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## Article

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## Customer's Potential Value: The Role of Learning

Hanna Komulainen · Tuija Mainela · Jaana Tähtinen\*

**Abstract:** Current views on value creation emphasize the role of the customer, mutual investments, and value co-creation. Nevertheless, at present the customer-focused research concentrates on value expectations and value experiences as outcomes but disregards the analysis of potential value that is dependent on the customer's activity and learning in the process. The present study explores customer perceived value as a multidimensional phenomenon incorporating expected, realized, and potential dimensions. Using a real-life experiment, the study shows the role of customer learning particularly in realizing the potential value of novel technological services. To understand and achieve the potential value, customers need first to unlearn their current practices, second, to learn how to use the novel service, and third, to envision the best ways to use the novel service. Hence, a sacrifice made in the present day (i.e. learning efforts) will increase the potential value-in-use in the future.

**Keywords:** Value co-creation · Interaction · Resource integration · Many-to-many networks · Service-dominant (S-D) logic · Relationship marketing

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## Introduction

The current views on service business, such as service logic (Grönroos, 2008; 2011) and the service dominant logic (Vargo & Lusch, 2004; 2008), emphasize need for mutual investments and the active roles of both parties in value creation, since that process determines the value-in-use for the customer (Edvardsson *et al.*, 2005; Kowalkowski, 2011; Macdonald *et al.*, 2011). Research has approached value as either a static concept (e.g., Liu *et al.* 2005, Menon *et al.* 2005; Ulaga 2003) or when temporal, focused on consumers' past expectations and present experiences (e.g., Flint *et al.*, 2002; Parasuraman, 1997; Woodall, 2003; Woodruff, 1997). However, recent research (Möller, 2006; Möller & Rajala, 2007) emphasizes the need to take into account the future orientation, too. Currently, little is known about the creation of potential value that may be realized only in the future. The present study explores customer perceived value as a multidimensional phenomenon incorporating expected, realized, and potential dimensions and focuses on that very dimension of potential value.

The exploration will take place in the context of novel technological services for the following reasons. Firstly, the novel technological features of a business service make the value not only difficult to assess before the actual consumption of the service, but even during and after it, meaning that high levels of uncertainty are involved (Hogan, 2001). This emphasizes the need to envision the future and to conceive the potential value of the service. Secondly, such services are often launched while still under development, and they remain subject to near constant change as new versions are introduced throughout the lifecycle (e.g., Curran & Meuter, 2005). This means that once launched the service itself has not reached its full potentials yet and the customer needs to keep up with the development of technology and learn to use (i.e., operate) and utilize (i.e., fully exploit) new versions of the service. Hence, customer perceived value (CPV) might be very different at different points in time (see e.g., Green *et al.*, 1996; Parasuraman, 1997). This makes the value of novel technological services dynamic, future-oriented, and dependent on learning. However, research has only recently begun to connect value creation and learning. Sanchez, Vijande and Gutierrez (2010) state that a supplier's learning is a direct antecedent of its customer's value creation capability, but customer's learning efforts still await dedicated research on them.

Although both benefits and sacrifices are commonly noted as playing important roles in customer value perception (see Ulaga & Eggert, 2005), sacrifices have been studied far less than benefits. Learning requires time and effort and therefore is a significant sacrifice. Moreover, this study explores learning related to its role in the temporality of CPV, in particular in the realization of potential value. Learning is viewed as an investment. Its form changes over time: today's sacrifices in learning, although reducing the present net value of the service, may produce benefits tomorrow (see Woodall, 2003). Hence, we argue that value is a dynamic phenomenon that may be temporally past, present, or future oriented (see Stanley & Tyler, 2002) and that learning is an investment-type sacrifice that largely determines the potential value derived in the future.

Some research has been conducted on the value of technological consumer services (e.g., Pura 2005, Heinonen 2004), but the research in business services

context is underdeveloped. The present study thus extends the exploration of temporality of value to the context of novel technological business services.

The study contributes to research on value creation in two specific ways. First, the study conceptualizes CPV as a temporally changing phenomenon with expected, realized, and potential value dimensions. The introduction of the potential value concept adds future orientation to the current conceptualizations that focus primarily on the past and present. Second, the study discusses learning as a sacrifice that increases potential value achieved in the future. This questions the straightforward analysis of benefits as increasing value and sacrifices as decreasing value. Furthermore, the examination of the role of learning reveals the connectedness of the expected, realized, and potential value dimensions.

The following theoretical section reviews value research, placing specific emphasis on time-sensitivity and the role of learning. The empirical setting of the study, the introduction and use of a novel technological business service, was chosen as it brings out the future-oriented, potential value dimension that remains under-researched. The methodological section describes a real-life experiment in which 40 companies using a novel technological service were observed and the representatives of 17 of the companies were interviewed on their experience. The findings from the empirical analysis are then presented as a learning-driven three-dimensional conceptualization of customer value. The final section discusses the theoretical and managerial implications and limitations of the study.

## **Value Creation in Novel Technological Business Service**

### **Value in the Service Context**

Scholarly interest in value has shifted from an early focus on product-oriented value-in-exchange to value-in-use, in other words, onto customers' value creation processes (e.g., Grönroos, 2008; Vargo & Lusch, 2004; Vargo *et al.*, 2008). Accordingly, a service provider can create a value proposition, but the value is determined by the customer (Kowalkowski, 2011; Ulaga, 2011; Vargo & Lusch, 2008). This study adopts the value-in-use perspective and, following Lapierre (2000), Ulaga and Eggert (2006), and Woodall (2003), defines CPV as a subjective perception of the trade-off between multiple benefits and sacrifices, relative to the competition. Benefits and sacrifices stem from all service and relationship dimensions that customers perceive as facilitating or blocking attainment of their goals in the value creation processes (see Blocker, 2011; Woodruff, 1997).

A number of studies (e.g., Eggert & Ulaga 2002, Lapierre 2000, Menon *et al.* 2005) categorize and classify CPV using the benefit-sacrifice approach. Within business services, value has been categorized by Lapierre (1997) into exchange and in-use elements, and in technological consumer services, Heinonen (2004) refers to two very similar dimensions as the outcome of the service interaction and functional aspects of the service delivery. However, these context-related categorizations do not discuss the relationship between benefits and sacrifices longitudinally. Grönroos (2009), in turn, divides sacrifices into short- and long-term variants. Short-term sacrifices include the

price paid for the service and long-term sacrifices refer to investments made in the relationship. Hence, this refers to the inevitable dynamism of value, which we will examine next and thereafter, proceed to examine learning as a primary type of long-term sacrifice.

### Value as a Time-Sensitive Concept

Studies on CPV could be split into two types: static and temporal. Static studies lack explicit consideration of value evaluated at different times (e.g., Menon *et al.*, 2005; Liu *et al.*, 2005; Ulaga, 2003) whereas in temporal studies (e.g., Flint *et al.*, 1997; Woodall, 2003; Woodruff, 1997) as well as service quality studies (e.g. Parasuraman *et al.*, 1985) the evaluation takes place at the time of the purchase decision, during use, and afterwards. Hence, decision-making is based on a *prediction* of value, and only during (or after) use can a customer *experience* the value. Adding more detail, Parasuraman (1997) suggests that both the attributes customers use to judge value and the relative importance of those attributes may change soon after the purchase, but also during long-term use. This study adopts the temporal view and thus argues that both the benefits and sacrifices have past, present, and future dimensions. They may be expected, realized and/or potential and they change when evaluated at different points of time.

Past, present, and future time act as reference frames for each other (Medlin 2004). Past time holds the memories and interpretations of events that are remembered. What we remember is likely to be based on what we need in order to understand the present and its attendant future possibilities (Mead 1932). Conversely, future time is full of many possible alternatives, of which only one can become the present (Luhmann 1979). However, these views of past and future as continuously changing contexts can only be interpreted in the present, thus making it a complex structure that relies on the existence of the past, in the form of learning, and the existence of the future, as intentions and expectations (Luhmann 1979).

Next, the past, present and future aspects of time are considered against the expected, realized, and potential dimensions of value. First, expected value, i.e., the benefits and sacrifices customers expect to occur during the service use, even before they start using it, strongly influences the customer's willingness to try a novel service (Komulainen *et al.*, 2007). Parasuraman *et al.* (1985, 1991) suggest that customers have an implicit range of expectations for the service based on a "standard". In the present study the service is, however, totally new and thus the customer has no real "standard" on which to base the expectations. Instead, the closest similar service is likely to be used as a point of comparison; in the case of m-advertising, that can be traditional mass-market advertising. As a result, the traditional point of comparison guides the expectations instead of the actual characteristics of the novel service. Thus, customer's potentially distorted and unrealistic value expectations need to be taken into account specifically in the context of novel technological services. Flint *et al.* (1997) use a concept of desired value, referring to what customers want to happen and the benefits they seek. Here the concept of expected value is used to highlight that there are both expected benefits and expected sacrifices.

Second, the realized CPV refers to actual benefits and sacrifices customers perceive when evaluating the service during and after its use. The evaluation of the realized value takes place in the present time, although the target of the evaluation is what happened in the past. Similarly, Flint *et al.* (1997) write of a value judgment that reflects an assessment of what has happened in a specific use situation (in terms of benefits and sacrifices).

Finally, as novel technological services are subject to continuous change and development, customers can picture the optimal and improved service in the future. This potential value is here seen as the trade-off between the benefits and sacrifices the customers *expect* from the service in the future, when it will provide the *best possible* value for them. Potential value thus refers not only to the improved future releases of the technological service that may provide even more benefits, but also the wide-spread use of the technology by other actors in the future. The latter may either increase the value for the customer or it may migrate, if the actor has not adopted the technological services with others (see Sharma 2002).

The realization of potential value is thus influenced by the actions of the service provider, the customer, and the network actors instead of depending simply on the passing of time. At the core of these actions are complex learning processes (Möller 2006; Möller & Rajala 2007) that form an investment-type sacrifice required to realize the conceived potential value. Accordingly, if the customer sacrifices time and effort to learn to use the novel service skillfully, the benefits are expected to increase more than the sacrifices decrease the short term value. This follows the logic of Transaction Cost Analysis (TCA) (see Rokkan, Heide & Wathne, 2003; Gosh & John, 1999). Although TCA has more often been applied to the specific investments made by a supplier to create value for the customer, this study suggests that customer investments in learning – which are sacrifices made today – may increase or improve benefits derived in the future, and so result in higher CPV. Therefore, we will next take a closer look at learning and its role in CPV.

## Organizational Learning in Customer Perceived Value

Learning refers to doing something better than before (Lewin, 1975 p. 65). It is a mechanism and a process that improves organizational understanding and performance (Bell *et al.*, 2002; Senge, 1990) and thus represents a highly sought-after, appreciated, and studied activity. Apart from at the individual level, learning can take place at intra-organizational (e.g., Senge, 1990; Slater & Narver, 1995), dyadic (e.g., Kodama, 2001), inter-organizational (e.g., Lane & Lubatkin, 1998), and network levels (e.g., Powell, Koput & Smith-Doerr, 1996). This study focuses on company-level learning and applies the concept of organizational learning.

Organizational learning could be adaptive and/or generative (Slater and Narver 1995). The adaptive type is the most basic form of learning and occurs within a set of constraints both recognized and unrecognized that reflect the organization's assumptions about its environment and itself. As a result, learning is focused on opportunities that are within the traditional scope of the organization's activities. Generative learning occurs when an organization is willing to question its long-held

traditions or assumptions and focus on interrelationships and dynamic processes (see also, Senge, 1990).

Learning is time-dependent as it refers to change (Lewin, 1975). It draws on experiences and affects future action. Although temporality is always implicitly present in the learning concept, existing research has not focused on the issue. An exception is the study of Styhre (2006) who sees workplace learning as taking place through continuous interaction, recollection, and anticipation of the past, present and future. Without a full understanding of how a certain practice is dependent on previous experiences and potential future events, learning (and changing the practice) becomes very difficult. This highlights the importance of active unlearning in situations when the organizational memory constrains generative learning (Slater & Narver, 1995; Bhatt, 2000). Organizational unlearning is viewed as “the discarding of old routines to make way for new ones, if any” (Tsang & Zahra, 2008). Without unlearning new effective routines are rejected within the organization, and the familiar ways of operating remain in place.

To summarize, learning changes thoughts, attitudes and/or processes, requires effort and is based on experience. In addition, learning is firmly linked to value creation. Sanchez *et al.* (2010) suggest that learning by a supplier increases its capability for customer value creation. Taking a customer view, customer learning required to use a novel service and utilize its special features is a sacrifice made today that increases the benefits derived tomorrow. CPV inherently includes temporal dimensions that are here labeled expected value, realized value, and potential value. Previous research has discussed them as separate concepts and focused on the past and present (i.e., expected and realized) dimensions. In the context of novel technological business services, the importance of the future dimension (i.e., potential value) is heightened due to the novelty and constantly developing nature of the service. As the value changes over time, it is likely that learning will also take different forms. Specifically in terms of potential value, the role of learning is accentuated since learning in the two previous time dimensions (i.e. expected and realized value) influences the realization of the potential value in the future. Thus, it is important to empirically explore the role of learning in temporal value dimensions, its influence on the customer's value perceptions over time and its connecting role for, and embeddedness in, the expected, realized, and potential value dimensions.

## **Methodology**

### **Empirical Research Setting**

The technological business service that this study explores empirically is a mobile advertising (m-advertising) service through which retailers send advertisements (ads) to their customers' mobile phones. The service enables sending unique, personalized, and customized mobile ads (m-ads) cost-effectively as well as engaging customers in personal real-time discussions and transactions with the retailer (Salo & Tähtinen, 2005). M-advertising is very different from traditional one-way advertising as it efficiently identifies the receiver of the message. Hence, it should be used in a

radically different way (see e.g., Choi, Stahl & Whinston, 1997; Salo & Tähtinen, 2005). Retailers cannot design and use m-ads in the same way as they might newspaper ads, and that presents a learning challenge. They need to change their ways of thinking about advertising and their practice to learn how best to apply m-advertising. As such, the service offers a rich empirical setting to extend the theory of CPV.

## Research Method and Data Collection

Due to the new, complex, and context-dependent nature of the phenomenon, a case study design (the m-advertising service being the case) and qualitative data collection methods were chosen. A case study is particularly useful in situations where the phenomenon is new and unknown and where current theories seem inadequate (Easton, 1995; Eisenhardt, 1989). It offers a means of developing theory by utilizing in-depth insights on empirical phenomena and their contexts (Dubois & Gadde, 2002). The chosen research strategy follows an abductive theory-building approach (Peirce, 1957; Dubois & Gadde, 2002). The conceptualization presented is a result of a continuous interplay between theory and empirical observation and a research process that requires being open to new insights from either side to combine them systematically into the research findings (see Dubois & Gadde, 2002).

The examination of value creation in m-advertising took place within a 7-week long field trial. In it, a research project organized an m-advertising service system (for SMS and MMS ads) and recruited 40 retailers to use it in the course of their daily business. The method placed the focus on the *retailer's* views of value before, during, and after using the novel m-advertising service. The main data was gathered through thematic interviews with 17 retailers (see Table A1). The selection of the interviewees was a multi-stage process, in which all 40 m-advertisers were first interviewed by phone. Based on their willingness to use the service in the future the advertisers were categorized into 'enthusiastic', 'doubtful', 'negative', and 'non-user'. The non-users had signed up for the trial but never sent a single m-ad. Second, to increase variety, retailers from each of the four categories were interviewed in person. The interviewees were selected to represent three usage types; users themselves, those enlisting the help of an advertising agency to use the service, and those who involved the research team. Thus, the 17 retailers represent a large variety of experience and attitudes towards m-advertising, and also various fields of retailing. This theoretical sampling aimed to maximize the differences between the interviewees' perceptions of value (Glaser & Strauss, 1967; Spiggle, 1994).

Two researchers conducted the interviews after the seven-week trial period. The thematic interviews covered five general areas: 1) Background information on the company 2) Objectives for and expectations of / assumptions about mobile advertising 3) Experience of mobile advertising (including quality of training and guidance, design and implementation of mobile ads, and use of the mobile advertising tool) 4) Effectiveness and utility of mobile advertising 5) Suggested improvements to the service. In addition, the specific experiences of each retailer were elicited by posing additional questions. The audiotaped interviews were transcribed verbatim, resulting in 171 pages. In addition, being involved in the recruitment and initial training of the



retailers and addressing their day-to-day problems during the trial allowed the researchers to observe and take notes on discussions, which also developed an understanding of the phenomenon.

## **Data Analysis**

The interview transcripts formed the raw data of the analysis. The unit of analysis was the retailers' perceptions and conceptions of the value of the novel technological service. The first interpretations of the data were based on multiple readings of each transcript. Thereafter, the original verbatim interview data were imported to the QSR N'Vivo software. The software facilitated the storing of the text, coding, searching, and retrieving of text segments and stimulated the researchers' interaction with the data (see Dembkowski & Hanmer-Lloyd, 1995). The first multi-authored coding was based on the researchers' theoretical and empirical pre-understanding using two basic coding categories; perceptions of value and learning. The concept of value was soon divided into temporal dimensions of expected, realized and potential value, since a single concept was insufficient to explain the variety in the retailers' views.

The analytical question of what connects and influences the temporal value perceptions led us to analyze retailers' learning in greater detail. At this point, research on organizational learning was reviewed to create a basis for a multidimensional conceptualization. The concepts of adaptive learning, generative learning, and unlearning were thereafter used to approach the data. During the coding process, free nodes and memos were also created to store ideas that seemed to give meaning to the data. The refined definitions and interpretations of the concept were tied to specific words and lines within the transcripts, thus opening up the process to the scrutiny of all the researchers involved. Interpretations of parts (whether segments of a transcript or entire transcripts) were compared to each other following the constant comparative analysis method (see Glaser & Strauss, 1967; Spiggle, 1994; Strauss & Corbin, 1998). Finally, the categories describing value were crosschecked with categories of learning to create a temporal picture of value in relation to types and objects of learning.

## **Findings**

### **Dynamic Nature of Customer Perceived Value**

#### **Expected Value Dimension**

The expected value refers to the difference between the benefits and sacrifices that the retailer expects to experience when the service is used. The expected value influences a customer's willingness to use a novel service.

*We had already requested offers, to find out what m-advertising would cost and how it can really be done, like in practice. ... And then your project came along, and we, kind of, could do that without paying, and with your help and all that. So things,*

*well, became easier, so we decided to throw in our lot with you [joint the project].* **Art museum**

Expected value is related to past events, i.e. the retailer's previous experiences, as it has the potential to contribute to its future performance (La & Kandampully, 2004). In the case of a new service there can be no previous experience of the service, so experiences of similar services in the past, or where available, knowledge of other customers' experience of the novel service are used. Therefore, in this case unlearning (see e.g., Bhatt, 2000) previous experience from traditional mass advertising is important.

Most of the retailers in the focal case based their expectations on their experience of newspaper advertising, commonly used by local retailers. That experience led the retailers to expect, among other things, mass marketing value. In other words, they expected m-advertising to have the potential to reach thousands of consumers. The specific benefits of m-advertising such as providing personalized ads to their existing loyal customers or to a hungry family searching for a restaurant were seldom foreseen. The following quotation illustrates that even though some retailers noted that m-advertising is different, they still formed their expectations from experience of mass-market advertising and acted upon them:

*[I was interested in] how many [consumers] it [m-advertising] reaches and what the reasons are that make people come, if it attracts them to visit us. If we, for example, place an ad in a local newspaper on specially priced holiday flights to Europe [...] does the mobile advertising have the same effect? Does it attract as many customers?* **Travel agency**

On the other hand, expected value is directed towards events in the near future thus illustrating the future orientation of the concept. As already discussed, the future as it comes to pass is only one alternative of many potential uncertain futures. In the present case, to the uncertainty that is always present in future time is added the uncertainty of the novel technological service. Because of the lack of previous experience of a similar service, the novelty of the service amplifies the uncertainty of the expected benefits and sacrifices (see Hogan, 2001; Hibbard *et al.*, 2003) as well as the lack of clear comparison standard (cf. Parasuraman *et al.*, 1985, 1991).

*The difficult part was at the beginning, when you did not know where to, sort of anchor it. Like, what does this [m-advertising] resemble? Like, what is the starting point for revising or modifying?* **Advertising agency**

Evaluation of the expected value is thus related to both experience and future events. In perceiving an expected value of the novel m-advertising service both the lack of experience and uncertainty connected to the usage of the novel service were evident.

## Realized Value Dimension

Realized value refers to a comparison of the expected value and the experiences gathered during the use of the m-advertising service. The dimension of the realized value refers to the actual benefits and sacrifices customers perceive when they evaluate the service experience.

*Yes, we got [benefits for the sacrifices]...but we were also looking for other things beside commercial value: I wrote two articles for our national magazine [...]. I used the m-ad service both as a consumer and as an advertiser and that way got my own viewpoint. We got communications and a high-tech image value when we told our customers that we are using this...and we got first-hand experience...but the commercial benefit was not significant. [...]. But there were other elements. We made the most of it. **Telecommunications shop***

The evaluation of the realized value takes place in the present time, although the target of the evaluation is what happened in the past. However, realized value also encompasses a future dimension by providing a basis for evaluating a potential value created in the future.

*It was nice to do something new and a bit different...and it was great to learn new things. Hopefully, we can utilize this experience later in our business. **Advertising agency***

*I monitored our own sales and what happened during the whole field trial. However, it was about the same as print media, in other words weak, weak signals. Nevertheless, I still believe that this particular way to reach consumers, [to offer] mobile content directly to mobile phones by using m-advertising is the right way. **Mobile applications retailer***

Many of the m-advertisers perceived benefits arising from the learning opportunity, which was reflected in their perceptions of the potential value of the service system in the near future.

*Our objective was maybe more like gaining experiences and testing it [m-advertising service] [...]. On the other hand, it is nicely connected to our own products and we want to be a kind of a forerunner and tester in the field. **Telecommunication devices***

## Potential Value Dimension

Potential value is the best possible net value that the retailer can imagine will be realized, not now but at some time in the uncertain future and not even necessarily for itself. Hibbard *et al.* (2003) discuss future value as the result of future prices, benefits, or investments, which is difficult to evaluate because of the inherent uncertainty involved. This is the case also in the context of a novel technological service. However, here the concept of potential value extends to whichever uncertain future

can be imagined at the moment, but though it is pictured, it is known that: 1) it has not existed in the past 2) it does not exist in the present 3) it will not exist in the near future 4) it might never exist 5) but if all goes well, it might exist in the imaginable future. Therefore, it encompasses, at least implicitly, all the three time concepts – past, present, and future. The excerpt below illustrates the situation:

*If it [the m-advertising] someday provides something that the other media do not... better price-quality relations, better targeting [of messages] or something else and it has proved its effectiveness...according to market rules anyone would be willing to pay for a medium that provides benefits that other media do not...but now it is far from that. **Shoe shop***

The retailers also pointed out that the potential value of the service is highly dependent on consumers and other network actors. Consumers need to accept mobile advertising as an everyday, effective medium for communication with retailers. The major uncertainties that the retailers associate with future usage are spam/junk messages and the personalized nature of mobile phones. At the same time, they see new opportunities to interact with loyal customers, as illustrated in the following:

*If we think about the people that have bought our annual pass, belonging in a way to our club, we could serve them better. In a way it would not just be marketing, but it could really serve them. In that sense it could be kind of personalized interaction. **Art museum***

*There are problems with the implementation of the new media, both from the content provider and consumer perspectives. In the future, it will be very important and I believe that for us it will be the media [with which] to reach consumers. However, we still have a lot of learning to do, and the consumers' habits also have to change and that is a long-term task. It does not happen overnight, we still have quite a lot [to learn] in designing the ads and implementing them, as well as targeting and utilizing the media. **Mobile applications retailer***

To be realized in the future, potential value requires investments from both the customer and the other actors in the network who produce the novel technological business service. The network actors will have to apply their expertise, skills, and knowledge as well as learn new ones in order to create an optimal service that delivers its potential value.

## The Role of Learning in Customer Perceived Value

The concepts of expected, realized, and potential value are connected to each other through customer learning. However, the type of learning varies in different time dimensions. First, unlearning previous experiences that are not relevant is a prerequisite for the customer to be able to set the *expected value* to be related to the novel service (instead of some existing standard). The expected value is related to the retailers' previous experiences on one hand, and is also directed towards events in the near future on the other. In novel technological services, the experiences from

traditional services form the basis for comparison. However, in the case of m-advertising this comparison with traditional media directs the retailers' to expect mass marketing value. This distracts them from seeing and utilizing the advantages of m-advertising, i.e. the novel service. This view is supported by Folkes (1994) who suggests that memories of past service experiences can bias expectancy. Hence, in the case of expected value, the type of learning is *unlearning*. The targets of unlearning are misleading expectations of value. If the expectations are unlearned and new understanding and ideas about the service are learned they can lead to new routines needed for their realization (see Bhatt, 2000; Tsang & Zahra, 2008). Thus, unlearning provides a basis for customers to increase the perceived realized value.

Secondly, perceiving *realized value* in a novel technological service requires sacrifices from the retailer in the form of learning. Only by learning to use the technical features of the service, can the customer fully utilize the special features of the service, and thus derive value from it. It was noticed from the empirical data, that the retailers' motivation to invest in this type of learning varied considerably. When a retailer did not invest in learning how to use the service, even on a purely technical level, its value remained low. This was related to the novel and technical nature of the service as the following interviewee reveals:

*The initial uncertainty was a bit irritating, it all was so confusing. We do not have the time or the interest to examine it in detail and read all the stuff; those technical things and others. It was such a new thing for us. [...] So we put just a few sentences there [m-ad]. We did not have any pictures or anything. We thought that it would be more suitable for us if it were simplified. Just a few words and contact information. Because I do not even know what you could put in [an m-ad].* **Furniture shop**

When a firm was willing to invest in learning, the value perceived was greater. The retailer had invested in learning, and learned not only to use the service but also to utilize its special features, which enhanced the perception of value. Hence, the perceived realized value varied significantly depending on the firm's willingness to invest in learning. The following quotation demonstrates that some retailers also understood the need to make sacrifices to gain benefits.

*I think it was up to us to make time to familiarize ourselves with [the m-advertising service] and to think how we are going to use it...but I can say that we got multiple benefits in return for what we invested. In my opinion, it was clear to all the participants that this is pioneering work, also for the retailers. We must invest and make sacrifices at this phase so that it will bear fruit in the future.* **Gifts and interior decoration shop**

The type of learning, adaptive or generative (Slater & Narver 1995) seems to have a bearing on how effectively customers learn to use the service (i.e. the technical aspects of the service) and whether they learn to utilize the service (here, the special features of m-advertising). When retailers engaged in generative learning and consciously searched for new opportunities, the trial seemed to be more successful:

*I think everything depends on your willingness and ability to adopt new things. That is the starting point. We are ready to try new things and not always to choose the well-known, easy traditional solution. We kind of like to jump from the comfort zone... And we tried to do this better than the 'average advertiser' and really think what we do. I mean, we used animations and these kinds of advertising elements. We did not just repeat the print media [adverts].* **Co-operative**

*I knew something about this [m-advertising] already before this test. So, I was aware that it is possible to advertise like this...for me it was easy to use and it worked...and we got new customers while using it.* **Health store**

We suggest that only when firms can effectively both use and utilize the service will they be fully capable of visualizing the optimal future version of the service, and then in turn be able to perceive the greatest possible potential value. Thus, generative learning in the realized value dimension forms the basis for perceiving the potential value. However, the unlearning of old expectations and routines is also important, to keep them from hindering the generative learning.

Finally, the perception of *potential value* involves learning that must take place between the present time and an uncertain future time before the potential value can even be expected, let alone realized. To be able to imagine possible utilization scenarios for the novel service and to have a vision of its potential value requires the customer to have learned to use it. Without understanding the essence of the current service, it is impossible to envision an improved, optimal version of the service. Potential value entails generative learning targeted towards the future and involves searching for new opportunities and knowledge. In the case of m-advertising, the retailers were enthusiastic about finding new ways of advertising, and that led them to perceive value in being among the first to test the service.

*I believe we got a kind of communicational, high-tech value from this as we can tell our customers that we are using this [m-advertising service] and also have experience with it. I think it is good for our corporate image that we were involved. Yes, it is a very positive thing for us.* **Telecommunication devices**

*The most important thing was gaining a general awareness of this thing [m-advertising], to be prepared in advance for the future. This probably will not be our main business field at any point but it is very likely that in some projects there will be mobile advertising involved.* **Advertising agency**

In this case, learning is related to the most important actors in the m-advertising network: the consumers as receivers of m-ads, the m-advertisers themselves, and the advertising agencies, as well as to the convergence of technology. The actors need to unlearn old routines and learn how to use the novel service and the technology needs to advance so as to be available to a wider range of actors and so that different technologies can work together.

Finally, in the *potential value* dimension generative learning was again evident. Similarly, the retailers' willingness to invest in learning in order to find new ways to advertise and to develop their businesses was also stressed. Furthermore, learning not only concerned the individual firm using m-advertising, but was also closely related

to the other important actors in the m-advertising network. Only by making mutual investments in learning, is it possible to create an optimal service providing potential value in the future.

To conclude, learning plays a significant role in the CPV of a novel technological business service. In the short term, learning can be seen as a sacrifice that decreases the CPV, but in the longer term, its resulting in changed behavior is a benefit that enhances the CPV. Furthermore, learning connects the different value dimensions to each other. In the expected value dimension, unlearning forms a basis for customers to perceive realized and potential value. Then in the realized value dimension, customer learning may be either adaptive or generative. The type of learning influences the effectiveness of the learning concerning the use of the novel service (e.g., its technological features) and utilization of the specific service features. This kind of learning, in turn, is the basis for how the potential value of the optimal service in the future is pictured.

## Discussion

### Theoretical Contribution

This study aimed to explore the role of a business customer's learning in value creation and especially in customer perceived potential value. The role of learning is twofold. Firstly, as a sacrifice, learning facilitates customer value creation and secondly, it connects expected, realized, and potential value, facilitating the realization of the highest potential value. To fulfill this role, two aspects of learning are influential: the type of learning and the learners. Customer's learning changes from being unlearning, to the adaptive type, and then to the generative type. The learners change as well; initially the firms as customers are the learners, and later the group of learners grows to encompass all the network actors involved in the creation of the potential value. Figure 1 sums up the results of this study.

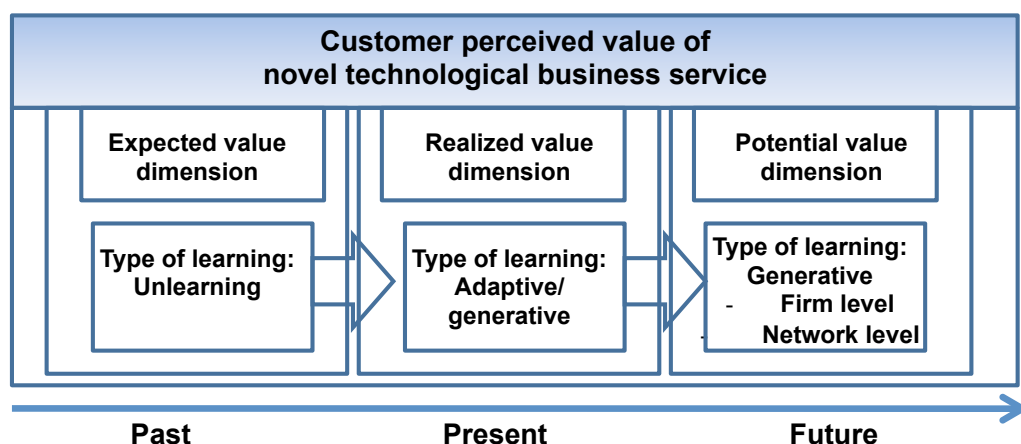


Fig. 1: Temporality and learning in CPV

The study makes two exciting theoretical contributions to the customer value discussion. These theoretical insights are connected to the context of the study: a novel technological business service. Taken together, the dimensions of expected, realized, and potential value help us to include the temporally loaded perceptions of customers assessing value. The concepts are connected to each other through the learning that varies at different points of time. Understanding the important role of temporality and learning in CPV enhances theory development and has implications for the providers of technological business services regarding how to manage the learning processes of their customers with the aim of improving the perceived value of a novel technological business service.

As far as the authors are aware, this is the first study to connect learning in its different forms to a temporal view of CPV. In the area of customer *expected value*, customers distinguish certain elements of value that they look for in the service. Then they compare the new service to prior experiences and base the expectations of the service on those experiences. A type of learning that has a major role in expected value is *unlearning* the old attitudes and expectations. This is an innovative finding that adds to the value discussion and receives support from studies on learning organizations (Bhatt 2000, Slater & Narver 1995), which see unlearning as critical to the learning of any new process. In the case of expected value, the objects of unlearning are the prior expectations and attitudes based on an understanding of a different kind of service that is no longer relevant. In this study, m-advertising represents a novel service that enables more innovative and personal advertising. If the customer company is able to unlearn the prior experiences formed by using traditional advertising, it is possible to view a more realistic expected value of the novel service. If unlearning, however, does not take place it may distort both realized and potential value.

In terms of the present, the expectations relate to the customer's perceptions of *realized value*. Customers assess the value compared both to their past expectations, and to their experience of the use of the novel service. Extant studies have generally taken the view that benefits increase and sacrifices decrease CPV (e.g., Ravald & Grönroos, 1996), but we suggest that in order to perceive greater realized value, the customer must make sacrifices in the form of learning. The reason for this is that a customer who learns to use the service (i.e., the technical features of the service) can also learn to utilize the service (i.e., the special features of mobile advertising) and thus perceive the highest possible realized value. It follows that if the customer does not learn to use and then utilize the novel service, the value perceived is likely to be diminished. Therefore, we suggest that learning as a key sacrifice, is required from the customer if they are to perceive realized value. This follows the logic of value creation in TCA presented by Gosh and John (1999) and adds to Flint *et al.* (1997) and Ravald & Grönroos (1996) by raising the variable role of sacrifices; not only decreasing CPV but through their outcome, also increasing it.

Finally, the *potential value* concept moves the realized value closer to what could be realized in the uncertain future but not yet. It is the best possible value the customer can imagine will be realized in future. The object of learning in the case of realized value is related, first, to the technological skills needed to use the service and second, to the specific features of the novel m-advertising service that must be



mastered to utilize the service effectively. The investments made in generative learning in the present, enable the customer to envisage the optimal service that would create potential value in the future. Related to potential value, learning is explorative and targets discovering new knowledge and ensuring future viability. Furthermore, we agree with Möller's (2006) emphasizing the importance of learning by the entire network. For the potential value to become realized value in a novel technological business service context, it is essential that both customers and service providers are willing to invest in learning. Customers need to learn a new way of doing things and service providers need to listen to their customers and improve the service so that customers' new ideas are incorporated into the service. Therefore, in a technological business service, potential value is achieved by mutual learning and adaptations undertaken by all parties (e.g., customers' customers, content providers, and technology providers) in the network related to the service. Furthermore, it is important for the service provider to understand the expectations their customers hold for the service in the future. Only with such critical information, will they be able to develop the service and their customer relationships in a way that will ensure that a technological business service becomes a profitable business.

### **Managerial Implications**

For managers working in the field of technological business services, the main implications of the study are as follows. First, it is important for service providers involved in a novel service development to get across to the first customers that they will need to make some sacrifices in order to learn to use the service, and in turn to derive significant value from that service. It is also crucial that the service provider helps customers to learn use the service. Customers should be encouraged to unlearn past expectations and assisted in absorbing the technological aspects and special features of the novel service. This requires that the service provider is aware of the customers' absorptive capacity and other characteristics (e.g., technical resources, knowhow). Such awareness would help them recognize the specific needs of their customers and to adjust the support offered accordingly. If the service provider can manage the expectations of the customers, those customers will realize a greater value from the service and the chances of their continuing to use the service will improve.

Understanding whether the customer's learning is adaptive or generative is also important from the value creation perspective. In the case of adaptive learning, motivating the customers is more challenging since they will tend to utilize existing knowledge instead of actively pursuing new opportunities, which often results in a reduced perceived value. These types of customers also demand more effort of the service provider. Overall, understanding customers' learning processes is vital to the service provider, since that understanding can determine whom its key customers are, how to serve different types of customers and how to motivate them to invest in their learning.

## Limitations and Suggestions for Future Research

When evaluating any study certain shortcomings can always be found. This paper draws heavily on interview data that has been acquired from retailers that used a novel m-advertising service for a relatively short time without making a monetary sacrifice. However, the aim of the paper was to conceptualize CPV, not to measure it or determine how valuable the service was for the retailers. Therefore, we feel that the cost issue and the field trial nature of the service setting do not significantly threaten the validity of the study. The rather short duration of the service use is an issue that might prompt calls for more longitudinal studies.

In future, it would be interesting to explore expected, realized and potential value longitudinally at different stages of novel service development and compare how they change and relate to each other. This requires longitudinal research strategies, which of course are time and resource consuming. However, there may be a potential for such settings within large research projects.

As this study deals with a novel m-advertising service that is was not in commercial use, it would be important to conduct research on CPV in commercialized technological services. That would enable a more comprehensive assessment of the role of sacrifices in the perception of value. It is also important to explore the dynamics of value in other empirical contexts, such as existing non-technological services. Moreover, it can be expected that in long-term relationships the temporal conceptualization of value suggested in this paper, would help us to understand the dynamics of the relationships as well.

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## Appendix

**Table A1:** Interview data

<b>Line of business</b>	<b>Duration</b>	<b>Interviewee(s) position</b>
Co-operative (groceries, clothing, a hotel, restaurants)	45 min	Communications Manager
Mobile applications	45 min	Manager
Art museum	35 min	Press Officer and Assistant
Advertising agency	30 min	Assistant
Leather goods	30 min	Shop Manager
Videos	15 min	Shop Manager
Mobile phones	30 min	Shop Manager
Health food	30 min	Shop Manager
Travel agency	25 min	Customer Service Manager
Shoes	40 min	Shop Manager
Furniture	30 min	Owner
Music store	25 min	IT-support
Oriental Restaurant	30 min	Owner
Telecommunication devices	40 min	Office Manager
Clothing	25 min	Advertising Manager
Clothing	30 min	Administrative Manager
Gifts and interior decoration	60 min	Owners (two persons)
<b>Total</b>	<b>8 h 5 min</b>	<b>19 interviewees</b>