonstrates that value co-creation may be facilitated through routine e-wallet transactions, as opposed to only around established communities or specific co-creation initiatives.

Secondly, this dissertation enhances the generalizability of the Stimulus–Organism–Response (S-O-R) model by revealing the sequential mediating process from gamification to VCCI. Instead of viewing perceived value and engagement as two separate mediating paths, this research differentiates both constructs as two distinct organismic states that link to each other in a theoretical sequence. Perceived value is an appraisal state about utilitarian and

hedonic advantages from a service experience, while engagement is a relationship state manifested in cognitive, affective, and behavioral involvement of users with a platform (Itani et al., 2019; Qian et al., 2022; Bapat & Hollebeek, 2023). Within this framework, gamification is the stimulus (S), VCCI is the response (R), and the two organismic states (O) that evolve from value assessment to engagement. Results suggest that the effect of gamification on VCCI is partly channeled through perceived value and engagement, thus substantiating a sequential mediation process differing from simple relationships as found in previous research. This contribution extends the organismic facet of the S-O-R framework by positing it as containing various separate but interrelated states and thus confirms that perceived value and engagement have unique, yet mutually reinforcing, explanatory power towards VCCI.

Third, the dissertation contributes to research by applying Privacy Calculus Theory (PCT) in a novel way - by considering perceived personalization and privacy concern as two boundary conditions that affect the strength of the relationship between perceived value and engagement. These aspects represent two separate dimensions of data-driven service experiences: perceived personalization is the service users obtain from pertinent content, recommendations, and offers, privacy concern is the perceived threat relating to collection, usage, and control of personal data (Prentice et al., 2020; Henkens et al., 2021; Lim et al., 2022). The results suggest that perceived personalization moderates the relationship between perceived value and engagement, indicating that the same value perception can lead to different engagement levels depending on how personally relevant the service is. Perceived value was not significantly moderated by privacy concern. The contribution shapes users' responses through different mechanisms rather than functioning as symmetrical counterparts.

2. Practical contributions

Companies need to focus on improving the quality of the gamified experience instead of just increasing the number of gamification projects. The changes should be related to things users see directly, including points and rewards, tasks, the sequences of interaction, and the whole gamified experience. Gamification processes also need to be connected to avenues for value co-creation, like giving feedback, evaluating experiences, suggesting improvements, or bringing more people to the table. As this research assesses intention and not actual behavior, companies should track exposure, initiation, and completion rates to determine the degree to which users' intentions are transformed into actual value co-creation actions.

The findings also suggest that a balance between utilitarian and hedonic value is necessary. Functional advantages continue to be salient and, thus, should not be undermined, but the IPMA results indicate that there is more potential for the improvement of the hedonic value as its significance is relatively high, while its performance is rather low. So the appropriate practical challenge is not to make the service more fun to use, at the risk of

reducing its usefulness, but rather to make the drudgery of using an e-wallet more amusing, more engaging, and more enjoyable while still getting the job done. This is also relevant in light of the MGA findings. The relationship between gamification and perceived value was stronger among users with more frequent gamification experience, indicating that the same gamified activity may not be evaluated in the same way by all users. Monitoring user groups separately can help firms determine whether the intended benefits of an activity are actually being recognized before additional game elements are introduced.

Perceived value, customer engagement, and VCCI are better managed as connected stages of the user experience than as independent performance targets. A program may attract substantial participation but still fail to create sufficient value for users. In another case, users may perceive considerable value but remain only weakly engaged with the platform. Engagement may also be relatively strong without developing into a corresponding willingness to participate in value co-creation. Examining these stages together can help managers locate where the process begins to weaken. This provides a more useful basis for intervention than responding automatically by increasing rewards or introducing additional promotional activities.

Customer engagement needs to be considered in more than behavioral terms. Visits, transactions, and participation rates provide useful information, but they do not fully capture how users think and feel about the platform. A more complete assessment would combine behavioral records with periodic measures of attention, emotional response, preference, and continued involvement. This makes it easier to identify whether weakness lies mainly in the cognitive, affective, or behavioral dimension of engagement and to adjust the user experience accordingly.

Companies should focus on making personalization more relevant instead of just making it more personalized. These results suggest that perceived personalization positively moderates the relationship between perceived value and engagement. Hence, they should concentrate on making offers/content/recommendations as relevant to the users as possible in order to turn user perceived value into better user engagement. Personalization is also recommended to be assessed in conjunction with perceived value and engagement, as opposed to solely consulting interaction data. Perceived relevance, the value users gain from an experience, as well as post-interaction engagement, can be monitored to better assess the effectiveness of personalization and adapt programs accordingly.

In conclusion, companies ought to address privacy concerns as well as personalization, although the effect of privacy concerns was not statistically significant as a moderator. Increased transparency on the types of data collected, purposes of use, access rights, and data protection involved could alleviate users' concerns in data-driven personalization.