

Presenting customer participation model in brand virtual communities (Case Study: Mellat Bank)

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Abstract

The growth of brands' activity and investment in cyberspace has provided a good opportunity to increase customer participation. Achieving this partnership requires a codified and indigenous model, and the present study was conducted to provide a model of customer participation in the brand's virtual communities. This study is considered as basic research in terms of purpose and has been done with a cross-sectional survey approach. Since quantitative and qualitative methods are used, it is considered as mixed research. The statistical population included theoretical experts (marketing professors) and experimental experts (Mellat Bank managers). Purposeful sampling was used for sampling and it continued until theoretical saturation was achieved. Finally, the views of eleven experts were used. MaxQDA theme analysis software and software were used to identify the underlying categories of customer participation. Structural-interpretive method and MicMac software were used to present the template. Findings showed that the correct understanding of virtual brand communities and customer characteristics are the basic components that affect the strategic planning of branding and management of information and communication technology. These factors, in turn, affect sensory branding and the provision of banking website services and leading to customer engagement and their satisfaction and trust. Finally, in the shadow of customer trust and satisfaction, customer participatory behavior can be achieved.

Keywords: Customer Participation, Virtual Brand Communities, Mellat Bank, Mixed Approach
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1 Introduction

Social media has revolutionized the field of business and internet marketing. It has not only attracted many customers in the virtual world and given new life to industries and products but also is considered as a place to introduce the brand of companies [30]. However, no one can claim that social media only benefits the marketing field and ignores individuals (customers). Several studies show that nowadays many businesses today use social media

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platforms. Commercial retailers have seen a 130 percent increase in their revenue through social media activity [25]. One of the newest approaches to branding created in the context of social networks is the formation of virtual brand communities. Brand virtual communities are considered as an opportunity for entrepreneurs, startups, marketing executives, brand managers, and anyone involved in some way to develop their business [14].

The main task of brand virtual communities is to create a kind of solidarity and intimacy between brand customers (current and potential) of a brand and the brand itself. Creating such communities is now one of the most essential tools for all types of businesses, especially Internet businesses [5]. Brand virtual communities emerged with the fundamental changes that have taken place in society and the economy since the nineteenth century, with the proliferation of mass media and modern marketing. As a result, people are increasingly tying their identities to the brands they consume. With the dominance of advanced communication technology and e-commerce, brand virtual communities are expanding rapidly [8]. Today, virtual communities are very important in social issues as well as in business. Through the growth of virtual communities and online social media, the development of word-of-mouth marketing has become easier; This has made managing and measuring the success of marketing activities in online social environments an important issue for business owners and managers [11].

Virtual communities are one of the most important concepts in online business. In fact, they are a group of people or business partners who interact with each other based on common interests and concerns. This interaction is at least partially dependent on Internet technology and is governed by specific protocols and norms [7]. At the same time, the role of customers in the success of businesses is increasingly felt. As a matter of fact, marketing has found a broad meaning and in addition to advertising and offering goods and services, it includes all the processes that are effective in attracting the attention and motivation of customers and increasing market share. In such situations, the brand's virtual communities provide a good opportunity for business owners to improve their customer interactions. Unlike other internet marketing tools such as viral marketing campaigns or commercials on social media websites, virtual communities facilitate customer interaction and allow companies to communicate directly and transparently with their customers [4].

An organization that can build a strong and successful brand in the virtual platform; will be more successful in its market performance. One of the most important aspects of any brand's virtual community is the active participation of its members. Today, customer interactions with companies moved away from traditional and one-sided mode [18]. On the other hand, in order for brands to be marketable and value-creating for customers, companies must consider the needs and conditions of customers; one of these techniques is customer participation in the brand's virtual communities. Customers who engage with the brand not only provide the information they need but also help companies build brands that meet the needs of individual customers. Given the importance of customer engagement and customer loyalty, companies are looking for ways to interact with their customers in the context of brand virtual communities so that the value of both the company and the customer is maximized [7]. Customer engagement has therefore become an essential part of a marketing strategy. Customer engagement refers to behaviors that go beyond transactions and purchases. Given the above issues and the growing emphasis on customer loyalty and engagement with companies and organizations and environmental changes, companies must keep pace with these developments and be up-to-date and efficient to change; One of the most important solutions is to use social networks to create attention, interest, desire, purchase, conflict and finally satisfaction and loyalty and commitment in the customer, especially those customers who have many benefits for companies [15].

Given the above, it is clear that with the transition to the digital age and the development of social networks - which have become a platform for successful branding of companies - today brand virtual communities have played a key role in creating and establishing a lasting image of the brand in the minds of customers. At the same time, like all online communities, the success of the brand's virtual communities owes much to customer engagement since it is through customer participation that brand information is disseminated among customers and thus helps to shape the brand image among the audience. Taken together, it should be noted that although more commerce has been a part of the country's business environment for a decade, so far there have not been many comprehensive models of customer participation in the brand's virtual communities. Therefore, the country. This may be due to the newness of this concept among business owners and So are domestic researchers. In this regard, the present study aims to model customer participation in the brand's virtual communities. So the main research questions are what are the underlying factors of customer participation in the brand's virtual communities? What is the pattern of causal relationships between these elements? And how can a model be applied to implement customer engagement in the brand's virtual communities?

Theoretical foundations of customer participation in brand virtual communities

Customer participation is the highest level of customer relationship which requires cooperation in the production and supply of a company's products and introduction of more innovations in order to gain more value. The process of value creation gradually abandons the mere corporate-centric approach and places more emphasis on communicating and interacting with customers [29]. Customer engagement is the process of interacting with customers through various communication channels and strengthening the relationship with them. This approach goes beyond relationship marketing and customer retention efforts. In relationship marketing, organizations try to start their relationship with customers from the first relationship and continue after the acquisition process [27]. In this way, the approach of continuous communication and interaction between the customer and the company is managed in a way that, on the one hand, the company is encouraged to create value with customers and on the other hand, the desired needs of customers are met [22].

Customer participation is a business relationship that implies the relationship between customers and external stakeholders with the organization through various channels. Customer engagement generally falls within the realm of customer experience management and stems from the philosophy of customer-centric marketing management [24]. Customer focus means defining customer interests at the center of a company's actions and can be achieved by implementing customer-centric organizational structures and customer-centric information technologies [12]. These connections can also be reactive, based on two-way interaction, oneway effects that occur online or classically. Among the various methods mentioned, modern organizations tend to use online tools to establish two-way relationships with customers. Today, social networks have become an important tool for corporate social marketing, in a way that the new challenge for companies is how to engage customers [2].

The main argument for implementing customer engagement is to improve companies effectiveness in companies. Gathering information from customers through their participation will accelerate the process of business development. Customers are the most valuable source of new information and ideas for products and services. Listening to what customers want and meeting their needs is the foundation of customer engagement. This partnership leads to ideas for potential business opportunities [19]. According to this view, the customer is an active audience and not a passive one. Especially in service-oriented organizations, service output should be created with the cooperation of customers. Since most production and consumption of services occur simultaneously, customers must participate in the production and delivery of services. This is necessary to increase individual and social satisfaction. In addition, measuring customer participation is vital for the increase of improvement of service quality [21].

The brand community provides the necessary brand information to community members and helps the organization build a strong brand. In fact, leveraging online brand communities can greatly increase a company's knowledge of the real and potential needs, priorities, and interests of its customers. Marketers also use brand communities to shape a way to promote their brands and build consumer relationships with the brand [9]. The process and how to achieve customer engagement, despite its great importance, is unknown to many organizations. Customer participation is more commonly used in manufacturing companies that are developing new products [17]. Customers' mental engagement affects their participation. Mental participation is a motivational state of interest and stimulation that is created by external factors such as position, product and communication, as well as internal factors such as individual conscience and central values [16]. Participation is classified into three factors: motivational factors, situational factors, and individual factors. Motivational factors are related to the physical characteristics of the stimulus such as segregation of options, source of communication, and content of communication. Situational factors also affect the level of participation [26]. Individual factors include the inherent individual needs, importance, interests, and values of a particular object. Different people may inherently have different levels of participation in a particular product [15].

In general, customer participation as a common chapter of social media marketing and online branding is a new field of research that does not yet have much consensus on its definition, dimensions and constituent elements, and the few models proposed have limitations [28]. Although some empirical studies have examined the main reasons for customers' acceptance of social business, the existing literature does not show a clear understanding of the factors influencing customers to participate in social business [17]. Of course, it should be noted that customer participation, with all its advantages, also has negative aspects, too. Having plans to gather customer feedback creates an expectation of accountability. If the organization can not respond properly to these expectations, more gaps will be created between the organization and the customer [3]. Thus, the dimensions of customer engagement in general, and its use in social media in particular, do not yet seem to be properly explained. Therefore, in this research, with an exploratory approach to present the mesh participation model Customers will be addressed in the brand's virtual communities.

Table 1: Demographic characteristics of experts

Percentage	Abundance	Demographic characteristics	—
82%	9	Man	Gender
18%	2	Female	
9%	1	Less than 35 years	Age
27%	3	35 to 45 years	
64%	7	45 years and older	
18%	2	Masters	education
82%	9	P.H.D	
45%	5	10 to 20 years	Work Experience
55%	6	Over 20 years	
100%	11	Total	

2 Research methodology

The present study is a basic study that has been done aiming to provide a model of customer participation in a brand's virtual communities. Both qualitative and quantitative methods have been used in this study and it is a cross-sectional study from the perspective of data collection procedure.

The statistical population of this study included theoretical experts (university professors) and experimental experts (Mellat Bank managers). In qualitative studies and interviews, the sample size usually between 5 and 25 people is recommended. Generally, the interview process in qualitative analysis continues until theoretical saturation is reached [1, 5, 13, 23]. Also, non-probabilistic and purposeful methods have been recommended for sampling experts [20]. The criterion for selecting theoretical experts was at least twenty years of teaching in the field of marketing or having scientific writings in this field in the form of books and articles. In the qualitative part of this study, purposeful sampling was used. The sampling process continued until theoretical saturation was reached. Accordingly, 11 eligible individuals participated in this study.

To collect research data, a semi-structured interview (since it is more suitable for qualitative studies performed with the aim of exploratory and model design) was used [6]. Then, the ISM questionnaire was used to design the research model.

Holsti coefficient was used to evaluate the reliability of the qualitative part [10]. For this purpose, the text of the interviews was coded in two steps. Then the percentage of observed agreement (*PAO*) was calculated:

$$PAO = \frac{2M}{N^1 + N^2} = \frac{236}{298 + 365} = 0.712.$$

In the above formula, M is the number of common coding cases between the two coders. N^1 and N^2 are the number of all items coded by the first and second coders, respectively. The *PAO* value is between zero (disagreement) and one (full agreement) and is desirable if it is greater than 0.6. The *PAO* value in this study is 0.712, which is greater than 0/6, thus the reliability of the qualitative part is desirable.

The main method used in the qualitative part was theme analysis through which the main and sub-categories of customer participation in the brand's virtual communities were identified. In the quantitative part, structural-interpretive modeling method was used. In addition, MaxQDA software was used for theme analysis and structural-interpretive modeling calculations were performed in MicMac software.

3 Research Findings

The qualitative part of this study was based on the views of 11 experts in the field. In terms of gender, 9 people were male and 2 people were female. In terms of age, 1 person is under 35 years old, 3 people were between 35 and 45 years old and the remaining people were over 45 years old. In terms of education, 2 had M.A degree and 9 had Ph.D. Finally, 5 people had 10 to 20 years of work experience and 6 people had more than 20 years of work experience.

Semi-structured specialized interviews with experts were conducted to provide a model for customer participation in the brand's virtual communities. At this stage, five open-ended questions were considered before the start of the interview, and during the interview process, it is anticipated that new questions will be asked. In order for the researcher to get acquainted with the depth and scope of the data content, he/she has repeatedly read the data and actively read the data (searching for meanings and patterns). Interview questions to design a pattern of customer participation in the brand's virtual communities are presented in Table 2.

Table 2: Theme Analysis Interview Questions

Interview questions	Row
What are the main categories of customer participation in brand virtual communities?	1
What are the sub-categories of customer participation in brand virtual communities?	2
What are the effective dimensions of the customer participation model in Bank Mellat brand virtual communities?	3
What are the relationships between the underlying categories of customer participation in Bank Mellat brand's virtual communities?	4
How do you evaluate the customer participation model in Bank Mellat brand's virtual communities?	5

Table 3: Indicators of customer participation pattern in brand virtual communities

Basic themes	Organizer	Inclusive
Social presence of customers, use of motivational stimuli, attention to customer desires, considering different attitudes of people, awareness of customer behavior intentions	Customer Participatory Behavior	Customer related factors
Considering the social interests of customers, focusing on the moment, interacting with customers and getting their point of view, considering the demographic characteristics	Understanding customer characteristics	
Emphasis on customers' material and intellectual rights, paying attention to customers' privacy, providing quality and transparent services, increasing customers' loyalty to the bank	Gaining customer trust and satisfaction	
Facilitate customer and bank communication, engage and engage the customer in how to provide services, Provide, increase customer experience	Customer engagement	
Establishing emotional connection with the customer, creating relationship marketing, creating value with the customer, sensory marketing	Sensory branding	Factors related to the brand
Perceived ease of use, perceived usefulness, unique website design, providing customer information security, developing a suitable theme for the website, creating	Providing banking website services entertainment and rewarding	
Brand social identity, brand personality, bank investment for branding, brand equity, personal branding on the website	Strategic branding planning	
Provide an attractive environment to customers, communicate with other people, ethical responsibility of cyberspace, empower customers, share customers' thoughts and interests	Recognize virtual brand communities	Social media factors
Utilization of new software and hardware infrastructures, use of modern knowledge and technology, utilization of technological capabilities	Information and Communication Technology Management	

The results of the interviews were analyzed by theme analysis method. For this purpose, the text of the interviews was read and reviewed several times. The data were then broken down into semantic units in the form of sentences and paragraphs related to the main meaning. The semantic units were reviewed several times and then the appropriate codes of each semantic unit were written and the codes were classified based on the semantic similarity. The analysis process was repeated in the same way with the addition of each interview. Interviews continued until theoretical saturation. The criterion for achieving theoretical saturation was to achieve repetition in the extracted codes. The text of the interviews, which was previously entered into the software as a text file, was read many times, and their key points were entered into MaxQDA software as code. In the open coding step, 365 codes were identified. Finally, through axial coding, 3 comprehensive categories, 9 organizing categories and 40 basic themes were achieved. The indicators of the customer participation pattern in the virtual communities of the brand extracted from the interviews using the theme analysis method are presented in Table 3.

Inclusive categories are categorized into customer, brand, and social media factors. The pervasive category of customer included the categories of organizing customer participatory behavior, recognizing customer characteristics, gaining customer trust and satisfaction, and customer engagement. The overarching category of the brand included the categories of organizing sensory branding, providing online banking services, and strategic branding planning. The pervasive category of social media also included the categories of organizing the recognition of virtual brand

Table 4: Signs used in designing a structural-interpretive model

O	X	A	V	A symbol
relationship	Two-way relationship	The variable j affects i	The variable i affects j	Relation

Table 5: Structural self-interaction matrix of customer participation

T	BV	S	C	MI	BS	BW	C	CP	SSIM
S	C	B	C	T	P	S	E	B	
A	A	O	O	A	A	A	A		Customer Participatory Behavior (CPB)
X	A	A	A	A	A	A			Customer Engagement (CE)
V	A	X	A	A	A				Banking Website Services (BWS)
O	A	V	A	X					Strategic Branding Planning (BSP)
V	A	V	A						Information and Communication Technology Management (MIT)
V	X	V							Understanding Customer Characteristics (CC)
V	A								Sensory Branding (SB)
O									Recognize Virtual Brand Communities (BVCs)
									Customer Trust and Satisfaction (TS)

communities and managing information and communication technology. Finally, for customer participation, the social presence of customers, the use of motivational stimuli, attention to customer preferences, consideration of different attitudes, awareness of customer behavioral intentions should be emphasized.

Designing a customer participation model in brand virtual communities.

Based on the research model, the next step is to identify the internal relationships between identification indicators and provide a model for customer participation in the brand’s virtual communities. Structural-interpretive modeling method has been used to design the final model. The pattern of relationships between the identified indicators is determined using the pattern in Table 4.

By identifying the relationships of the indicators, a structural self-interaction matrix (SSIM) is formed.

The received matrix (RM) is obtained by converting the structural interaction matrix itself into a zero-value dual-value matrix. In the received matrix, the elements of the original diameter are equal to one. Secondary relationships must also be controlled to ensure. That is, if *A* leads to *B* and *B* leads to *C*, then *A* must lead to *C*. In addition, the direct effects should be considered based on the secondary relations, but this has not happened in practice, the table should be corrected and the secondary relation should also be shown. The following formula shows how to determine access using the proximity matrix:

Equation 1: Determine the final access matrix

$$M = \begin{pmatrix} A + I \\ (A + I)^n \end{pmatrix}$$

Matrix *A* is the initial access matrix of the identity matrix and the final access matrix. The matrix empowerment operation is performed according to Boolean rules (Equation 2).

Relation 2: Boolean laws

$$1 \times 1 = 1; 1 + 1 = 1$$

see, [6]. The final access matrix is presented in Table 6.

Once the achievement matrix is formed, the "achievement set" and the "prerequisite set" must be identified to determine the relationships and level the indicators. For variable *C_i*, the set of access (output or effects) includes variables that can be accessed through variable *C_i*. The set of prerequisites (inputs or effects) includes the variables through which the variable *C_i* can be reached.

The set of inputs and outputs for each element is used to form the infiltration-dependence power matrix (MICMAC analysis). Which is presented in Table 8. In the model (ISM), the interrelationships and effectiveness between criteria and the relationship of criteria at different levels are well shown, which leads to a better understanding of the decision-making space by managers. To determine the key criteria of penetration power and dependence of the criteria in the final access matrix is formed.

According to the diagram, the impact-dependence power is in the second level. The variables of recognizing brand virtual communities (BVC) and understanding customer characteristics (CC) have high penetration power and

Table 6: Achievement matrix after compatibility

T	BV	S	C	MI	BS	BW	C	CP	TM
S	C	B	C	T	P	S	E	B	
0	0	0	0	0	0	0	0	1	Customer Participatory Behavior (CPB)
1	0	0	0	0	0	0	1	1	Customer Engagement (CE)
1	0	1	0	0	0	1	1	1	Banking Website Services (BWS)
1*	0	1	0	1	1	1	1	1	Strategic Branding Planning (BSP)
1	0	1	0	1	1	1	1	1	Information and Communication Technology Management (MIT)
1	1	1	1	1	1	1	1	1*	Understanding Customer Characteristics (CC)
1	0	1	0	0	0	1	1	1*	Sensory Branding (SB)
1*	1	1	1	1	1	1	1	1	Recognize Virtual Brand Communities (BVCs)
1	0	0	0	0	0	0	1	1	Customer Trust and Satisfaction (TS)

Table 7: Set of inputs and outputs to determine the level

Level 1	Subscription	Input: Impact	Output: Impact	Variables
1	CBT	CPB,CE,BWS,BSP,MIT,CC,SB,BVC,TS	CPB	CPB
2	CE, TS	CE,BWS,BSP,MIT,CC,SB,BVC,TS	CPB,CE,TS	CE
4	BWS	BWS,BSP,MIT,CC,BVC	CPB,CE,BWS,SB,TS	BWS
5	BSP,MIT	BSP,MIT,CC,BVC	CPB,CE,BWS,BSP,MIT,SB,TS	BSP
5	BSP,MIT	BSP,MIT,CC,BVC	CPB,CE,BWS,BSP,MIT,SB,TS	MIT
6	CC,BVC	CC,BVC	CPB,CE,BWS,BSP,MIT,CC,SB,BVC,TS	CC
3	SB	BWS,BSP,MIT,CC,SB,BVC	CPB,CE,SB,TS	SB
6	CC, BVC	CC, BVC	CPB,CE,BWS,BSP,MIT,CC,SB,BVC,TS	BVC
2	CE,TS	CE,BWS,BSP,MIT,CC,SB,BVC,TS	CPB,CE,TS	TS

Table 8: Influence power and degree of dependence of customer participation indicators

Level	Impact power	Degree of dependence	Research variables
1	1	9	Customer Participatory Behavior (CPB)
2	3	8	Customer Engagement (CE)
4	5	6	Banking Website Services (BWS)
5	7	4	Strategic Branding Planning (BSP)
5	7	4	Information and Communication Technology Management (MIT)
6	9	2	Understanding Customer Characteristics (CC)
3	5	6	Sensory Branding (SB)
6	9	2	Recognize Virtual Brand Communities (BVCs)
2	3	8	Customer Trust and Satisfaction (TS)

have little impact and are located in the area of independent variables. The variables of sensory branding (SB), banking website services (BWS), strategic branding planning (BSP) and information and communication technology management (MIT) also have high influence and degree of dependence, so it is a link variable. The variables of Customer Participatory Behavior (CPB), Customer Engagement (CE) and Customer Trust and Satisfaction (TS) are also highly dependent but have low impact, thus they are considered as dependent variables. No variable is located in the first quarter, ie the autonomous region. After determining the relationships and the level of the mentioned indicators, they can be designed as a model. For this purpose, first, the indicators are adjusted according to their level from top to bottom, respectively. In the present study, qualitative indicators are located at 6 levels. The final pattern of customer participation in the brand's virtual communities is shown in Figure 1.

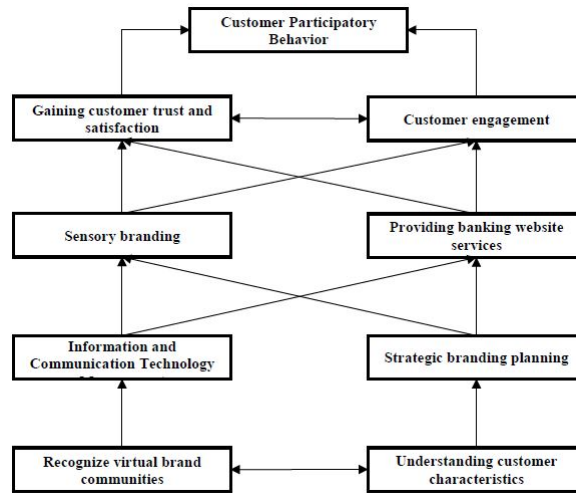


Figure 1: *Pattern of customer participation in brand virtual communities*

Therefore, based on the results of structural-interpretive modelling, customer participation behavior (CPB) is at the first level; customer engagement (CE) and customer trust and satisfaction (TS) are at the second level; sensory branding (SB) is at the third level; banking website services (BWS) is at the fourth level, the strategic branding planning (BSP) and information and communication technology (MIT) are at the fifth level and finally, recognize virtual brand communities (BVC) and understanding customer characteristics (CC) are at the sixth and ninth levels of model elements, respectively.

Conclusion

The present study aimed to provide a model for customer involvement in the virtual communities of a brand (case study: Mellat Bank). The results showed that correct knowledge of brand communities and customer characteristics are basic components that affect strategic planning of branding and information as well as communication management. The results of Panahi's studies and Maia et. al. [17] also mentioned the influence of knowledge of virtual communities of the brand and from this perspective, it is compatible with the results of the present study. These factors affect the sensory branding and offering services of the banking website, leading to customer involvement, satisfaction and trust. In addition, the results of this study are compatible with the study results of Shahrokh et al. [8] which refer to the importance of providing a banking website.

Nowadays, competition between virtual communities is very close and close, that's why they try to win a maximum of all the opportunities and opportunities in this competition in such circumstances, understanding consumer's needs and providing conditions for them can be a very important advantage, in particular, in the case of intense competition between internal and external virtual communities to attract the user, paying attention to the services provided by the virtual communities can be considered as a great advantage. Conceding research results, it can be said that, with more ease and security, the right direction towards the desired content is among the cases where the customers of Mellat Bank pay attention to it .on the other hand, the effects of web services on the collective attitude of Mellat Bank's customers is a vital issue that the virtual communities should not ignore. Providing a social, warm and friendly environment is considered as an important factor for the customers of Mellat Bank, which causes a sense of social presence. Finally, paying attention to users desires and desires of the user and collective intentions are factors that influence their participatory behavior. In the context of effective social factors on customer loyalty, subjective

norms should be considered first, which point to the beliefs formed by people who are important in the bank of Mellat Bank and these people make customers participate in communities, therefore, attracting influential people and those with views that are considered important from the perspective of other customers can be very effective in their participation other social factors that should be placed at the attention center of bank managers are collective norms and social identity .in this regard, it should be considered in the context of customer segmentation which is based on the intentions of the participants in addition, in providing the appropriate location for the participants in these sites, it should be considered that the identity of the formed groups is based on the social identity of the participants so that these communities can be successful in attracting the consumers.

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