Practices of Brand Meaning Cocreation in Service Ecosystems

A thesis submitted in fulfillment of the requirements for the degree of Doctor of Philosophy (Marketing)

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Declaration

I certify that except where due acknowledgement has been made, the work is that of the author alone; the work has not been submitted previously, in whole or in part, to qualify for any other academic award; the content of the thesis is the result of work which has been carried out since the official commencement date of the approved research program; any editorial work, paid or unpaid, carried out by a third party is acknowledged; and, ethics procedures and guidelines have been followed.

Dominic Kieran Tierney

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PREFACE:

THESIS-RELATED ACADEMIC PRESENTATIONS & REFEREED PUBLICATIONS & CONFERENCE PRESENTATIONS


ABSTRACT

Theoretical developments in branding literature are challenging traditional organization centric models of brand meaning management. Additionally, service-dominant (S-D) logic with its foundational premises based on collaboration in markets and mutually cocreated service outcomes, suggests the need for more consumer-centric and participative perspectives on brand meaning management. Concurrently, firms are faced with markets characterized by networks of social and economic actors engaging in ongoing service and social interactions from which brand meaning emerges and evolves. Despite this, empirical investigations are lacking into how multiple actors cocreate brand meaning. Managers lack empirical insights on key factors in this process such as the actors, resources and nature of interactions that contribute to cocreated brand meaning outcomes; insights that would support effective strategic choices for involvement in and facilitation of the process.

Within this context, this research advances marketing theory in three ways. First, brand meaning cocreation (BMCC) is conceptualized as the process leading to brand meaning. This conceptualization provides theoretical clarity on units of analysis in terms of resources, actors, and interactions that unfold in the process. Second, eight consumer practices through which consumers contribute to BMCC at nano (e.g. individual reflection), micro (e.g. service exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem are identified and organized into three higher order aggregates based on consumer brand meaning outcome goals. This helps researchers and practitioners understand how consumers cocreate and evolve brand meaning through multiple interactions over time and space. Third, eight organizational practices are identified that are framed by socially constructed rules, norms and values and designed to facilitate the process of BMCC. The findings from this research undertaken in the context of the Vietnamese retail banking market provide early empirical evidence for how and why
consumers and firms engage in brand meaning cocreation. Overall, the findings show how
the BMCC process operates and how firms can leverage competitive advantage by facilitating
mutually beneficial BMCC experiences.
INTRODUCTION

Context and Research Questions

Brand meaning is increasingly being viewed as an evolving outcome of collaborative interactions between firms and networks of social and economic actors (Ind 2014; Payne et al. 2009). Indeed, within the lens of service-dominant (S-D) logic, brands are theorized as collaboratively constructed within social and service ecosystems (Merz et al. 2009) and brand meaning, as an outcome of a cocreative process, experientially and uniquely determined by the service beneficiary (Vargo and Lusch 2016). However, despite the increasing attention that this topic is receiving (e.g. Gyrd-Jones and Kornum 2013; Iglesias and Bonet 2012), there is a distinct lack of research into the process of how brand meaning is cocreated. This presents significant challenges for managers in understanding how to organize brand-related interactions to facilitate mutually positive brand meaning outcomes while brand-facing actors actively cocreate multiple brand narratives in a network of interactions (Berthon et al. 2009).

While it is generally acknowledged that brand meaning is cocreated through interactions between multiple actors (Hatch and Schultz 2010; Vallaster and von Wallpach 2013) such as customers, front-line employees (FLEs), family, friends and other brand users, the nature of these interactions and how they contribute to the cocreation process have been overlooked. Extant literature provides no discernable empirical insights into unpacking the process of cocreation, the actors, resources and activities involved that contribute to brand meaning cocreation (BMCC). This means that managers have no insight into the complex process by which market actors cocreate brand meaning and therefore lack strategic guidance as to how to participate in this process, or how to facilitate relevant meaning making opportunities within a network of multiple spatio-temporally dispersed interactions.
However, this thesis acknowledges that some firms are proactively seeking to facilitate cocreated brand meaning outcomes. For instance Nike, via its NIKEiD service, offers customers the opportunity to participate in the design of products such as bags and shoes and thus personalize their purchases to reflect their own tastes and personality and so cocreate and signify their own unique brand meaning.

Despite the strategic attempts of some firms to facilitate BMCC, knowledge on key aspects of the BMCC process are lacking that would support effective strategic choices. For instance, managers need to know key units of analysis such as actors, resources, the nature of interactions and practices that transpire in the process in order to participate in a way that contributes to reciprocal and mutually beneficial meaning outcomes. Such knowledge would enlighten managers about actors and their roles and therefore the context that informs BMCC. Further, this would shed light on the practices that transpire in brand related interactions and how these contribute to resource integration and brand meaning outcomes. Empirical research is therefore needed that adopts a networked perspective to explore the process by which social and economic actors interact to exchange resources and cocreate brand meaning.

In this context, the aim of this research is to answer the following research questions:

1. What is the process by which market actors cocreate brand meaning?

2. What practices transpire between market actors that contribute to BMCC?

3. How is brand meaning cocreated and experienced by different market actors at different context levels of the service ecosystem?

These overarching research questions will be addressed in three interrelated studies that respond to calls for such research (Akaka et al. 2013; Canniford and Shankar 2013; Echeverri and Skålén 2011; Gambetti and Graffigna 2014; Grönroos and Ravald 2011;
Skålén et al. 2014; Smith 2013; Vargo and Akaka 2012). While the studies are interrelated, each is the basis for future individual publications. Each study presents its own theoretical foundation, methodology, findings and contribution. The first study is conceptual and the subsequent two studies are empirical employing a qualitative, grounded theory approach with semi-structured in-depth interviews. The second study involves consumer informants and the third study corporate informants within the context of the Vietnamese retail banking sector. Ethics approval was received from RMIT University on 26 July 2012 and is shown in appendix 1.

The combined insights from the three studies advance marketing theory in a number of distinct ways. First study 1 conceptualizes BMCC as the process leading to brand meaning. This provides theoretical clarity on units of analysis in terms of resources, actors, and interactions that unfold in the process. Study 2 identifies eight consumer practices that contribute to BMCC, organized into three higher order thematic aggregates based on consumer brand meaning outcome goals. This provides researchers and practitioners with an understanding of how consumers cocreate brand meaning and how it evolves through multiple interactions over time and space. Study 3 identifies eight organizational practices that are framed by socially constructed rules, norms and values and are designed to facilitate the process of BMCC. The results of this study provide early empirical evidence for how and why firms engage in brand meaning cocreation. Overall, the findings from studies 2 and 3 provide a multiple actor perspective of how the BMCC process transpires and suggest implications for how firms can leverage competitive advantage by facilitating mutually beneficial BMCC experiences. An overview of each study is provided in the following sections.
Study 1

The first study advances marketing theory by introducing the concept of Brand Meaning Cocreation (BMCC) as a process of brand-related interactions, resource exchange and integrations that contribute to idiosyncratic brand meaning outcomes. It is argued that BMCC involves interactions between multiple market actors and brand-related resource integrations, which lead to idiosyncratically determined yet socio-culturally and contextually informed brand meanings. Therefore, BMCC is conceptualized as a process that encompasses brand-related, resource-integrating activities and interactions among multiple market actors within service ecosystems, leading to a socially negotiated and idiosyncratically determined brand meaning. A conceptual model of the process is proposed, highlighting key units of analysis and demonstrating their interrelationship within service ecosystems.

Based on an in-depth review and integration of the branding, cocreation, service system and practice theory literature, a set of research propositions pertaining to this process are outlined which encourage empirical studies of the BMCC process incorporating spatio-temporally dispersed interactive practices and the role of institutional logics. Further, an agenda for future research is presented based on conceptualizations that provide a clear theoretical foundation for future research and support a set of managerially and theoretically relevant research propositions related to BMCC.

Ancillary to introducing this concept, an updated conceptualization of the term brand meaning itself is proposed. Although the term ‘brand meaning’ is used frequently in the literature, an explicit and careful deliberation of the concept remains elusive. As this lack of a solid conceptual foundation makes robust theoretical frameworks difficult to produce, an in-depth reconsideration of the ‘meaning of brand meaning’ supplies an important theoretical basis for future research in marketing.
Study 2

Building on Study 1, which identified a lack of research into the process of cocreation within which meanings emerge, the second study focuses on the process of BMCC to identify practices that actors engage in to cocreate brand meaning. This investigation adopts a grounded theory approach and involves in-depth semi-structured interviews with 23 retail bank consumers in Vietnam. The Vietnamese retail banking market was chosen as this service is not as socially embedded as in more developed economies. However with more than 90 local and international competitors and a bankable population that is growing at four per cent a year, competition is intense and consequently brand meaning is becoming a key factor for success. These characteristics afford a fruitful empirical setting that supports rich insights.

The resulting data were subjected to three rounds of coding and analysis. The three rounds identified 1st order concepts, 2nd order themes and finally aggregate dimensions, cycling between data and literature in the final stage, to develop an increasingly detailed understanding of the data and emerging themes (Gioia et al. 2013). From this analysis an empirically informed framework of the practices undertaken as part of the BMCC process is developed. This framework consists of three higher order thematic aggregates into which eight identified practices are grouped. The categories and their nested practices reflect consumer cocreated brand meaning outcomes in terms of relevance, authenticity and legitimacy. Additionally, the framework shows how brand meaning is cocreated through the interconnection of different service and social systems, exposing the temporal and contextual nature of brand meaning. Specifically the framework shows how interactions occur and stimulate meaning at nano (e.g. individual reflection), micro (e.g. service exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem.
Study 2 contributes to marketing theory by identifying and explaining eight consumer practices that contribute to BMCC and the different levels of context at which these occur. In doing so, this study provides an insight into the process of how and why consumers cocreate brand meaning as well as the role of institutional logics in framing collaborative interactions. This helps managers understand how brand meaning is cocreated not only at the brand and service interface but also through interactions with market actors such as other brand users and personal networks. Strategically, this leads to implications on how managers can organize brand related interactions to facilitate mutually positive brand meaning outcomes.

**Study 3**

Study 2 identified the consumer practices that contribute to BMCC. Building on this knowledge, Study 3 identifies organizational practices that occur in brand-related interactions with consumers. A grounded theory approach (Charmaz 2006) is applied to study the purposeful interactions of market-facing actors, shaped by socio-cultural context (Corbin and Strauss 1990). Three retail banking organizations in the Vietnamese market are studied to generate data from the shared perceptions and dyadic interactional experiences of 12 market-facing actors including both brand managers and FLEs. The resulting data were subjected to three rounds of coding and analysis. The three rounds identified 1st order concepts, 2nd order themes and finally aggregate dimensions, cycling between data and literature in the final stage, to develop an increasingly detailed understanding of the data and emerging themes (Gioia et al. 2013).

This study advances marketing theory by investigating the process of BMCC from the organizational perspective. While recent studies have investigated the effect of organizational interactions on consumer-brand perceptions (Brodie et al. 2009; Sajtos et al. 2015), these have not been studied as part of a process of cocreation. This overlooks the importance of the
networked nature of interactions and their influence on cocreating and transferring brand meaning (Hatch and Schultz 2010). Research into service interactions between firm and service beneficiary, a critical juncture in the process of cocreation (Edvardsson et al. 2012), is limited meaning that investigation into organizational cocreative practices will be a valuable undertaking (Echeverri and Skålén 2011; Skålén et al. 2014).

This study identifies three higher order categories with eight nested organizational practices that contribute to brand meaning determination at micro (e.g. service exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem. Significantly, this provides empirical evidence to show how interactional activities within the service ecosystem, are framed by context which influences actor experiences and brand meaning outcomes (Edvardsson et al. 2012; Merz et al. 2009). Consequently, this empirically demonstrates the interactional, networked and contextual nature of meaning cocreation (FP6 and FP9) (Vargo and Lusch 2016).

From a managerial viewpoint, the results offer insights into how managerial policies both frame and formalize organizational interactive practices in a way that influences cocreated brand meaning outcomes. Strategically, this suggests that managerial policy should not result in purely internally derived service blueprints, but rather need to be formed taking into account the perspective of service beneficiaries.

**Philosophical Considerations**

In qualitative research, the researcher needs to consider the philosophical assumptions that will inform the design of the study. This should account for the researcher’s a priori beliefs and values (ontology), as well as their interpretive and theoretical framework, which shape both the study itself and the writing of the project. In this respect, Creswell (2007) suggests that high quality research needs to make these assumption and frameworks clear and they
inform the study in terms of collecting, interpreting data and ensuring their relevance for addressing the research questions. Therefore, the research philosophy in terms of the ontological and epistemological perspectives will be discussed in the following sections.

**Ontological Position**

Ontology is concerned with the researcher’s perceptions on the nature of reality and being which influence a priori beliefs and values on how socially constructed reality operates (Creswell 2007). While researchers adopt different perspectives on the construction of social reality, the key question concerns whether this reality is external to the mind of studied actors (objectivism) or comes from the subjective, internal perceptions (Saunders et al. 2009). This latter perspective is referred to as social constructivism (Creswell 2007) or subjectivism (Saunders et al. 2009). These studies are undertaken from the perspective that brand meaning and the process of its construction, as the core studied concepts, are idiosyncratically constructed. That is actors reflect on their ongoing experiences to subjectively develop and evolve manifold meanings that inform and constrain identity and subsequent action. This ontological perspective implies that gathering data takes the aim of identifying individual perspectives that emerge as part of a cognitive process and so relies significantly on informants’ opinions of given circumstances (Creswell 2007). This perspective is pertinent to the research objective as the aim is to uncover the process of individual meaning construction and to interpret this through subjective methods as discussed in the following section.

**Epistemological Position**

Epistemology is concerned with how individuals acquire knowledge, or how we know what we know (Creswell 2007). Saunders et al. (2009) note that epistemology is focused on how researchers determine what is acceptable knowledge in a study and the philosophy adopted in collecting, interpreting and understanding data in the field to create knowledge. The key
distinctions in executing this are whether the researcher takes a scientific (objectivistic) approach in studying observable data, such as physical resources, or adopts a constructivist (subjectivistic) approach to study ephemeral data such as the thoughts and feeling of actors (Saunders et al. 2009). In line with the ontological position outlined above, this study adopts a social-constructivist epistemological position. This means that knowledge is inductively created by applying an interpretivist approach to the study of individual actors’ complex understandings of the realities in which they live and work (Creswell 2007). The aim of the empirical studies is to explore actors’ subjective experiences of brand related interactions and the meanings they socially negotiate through interactions over time and space. A key objective of Study 1 is to conceptualize the process in which actors interact and cocreate brand meaning and, in studies 2 and 3, to generate grounded theory in relation to the routinized activities that influence this spatio-temporal process. This aim for studies 2 and 3 relies heavily on the individual world views of participant actors (Creswell 2007). Thus interviewing both consumers and organizational actors about their interactional experiences and applying elements of the Zaltman Metaphor Elicitation Technique (ZMET) to uncover the mental models that govern their deeper seated feelings and meanings (Zaltman and Coulter 1995) are considered to be appropriate strategies for creating knowledge in these studies.

**Thesis structure**

This thesis is organized in three separate but interrelated studies as follows. Study 1 provides an in-depth review and synthesis of branding, cocreation, service systems and practice theory literature, leading to the conceptualization of BMCC and brand meaning. Study 2 empirically builds on this theoretical foundation by identifying and explication eight consumer practices that contribute to BMCC. Building on this knowledge, Study 3 empirically identifies and explicates eight organizational practices that facilitate the process of BMCC. Finally, the
conclusion chapter provides a summary of the conceptualizations and empirical findings of the three separate studies. This leads to a theoretically and managerially relevant research agenda that consolidates and builds on the research directions of the three studies to provide a more holistic overview.
STUDY 1
Brand Meaning Cocreation:
Toward a Conceptualization and Research Implications

Abstract
Recent literature highlights the need for more expansive models of brand meaning management that consider internal and external market actors as active participants in the brand meaning negotiation process. The purpose of this paper is to consolidate and advance the understanding of brand meaning and the evolving process by which it is determined. In doing so, this paper introduces and explicates the concept of brand meaning cocreation (BMCC). BMCC involves interactions between multiple market actors and brand-related resource integrations, which lead to idiosyncratically determined yet socio-culturally informed brand meanings. Marketing theory is advanced by outlining a set of research propositions pertaining to this process. In particular, to support deep theorizing, this paper examines the role of institutional logics in the BMCC process in framing these interactions and brand meaning outcomes. It is also proposed that brand meaning is cocreated through the interconnection of different social and service systems, across system levels, time and geographic space. Further, this paper considers how discrete actor-based brand meanings contribute to an overall brand gestalt and how such a gestalt potentially evolves along a continuum. Finally, a managerially and theoretically relevant research agenda is provided to guide much needed empirical research into BMCC.

Keywords: Branding, brand management, brand meaning, cocreation, brand meaning cocreation
Introduction

A brand can act as a source of meaning for customers in framing their lives and representing who they are (Escalas and Bettman 2005). Firms such as Ryanair use the concept of brand meaning as a strategic platform for connecting with customers and other market actors. Ryanair initially promoted the brand as “The low fares airline” making “air travel accessible to the masses.” However, because of perceived antagonistic service practices customers cocreated disparaging brand meanings through narratives on the internet (e.g. ihateryanair.co.uk) and social media. To facilitate improved customer brand perceptions, Ryanair launched its ‘Always Getting Better’ customer experience program in 2013, enhancing communications and customer service interactions. Commenting on the brand identity in 2014, the CMO said “It was cheap and nasty. Now it’s cheap and straightforward and smart” (Topham 2014) and an 11% increase in passenger numbers in 2015 suggests that customer perceptions are changing. This example illustrates the interactional, emotional, temporal and contextual influences on brand meaning and underscores the non-proprietary nature of the concept.

The emergence of service-dominant (S-D) logic and recent developments in the branding literature call into question the conventional notion of brand meaning and brand management (Boyle 2007; Gyrd-Jones and Kornum 2013; Ind et al. 2013; Payne et al. 2009). This emerging view postulates that brand meaning is neither controlled by the organization (Pitt et al. 2006) nor passively received by the consumer (Holt 2002). Rather, it is socially negotiated (Muniz and O’Guinn 2001), manifold (Berthon et al. 2009), and the result of interactions and exchanges among multiple actors (Hatch and Schultz 2010). These market actors can include customers, front-line employees, brand managers, peers, family, friends, and other brand users interacting to ameliorate the use of a brand and thereby cocreating value and meaning for themselves and others (Schau et al. 2009). These social and service
interactions are not linear and predictable but are multiple and complex (Kjellberg and Helgesson 2007), and are embedded within interdependent relational and dynamic processes that constitute value and meaning creating social and service structures, referred to as service ecosystems (Vargo and Lusch 2011; Vargo et al. 2015).

The purpose of this paper is to consolidate and advance the understanding of brand meaning and the process by which it evolves. In doing so, this paper proposes an updated conceptualization of brand meaning as well as introducing the concept of brand meaning cocreation (BMCC) as the process leading to brand meaning. Recent research has focused on cocreation through consumer–brand experiences (Clatworthy 2012), suggesting the need for a more consumer-centric approach to brand management (Mustak et al. 2013). This approach includes facilitating cultural synergies between brands and stakeholders to enhance collective meaning outcomes (Gyrd-Jones and Kornum 2013) and the discursive strategies and resources deployed by stakeholders in cocreating brand meaning (Vallaster and von Wallpach 2013). While important, this research is significantly limited in that it neither maps the process of cocreation (Peñaloza and Mish 2011) nor provides theoretical conceptualizations of brand meaning or the process of brand meaning cocreation (BMCC) and its defining characteristics. Moreover, prior research has neglected the role of emotions in cocreating brand meaning, failing to explain how emotions influence meaning cocreation or how emotion may contribute to (re)shaping brand meaning over time (Berthon et al. 2009). Finally, while the literature acknowledges that multiple interactions influence brand meaning, current theorizing has overlooked the practices that transpire in these interactions and contribute to BMCC.

Researchers have acknowledged the need to know more about the cocreation process, including clarification of the actors and their roles (Grönroos and Ravald 2011), the nature of
interactions between market actors such as firms and customers (Echeverri and Skålén 2011), how interactions may be managed among multiple market actors (Vargo and Akaka 2012), and the temporal nature of brand meaning (O’Reilly and Kerrigan 2013). Researchers have also recognized that further empirical and conceptual work is needed regarding practices and the cocreation process, the intersection of which is nascent in the marketing discipline (Vargo et al. 2015). In responding to this need to expand understanding of the cocreation process, this paper adopts the view of cocreation as interdependent resource integration and interactions within a network of market actors (McColl-Kennedy et al. 2012).

This paper contributes to the literature in three key ways. First, marketing theory is advanced by introducing and conceptualizing BMCC as the process leading to brand meaning. This conceptualization provides greater theoretical clarity on units of analysis in terms of resources, actors, and interactions that unfold in the process. Additionally an updated conceptualization of the term brand meaning is proposed. Although “brand meaning” is used frequently in the literature, an explicit and careful deliberation of the concept remains elusive, and an in-depth reconsideration of the “meaning of brand meaning” supplies an important theoretical basis for future research in marketing. Second, a set of research propositions are outlined pertaining to this process. These propositions have been developed from a review of branding, cocreation, service systems and practice theory literature, and encourage empirical studies incorporating spatio-temporally dispersed interactive practices that occur within service ecosystems. To support this deep theorizing, this paper examines the role of institutional logics in framing interactions and thus influencing context and brand meaning outcomes. Third, the paper considers how systems of brand meanings, or gestals, emerge from the BMCC process, and introduces the notion of a brand gestalt continuum. This explication provides clarity on the idiosyncratic and progressive nature of cocreated brand meaning as well as the reciprocal and reticular essence that gives meaning its contextual
uniqueness. The paper also provides an agenda to guide much needed empirical research into the cocreative process. The conceptualizations are applicable across business and consumer contexts and consider multiple market actors such as brand managers, front-line employees, customers, and other stakeholders. However, for illustrative purposes many examples here relate to the customer perspective as the key brand interactant and determinant.

The paper begins with a synthesis of branding literature, highlighting three streams of thought relevant to brand meaning. Next the brand management literature is examined to identify and juxtapose characteristics of the conventional and emerging perspectives on brand meaning. Subsequently the fundamental theoretical assumptions and implications of BMCC are explained. The paper concludes by discussing conceptual contributions and suggesting a comprehensive agenda for future research.

**Conceptualizing brand meaning**

Linguistically and semantically, ‘meaning’ is subject to ambiguity (Putnam 1973) such that an interpreted outcome depends on the individual’s attitudes, experiences, emotions and activities, which are applied in deriving and signifying meaning (Ogden et al. 1946). Further, meaning is generally agreed to be contextual (e.g. Peirce 1878; Putnam 1973), with interpretation dependent on who expresses it as well as how, when, and where it is expressed (Lewis 1943). In simple terms, rather than passively receiving information, individuals actively construct their own meaning and understandings (Allen et al. 2008).

This overview of how meanings are made leads to implications for how meaning is made with regard to brands. Knowledge as a resource is beyond the control of any particular entity or actor (Vargo and Lusch 2004). Instead, knowledge evolves in response to the actions of the actors involved in its exchange and integration, with the outcome depending on the context in which this process takes place (Kjellberg and Helgesson 2007). Further, the
outcome of an initial integration can be influenced by interactions with a constellation of actors, such as other brand users, front-line employees, friends, and family. Thus, the unique brand interactive and interpersonal interactions that transpire among multiple actors stimulate subjective emotional responses (Mick 1986) as well as creating diverse contexts (Chandler and Vargo 2011). In sum, meaning as an outcome is not a static construct. Instead, it progressively develops as ongoing interactions expose actors to new knowledge and individuals process this information contextually and idiosyncratically (Schiller et al. 1920).

Thus, brand meaning is defined in this paper as an idiosyncratic and evolving emotional and cognitive understanding attributed to a brand as a result of a socially negotiated process. This understanding of brand meaning can be illustrated by considering the global health brand, BUPA. A customer sees an advertisement for a new BUPA health center in London and subsequently arranges an appointment with the receptionist. The customer feels happy with the efficient and polite service and is further impressed upon receiving an appointment reminder by text message, commenting on this service to family and friends. On the day of the appointment the customer’s opinion changes however because the appointment is delayed. She complains to the receptionist as the delay will make her late for work and shares frustrations with other waiting customers as well as her friends via social media. The customer’s opinion of the service evolves further upon consulting with the doctor who is apologetic, friendly and attentive. After the consultation and diagnosis, the customer feels reassured and finds the subsequent online billing service simple and convenient. From these experiences, the customer perceives that the brand is helpful and caring and is confident her health will be cared for thus attributing an overall positive meaning to the BUPA brand. The definition and example acknowledge the interactional, socio-emotional, and contextual nature of brand meaning construction that leads to its idiosyncratic determination.
The above conceptualization of brand meaning is based on the constituent elements of ‘meaning’ and an in-depth review, consolidation, and synthesis of research in the area of brand meaning which is presented in the following sections.

**Theoretical rationale for the conceptualization of brand meaning**

Previous studies have not provided an explicit definition for brand meaning, with one exception, but instead refer to factors that contribute to its construction. The sole paper offering a definition states that “brand meaning refers to the customer’s dominant perceptions of the brand” (Berry 2000, p. 129). This brief characterization fails to consider the multi-actor perspective or the temporal and evolving nature of brand meaning. The literature may lack specific definitions of brand meaning because researchers have used the term in a generic sense or, because of its common use, have assumed an understanding of the term. Previous literature has not focused on defining the concept but rather on how consumers use brands to add meaning to their lives (e.g. Arnould and Thompson 2005) or to make a personal statement to others (e.g. Escalas and Bettman 2005). Nonetheless, a more precise understanding of the nature of brand meaning itself would foster a better foundation for brand theories and facilitate future inquiry and normative implications for brand management. Also obvious is that researchers have considered brand meaning solely from the consumer perspective, with a single exception signaling a move toward a broader perspective by considering a network of stakeholders (Vallaster and von Wallpach 2013).

The branding literature contains three discernable streams of thought relevant to the conceptualization of brand meaning which highlight not only the diverse perspectives regarding the constituents of the concept but also the commonalities in how it is described. Overall, each stream of thought presents a different focal perspective on brand meaning, namely a time-perspective, socio-emotional perspective and cultural-perspective, which this
study builds on to provide a more holistic perspective on brand meaning. More specifically, and considering these dimensions in order, first, brand meaning is uniquely determined by the actors involved in the process and is progressive in nature (e.g. Kates and Goh 2003; O’Reilly and Kerrigan 2013). Second, brand meaning results from a socially negotiated process (e.g. Brown et al. 2003; Muniz and O’Guinn 2001). Third, brand meaning is both culturally and contextually influenced (e.g. Al-Mutawa 2013; Torelli et al. 2012). These streams of thought underscore that brand meaning is not a single shared understanding, as suggested by the brand meaning consistency principle (Allen et al. 2008). The following sections delineate the relationships between the three streams of literature, which supports a conceptualization of brand meaning that provides a clear understanding of the conditions and actions through which meaning emerges (MacInnis 2011).

**Brand meaning as an idiosyncratic and evolving understanding**

This research stream argues that through marketing communication activities, consumers appropriate brand meanings as a resource—in a sense, a meaning platform (Holt 2002).

**Cognitive understanding**. Market actors use marketing communications to cognitively shape and reshape communicated meanings through dialogical and exchange interactions over time and geographic space (Kates and Goh 2003). These exchanges can involve interactions with other brand users that stimulate cognitive (re)interpretations of the brand based on brand legitimacy (Kates 2004), or interactions with the brand through firm-generated artifacts, such as brandscapes, designed to deliver enhanced brand interaction experiences to stimulate cognitive associations with a brand (Hollenbeck et al. 2008; O’Reilly and Kerrigan 2013). While this cognitive perspective is firmly rooted in conscious informational processing, an experiential perspective additionally needs to take into account the impact of emotions (Holbrook and Hirschman 1982).
Emotional understanding. Past literature has established the central role of consumer emotions in consumption- and brand-related experiences (e.g. Holbrook and Hirschman 1982). Consumer emotions are stimulated by signs and symbols such as brands and their communications (McCracken 1986) as well as brand interactive and interpersonal experiences (Mick 1986). These experiences induce subjective emotional responses during consumption (Holt 1995; Mick 1986), viewed as a form of pragmatic engagement with the consumer’s environment (Scheer 2012) which are meaning-laden and are often used in the consumption process to communicate symbolic meaning to others (Holbrook and Hirschman 1982). In developing meaning and affective connections with brands consumers also draw on social and emotional cues, such as past consumption experiences (Braun-LaTour et al. 2007; Singh Gaur et al. 2011). Social and emotional connections form with the brand and with other brand users and are subject to change across time and social context (Brown et al. 2003), thus shaping brand meaning as consumers are influenced by its congruence with self-concept (Escalas and Bettman 2005). As such, emotion is elemental to participation in the cocreation process (Smith 2013). Additionally, firms deploy brand artifacts strategically to facilitate consumers’ social and emotional brand connections through nostalgia (Braun-LaTour et al. 2007), or use artifacts within socio-cultural groups to generate loyalty (Hollenbeck et al. 2008). In other words, “meaning” outcomes are shaped by the perceptual biases of emotions (Ogden et al. 1946), as illustrated in the Ryanair example with the ihateryanair.com website.

As this cognitively and emotionally influenced (re)shaping reflects both group and individual socio-cultural and socio-historic circumstances (O’Reilly and Kerrigan 2013), the meaning generated is not static but is progressive, evolving over time and changing socio-cultural circumstances (Hollenbeck et al. 2008; Kates and Goh 2003). However, this research stream provides little insight into how interactions between market actors transpire over time and potentially generate multiple brand narratives that may lead to brand meaning that
diverges from organizational intentions. Additionally, this perspective does not address the implications of divergence for the organizational values on which brand meaning rests, and it is largely focused on the cognitive and emotional aspects of consumer–brand connections rather than on how divergence affects brand meaning and its temporal evolution. As a result, brand managers have little insight into how to manage the progressive nature of meaning through organizational values and behaviors that instigate BMCC.

**Brand meaning as socially negotiated**

The second research stream takes a socially negotiated perspective on brand meaning. For example, through exchanges and consumption experiences, market actors reshape organizationally communicated meanings to reflect perceived personal relevance (e.g. Holt 1995) in terms of values, goals, and motivations (Belk 1988; Escalas and Bettman 2005). Thus, market actors evaluate and legitimize brand meaning as a method of differentiation (e.g. Allen et al. 2008; Berry 2000; Muniz and O'Guinn 2001). However, this research stream focuses on a consumer–brand–consumer triad that overlooks other actors who may interact and exchange with brand users. Thus actors’ roles, motivations, and influence on brand meaning creation have not been explored. Crucially, this perspective gives brand managers little direction on how to participate in the socially negotiated aspect of the brand meaning cocreation process.

**Brand meaning as culturally and contextually influenced**

Consumers do not passively receive brand information but cognitively and idiosyncratically shape meaning to reflect their own socio-cultural situations (Arnould and Thompson 2005; Torelli et al. 2012). Shaping occurs through ongoing discourse and consumption practices between market actors (Al-Mutawa 2013; Kozinets 2001), which renders brand meaning a malleable resource (Pitt et al. 2006). Additionally, the evolving shift in thinking—from
meaning in exchange to meaning constructed through interactions of multiple actors—suggests that brand meaning develops within networks of market actors and consequently is contextual (Merz et al. 2009; Vargo and Lusch 2008). Context refers to a unique set of actors and the reciprocal links between them, which ultimately influence the temporally dispersed interactions across micro (e.g. service exchange), meso (e.g. user communities), and macro (e.g. socio-cultural networks) levels within service ecosystems (Chandler and Vargo 2011). However, this perspective provides little insight into how these actors may be connected by, or may influence the density of, brand-related resources being accessed, exchanged, or deployed. Thus, determining how activities between actors may be replicated or embedded within varying brand contexts becomes difficult. Exploring the actors and activities within these contexts will advance the understanding of the cocreation of brand meaning.

In summary, the elements of the brand meaning definition correspond to the three streams of literature, which build the positive theoretical foundation for this conceptualization. Further, this study describes how multiple market actors disassemble and make sense of the various links between signs, symbols, and brand interactions to distill the communicated meanings and reassemble these links in a way that defines individual circumstances and, consequently, uniquely determined brand meanings (McCracken 1986). Moreover, the updated conceptualization of brand meaning can inform normatively theoretical discussions on the development of cocreated brand meaning. Therefore, the following section considers the fundamental theoretical assumptions and implications of the process through which brand meaning is cocreated.
Toward a conceptualization of brand meaning cocreation within the service ecosystems context

The concepts of brand meaning variation and cocreation are to some extent implicit in the brand identity–brand image and meaning literature, as scholars have recognized that brand managers’ intended meanings may not coincide with consumers’ ultimate interpretation. However, the literature has not clearly identified the process and practices through which consumers arrive at brand meaning and the resulting strategic implications for brand managers. Process is defined here as “a sequence of individual and collective events, actions, and activities unfolding over time in context” (Pettigrew 1997, p. 338), and practice as “a routinized way in which bodies are moved, objects are handled, subjects are treated, things are described and the world is understood” (Reckwitz 2002, p. 250), which can lead to individual and collective meaning (Schatzki 2005).

Emerging S-D logic and consumer culture theory literature offers some conceptual insights into the process of BMCC. This literature suggests that multiple actors collaboratively cocreate brands (Gregory 2007; Payne et al. 2009) and their meaning (Berthon et al. 2009; Thompson et al. 2006) through interaction, dialogue, and exchange and integration of resources, such as brand artifacts, within a network of social and economic market actors (Vargo and Lusch 2011). Deployment, exchange, and integration of resources occur through either indirect or direct interactions and exchanges and take place within a service system (Figure 1-1). A service system is defined as a configuration of actors, roles, resources, and practices (Edvardsson et al. 2012).

As illustrated in Figure 1-1, the interactions and integrations in the BMCC process exhibit mutual influence. This is an iterative rather than sequential process. In the BUPA health center example, the service system comprises actors and roles such as the front-line
and back-room admin staff, nurses, doctors, cleaners, suppliers and customers; resources and artifacts such as advertising, medical equipment, medicines and professional medical knowledge. The customer reads and considers the advertisement (integrates the resource) as part of her brand-choice decision making process and is influenced by the interaction with the receptionist in making an appointment and receiving the appointment reminder text.

These integrations and interactions influence dialogue with family and friends about the service experience. On the appointment day, the customer makes judgments based on the cleanliness and professional appearance of the clinic and medical equipment as well as interactions and dialogue with the staff and doctor. Further dialogue with staff and other customers is influenced by the delayed appointment, but the interactions with the doctor and use of the online billing system reshape perceptions and cocreated brand meaning. This system is framed by social rules and norms that govern interactions such as the booking
procedure, medical duty of care, or the practice of checking and recording of blood pressure and temperature in preparation for the medical consultation.

S-D logic reasons that multiple actors interact over time and geographic space to access and integrate resources to cocreate a specifically desired outcome for themselves and others (Vargo and Lusch 2004), as shown in the preceding example. Recent S-D logic literature emphasizes that these exchange and integration activities not only constitute multiple interdependent and dynamic structures of interactions, or service ecosystems, but mean that actors are simultaneously embedded within multiple interdependent and evolving service systems (Edvardsson et al. 2012; Vargo and Lusch 2011). Each system is framed with its own institutional logics that shape the behavior of the actors involved (Edvardsson et al. 2014; Vargo et al. 2015).

Institutional logics represent implicit, socially constructed rules, norms and values that coordinate the cocreative behaviors of multiple actors within service and social systems (Edvardsson et al. 2014). Interactions within and between service systems are shaped by shared formal and informal sets of rules that facilitate or constrain action, interaction, and judgment (Thornton and Ocasio 1999), which are regulative, normative, and cultural-cognitive in nature and provide “stability and meaning to social life” (Scott 2014, p. 56). Regulative institutions are the formal rules enabling and constraining behavior; normative institutions are the norms and values that frame how things should be done in given situations; and cultural-cognitive institutions frame the perception and interpretation of social reality through which meaning is made (Scott 2014). Taken together, these rules form institutional logics that frame and coordinate cocreative activities within and between service systems (Edvardsson et al. 2014). Importantly, institutional logics operate across multiple service
system levels and contribute to context at micro, meso and macro levels (Misangyi et al. 2008; Scott 2014; Thornton and Ocasio 1999).

Thus, this paper introduces and defines the concept of brand meaning cocreation as a process that encompasses brand-related, resource-integrating activities and interactions among multiple market actors within service ecosystems, leading to a socially negotiated and idiosyncratically determined brand meaning. This conceptual understanding acknowledges the reciprocal, reticular interactions between multiple market actors as key elements in BMCC. In the BUPA health center example presented earlier, the customer sees and responds to an advertisement and has interactions with the receptionist, doctor, other customers and family and friends. Similarly, a customer of Burberry may respond to an online advertisement and access the online shopping facility to order a bespoke trench coat. The customer visits the store to fit and collect the coat, interacting with staff and the digital in-store mirrors which suggest accessories. The customer, impressed with the product and service, gets a friend to take a photo. The photo is then uploaded to the artofthetrench.burberry.com site and shared with the brand, friends, family and the other brand facing actors in general, who can comment on the photo of the customer wearing the product. These reciprocal and reticular interactions demonstrate key elements of this process. The following discussion outlines the nature of BMCC and delineates the knowledge sources and cultural and affective cues that are at play in this process.

The literature exploring brand meaning suggests two discernible streams of thought relevant to the conceptualization of BMCC. The first stream focuses on managing brand knowledge, or a constellation of knowledge sources, such as communications, brand experiences and other market actors, which influence the plurality of brand meaning (Berthon et al. 2009; Diamond et al. 2009; Iglesias and Bonet 2012; Till et al. 2011). This research
suggests that strategic processes can help firms be cognizant of these sources and manage brand interfaces in the BMCC process. The second stream focuses on facilitating affective and cultural cues as strategies for managing the emerging brand meaning, because consumers and other market actors use cultural and affective cues in a networked discursive process in determining and (re)shaping brand meaning (Boyle 2007; Escalas 2004; Thompson et al. 2006; Vallaster and von Wallpach 2013). This literature suggests that firms can employ cultural resources and emotional strategies to facilitate the cocreation process.

While each of these studies focuses on disparate elements of brand cocreation, they all agree that the process entails communicative exchanges between multiple actors. However, only two articles delineate stages of the process, and they focus primarily on the company–customer perspective (Boyle 2007; Thompson et al. 2006). Additionally, the main focus of this literature is on managerial control of the process—a perspective that does not accommodate or articulate the role of other sources outside the firm’s control which also influence how the consumer uniquely derives brand meanings (McCracken 1986). As a result, firms need to be proactive in developing processes to engage stakeholders (Boyle 2007). Open communication channels must be created to encourage meaning transfer (Berthon et al. 2009) and to gain knowledge from, and an understanding of, elements from the external environment that influence brand meaning (Allen et al. 2008; Escalas 2004).

Although there is agreement in the literature that the brand manager is only one of many actors involved in the process, the perspectives on this managerial role are diverse. Therefore, the section that follows will consider the discriminating factors that characterize the emerging perspective on brand meaning.
Emerging perspective on cocreated brand meaning and implications for the BMCC process

Consumer research has begun to focus on the networked nature of brands and their meanings (e.g. Hatch and Schultz 2010; Ind 2014). This research emphasizes a gestalt of activities and market actors such as brand managers, employees, consumers, and other market actors in general that influence meaning outcomes (Brodie et al. 2006). Table 1-1 summarizes the emerging perspective on cocreated brand meaning by contrasting the firm and stakeholder perspectives across a range of analytic elements fundamental to BMCC.

Core objectives

As S-D logic holds that firms cannot provide uniform brand meanings, competitive success depends on firms’ ability to facilitate and enhance meaningful, cocreated experiences (Karpen et al. 2012). Firms might accordingly aim to assist market actors in developing and amplifying brand meanings and associations that have relevance in their specific life contexts and projects. Further, firms might strive to encourage market actors to engage with related resources and partners to actively experience how the focal brand fits into their value systems and contributes to socio-cultural and contextual structures and mechanisms.

Roles

The emerging approach to branding defines both firm and stakeholder roles as cocreative in nature. While firms may initiate or facilitate the association process through association-related value propositions, consumers, for instance, actively contribute cognitive, emotional, and/or behavioral efforts to the realization of brand-related benefits. This view presumes that consumers, as operant resources and producers (e.g. Fırat and Dholakia 2006), have the necessary motivation and competences to act on brands as cultural or symbolic resources and to build them into their life practices in a meaningful way (Karpen et al. 2012). Despite brand
meaning negotiations, consumers ultimately evaluate their experience as part of their
cocreation role in value creation processes.

**Processes**

S-D logic suggests that if the associated values and meanings do not match the socio-cultural
and contextual constitution of the consumption setting, brands as resources have less value
potential for market actors (Chandler and Vargo 2011), and branding activities would be in
danger of simply communicating non-valued meaning (Torelli et al. 2012). For example, to
consume brands that are more valuable within their life contexts, consumers rely on a cultural
filter to accept, resist, or alter brand meanings (Holt 1995). Consumers share cultural authority
with other market actors, ascribing brand meanings and using them in progressive and
idiosyncratic ways. These reciprocal resource integration processes and practices can enrich
brand experiences through individual (micro-level), brand community (meso-level), and
networked (macro-level) consumption contexts (Arnould and Thompson 2005), thus
individualizing resource configurations and associations with a view to contextual fit
(Chandler and Vargo 2011). As a result, the principle of meaning-in-use is being superseded
by the principle of meaning-in-cultural-context (Akaka et al. 2013).

**Desired benefits and outcomes**

Both the conventional and the evolving branding approach support desired outcomes such as
brand awareness, loyalty, and equity. However, it is proposed that socio-cultural similarities
and relevance are more powerful than purely functional or symbolic resemblances in
cocreating fitting brand associations. For instance, from the consumer’s perspective, culturally
fitting and cocreated brands have not only usage value but greater identity value. The fit
between a consumer’s lifestyle and organizational resources thus manifests in terms of the
consumer’s ability to use the resources to achieve contextually valuable meaning.
<table>
<thead>
<tr>
<th>Label</th>
<th>Conventional Approach</th>
<th>Emerging Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Core assumptions</strong></td>
<td>Firm Perspective</td>
<td>Stakeholder Perspective</td>
</tr>
<tr>
<td></td>
<td>Firms control brand messages and meanings; fit is framed according to the associations that firms generate</td>
<td>Stakeholders do little to control or modify brand messages and meanings</td>
</tr>
<tr>
<td><strong>Core objectives</strong></td>
<td>Meaning is managed by firms based on attribute (e.g., performance) or image (e.g., symbolic) links</td>
<td>Internalize meanings and associations in the way specified by firms</td>
</tr>
<tr>
<td><strong>Roles</strong></td>
<td>Active and dominant role such that the firm drives and leads the brand meaning creation within consumers’ social life</td>
<td>Passive recipients of brand messages through one-way information flows; inactive role in accepting or rejecting firm-defined meanings/associations</td>
</tr>
<tr>
<td><strong>Unit of analysis</strong></td>
<td>Individual consumers, brand personality traits</td>
<td>Associations, knowledge, memory, image transfer</td>
</tr>
<tr>
<td><strong>Processes</strong></td>
<td>Firms identify brand meaning attributes to determine desired associations. Communicate functional or image-based fit.</td>
<td>Stakeholders internalize generic meanings provided by firms to align with the brand or context</td>
</tr>
<tr>
<td><strong>Desired outcomes</strong></td>
<td>Brand awareness, brand loyalty, brand equity, and sales</td>
<td>Enhanced product and brand use value; facilitated by functional or semantic/image-related associations</td>
</tr>
</tbody>
</table>
The following discussion considers the fundamental theoretical assumptions and implications of the process through which brand meaning is cocreated, leading to a set of research proposals and an extensive research agenda.

**Theoretical implications and research propositions**

This paper has illustrated how brand literature has evolved toward a networked, interactive perspective that implies brand meaning is derived through a cocreative process. The paper has also theorized on the units of analysis within the BMCC process and how interactions and practices in this process, framed by socially constructed institutions, contribute to moments of brand meaning that evolve spatio-temporally across multiple, interdependent, interacting social and service systems. The following section considers the patterns and connections between these underlying properties to draw out the theoretical implications and develop research propositions.

**Brand meaning cocreation in service ecosystems**

As actors are embedded within multiple systems, each interaction has the potential to (re)shape the service system and thus the context of resource exchange and integration. That is, the service ecosystem is composed of context at micro- (direct exchange in dyads between individual actors); meso- (indirect exchange in triadic groups); and macro- (complex reticular direct and indirect exchanges) levels of interaction (Chandler and Vargo 2011).

The interaction and integration activities of various actors at one level can (re)shape the context at other levels of the service system depending on the availability and deployment of resources by various actors (Edvardsson et al. 2012). Each layer of context is embedded in the next at micro-, meso- and macro-levels (Vargo et al. 2015), thus shaping and being shaped by the brand-related practices of actors within the service system, so influencing context and meaning outcomes across time and space.
For example, a bank provides a direct, or face-to-face, service to keep money safe while providing access to it across time and geographic space, either directly over the counter or indirectly through debit card access to an ATM or indirect payment transactions online. At the dyadic micro-level a customer may complain to front-line staff that the ATM machines are often out of order outside working hours. This unique interaction provides the basis for an experience evaluation and cocreation context for both the customer and employee, from which brand meaning will be derived. The context evolves when the actors subsequently perform other exchanges with different actors, such as at the meso-level as the front-line employee relays the customer’s comments to the card services manager. In response, the manager proposes waiving ATM service fees for the customer to use competitor networks while the problem is resolved. This indirect triadic exchange influences customer satisfaction and cocreated brand meaning. Resolving the problem requires macro-level interactions within a network of service systems, such as the ATM supplier’s maintenance staff, security firms to increase the frequency of ATM cash top-ups, and the bank’s own monitoring system for its network of ATMs. The result is a complex network of direct and indirect exchanges that facilitate the customer’s use experience over time and geographic space—and therefore determination of meaning relevant to brand functional expectations and personal goals.

Thus, it is suggested that through interactions and practices between individuals (micro-level), groups (meso-level), or complex networks of actors (macro-level), variable contexts and meaning outcomes will be cocreated through the spatio-temporal interconnection of different social and service systems. Hence it is posited that moments of brand meaning are cocreated as an outcome of each interaction within and among service systems that evolve spatio-temporally at horizontal and vertical levels. Therefore, it is proposed that:

**P1.1.** Brand meaning is cocreated through ongoing social and service practices that occur among actors across service ecosystems.
P1.2. Brand meaning is cocreated through ongoing social and service practices that occur among actors at micro, meso and macro levels of interaction in service systems.

**Brand meaning cocreation and institutional logics**

The service ecosystem perspective incorporates the view that socially constructed institutions frame and shape cocreative interactions and activities (Vargo and Lusch 2011). As indicated earlier, institutional logics comprise socially constructed norms, rules, and standards that both guide and constrain personal interactions and their inherent practices over time and space. Institutional logics simultaneously enable and constrain practices and resources within interactions while being sustained and (re)shaped by the practices and resources that actors bring to the interactions (Misangyi et al. 2008). Furthermore, while a number of researchers have previously pointed toward socio-cultural frames in meaning making, for example “action frames – shared ways of interpreting meanings within social interaction” (Kates 2004, p. 455), their theorizing has not considered the role of institutional logics in meaning making. Therefore, it is suggested that institutional logics, while framing social and service interactions, contribute to and (re)shape the evaluation and interpretation of brand-related interactions and experiences and thus the cocreation of brand meaning.

However, as actors are embedded within multiple interacting service and social systems, each framed by its own institutional logics that may lack congruency across service ecosystems (Edvardsson et al. 2014; Vargo et al. 2015), individual actors need to deal with changing norms, rules, and standards in each unique exchange and interaction environment (Chandler and Vargo 2011). This circumstance suggests that as actors learn the social rules, norms, and standards and thus how to act in given contexts (Reckwitz 2002), the cultural–cognitive element through which meaning is made is (re)shaped spatio-temporally. For
example, an actor using online banking for the first time will acquire technical knowledge, and through experience will learn the necessary practices and the regulative formal rules of behavior (e.g. security and transaction limits), the normative values and norms (e.g. respecting other users’ privacy), and the cultural–cognitive aspects (e.g. understanding built from previous use and context), and thus become more proficient in how to transact and behave in such interactions. Therefore, the actor’s frame of reference for meaning creation will move over time from perhaps skepticism and distrust to that of convenience and safety. It is suggested that this change implies that institutional logics are a conditioning factor of the BMCC process. Thus it is proposed:

P2. Institutional logics facilitate or constrain the practices of BMCC, thus influencing context and cocreated brand meaning outcomes.

The gestalt of cocreated brand meanings

Drawing on recent brand systems literature, this study theorizes that the conditions discussed in the two previous sections have the potential to create a gestalt of brand meanings that present significant challenges for brand managers, and this study offers a model illustrating the argument and supporting research propositions.

Researchers have provided valuable insights on the gestalt, or system of brand meanings, of an iconic brand. That is, a system comprising multiple actors’ interdependent meanings emerges to constitute total brand meaning and shape overall market perception. Iconic brands resonate affectively with market actors and are symbolically and culturally powerful in actors’ identity and life projects (Diamond et al. 2009; Holt 2004). As an example, the American Girl brand system comprises a broad spectrum of organizationally produced and controlled brand artifacts that facilitate brand narratives and interactions from which a network of meanings emerges (Diamond et al. 2009). However, the brand artifacts,
including the brandscape with which market actors interact (e.g. Hollenbeck et al. 2008; O’Reilly and Kerrigan 2013), are all produced and strictly controlled by the organization. This practice includes the invention of socio-cultural cues specifically intended to both homogenize influences on consumer activities and limit the effect of sources that emerge beyond organizational control (Diamond et al. 2009), thus guiding the interactions and practices implicit in the meaning cocreation process.

Socio-cultural and emotional influences on the practices of market actors are significant because they facilitate diversified practices, rather than seeking to control or prescribe actions, from which meaning will emerge (Scheer 2012; Swidler 1986). The American Girl example contests this principle of socio-cultural influence in that it seeks to align brand cocreative practices with a predetermined set of values and intended outcomes. Thus in attempting to legitimize and authenticate the brand by controlling and predefining the socio-cultural cues, this approach is hierarchical and directive rather than facilitative of BMCC (Pitt et al. 2006). It restricts idiosyncratic input from brand-facing market actors, which can limit consumers’ authenticity and experiential satisfaction (Chandler and Chen 2015; Payne et al. 2009), and thus risks inverting the principle that socio-cultural influences are the ideological infrastructure upon which organizational brand activities should be based (Arnould and Thompson 2005; Holt 2002).

While the insights of Diamond et al. (2009) provide a valuable contribution to branding theory, they focus solely on an iconic brand gestalt as an outcome of BMCC. This focus is also a limitation in the work of Holt (2004) who, in discussing the management of iconic brands, implies alternative brand typologies but does not explain what these are. The potential of a range of brand gestalts emerging from the accumulative nature of BMCC practices has thus not been considered in this literature. Therefore, given the assumption that
brands do not begin as iconic but acquire this status over time (Berthon et al. 2009; Holt 2004), and to illustrate various potential outcomes of the BMCC process, this study identifies three illustrative brand gestalts, arranged on a continuum, that are plausible and implicitly suggested in prior literature (e.g., Holt 2004). Along the continuum, these three potential gestalts reflect two extremes and a moderate position (Figure 1-2). This depiction is illustrative rather than exhaustive, and other brand gestalts may lie at various points along this continuum.

**Figure 1-2 Brand gestalts and implications for brand meaning cocreation**

<table>
<thead>
<tr>
<th>Brand gestalt</th>
<th>Antagonistic</th>
<th>Prosaic</th>
<th>Iconic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dominant brand characteristics</td>
<td>Socio-culturally rejected, hated,</td>
<td>Socio-culturally accepted, neutralized,</td>
<td>Socio-culturally epitomized, loved,</td>
</tr>
<tr>
<td></td>
<td>dreaded, etc.</td>
<td>tolerated, etc.</td>
<td>embraced, etc.</td>
</tr>
<tr>
<td>Example brands and contexts</td>
<td>Barclays (UK)</td>
<td>Colgate Sensitive Pro-Relief Toothpaste</td>
<td>Apple (US)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Australia)</td>
<td></td>
</tr>
<tr>
<td>Theoretical brand cocreation</td>
<td>Managing and avoiding codestruction</td>
<td>Develop brand reflexivity; responsiveness to socio-cultural change</td>
<td>Facilitate contextual and experiential brand authenticity</td>
</tr>
</tbody>
</table>

First, the iconic gestalt comprises brands with which market actors have a strong positive emotional relationship with culturally congruent connections (Diamond et al. 2009; Holt 2004). These brands are replete with socio-historic and cultural significance built not just through marketing efforts but through culturally relevant consumption experiences from which positive brand narratives emerge (O’Reilly and Kerrigan 2013). These narratives appear over time as actors engage in BMCC processes that create socio-cultural acceptance.
and relevance. For example, advocates of the Apple brand often queue at stores through the night before new product launches and make their own “unboxing” videos for YouTube after purchasing their new product. This practice illustrates how, through the BMCC process, actors contribute high levels of cognitive, emotional, and behavioral effort to the development and communication of brand narratives (Escalas 2004). Consequently, the theoretical challenge is to facilitate cultural relevance and authenticity through contextually related brand interactions that reinforce and intensify brand meaning for market actors (Diamond et al. 2009; Hollenbeck et al. 2008).

The prosaic gestalt represents brands with which market actors have a lower emotional, relationship or connection (Holt 2004). In the BMCC process, internalized or publicly visible cocreated meaning-making activities may be few or absent, such as no posting of viral videos on YouTube or sharing of brand touch-points and experiences. This brand gestalt is exemplified by functional brands such as Colgate Sensitive Pro-Relief toothpaste in Australia, which uses a television campaign to stimulate activity and facilitate BMCC. Through this medium, Colgate encourages consumers to register on the brand website to receive a free sample, share their experience, and recommend the product to others. This brand gestalt is unlikely to motivate consumers to expend significant cognitive, emotional, and behavioral effort in realizing the brand benefit or contemplating the brand meaning (Fırat and Dholakia 2006). Thus, the managerial challenge is to maintain cultural and functional relevance by developing brand reflexivity and responsiveness to socio-cultural change (Holt 2004), as these cues and therefore consumption experiences will evolve over time (O’Reilly and Kerrigan 2013).

The antagonistic gestalt represents brands with which market actors have a strong disconnection, which can manifest as a knowledge-driven negative emotional, attitudinal, or behavioral socio-contextual response (Roos and Gustafsson 2011; Scheer 2012). Market
actors are likely to engage in a high level of cognitive, emotional, and behavioral effort with both the brand and other market actors that leverages negative or destructive brand narratives and meanings (Echeverri and Skålén 2011). Barclays bank in the UK may be a current example of this brand gestalt. Extensive media coverage has reported the bank’s conviction for manipulating the LIBOR rate and for deceptive practices in selling payment protection insurance to customers, resulting in anti-Barclays chat forums and negative consumer-designed brand logos on the internet. As a number of other bank brands are implicated in similar indiscretions, this antagonism could conceivably result in an entire brand category being shaped by destructive brand meaning. The managerial challenge for brands in this gestalt is to undertake strategies to rebuild reputation and establish trust, potentially avoiding “codestruction” (Smith 2013) by facilitating the cocreation of positive brand narratives through BMCC practices. Positive narratives might result from dialogues with brand-facing market actors and service interactions that reinforce the desired brand meaning, both of which can drive organizational change (Iglesias and Bonet 2012) and positively affect recovery outcomes (Walter et al. 2010).

The preceding discussion suggests three significant implications for brand theory and strategy. First, brand gestalts result from ongoing interactions in a process of cocreating (or codestroying) brand meaning involving varying levels of cognitive, emotional, and behavioral efforts of market actors (Brodie et al. 2011). Many discrete actor-based brand meanings, when combined through interaction, contribute to an overall brand gestalt in which the constituents form a whole greater than the sum of the parts (Diamond et al. 2009). The outcomes of this process can influence not only individual brands but potentially a whole brand category. Brand meanings can thus be discriminated at the individual and collective levels, where they might overlap or diverge.
Second, given the temporally dynamic nature of BMCC, brands can float along the continuum in either direction. For example, Apple achieved iconic status in the early to mid-1980s with its products and ground-breaking advertising. The brand then lost iconic status from the late 1980s to the mid-1990s after the sacking of Steve Jobs and a series of product failures, but regained iconic status after the return of Jobs and the release of landmark products such as the iPod and iPhone. This fluidity makes attainment or retention of desired positions along the continuum challenging given that organizations do not unilaterally control the cocreation process.

Finally, the proposal of a continuum elaborates the implications of the BMCC process and its potential outcomes beyond the confines of a single iconic brand gestalt. It suggests the need for diverse brand management strategies to attain or retain different positions on the continuum in response to socio-cultural influences on BMCC and concomitant outcomes.

In sum, although this literature explores or implies a consumer role, the conceptualizations center on managerial activity and its impact on the brand cocreation process. Managers seeking to monitor, manage, and influence the process (Till et al. 2011) risk neglecting a socially integrative approach for the management of brand meaning and the role of reciprocity in knowledge generation and integration (Williams and Aitken 2011). As a result, managers may facilitate culturally incongruent meaning contexts (Torelli et al. 2012). Thus it is proposed:

\( P3.1 \) BMCC interactions create systems of multiple brand meanings that collectively constitute the formation of brand gestalts.

\( P3.2 \) BMCC interactions represent dynamic conditions that facilitate and constrain the change of brand gestalts along a continuum.
An agenda for future research

With the purpose of exchange being mutual service provision and thereby “access to resources that have value potential” (Chandler and Vargo 2011, p. 35), a brand can be seen as a resource that consumers interact with and integrate into their own meaning-creation processes. Consequently, brands are cocreated by the contextual environment in which brand management and consumption practices occur. While the premises of S-D logic and the associated literature enable researchers to question conventional branding models and practices (Arnould and Thompson 2005; Chandler and Vargo 2011; Thompson et al. 2006; Vargo and Lusch 2008; Williams and Aitken 2011), research has not studied the way these practices unfold across multiple interdependent and evolving service systems and influence the BMCC process.

While the literature reflects commonalities in the perceptions of what constitutes brand meaning, no clear, universally accepted conceptualization integrates important aspects into a coherent and comprehensive understanding of brand meaning. Thus academics have difficulty developing robust theoretical frameworks based on a solid conceptual foundation. This paper addresses this issue by proposing an updated conceptualization of brand meaning as a cocreated outcome, providing a significant avenue for future research.

Additionally, despite a broad literature on the concept of cocreation, researchers have yet to fully uncover the process for BMCC involving multiple market actors. The literature demonstrates a predominantly organization-centric perspective with limited identification and exploration of market actors beyond the firm and customer. A full understanding of brand meaning as an outcome of cocreation requires empirical investigation into how multiple actors interact to cocreate brand meaning. This paper has taken the first step toward this understanding by deconstructing the conventional and emerging approaches to brand meaning and proposing a conceptualization of BMCC that provides a focus for future research.
Empirical research is necessary to shed light on reciprocal branding processes that consider contextual conditions as foundational to brand management and BMCC effectiveness. To build a conceptual foundation, qualitative research that considers multiple actors such as consumers, front-line staff and brand managers will be vital to generating perspectives on how these actors interact, exchange, reflect on, and integrate resources to influence BMCC. Inductive social researchers could further refine the conceptualizations this paper proposes by investigating the activities that contribute to this process and how they may be linked and replicated by multiple actors.

The conceptualizations and research propositions in this paper represent a starting point for discussion and further research into the process of BMCC and suggest a number of research directions (Table 1-2). First, future studies might focus on uncovering the practices that transpire between market actors during exchanges, interactions, and integrations and extend the work of Echeverri and Skålén (2011) by identifying the cocreative practices that occur between brand-facing and brand-representing actors.

Second, examination of the nature of social construction could fruitfully extend the work of Boyle (2007) by identifying the actors involved and clarifying their roles (Grönroos and Ravald 2011). Third, the exploration of multiple actor perspectives on BMCC would help extend perspectives beyond the company–consumer dyad and reveal the broader relational perspectives at play in this process (Brodie et al. 2011) and their concomitant influence on networked as well as individual actor outcomes from participation in the cocreation process (Mustak et al. 2013). Pursuing this avenue will also expand understanding of interrelationships at different levels of context (Chandler and Vargo 2011) and how the contexts are embedded within other levels, and so facilitate movement between contexts (Vargo and Akaka 2012). Finally, quantitative research programs would improve the rigor and generalizability of the findings.
### Table 1-2 BMCC research avenues

<table>
<thead>
<tr>
<th>Categories</th>
<th>Implications for Future Research</th>
<th>Potential Research Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Practices</strong></td>
<td>Researchers and managers need to understand the significance of practices that contribute to BMCC. Understanding can be achieved by uncovering the strategic complexities in delivering and managing multiple meanings. A review of literature on the domain of practice theory coupled with a grounded theory approach will help uncover practices between multiple market actors.</td>
<td>What practices transpire between market actors that contribute to BMCC? How do these practices influence BMCC outcomes? How do these practices bring together actors, accessing resources and influence BMCC?</td>
</tr>
<tr>
<td><strong>Social construction</strong></td>
<td>Researchers and managers need to develop an understanding of the resource densities and flows across a network of market actors, the multiple perspectives that result from networked interactions, and how BMCC activities may be replicated by multiple actors. This awareness would encourage exploration of how multiple brand narratives arise and their consequential effect on BMCC outcomes. Inductive social research can help to uncover how these activities transpire and the actors involved in a network.</td>
<td>What various market actors engage in BMCC and what are their roles? What roles and influences do market actors have in the BMCC process? How do networks of actors affect BMCC? What resources do market actors access and integrate during BMCC?</td>
</tr>
</tbody>
</table>
## Contextual influence

Researchers and brand managers need a deeper understanding of how context frames interactions, exchanges, and BMCC activities and how these may be linked, replicated, and embedded at successive levels.

This understanding would be achieved by examining BMCC from multiple perspectives (e.g., individual, dyadic, and networked) to generate insight into BMCC-in-context.

Multiple actor investigations with brand managers, front-line employees, and consumers could facilitate this examination.

### Effects / Outcomes / Influence

Researchers and managers need to understand the academic and practical implications of the activities and contextual frames in the process of BMCC.

Researchers could empirically investigate and validate the conceptualizations, activities, actor roles, and contextual influences within the BMCC process to determine nomological relationships and boundary conditions.

How is brand meaning cocreated and experienced by different market actors at micro- meso- and macro- context levels?

How do BMCC practices vary at the different micro- meso- and macro- context levels?

How are exchange practices at each context level embedded within the other levels? How does embedding influence BMCC activities and outcomes?

Who are the different market actors at micro- meso- and macro-context levels and how are they connected by accessing resources?

Which practices in the BMCC process create the most significant impact on BMCC?

What relationship exists between actors at different context levels? How do these relationships affect BMCC?

How do practices and relationships at one level affect activities, relationships and BMCC outcomes at the other levels?

Can different types of meaning determination be identified at each context level? What are these and their constituent elements?

What brand gestalts result from interactions and integrations within the process of BMCC?
Conclusion

The conceptual understanding of BMCC in this paper provides a perspective of the emerging approach that considers the cocreative nature of branding within a network of brand stakeholders. This paper thus sheds light on the importance of brand meaning and the characteristics of BMCC. Researchers need to leverage the insights provided by this paper into empirical examinations of BMCC-related phenomena, as brand meaning cocreation is becoming pervasive owing to technological and cultural advances that support customer voicing. Since these advances will continue, the study of BMCC offers a fruitful area of research for academics and a challenging area of practice for brand managers.
STUDY 2

How Consumers Cocreate Brand Meaning:
Empirical Evidence from the Vietnamese Retail Banking Sector

Abstract

For consumers, brands can be a tool for representing who they are and adding meaning to their lives, but how this occurs is unclear. Drawing on practice theory, this study adopts a grounded theory approach to examine the process of brand meaning cocreation (BMCC) between consumers and other market actors in an empirical study of 23 retail bank customers in Vietnam. This investigation reveals eight practices through which consumers contribute to BMCC at nano (e.g. individual reflection), micro (e.g. service exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem. These practices are grouped into three higher order thematic aggregates—transforming, authenticating and legitimizing—which are based on consumer meaning outcome goals of brand relevance, authenticity, and legitimacy. This study provides empirical evidence as to how context frames consumer’s brand-related interactions from which moments of cocreated brand meaning emerge. This paper advances marketing theory by showing how brand meaning is cocreated through the interconnection of different service and social systems exposing the temporal and contextual nature of brand meaning. Theoretical and managerial implications include suggestions for the facilitation of enhanced brand experiences that support collaborative and reciprocal brand meaning cocreation opportunities between the brand and brand-facing actors. Finally, directions for future research are provided.

Keywords: Branding; brand meaning; cocreation; practice theory; experiences
Introduction

The concept of brand meaning and its development is the subject of increasing attention in branding literature (e.g. Bengtsson et al. 2010; Berthon et al. 2009; Iglesias and Bonet 2012; Ind 2014). Further, emerging literature on service-dominant logic (S-D logic) and consumer culture theory (CCT) has emphasized the cocreative roles of the firm and the consumer in determining a brand’s meaning (e.g. Payne et al. 2009) and the significance of activities and interactions in this process (e.g., McColl-Kennedy et al. 2012; Vargo and Lusch 2008). For example, in Australia in 2011, Coca Cola launched the “Share a Coke” campaign in which they replaced the brand name on packaging with popular Australian first names. The campaign sought to engage customers by enabling them to customize and personalize the brand for themselves and others. Consumers interacted with the brand on social media—sharing a virtual Coke, suggesting additional names for the campaign, and texting names and a personal dedication to appear on a digital screen in Sydney. The company also facilitated the cocreation of emotionally charged brand meaning by inviting customers to dedicate personalized Cokes to friends and family in hospital or to soldiers overseas. In reviewing the response to the campaign, the Director of Marketing acknowledged the cocreation of brand meaning, commenting, “We hadn’t really anticipated the packs being used in this emotionally powerful way. It was an example of how the public took the idea and shaped it themselves” (http://www.coca-colacompany.com/stories/share-a-coke-how-the-groundbreaking-campaign-got-its-start-down-under).

These exchanges and resource integrations between multiple market actors highlight the non-proprietary nature of brands and their meaning in the modern, technologically connected market environment (Pitt et al. 2006). The Coke example also demonstrates how this social process unfolds across a range of interactions and relationships over time and
geographic space incorporating components such as organizational communications, brand artifacts and mobile communication platforms (e.g. Berthon et al. 2009; Brown et al. 2003; Escalas and Bettman 2005). This process is referred to as brand meaning cocreation (BMCC) and defined as a process that encompasses brand-related resource-integrating activities and interactions among multiple market actors, leading to a socially negotiated and idiosyncratically determined brand meaning (Tierney et al. forthcoming).

Brand meaning is a mechanism through which firms can connect with consumers, stimulate emotions and build relationships (Allen et al. 2008). While it is generally accepted that brand meaning is cocreated (e.g. Gyrd-Jones and Kornum 2013; Hatch and Schultz 2010; Ind 2014), the nature of the interactions and activities that contribute to this cocreative process have not been explored. Investigating interactions between multiple actors, such as customers, front-line employees (FLEs), peers, family, friends, and other brand users, could help identify practices that facilitate or constrain the process of BMCC and shed light on just how consumers cocreate brand meaning in the broader socio-cultural environment across varying cultural contexts (Akaka et al. 2013). Without this understanding it is difficult for managers to develop strategies to facilitate the BMCC process. Brand meaning is defined as the idiosyncratic and evolving emotional and cognitive understanding attributed to a brand as a result of a socially negotiated process (Tierney et al. forthcoming).

Practice theory provides a useful lens for investigating the BMCC process as it facilitates exploration of human interactions and physical and mental activities as cultural, contextual, and representational of human instincts, emotional states, and meaning-laden processes (Schatzki 1991). Further, as the focus of analysis, practices yield insights into consumer brand interactions and help to discern how objects, signs, and symbols acquire and transfer meaning through the interactions of multiple market actors (Epp et al. 2014). Hence,
this paper seeks to address the following research question: “What practices do consumers engage in to cocreate brand meaning?” This paper adopts the view of cocreation as interdependent resource integration and interactions within a network of market actors (McColl-Kennedy et al. 2012).

To address the research question, an empirical study was conducted using depth interviews with consumers of Vietnamese bank brands to identify and explicate specific practices in the process of BMCC. The retail banking market in Vietnam functions in an emerging economy where banking is not as socially embedded as in more developed economies. However, the bankable population is increasing at up to 4% year on year as the young population reaches working age (Laudermilk 2014). With 97 operating bank brands, competition is intense and consequently brand meaning is becoming a key factor for success. These characteristics afford a fruitful empirical setting that supports rich insights.

This study contributes to the literature in three key ways. First, it uncovers the process of BMCC by identifying and explicating eight consumer practices manifest in BMCC – generational benchmarking, leveraging, venting, storytelling, relating, self-signifying, social-proofing and evaluating. These practices are grouped into three thematic aggregates – transforming, where consumers transform organizational messages into personal relevance, authenticating, where consumers assess the genuine nature of the brand, and legitimizing in which consumers seek to determine the socio-cultural fitness of the brand. These categories highlight how consumers attribute meaning to brands. Second, the study identifies key units of analysis in terms of actors, resources and the nature of interactions. Finally, the study demonstrates how brand-related interactive practices, as fluid collectives of social and symbolic components (DeLanda 2006; Shove et al. 2012), are facilitated through social rules and norms (institutions) and are mutually embedded in and framed by context. In doing so,
this study highlights how actor roles and resource deployments influence BMCC across nano-, micro-, meso-, and macro- levels of interaction. This study is the first to identify practices that consumers engage in to cocreate brand meaning and to link practices to levels of context within the service ecosystem.

This study proceeds with a review of the cocreation literature, identifying its relevance to the construction of brand meaning. Next, to identify the role that practices play in cocreation, a synthesis of the literature on branding and practices is presented. Subsequently insights are provided from data collected on specific consumer practices that contribute to BMCC. The manuscript concludes with a discussion on the implications of the research, offers managerial implications and suggestions for future research.

**Theoretical background**

*Cocreation and brand meaning*

The emergence of service-dominant (S-D) logic and recent developments in the branding literature call into question the conventional notion of brand meaning and brand management (Boyle 2007; Gyrd-Jones and Kornum 2013; Ind et al. 2013; Payne et al. 2009). Brand meaning is influenced through brand communications but is not subject to control by any one group of actors (Pitt et al. 2006), nor passively received by the consumer (Holt 2002). Brand meaning is an outcome of open-source negotiation between multiple actors, influenced and shaped by socio-cultural context (Arnould and Thompson 2005). Further, the interactive practices of actors contribute to creating and transferring meaning in a process of cocreation (Hatch and Schultz 2010; Schau et al. 2009). Essentially, there has been a shift from the view that brand meaning is organizationally provided toward one that recognizes that consumers’ activities contribute to brand meaning (Merz et al. 2009). However, there has been little work
in S-D logic and cocreation on brands and the consumer brand experiences that lead to meaning (Payne et al. 2009; Peñaloza and Mish 2011) with recent research considering, for example, actor participation in the cocreation process but only indirectly, the implications of this for branding (Ind et al. 2013). One notable exception in this context conceptualizes the consumer impact on brand cocreation (France et al. 2015). This study provides a valuable contribution to branding theory by considering the antecedents and consequences of consumer behaviors on brand cocreation, but does not consider the impact on the cocreation of brand meaning.

**Cocreation: Institutions and context**

As the Coke example has shown, a firm’s brand communication activities can facilitate the consumer’s association process rather than exercise complete control over it (e.g. Firat and Dholakia 2006; Ind 2014). That is, consumers reconstitute brand information and integrate it as a resource into their lives, congruent with social, temporal, contextual and cultural situations (Arnould and Thompson 2005; Thompson et al. 2006), regulated by the social rules and norms, or institutions, that frame the interaction context. In terms of the social rules and norms, Coke put in place word filters to prevent profane or abusive words from being printed on labels or appearing on their digital billboard.

Recent S-D logic literature emphasizes that exchange and integration activities between actors not only constitute multiple interdependent and dynamic structures of interactions, or service ecosystems, but also suggests that actors are simultaneously embedded within multiple interdependent and evolving service systems (Edvardsson et al. 2012; Vargo and Lusch 2011; Vargo et al. 2015). Each system is framed by its own socially constructed rules, norms and values which coordinate the cocreative behaviors of multiple actors within and between service and social systems (Edvardsson et al. 2014). These shared formal and
informal sets of rules are regulative, normative, and cultural-cognitive in nature and provide “stability and meaning to social life” (Scott 2014, p. 56). Regulative institutions are the formal rules enabling and constraining behavior; normative institutions are the norms and values that frame how things should be done in given situations; and cultural-cognitive institutions frame the perception and interpretation of social reality through which meaning is made (Scott 2014). Institutions are themselves (re)shaped by the behavior of the actors involved thus influencing the availability and integration of resources within service systems (Vargo et al. 2015).

However, resources are not always equally allocated and available among actors, and the resulting roles and interactions engender varying levels of context (Chandler and Vargo 2011) that are fundamental to making sense of social phenomena (Schatzki 2005). Importantly, institutions are thus nested in and contribute to context at micro, meso and macro levels (Misangyi et al. 2008; Scott 2014; Thornton and Ocasio 1999) and therefore (re)shape the evaluation and interpretation of brand-related interactions and concomitant brand meaning outcomes. Thus, meaning evolves within the context of multiple ongoing interactions.

**Context**

Within the perspectives of S-D logic and CCT, firms do not control brand meaning. Rather, brand meaning develops according to consumers’ evolving personal goals and socio-cultural environment (Arnould et al. 2006) and consequently is contextual (Merz et al. 2009; Vargo and Lusch 2008). Context refers to a unique set of actors and the reciprocal links between them, which ultimately influence temporally dispersed interactions across micro (e.g. service exchange), meso (e.g. user communities), and macro (e.g. socio-cultural networks) levels within service ecosystems (Chandler and Vargo 2011).
From a strategic perspective, firms can draw on a brand’s unique values, ideas, and practices, as personalized by actors such as employees and consumers, as a basis for alignment (Hollenbeck et al. 2008). However, firms need to avoid the risk of constraining socio-cultural and contextual influences that transpire beyond the brand-consumer dyad and so homogenizing the interactions, practices, and experiences within BMCC. For example, the American Girl brand system comprises a broad spectrum of organizationally produced and controlled brand artifacts that facilitate brand narratives and interactions from which a network of meanings emerges (Diamond et al. 2009). However, the organization produces and strictly controls these brand artifacts, including the brandscape with which market actors interact (e.g., Hollenbeck et al. 2008; O’Reilly and Kerrigan 2013). In facilitating cocreation, firms need to be mindful of the consumer’s perspective and context of brand interactions and how they participate in the cocreation of brand meaning (Payne et al. 2009). The ability to discern and incorporate the consumer’s perspective into meaning-making brand experiences presents a strategic competitive advantage by facilitating enhanced brand experiences for the consumer (Karpen et al. 2012) and consequently mutually positive BMCC outcomes.

Essentially, socio-cultural contexts are an agglomeration of practices, resources, norms, values, and meanings that frame the cocreation process (Akaka et al. 2013). These elements are embedded in interactions in which socially constructed institutions provide significant influence in the development and evolution of future actions and meaning, and vice-versa (DeLanda 2006). Thus, determining how activities between actors may be replicated or embedded within varying brand contexts is critical since consumers employ brands to develop meaning in their lives (e.g. Arnould and Thompson 2005), achieve life goals, and communicate their self-concept to others (e.g. Escalas and Bettman 2005) across
temporal, socio-cultural situations (Thompson et al. 2006). In other words, a brand is a 
conduit to achieving individual higher order goals.

Managers therefore need to be cognizant of what constitutes the meaning-ability for 
their brand in order to offer the brand as a cultural resource and platform to facilitate market 
actor interactions and relevant meaning cocreation activities across networks of socio-cultural 
contexts within which consumption and meaning-making practices are embedded (Akaka et 
al. 2013).

**Practices and meaning**

This paper adopts the lens of practice theory in this study because it facilitates analysis of 
social constructivist phenomena such as physical and mental activities and relationships 
between multiple actors. Practice theory enables exploration of how activities between actors 
are influenced by interactions and in turn influence their context (Schatzki 1996), and 
therefore the cocreation of meaning. Further, practice theory naturally incorporates multiple 
perspectives on what actors think, do and feel as well as the deeper-seated meanings that 
emerge from practices (Reckwitz 2002; Warde 2005).

A practice is the interconnection of physical and mental activities that are the 
constellation of individual or collective actions (Reckwitz 2002). These actions are linked 
through knowledge and meanings, explicit rules, and beliefs and goals, all of which have 
causal and contextual connections that can lead to both individual and collective meaning 
(Schatzki 2005). Life is lived within varying social and cultural contexts that are structured 
and ordered by the routine practices, sometimes unconscious, that individuals have learned 
and become conditioned to using (habitus) within given socio-cultural contexts that are 
framed by socially constructed institutions (rules, norms and values) (Schatzki 2005). Thus
individuals acquire habitus through mimesis, learning to use practices fitting to the socio-cultural institutions of a given situation or context (Reckwitz 2002). Practices include not only physical and mental activities but also emotions (e.g. Warde 2005), which are used as part of a learned and habituated emotional repertoire considered as cultural practices (Scheer 2012).

Practices are thus culturally and collectively regulated and insulate actors from the direct influence of the marketer (Warde 2005). Indeed, brands as signs or symbols only acquire meaning through the practices of the actors who interact with them (Löbler 2010). This suggests that the marketer does not necessarily host the first brand conversation but rather offers a brand platform upon which consumers generate moments of meaning during multiple interactions and integrations over time and geographic space. Importantly, in this view practices are a way of understanding the world and hence making and transferring meaning (Reckwitz 2002). Accordingly, these socialized practices are defined here as habituated or routine activities and emotions that transpire temporally and involve both human and non-human actors that enable or constrain resource exchange between providers and consumers in a way that influences cocreation of individual or collective brand meaning.

Practice theory has recently emerged in the field of marketing as a tool for investigating the concept of cocreation (Echeverri and Skålén 2011; Epp et al. 2014; Kowalkowski et al. 2012; McColl-Kennedy et al. 2015; Schau et al. 2009; Skålén et al. 2014). This literature recognizes and leverages the potential of practice theory in marketing and identifies various practices in consumer and organizational brand use and customer service contexts (e.g., welcoming and evangelizing in collective value cocreation (Schau et al. 2009), greeting and informing in interactive value cocreation and codestruction (Echeverri and Skålén 2011), naming and networking in cocreating value propositions (Skålén et al. 2014), or assimilating and bonding in the cocreation of service experiences (McColl-Kennedy et al. 2015).
2015)). However, in this important emerging body of theory, researchers have not looked at the cocreation of brand meaning or the practices that contribute to its process. Brand meaning has strategic value for the firm with the potential to build brand preferences in consumers to the extent that brand meaning has the power to attract and retain customers (Thompson et al. 2006). However, the literature overlooks how interactions between multiple actors transpire over time and how these interactions may generate multiple brand narratives that may lead to divergent brand meanings. Therefore, studies that purposefully and explicitly uncover practices that consumers engage in to cocreate brand meaning are distinctly lacking. These prior studies offer no guidance to brand managers that helps to better understand, facilitate, and participate in this process. As a result, managers lack strategic guidance on how to facilitate relevant meaning making opportunities within a network of multiple interactions that can lead to manifold meaning outcomes.

While practices are viewed as routine behaviors (Schatzki 1996), this paper will demonstrate that at an individual level they are essentially adaptive to external influences, such as the socio-cultural context, institutions, knowledge or objectives framing a situation (Warde 2005). For instance, the consumer practice of thanking in a service exchange at a fast-food outlet may vary in style. If one has to queue for longer than usual and the mood of the server is one of boredom, thanking may be delivered in an insincere manner. The consumer has conducted the practice physically, but has emotionally modified it in accordance with various influences, including past and current experience. Thus, through spatio-temporally dispersed interactive practices, moments of brand meaning are created that temporally evolve with the context and institutions framing each interaction.
Method

In seeking to understand the practices that consumers engage in to cocreate brand meaning through multiple interactions, and with a view to generating grounded theory, this paper applies a social constructivist framework (Creswell 2007). This frame is rooted in the interpretive approach to analysis, which permits the researcher to facilitate deeper exploration of underlying meanings of informants’ experiences and actions by adjusting the data-gathering process, such as restructuring existing questions or adding new questions in response to emergent themes (Charmaz 2006). Thus, the constructivist frame effectively supported this paper’s focus on the phenomena of the study and the intent to keep an open mind to the themes emerging from the data and to pursue the clues and themes provided (Charmaz 2006).

Data Collection

The research problem required an investigation of consumer interactions with multiple actors, calling for a phenomenological approach to this inquiry. In terms of philosophical assumptions, this approach derives from the work of Husserl (1970), particularly with respect to the investigation of the actors’ lived experiences (Creswell 2007). For example, the concept of the life-world encompasses the prosaic experiences of everyday life: “Straightforward experience, in which the life-world is given, is the ultimate foundation of all objective knowledge” (Husserl 1970, p. 111). As experience is built through interactions with other actors, it offers an arena for the exploration of meaning.

Thus, a qualitative approach was adopted based on depth interviews with 23 Vietnamese bank customers. Eleven interviews were conducted in Hanoi and 12 in Saigon with 16 female and seven male informants, all between the ages of 21 and 40. Table 2-1 provides a description of each informant. The age range for informants was purposefully
### Table 2-1 Informant profiles for in-depth interviews

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Age</th>
<th>Occupation</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lien</td>
<td>F</td>
<td>27</td>
<td>Administrator</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Nam</td>
<td>M</td>
<td>34</td>
<td>Teacher</td>
<td>Saigon</td>
</tr>
<tr>
<td>Chau</td>
<td>F</td>
<td>32</td>
<td>Careers Advisor</td>
<td>Saigon</td>
</tr>
<tr>
<td>Tuan</td>
<td>M</td>
<td>33</td>
<td>Property Manager</td>
<td>Saigon</td>
</tr>
<tr>
<td>Thu</td>
<td>F</td>
<td>36</td>
<td>Sales Manager</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Anh</td>
<td>M</td>
<td>34</td>
<td>Charity Coordinator</td>
<td>Saigon</td>
</tr>
<tr>
<td>Hau</td>
<td>M</td>
<td>25</td>
<td>Real Estate Agent</td>
<td>Saigon</td>
</tr>
<tr>
<td>Huyen</td>
<td>F</td>
<td>25</td>
<td>Sales Manager</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Chi</td>
<td>F</td>
<td>36</td>
<td>Energy Manager</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Phuong</td>
<td>F</td>
<td>32</td>
<td>Lecturer</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Dzung</td>
<td>M</td>
<td>28</td>
<td>Financial Advisor</td>
<td>Saigon</td>
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<tr>
<td>Mau</td>
<td>F</td>
<td>26</td>
<td>Language Teacher</td>
<td>Saigon</td>
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<td>Tran</td>
<td>F</td>
<td>29</td>
<td>Recruitment Consultant</td>
<td>Saigon</td>
</tr>
<tr>
<td>Cuong</td>
<td>M</td>
<td>37</td>
<td>Architect</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Ha</td>
<td>F</td>
<td>37</td>
<td>Civil Servant</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Van</td>
<td>F</td>
<td>25</td>
<td>Marketing Assistant</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Thao</td>
<td>F</td>
<td>38</td>
<td>Finance Manager (NGO)</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Linh</td>
<td>F</td>
<td>40</td>
<td>Insurance Sales</td>
<td>Hanoi</td>
</tr>
<tr>
<td>Tu</td>
<td>F</td>
<td>27</td>
<td>Administrator</td>
<td>Saigon</td>
</tr>
<tr>
<td>Nguyet</td>
<td>F</td>
<td>38</td>
<td>Kindergarten Owner</td>
<td>Saigon</td>
</tr>
<tr>
<td>Trang</td>
<td>F</td>
<td>33</td>
<td>Lecturer</td>
<td>Saigon</td>
</tr>
<tr>
<td>Huong</td>
<td>F</td>
<td>40</td>
<td>Business Owner</td>
<td>Saigon</td>
</tr>
<tr>
<td>Binh</td>
<td>M</td>
<td>25</td>
<td>Events Coordinator</td>
<td>Hanoi</td>
</tr>
</tbody>
</table>
selected as this represents the demographic most receptive to banking in Vietnam and most likely to make use of a range of banking services (Tran et al. 2015). A balance was achieved in informants between Hanoi and Saigon, the two most populated cities in Vietnam and the location of bank head offices and the vast majority of branches. The sample was developed by first approaching personal contacts of the author who referred potential informants. The sample was expanded through “snowballing,” which is useful for investigating topics where social systems and networks are a key feature (Corbin and Strauss 2008). In the sampling process, each interviewee supplied a further contact who was then screened by the author to ensure that they met the sample characteristics above. Further, all of the informants were customers of at least one of three specific bank brands. The banks involved were one international brand, referred to in the data examples as international bank brand 1 (IBB1), a state-owned bank referred to as Vietnamese bank brand 1 (VBB1), and a joint-stock bank, (both public and private shareholdings), referred to as joint-stock bank 1 (JSB1). Brands mentioned in the data examples follow this coding system and are numbered sequentially according to the order in which they are mentioned.

Data was collected using one-to-one semi-structured depth interviews. A semi-structured interview guide with open questions was designed. The interview guide used in this study is shown in appendix 2. The questions were tested in mock interviews both thematically to ensure relevance and dynamically to ensure ease of understanding and promotion of an open discussion (Kvale 1996). Twenty interviews were conducted with Vietnamese nationals who were comfortable conversing in English and three were conducted in Vietnamese with non-English speakers. Each interview lasted between 60 and 90 minutes and was digitally recorded. The digital audio files were transcribed by a professional transcription service, resulting in a transcript of 20–30 A4 12-font single-spaced pages.
In combination, elements of the Zaltman Metaphor Elicitation Technique (ZMET) were employed to uncover consumers’ cognitive and emotional reactions along with the more deeply seated meanings of their behaviors in creating and representing the meaning of brands (Zaltman and Coulter 1995). ZMET helps to uncover the latent and tacit meanings of consumer’s relationships with brands that guide thinking, emotional reactions and overt behavior (Christensen and Olson 2002). By using informant generated pictures as signs and symbols to elicit metaphors, the technique accesses the content of informant’s mental models, that is, the actual ideas and concepts of an individual’s life-world behind the words, rituals, and actions that mask deeper seated intrinsic meanings (Mick 1986). This process moves the researcher’s focus from seeing ‘what is happening’, such as would be the case with observation, to understanding ‘why this is happening’. Observation can have the limitation of reflecting static descriptions, susceptible to observer perceptual bias, of a view of events in a particular time and place that may not be entirely indicative of meaning and future actions (Adler and Adler 1994). ZMET on the other hand effectively uncovers the informant perspective enabling researchers to remain close to informant meanings grounded in the data (Spiggle 1994) thus moving beyond the subjectivity of observation to uncover “deeper and more varied internal representations or meanings” behind thoughts, feelings, and behaviors (Zaltman and Coulter 1995, p. 37).

Specifically, one week prior to the interview, informants were asked to ponder their thoughts and feelings on banking and to bring five pictures to the interview that represented these reactions. The pictures were used to guide the interview and, in effect, manage the flow of the interview (Zaltman and Coulter 1995). Examples of the pictures provided by informants are shown in appendix 3. While prior research has suggested that the interviewee should begin the interview by discussing the pictures (Christensen and Olson 2002), early in the study it was found that the use of pictures from the start of the interview resulted in truncated
informant narratives requiring excessive intervention from the interviewer. As grounded theory affords the ability to shape and reshape the data collection (Charmaz 2006), the interview process was amended to begin by discussing generally the broad topic question given to informants one week prior (Gioia et al. 2013). It was found that with this approach richer narratives emerged, because informants could more effectively focus on the topic and its relevance in their life-world. Beginning this way more fully stimulated thoughts and feelings which, after an initial 10-minute topic orientation process, were then probed in-depth while discussing the pictures.

Theoretical sampling was used to ensure that informants had experience of the phenomenon under investigation and to ensure an even spread in informant locations between Hanoi and Saigon. A broad age range was also sought within the relevant segment order to examine similarities or differences in themes emerging from data. (Spiggle 1994). The aim was to examine for potential cultural variations that could arise from informants at the upper end of the selected age range being less receptive to all banking services and younger informants making more use of services such as e-banking and online shopping (Laudermilk 2014). Interviewing continued until theoretical saturation was reached at 20 interviews (Charmaz 2006). Three additional interviews were conducted in Vietnamese to further explore the boundaries of saturation and examine any similarities or differences in themes. These latter interviews were conducted by a Vietnamese professional research assistant in the presence of the lead researcher. The interviews were then transcribed in Vietnamese before being translated into English.

**Data analysis**

This study of the Vietnamese retail banking sector focuses on the interactions and exchanges between consumers and other market actors where meaning cocreation occurs (Vallaster and von Wallpach 2013). To answer the research question, the analysis focused on identifying
practices that actors engaged in to cocreate brand meaning. The grounded theory approach advocates that interviews and analysis progress in tandem (Corbin and Strauss 2008), and the process began on completion of the first interview by reviewing field notes and beginning the coding when the first interview was transcribed.

An inductive approach was applied to the data analysis. Following the procedure suggested by Gioia et al. (2013), the data were analyzed across three key steps to build an increasingly detailed understanding of the data and emerging themes and to develop a graphical data structure to help focus the theoretical rationalizing (see Figure 2-1). The first step involved initial coding to deconstruct the data into distinct segments (Saldaña 2009) that would allow us to identify actions appearing in the data as opposed to imposing a priori concepts (Charmaz 2006). To preserve the informants’ voice and to clearly represent their meanings about their interactions, the investigator as far as possible related code labels to informants’ terms (Spiggle 1994). Gioia et al. (2013) refer to this stage as identifying 1st order concepts, or incidents, and the examination yielded 123 separate data incident labels.
The investigator then began a second coding phase employing focused coding to identify the most frequent and significant incidents (Charmaz 2006; Saldaña 2009). The initial list of codes was reduced to 26 significant categories and were aggregated into second-order themes (Gioia et al. 2013). In a third coding phase and alternating between the data, incidents, themes, and relevant literature, the investigator identified aggregate dimensions (Gioia et al. 2013) that were labeled as indicative practices of BMCC. In this stage, a frequency threshold was also applied for each incident mentioned by at least 12 informants from the total of 23. This threshold is based on the requirement of a minimum of ten interviews for constructing grounded theory (Corbin and Strauss 2008) but, that saturation can be reached in as few as five interviews (Christensen and Olson 2002). Thus, it was identified that a contribution could be made to practice theory and the cocreation literature by developing an empirically informed framework on the process of BMCC.

**Findings**

This section presents the BMCC practices identified in the data. These practices represent the routine activities through which consumers cocreate idiosyncratic brand meaning—that is, meaning that has been acted upon and cocreated in a way that makes it congruent with individual consumer socio-cultural identity, values, or life goals. Three higher order thematic aggregates are identified, namely *transforming, authenticating, and legitimizing* practices based on the consumer’s meaning outcome goals. Each consists of several BMCC practices—*generational benchmarking, leveraging, venting, storytelling, relating, social proofing, evaluating* and *self-signifying*—which occur at nano (e.g. individual reflection), micro (e.g. service exchange), meso (e.g. user communities), and macro (e.g. socio-cultural networks) context levels in the service ecosystem. The framework presented in Figure 2-2 illustrates the higher order thematic aggregates practices and context levels. Next, the practice aggregates
are described, the individual practices nested within each and how these manifest at various context levels, supported by descriptions and illustrated with passages from the data.

**Figure 2-2 Consumer practices of the BMCC process**

![Diagram showing consumer practices of the BMCC process]

**Transforming practices**

With these practices, consumers adopt an introspective focus, internally processing organizationally produced messages, imagery and brand experiences, interpreting them according to the relevance to their life projects, goals, and self-concept—that is, transforming organizational messages into personal relevance and meaning. These practices include *generational benchmarking* and *leveraging*. They are associated with consumers’ cognitive and emotional realms, and illustrate the desire for personal growth and development.

**Generational benchmarking**

This practice is concerned with a historically based assessment of how brand use enhances or improves daily life compared to previous generations. Consumers undertake solitary reflections on brand communication and experiences to cocreate brand meaning that is consistent with consumer identity goals. This occurs at what is termed here as the nano-context level, characterized by an individual actor sense-making within their own contextual
particularity (Thompson and Hart 2006). That is, an individual actor’s meaning-generating self-reflections (Husserl 1970) that inform social actions (Morgeson and Hofmann 1999). This is part of the temporal development of self-concept linked to the possessions that individuals accrue. These possessions, such as brands, not only support personal identity goals but permit measurement of self-concept through a person-brand-person comparative reflection (Belk 1988). For example, Linh (female, 40, IBB2) describes her life as “more comfortable” compared to her parents because with IBB2 it is easy to get a mortgage to buy a property. Thao (female, 38, IBB1) echoes this sentiment commenting on the convenience of her IBB1 debit and credit cards that give her discounts when shopping and she does not have to “shop only with cash like my grandparents”. By reflecting on their own contemporary brand experiences and life projects, and comparing them with those of friends and family in the past, consumers cocreate brand meanings based on how the brand facilitates personal development and that of the current generation. This cocreation engenders meanings for brands that are more relevant within life contexts and projects. The data suggest that individual actors cocreate brand meaning through personal reflections on the intersection of personal goals and aspirations compared with the past circumstances of closely associated actors, as illustrated in the following passage:

So in general like in the past I can see what my mum and my dad do is keeping money somewhere in the wardrobe. And they have one or two locks. Some other forms could be turned into assets, money into assets. So she might buy land, sometimes I saw her buying gold. Even gold is also risky, because there might be someone get into the house and stealing things also. But for me it's very different, for me even I have 100 million [Dong] I may not put in the fixed term deposit, I just keep it in the bank so I know I can spend every day, which is more convenient. So I find ok with VBB1 Bank because there's plenty
of ATMs, so that’s convenient for me. And I know my habit is I go to the ATM almost every day, or twice, once in every two days. But when I move down here [Saigon] I bank with IBB1, it’s because first my intention is to take a mortgage. So for me the bank is more like payment and transaction and also the place where I can borrow money. (Nam, male, 34)

This narrative illustrates the practice of benchmarking, through which consumers cocreate brand meaning based on how the brand facilitates the development of the current generation. Here, the informant reflects on past experiences of his parents as a benchmark, and compares to his own current opportunities presented by the brand. Functional aspects of brand use are highlighted that illustrate how diffusion of the brand facilitates personal and social development, and normalization of social roles and behaviors that (re)shape the market (Kjellberg and Helgesson 2007). Thus the practice of generational benchmarking engenders brand meanings that are more relevant within the individual’s identity and life contexts and projects—that is, transforming organizational messages to have personal relevance and meaning.

**Leveraging**

This practice reflects how consumers use and interact with brands, leveraging functional aspects, to achieve desired emotional states. In leveraging, consumers engage in cognitive and emotional practices at the dyadic or micro-context level that are characterized by direct interactions between individual human or non-human actors (Chandler and Vargo 2011). For instance, Lien (female, 27, IBB3) says that she “feels more secure and happy” because her bank gives her a security call when she spends over a set transaction amount on her bank card. Similarly, Van (female, 25, JSB2) uses this brand because “they help you invest with your future” and so feels safe. In these cases, consumers choose the brand for its functional aspects, the leveraging of which achieves an emotional state, such as security,
the consumer. By leveraging brand-related affordances, consumers cocreate meaning of brand relevance within life contexts and projects. The following quote from an informant talking about her current bank brand illustrates how consumers cocreate meaning by engaging with brands to achieve particular emotional states:

I use VBB1 because the logo it's a triangle, which is very stable. It’s stable because it’s guaranteed by the government and it's green which makes you feel fresh and new. Bright colors make you feel like the future’s bright, see? So the bright color makes me feel, well, I have a good future with this brand. (Dzung, male, 28)

This quote suggests that the informant’s brand choice is based the potential for the brand to facilitate the achievement of a desired feeling. By highlighting a specific logo design elements and rationalizing these to indicate brand performance, the informant gives a subjective perception on how this brand is different from others. Through reflection on this point of difference, the informant perceives congruence between the brand and life goals thus leveraging the emotional state of personal achievement. Previous research has suggested that consumers make use of credit cards in order to achieve certain “consumption-defined lifestyle objectives” (Bernthal et al. 2005, p. 132). The leveraging of brand characteristics indicates relevance and transformational capacity in terms of life goals. Further, this practice is a form of emotional management, using the brand to manipulate an emotional repertoire (Scheer 2012) and thus cocreating brand meaning relevant to life contexts, projects, and goals. Further data examples for these practices are provided in Figure 2-3.
Authenticating practices

These practices focus on establishing the genuine, real or true nature, or authenticity, of the brand (Beverland and Farrelly 2010) and consequently creating, reinforcing or undermining personal connections with a brand. These practices include venting, storytelling and relating.

The practices align interpretation of brand interactions at the meso-context level, characterized by indirect triadic interactions between actors (Chandler and Vargo 2011), or from the wider socio-cultural environment, with brand functional expectations, personal goals and values. This group of practices highlights how consumer responses toward the brand are stimulated by brand behaviors compared to consumer expectations. These practices take place in the cognitive and emotional realms, originating from narrative processing of brand-related interactions leading to emotionally charged meaning outcomes. As a mechanism for the making sense of social information, narrative processing helps to create meaning including
the meaning of brands (Escalas 2004) and can result in external narrative repetition (Dailey and Browning 2014).

**Venting**

This is the narrative processing of unsatisfactory brand service interactions that expose a dissonance between brand related values or behaviors and those of the consumer. This practice manifests at the meso-context level as consumers process and relate negative meso-level experiences to other consumers. To illustrate, Cuong (male, 37, VBB1) complains that bank service interactions convey the attitude “you need them, they don’t need you”, while Tuan (male, 33, IBB1) feels “upset and treated like a dummy” because IBB1 make repeated intrusive sales calls. Having internally processed their personal brand interactions, consumers may develop and communicate negative brand narratives to other actors. Venting can result in a knowledge-driven negative emotional, attitudinal, or behavioral socio-contextual response that arises from organizational practices considered by the consumer to be incongruent with their service expectations. The data show that in such situations, the cocreated brand meaning is likely to diverge from organizational intentions and undermine the perceived authenticity of the brand:

Because I go to JSB2 to withdraw money, or transfer it quite often, and that’s the....sometimes I get very friendly people to serve me, but most other times less lucky and they’re not. So they just ignore my questions, or they just tell me, like, “Sign this, sign there,” without really explaining anything. Also, they sometimes, many times, if you draw a little amount of money or just put in a little amount of money, then maybe they will discriminate you about that. Like, they look at you with different eyes if you put in bigger amounts of money. So it’s just the little details like that that piss me off. But whatever I say or do will not change anything, just accept that. I do tell my colleagues but
not my mum, because for example, my mum, if she puts in a lot of money then
she gets different treatment. (Van, female, 25)

This quote demonstrates negative meaning cocreated as a result of the incongruence
between staff behaviors and values and those of the consumer through the experience of a
negative service encounter that reflects badly on the brand. There is evidence that
proves that incongruent elements of practices, such as divergent consumer and provider
expectations, deployed in service encounters can lead to the codestruction of value (Echeverri
and Skålén 2011). This example from the data demonstrates the cocreation of brand meaning
associated with inauthenticity and, further, exemplifies a knowledge-driven negative
emotional–behavioral socio-contextual response leading to an emotional disconnect with the
brand.

**Storytelling**

This practice is a way for consumers to share experiences with friends and family of
positive brand interactions and in doing so enhancing brand engagement. This narrative
processing of positive meso-level (first-hand) or macro-level (second-hand) brand interactions
serves to reinforce the perceived authenticity and personal connections with the brand. For
instance, Nam (male, 34, IBB1) recounted how he recommended IBB1 to a colleague
explaining that a teller at the branch gave him her mobile phone number and now the service
is “more personal. I don’t have to go to the branch and that’s great”. Similarly, Linh (female,
40, IBB2) explains how she told her mother and friends that she receives courtesy calls from
her bank which shows that “They take care of me, you see.” The data show that actors often
recount these experiences to other actors through storytelling thus influencing the meaning
they attribute to the brand, as shown in the following extract from the data:
“As for VBB1, they are great. I am a nit-picking person but I don’t have any complaint. One time I bought airline tickets and had some problems but VBB1 helped me out so quickly so I got my money back in no time. When they helped me with the airplane ticket, they got rid of the rigid rules they have to check with a lot of other banks to refund me in only 2 days. They won my trust with their flexibility. And I knew that my friend used IBB1 and they weren’t very flexible, so I told her to go with VBB1.” (Trang, female, 33)

This narrative articulates congruence between the brand’s behavior and values and those of the informant, in that the brand is not adhering rigidly to a homegenized service blueprint. The informant ascribes a positive meaning of brand authenticity related to personal goals and functional expectations. The quote demonstrates narrative processing and retelling by showing a well ordered story communicating an awareness of time and space, a structural component of narrative processing, which helps make sense of and share a brand-related experience, so cocreating and communicating brand-related personalized meaning (Escalas 2004). Thus, storytelling is focused on narrative processing that helps enhance brand engagement by cocreating meaning associated with authenticity.

**Relating**

This is a practice that demonstrates a consumer’s emotional bonding with a brand. This involves nano-level narrative processing and sense-making of events that contribute to cocreated emotional meaning that reflects a level of comfort with and respect for the brand, creating an emotional bond. For instance, Van (female, 25) describes JSB2 as a kindly avuncular character from a film because “they are very friendly, explain things and are attentive”, or Tuan (male, 33) who considers VBB1 as “one of my friends. They help you when you are in need.” This practice focuses on the authenticity of the brand in the context of
life goals and projects. The following quote from a consumer expressing his feelings for the brand illustrates this practice:

“So if I choose now [between JSB3 and JSB1] I just do JSB1. So I just love them because I have more time, I have much time to interact with them, to use their service, to do something with them, to…yeah. So that’s why I love them, I like the service. But now I just only use one bank service. So maybe you can see…you can see that when we live with someone, we will feel we love them more than other people, yeah, and it’s just the same. (Tran, female, 29).”

This quote demonstrates how the consumer has developed an emotional bond, or brand–self connection (Escalas 2004), which has emerged from reflection on consumption experiences. Previous brand research also suggests consumers develop feelings of “emotional safety” with a brand based on past consumption experiences (Braun-LaTour et al. 2007, p. 51). However, relating is based on the symbolic properties (“I like the service”) and functional benefits (“I have more time”) of the brand as cues supporting self-concept and the achievement of life goals, thus cocreating brand meaning associated with authenticity. Further data examples for these practices are shown in Figure 2-4.

**Legitimating practices**

These practices focus on determining the socio-cultural acceptance of and subsequent engagement with a brand. These practices include *self-signifying, social proofing,* and *evaluating.* This group of practices assesses the congruence between brand activities and systems of socially constructed rules, normative values and cultural-cognitive schemas. The practices operate in the cognitive realm and emphasize socio-cultural expectations of a brand and thus its suitability as an individual or community cultural resource within given contexts.
Self-signifying

This is a display of status through a brand the consumer deems suitable to reinforce self-image. Consumers consciously use brands to represent their own self-image, in terms of displaying economic and socio-cultural capital, to peers and other market actors in given settings at the macro-context level. Examples include Anh (male, 34) who says that using an IBB1 card makes him feel “pretty significant” in front of peers and sales staff, or Tu (female, 27) who pays with her IBB2 debit card when shopping with friends because “the brand…shows more status to other people, you know, than a local brand.” The following quote, from an informant who feels his social status is enhanced when using the brand for shopping, provides an example of this:
“I pull it out (IBB1 credit card) it’s just normal. I pay the money, yeah that’s all. I don’t find it’s convenient like in Australia (where EPOS is widely used). Just I only find it different between IBB1 and all the banks in Vietnam, the IBB1 have more promotion that’s all. And it’s posh when you use it.”

**Interviewer:** Can you explain what you mean by posh?

“Posh….posh is something very luxury, like everyone knows about that. So if you use it another person thinks you are…maybe you are very, at the high position in that community. In Vietnam if you use IBB1 they think you, like you have more money than another, because that’s the rich person that goes in that bank.” (Hau, male, 25)

This narrative shows that by reflecting on previous brand consumption experiences, consumers develop a perspective on how the brand enhances their self-concept and cultural capital. In repeated use of the self-signifying practice, consumers use the brand’s perceived legitimacy to help further construct, reinforce, and communicate their self-concept to other actors, consequently adding meaning in their lives. By using the brand as a consumption marker of socio-cultural capital (Bernthal et al. 2005; Bourdieu 2010), consumers transfer meaning of social stratification (Peñaloza and Mish 2011). Thus, consumers cocreate brand meaning of legitimacy in how the brand perceived values and image aligns with their self-concept.

**Social-proofing**

In applying this practice, consumers actively seek out opinions from other actors to determine the social acceptance of a brand before deciding to adopt it, as opinions of peers are valued over brand communications in decision making. For example, when asked about how she chose her bank, Mau (female, 26, VBB3) explained that she does not really trust the promises made by the brand so will do some research online in consumer forums “and then I
ask my friends, ‘so for you, do you use VBB3 or do you use IBB3, tell me what is your experience about that’.” As a consequence, brand meaning is cocreated and transferred through this process of interaction at the macro-context level. The macro-context is characterized by a complex network of multiple direct and indirect interactions between market actors (Chandler and Vargo 2011), as shown in the above extract by consulting friends directly and other consumers indirectly online. The following informant’s narrative involves seeking brand opinions and recommendations of friends before making a brand choice. This narrative illustrates the social determination of brand legitimacy leading to cocreated brand meaning:

My friends influence me with their experience about the fees, the charges and the interest. With the credit card, before I went with IBB3, they offered me a half price for the fees of the card, for the annual fee. I said, "Well, I'll ask my friend again" and my friend said, "well some of them can offer you free annual fee for the first year, but you have to choose another bank card". So they give me the information from the customer perspective, not the consultant or the sales perspective. Because in the IBB3 sales perspective, their product is always perfect. But in the customer perspective, the product is good but they have some drawbacks, my friends will list the drawbacks down. (Anh, male, 34)

This narrative suggests that in certain situations, consumers seek security and socio-cultural fit in choosing a brand by pursuing conservative and collectivist values. Through social-proofing, meaning is not cocreated on the basis of organizational communications, but rather through socio-cultural narratives constructed at the macro-context level.
Evaluating

This practice is used by consumers to compare competing brands when making a purchase decision. This transpires at the macro-context level as consumers seek socio-historic and socio-cultural cues particularly with respect to the brand’s cultural origins. Evaluating occurs in the cognitive realm and may reflect brand experience, attributes and country-of-origin considerations. Examples include Phuong (female, 32) who saves her money at VBB1 because it is a state owned bank and so she perceives it to be “more safe, secure and trustworthy” than an international brand. Tran (female, 29) also saves with VBB1 for the same reasons but chooses a credit card from IBB3 because it is a foreign brand and “you can, like, use it everywhere in the world” whereas with the local VBB1 brand “if you go to, like, Europe or America you can’t use it”. Meaning is cocreated both individually and socially using personal experience and information from the socio-cultural environment that leads to a subjective brand decision, as illustrated in the following passage:

Actually, I use two credit cards, one was issued by VBB1 and the other was issued by IBB2. And if you compare between the two, interest rates on credit cards with VBB1 is lower than IBB2. So this is one thing about using credit cards. And for me IBB2 security for credit cards seems better than VBB1; this is my gut feeling. I’m not sure, but my gut feeling is IBB2 has higher security than VBB1. Foreign banks focus on technology and they know that is a very important issue for the user, the client, and they invest large sums in technology, so that is why I feel security must be better than Vietnamese banks. (Chi, female, 36)

Here the informant cocreates subjective meaning based on the country of origin of the brand. Previous brand meaning research shows how “macro-societal” factors are a source of brand meaning, particularly in terms of authenticity (Bengtsson et al. 2010). However, this
example demonstrates how the informant has made a subjective assessment between an indigenous and a non-indigenous brand at the macro-context level, and cocreated meaning associated with legitimacy of the brand that is influenced by the socio-cultural context to determine the extent of engagement with a brand. Further data examples for these practices are provided in Figure 2-5.

**Figure 2-5 Legitimizing practices data examples**

It is argue that these purposive practices demonstrate a moment of meaning making in the process of BMCC. These practices relate to personal identity and influence the context and temporality of meaning in the BMCC process that leads to the (re)shaping of brand meaning and practices. For example, in the practice of *generational benchmarking*, Thao indicates how using her IBB1 credit card opens up a world of shopping experiences and
practices not available when using only cash, potentially influencing context in a direct over the counter micro-level shopping exchange or indirect online meso-level shopping exchange. The practices represent an augmenting force in that they have the potential to generate new brand-related experiences from which meaning emerges.

**Discussion, contributions, and further research**

In this paper it has been argued that, consistent with the perspectives of S-D logic and CCT theory, both consumers and firms adopt cocreative roles in the determination of brand meaning, and that interaction and practices are significant elements in the process of BMCC. However, there has been little work in S-D logic and cocreation on brands and the brand experiences that lead to meaning (Payne et al. 2009; Peñaloza and Mish 2011). Despite acknowledging that brand meaning is cocreated, prior literature has not explored the process by which this occurs. This study investigated the research question “what practices do consumers engage in to cocreate brand meaning?” Key contributions of this study include the conceptualization of the process of BMCC, identifying practices through which consumers cocreate brand meaning and the different levels of context at which the practices occur. This research thus responds to calls for more insight into the nature of the interactions and practices that transpire between actors in the cocreation process (Echeverri and Skålén 2011), and how these may be influenced through interactions across varying socio-cultural contexts (Akaka et al. 2013; Canniford and Shankar 2013). Specifically, this is addressed through, for example, the identification of practices and how institutional logics frame interactions between various actors. In identifying practices as they transpire between market actors such as customer and front-line staff and subsequently customer and friends or family, for example in the practices of venting or storytelling, this study demonstrates the interdependent connectivity between actors within and between social and service systems. In other words, socio-cultural context comprises the lived culture of consumers (practices) and social

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resources (norms, or institutional logics) (Akaka et al. 2013; Arnould and Thompson 2005). This study also contributes toward an understanding of the role of institutional logics in framing collaborative interactions. The data help to demonstrate how practices are framed by socially constituted institutions. Researchers have suggested that there is a need for empirical research into the role of institutions and the intersection of practices and cocreation, topics which are nascent in the marketing literature (Vargo et al. 2015).

**Theoretical contributions**

This inductive study advances cocreation theory by identifying the practices contributing to BMCC, showing how consumers cocreate brand meaning via multiple spatio-temporally dispersed service and social interactions across nano-, micro-, meso, and macro-level contexts.

**Meaning and practices**

First, using practice theory to detail the activities of actors, this study identifies eight practices that both enable and constrain resource exchange such that it influences consumer cocreation of brand meaning. This study is the first to look at practices to identify how consumers cocreate brand meaning through service and social interactions in the service ecosystems. These practices illuminate the temporal and contextual nature of brand meaning and the dynamics of the relationship between consumers and brands as levers for life projects. However, practices such as venting and social-proofing also suggest how the activities of marketers contribute to the process of BMCC, particularly through consumer-firm boundary-spanning practices that stimulate consumer experiences.

Second, this study shows how practices are contextually influenced agglomerations of resources (e.g. brand communications and brand knowledge), integrations (e.g the use of these resources as shown in the evaluating practice) and interactions, from which meaning emerges.
This study shows the phenomenological nature of brand meaning by demonstrating how it is idiosyncratically determined by consumers within the context of networks of interactions. Thus, this study extends the research focus beyond the dyadic or micro-context level prevalent in previous practice based studies (e.g. Echeverri and Skålén 2011; McColl-Kennedy et al. 2012), to explore how actor practices are embedded in and influenced by the nano-, micro-, meso-, and macro-contexts (Canniford and Shankar 2013). The findings show how context, as a product of the embedded nature of interactions and practices in service and social systems, frames and shapes actor experiences that contribute to meaning determination (Edvardsson et al. 2012; Merz et al. 2009). Importantly, this investigation contributes empirical evidence that extends S-D logic’s conceptual foundational premises implying the dynamic networked structure of cocreation (FP9), and also demonstrates the experiential and contextual nature of brand meaning cocreation (FP10) (Vargo and Lusch 2016).

Finally, this study groups the practices into three higher-order thematic aggregates, as illustrated in Figure 2-2. Specifically, this show how the brand functions as a culturally relevant resource as consumers attribute meanings of relevance, authenticity, and legitimacy as meaning outcomes in the context of their own life and identity projects—that is, in developing their life-world. At the same time, this study shows that these the eight practices contribute to the brand’s perceived relevance, authenticity, and legitimacy in the broader service and social systems as enacted practices are (re)shaped through a network of spatio-temporally dispersed interactions between actors that trigger and communicate constellations of meaning in the moment of interactions and integrations (Morgeson and Hofmann 1999; Warde 2005). This study therefore provides clear insight into the process by which consumers cocreate brand meaning.
Institutions and meaning

As indicated earlier, institutional logics comprise socially constructed norms, rules, and standards that both guide and constrain personal interactions and their inherent practices over time and space. In the data example for the practice of storytelling, Trang discusses the flexibility shown by service staff in not sticking to “rigid rules”. The rules governing the service interaction are set by the firm and as such are regulative institutions, that is the formal rules enabling and constraining behavior. Trang articulates congruence between brand behaviors and values and her own in the way that the service delivery was actually conducted. In other words, the service interaction was framed by the norms and values, normative institutions, in how things are conducted in certain situations. Through narrative processing of her interaction, Trang is perceiving and interpreting the social reality, the cultural-cognitive institutions, through which meaning is made (Scott 2014).

It has been conceptualized that institutional logics simultaneously enable and constrain practices and resources within interactions while being sustained and (re)shaped by the practices and resources that actors bring to the interactions (Misangyi et al. 2008). Further, as actors are embedded within multiple interacting service and social systems, each framed by its own institutional logics that may lack congruency across service ecosystems can lead to conflicting meaning interpretations which (re)shape practices (Edvardsson et al. 2014; Vargo et al. 2015). The data empirically supports this concept as illustrated in the practice of venting. In response to brand practices perceived as incongruent with her own personal values and expectations, Van expresses an emotionally charged brand meaning of in-authenticity. This finding provides further empirical evidence to extend S-D logic’s conceptual foundation FP10 (Vargo and Lusch 2016), by demonstrating the contextual and phenomenological nature of brand meaning cocreation. This not only shows the interdependent connectivity between actors within and between social and service systems and how brand meaning is cocreated
through practices beyond the consumer-brand dyad, but also how socially constructed institutions are a conditioning factor in the BMCC process.

**Managerial implications**

The first managerial implication of the findings stems from the identification of the eight practices of BMCC. These practices demonstrate how brand meaning is cocreated not only at the brand and service interface but also through interactions with market actors such as other brand users and personal networks. This finding highlights the strategic complexities in managing multiple meanings, and it is suggested that managers need to work closely with consumers to understand the socio-cultural context beyond the company–consumer dyad in order to facilitate experiences that will facilitate positive brand meaning cocreation and support multiple brand narratives (Berthon et al. 2009). Managers could facilitate or support, for instance, online brand communities as boundary-spanning links between FLEs and consumers for sharing and gathering opinions, ideas and knowledge, which would facilitate strategic support for managerial and consumer brand perceptions (Malär et al. 2012).

The second managerial implication relates to the effect that organizational practices have on the BMCC process. Managers need to review internal practices and those that span the boundary between service staff and consumer to identify how they impact on BMCC. To illustrate, the practices in sales activities from call centers and interactions with FLEs could be reviewed to determine the nature of the experiences these practices and interactions create for customers. Customer feedback on service interactions could be elicited via existing online service facilities. This would provide a customer perspective on how to better organize brand interactions, a key strategic consideration in delivering superior brand experiences (Karpen et al. 2012; Payne et al. 2009) that will facilitate positive brand meaning cocreation. Such a review could help identify not only practices that may antagonize customers and should be reviewed and modified, but also practices that generate positive brand-related interactions and
brand meaning cocreation outcomes. This evaluation may result in giving more decision-making authority to FLEs to support mutually positive BMCC outcomes based on brand authenticity.

Finally, managers could develop strategies to facilitate some of the identified practices to support positive BMCC outcomes. For example, for generational benchmarking and leveraging, brand advertising messages could tap into consumers’ cultural orientations to provide meaning platforms that are relevant to consumers’ life goals and self-concept (Torelli et al. 2012), such as recognizing the societal focus on the family and associated financial planning rather than, say, emphasizing car loans for individuals. As another example, managers could provide mobile communication platforms for consumers that support venting and storytelling by facilitating the immediacy of these narrative practices, the meaning of which will change with retelling (Dailey and Browning 2014). Quick interception of and perhaps reward for these communications could foster learning and consequently encourage and support change in organizational practices (Dailey and Browning 2014; Iglesias and Bonet 2012) and authenticate the brand. For social proofing and evaluating, managers could provide social media platforms that encourage and reward reviews from consumers and FLEs, both positive and negative. Managers may create a learning mechanism by opening the opportunity for consumers and FLEs to share knowledge and creativity through open dialogue, helping to engender mutually positive brand experiences (Ind 2014).

**Limitations and future research**

As with any study, this research is not without its limitations. First, this study examined one industry setting, retail banking. Whilst this was a rich setting in which to investigate the practices through which consumers cocreate service brand meaning, future research could explore data from multiple industry settings to identify similarities and differences in consumer practices in the BMCC process. Second, while this study has identified eight
practices, other consumer practices might be found within the process of BMCC within different identified contexts. Future research may help to determine a broader range of practices and how these may be linked, replicated, and embedded at successive context levels. Third, the low market penetration level of retail banking in the Vietnamese market (below 20 per cent) could mean that these findings may not extend to industries that are more socially embedded. Future research could therefore investigate service settings that have higher penetration levels to determine the broader transferability of these findings.

Having acknowledged the limitations of this study, further potential avenues for future research are now suggested. First, the qualitative findings of this study could be further investigated through quantitative research to determine the extent to which the eight identified practices are generalizable to a larger population and other product/service categories. Additionally, quantitative research could be applied to establish the level of consumer cognitive, emotional and behavioural engagement with a brand. This would help to uncover how and the extent to which interactions vary depending on the level of consumer engagement and their practices in, say, making referrals and recommendations for a brand to other brand facing actors.

Second, given the shared and interconnected nature of interactive practices (Schatzki 1996), qualitative researchers could investigate the practices of market facing actors, such as FLEs and brand managers. This could help uncover the influence that these practices have on those of consumers and thus brand meaning outcomes. This would further advance the understanding of how brand meaning is reciprocally cocreated between multiple actors. Third, it is suggested that future research should seek to discover practices, actor roles, and contextual influences within the BMCC process to determine nomological relationships and boundary conditions between the consumer, marketer, and service interface. Identification could emerge from an examination of BMCC from multiple perspectives (e.g., individual,
dyadic, and networked) to generate insight into BMCC-in-context. Finally, this study was conducted in the empirical setting of the retail banking market in Vietnam, which is an emerging economy where banking is not as socially embedded as in more developed economies. Future research could investigate whether the identified practices are also prevalent, or whether different practices exist, in more developed economies and across other industry settings.
STUDY 3

How organizational practices facilitate brand meaning cocreation

Abstract

Using practice theory, this paper reveals how firms attempt to facilitate the process of brand meaning cocreation (BMCC) through brand related interactions with consumers. This study applies a grounded theory approach using semi-structured, in-depth interviews with 12 employees from three retail bank brands in Vietnam. The findings reveal three higher order thematic aggregates with eight nested organizational practices are identified that contribute to brand meaning determination at micro (e.g. service exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem. This study provides empirical evidence to show how interactional activities within the service ecosystem are framed by context which influences actor experiences and brand meaning outcomes, and empirical support for service-dominant logic’s foundational principles implying the networked, phenomenological and contextual nature of meaning cocreation. Theoretical and managerial implications include suggestions for the facilitation of enhanced brand experiences that support collaborative and reciprocal brand meaning cocreation opportunities between the brand and brand-facing actors. Finally, theoretically and managerially relevant research directions are provided.

Keywords: Brand meaning, cocreation, brand meaning cocreation, service ecosystems, institutions
Introduction

Within the framework of service-dominant (S-D) logic, the cocreation process is viewed as an innately consumer oriented philosophy (Vargo and Lusch 2008) and brands as collaboratively constructed within social and service ecosystems (Merz et al. 2009). In this view, both firm and consumer are resource integrators who collaborate to cocreate brands (Payne et al. 2009) and their meaning (Berthon et al. 2009). Further, the networked and interactive nature of brands and brand meaning is receiving increasing attention (e.g. Gyrd-Jones and Kornum 2013; Ind 2014; Merz et al. 2009). Brands are cocreated in a process of mutual exchange and integration of resources by multiple actors that precipitates the cocreation of brand meaning (Vargo and Lusch 2011). In this process firms play a facilitative role, for instance through provision of brand communications (Berthon et al. 2009) and reciprocal value propositions (Ballantyne et al. 2011), or service encounters (de Chernatony et al. 2006) and deploying brand artifacts in a strategic attempt to facilitate consumers’ social and emotional brand connections (Braun-LaTour et al. 2007). This process is referred to as brand meaning cocreation (BMCC), defined as a process that encompasses brand-related resource-integrating activities and interactions among multiple market actors, leading to a socially negotiated and idiosyncratically determined brand meaning (Tierney et al. forthcoming).

For example, the Hello Fresh brand in Australia delivers pre-prepared ingredients and photo recipe cards to the homes of busy working professional customers so that they can cook a fresh meal in 30 minutes. This service incorporates an online ordering system, a network of food suppliers, chefs to prepare the ingredients ready for cooking and delivery agents who interact directly with customers. The service describes itself as “a revolution in your kitchen” allowing customers to “stop worrying what to cook…and be able to provide those you love with a healthy and tasty diet” (http://blog.hellofresh.com.au/about/). This communicated
meaning is offered as a cultural resource and platform that facilitates interactions through a brand blog. Meaning is then further (re)shaped by customers who film their process of unpacking and cooking the ingredients and then post the videos on YouTube.

This example illustrates how social and service interactions indirectly and directly link networks of interdependent actors (e.g. firm, suppliers, front-line employees (FLEs), consumers), or service systems, forming value and meaning-creating service ecosystems (Edvardsson et al. 2012). The service ecosystem is shaped by the social and service activities of the actors, in acquiring and integrating resources as they interact to ameliorate the use of the brand and so cocreate value and brand meaning (Schau et al. 2009). Brand meaning is defined as the idiosyncratic and evolving emotional and cognitive understanding attributed to a brand as a result of a socially negotiated process (Tierney et al. forthcoming). These activities are framed by institutions that coordinate behaviors within and between multiple interdependent service and social systems (e.g. Edvardsson et al. 2014; Vargo et al. 2015). In the organizational context, institutions coordinate managerial policies and the interactional practices of FLEs through which meaning is made (Misangyi et al. 2008; Scott 2014). By implication the activities that transpire, particularly when operationalized, can be viewed as practices (Sirdeshmukh et al. 2002); routinized activities that are cognitive, behavioral and emotional in nature (Scheer 2012).

Previous brand-related research has studied organizational activities and their effects on consumer brand perceptions through communications (e.g. Erdem and Swait 2004; McCracken 1986) and service encounters (e.g. Berry 2000; de Chernatony et al. 2003), but focusing only on the dyadic consumer-product relationship. Recent studies have adopted a service brand perspective, considering the combined effects of brand communications and interactions on customer value and trust (Brodie et al. 2009; Sajtos et al. 2015), but not within
the process of cocreation. This omission overlooks the importance of the networked nature of interactions in contributing to the cocreation and transfer of brand meaning in a process of cocreation (Hatch and Schultz 2010). Generally, previous studies have not identified or exemplified the nature of networked cocreative activities and, with a few exceptions (Echeverri and Skålén 2011; Sirdeshmukh et al. 2002), have not identified organizational cocreative practices or how they transpire in or influence the BMCC process. There is limited discussion on service interactions between the firm and brand-facing actors, a critical relationship in the cocreation process (Edvardsson et al. 2012). Thus, there is a need to identify organizational cocreation practices (Echeverri and Skålén 2011; Skålén et al. 2014) and to examine how these practices might facilitate customer meaning cocreation practices. To address this research problem the following research question will be answered: What practices do firms engage in to facilitate BMCC?

This question will be addressed by drawing on data from a qualitative study of brand managers and FLEs in the Vietnamese retail banking market. Vietnam is an emerging economy where banking is not as socially embedded as in more developed economies. However the bankable population is increasing at four per cent per annum as a youthful population reaches working age (Laudermilk 2014), and with 97 local and international brands competing for a share of this burgeoning market, establishing resonant brand meaning will be a key factor for success. This study builds on the findings of study 2 which found that consumers engage in a number of practices pertaining to brand meaning cocreation which ultimately relates to achieving meaning outcome goals of relevance, authenticity and legitimacy. This study seeks to uncover firm practices which could facilitate the BMCC process and contribute to these meaning outcome goals. Specifically, this study contributes to the literature in two key ways. First, this study applies practice theory (e.g. Schatzki 1996) to
identify and explicate eight organizational practices — fire-fighting, inculcating, intermediating, cross-validating, personalizing, self-justifying, socio-capitalizing, and unifying—designed to facilitate the BMCC process. The practices are grouped into three higher order thematic aggregates—connecting, functionalizing, and legitimizing—based on how the nested practices could contribute to consumer desired meaning outcomes of relevance, authenticity and legitimacy. Second, this study shows how the nature of actors’ roles and socially constructed rules, norms and values (regulative, normative and cultural-cognitive institutions), shape interactions and contribute to context within the BMCC process. Finally, an agenda for future research is outlined.

This paper begins by reviewing the cocreation and practice theory literature which informs this study. In the empirical section, the methodology is explained and the findings are presented. The paper concludes by discussing the implications of the results in relation to the influence of organizational practices on the BMCC process, suggesting managerial implications and avenues for future research.

**Theoretical background**

**Cocreation and the firm**

Recent S-D logic and consumer culture theory (CCT) studies emphasize the networked nature of brands and their meanings (e.g. Hatch and Schultz 2010; Ind 2014). That is, a gestalt of activities and market actors such as brand managers, FLEs, and consumers that influence meaning outcomes through ongoing interactions (Brodie et al. 2009). These interactions constitute multiple interdependent and dynamic social and service structures, or service ecosystems (Edvardsson et al. 2012). Each interaction that transpires between actors can create diverse contexts at micro- (direct exchange in dyads between individual actors); meso- (indirect exchange in triadic groups); and macro- (complex reticular direct and indirect
exchanges) levels of interaction (Chandler and Vargo 2011). For example, a customer calls the Allianz home insurance claim helpline to report water damage from a burst pipe. The phone is answered in a matter of seconds and the claim handler is friendly and reassuring, creating a positive impression for the customer. This dyadic or micro-level interaction develops at the meso-level when the claim handler arranges a plumber to visit the customer within an hour. This triadic, indirect exchange further influences customer satisfaction and cocreated brand meaning. This solution involves a network of interactions between interdependent service systems at the macro-level including the plumber and plumbing materials supplier, a painter and decorator who repairs the water damage and independent surveyors who subsequently inspect and certify the quality of the repair. Further, the cocreative interactions that transpire within and between social and service ecosystems, are framed by socially constructed rules, norms and values (institutions) that operate across multiple service system levels and contribute to interactional context (e.g. Edvardsson et al. 2014; Thornton and Ocasio 1999). This highlights the non-proprietary nature of brands and their meaning and therefore the facilitative role that firms occupy in the brand cocreation process (Ind 2014).

Consequently, while brand meaning may be facilitated through brand communications it is not subject to control by any one group of actors (Pitt et al. 2006), nor is it passively received by consumers (Holt 2002). Brand meaning is more a product of open-source negotiation between multiple actors, influenced and shaped by socio-cultural context (Arnould and Thompson 2005) and the interactive practices of actors that contribute to creating and transferring meaning (Schau et al. 2009). In the service brand frame, the interaction experience is a significant source of brand meaning (Berry 2000) as service interactions are the point at which the brand is brought to life (de Chernatony et al. 2006). Therefore, the
behaviours and practices of FLEs and the managerial policies that support or constrain them are influential in service interactions (Sirdeshmukh et al. 2002). Thus, firms need to facilitate interactions and relevant meaning cocreation activities, such as brand communications, across networks of socio-cultural contexts within which consumption and meaning-making practices are embedded (Akaka et al. 2013).

In this review, two important aspects emerge from the firm perspective regarding the process of BMCC; the facilitative role of the firm and the influence of service interaction practices.

Facilitation

Firms cannot provide meaning, but rather offer meaning propositions that, as an operand resource, are acted upon within a multi-actor network of interactions, exchanges and integrations from which value and meaning emerge (Skålén et al. 2014; Vargo and Lusch 2011). Indeed, CCT views brand meaning as a socially constructed system of meanings, with the firm acting as a facilitator within a network of interactions, socio-cultural settings and experiences (Arnould and Thompson 2005). In this way, organizational operand resources, such as products or marketing communications, are manipulated by brand-facing actors to cocreate their own culturally relevant meanings (e.g. Arnould et al. 2006; Epp and Price 2010; Torelli et al. 2012).

Firms need to focus on facilitating enhanced service experiences through reciprocal resource integration interactions (Prahalad and Ramaswamy 2004), such as a consumer using a bank credit card when shopping because it provides access to preferential exchange terms at certain retailers, which become the focal point of meaning cocreation (Berthon et al. 2009). This includes understanding how the roles and positions of actors will affect resource density, in terms of where the control over resources resides, within these dynamic and complex actor interactions, and the consequent influence on meaning outcomes (Akaka et al. 2012). Thus,
the identities, roles, status and power of actors within the system becomes critical to understanding their influence, through the collective enactment of practices and resource integration, on the varying levels of context across the service ecosystem (Ordanini and Parasuraman 2012). Firms need to focus on the operant resources, such as knowledge and skills that consumers possess and, importantly, bring to exchange interactions in the cocreation process (Arnould et al. 2006). At the micro-context or interactional level, firms can engage with consumer operant resources to facilitate meaning cocreation opportunities (Ind 2014). Here, an understanding of firm strategies and their effect on consumer cocreative activities can engender alignment of firm and consumer practices that lead to congruent and reciprocal meaning outcomes between firm and consumer (Skålén et al. 2015). Thus, the role of the firm is to understand consumers as social partners and to facilitate and collaborate in reciprocal meaning cocreation activities and experiences (Fırat and Dholakia 2006; Karpen et al. 2012; Payne et al. 2009).

In the Hello Fresh example, consumers make use of the pre-prepared ingredients and recipe cards (operand resources) delivered by the firm to guide the cooking process. Narratives are facilitated between firm, consumers and other stakeholders via the brand blog which encourages consumers to exchange recipes and cooking ideas (operant resources). Beyond the control of the firm, some consumers invest their own operand (e.g. cooking utensils, camera) and operant (e.g. time, skills) resources to produce unboxing and cooking videos for YouTube. Thus while brand meaning is evolved and communicated beyond the brand-consumer dyad, the firm instigates and facilitates the brand conversation through the deployment of operant and operand resources.

This illustrates the centrality of resources within the process of cocreation, the dispersed nature of which means that they are accessed and integrated through ongoing
interactive practices of actors, that is, within and between service systems (Vargo and Lusch 2011). Brand meaning emerges and evolves through ongoing spatio-temporally dispersed interactions, across micro (e.g. service exchange), meso (e.g. user communities), and macro (e.g. socio-cultural networks) levels of interaction (Chandler and Vargo 2011). Thus the firm needs to understand the cocreation processes of customers, including experiences and practices, in order to facilitate mutually beneficial cocreation opportunities and outcomes (Karpen et al. 2012) that influence brand meaning. Synchronously, research is needed to understand how management policies and interactional practices facilitate the meaning-making processes of consumers (Gambetti and Graffigna 2015). Indeed, there have been calls for the development of an empirical understanding of actors, their roles and influence within the process of value and brand cocreation (e.g. Edvardsson et al. 2012; Merz et al. 2009; Ordanini and Parasuraman 2012), that have not yet been answered. Practices form part of the cocreation process, but the intersection of practices and cocreation is empirically nascent in the marketing discipline (Vargo et al. 2015).

**Firm practices and meaning**

A practice is the interconnection of physical and mental activities and emotions (e.g. Warde 2005) that are the agglomeration of individual or collective social actions (Reckwitz 2002). Practice theory enables exploration of how activities between actors are influenced by interactions and in turn affect their context (Schatzki 1996), and therefore the cocreation of meaning. Importantly, practices are a way of understanding the world and hence creating and transferring meaning (Reckwitz 2002). Accordingly, these socialized practices are defined here as habituated or routine physical and mental activities and emotions that transpire temporally and involve both human and non-human actors that enable or constrain resource
exchange between providers and consumers in a way that influences cocreation of individual or collective brand meaning.

It is through the experiences and the interactions between firms and stakeholders that meaning cocreation occurs (Vallaster and von Wallpach 2013). At the micro-context level, service exchange interactions are a critical interface in the creation of brand meaning (de Chernatony et al. 2006), where each interaction creates a unique experience from which FLEs and consumers draw meaning (Hatch and Schultz 2010). Meaning is phenomenological in its construction and influenced by the context and socially constructed rules, norms and values (institutions) framing each interaction (Edvardsson et al. 2014). Elements in interactional practices such as greeting, talking, listening, observing, responding, reveal fragments of ineffable meaning (Weick 2010). These fragments become part of the meaning cocreation process as actors interpret these elements to make sense of current and past experiences and discern meaning from interactional practices (Schatzki 1991).

Consequently, managerial policies and practices have an important role to play in governing the service setting and the interactional practices of FLEs (Sirdeshmukh et al. 2002). Managers may set the regulative and normative institutions governing service interaction through guidelines for FLEs as a way of developing and enshrining the firm interactional capability, that is, service processes that reflect the customer’s perspective in terms of resource integration and desired outcomes (Karpen et al. 2012). However, if service guidelines are too prescriptive or focused primarily on firm desired outcomes, FLEs may find themselves caught between the competing demands of managerial service policy and customer needs (de Chernatony 2006), at the meso-context level. For instance, a bank may set transaction time-limits for tellers to reduce customer waiting times and improve transaction costs (regulative institutions). However, the resulting transaction practices (normative
institutions) may result in the customer perceiving a rushed and superficial service experience (cultural-cognitive institutions), culminating in the cocreation of a negative brand meaning.

So, while brand cocreation can be initiated by the communication of the firm’s value proposition (Ind et al. 2013), the interaction with, and practices of, the FLE can subsequently have the effect of confirming or disconfirming the service offering and thus meaning formation (Ballantyne et al. 2011). Given this significance, it is surprising to note that with the exception of Sirdeshmukh et al. (2002), who consider the impact of institutionalized service interaction practices on consumer trust and (Echeverri and Skålén 2011) who investigate the cocreation or codestruction of value effect, past research has all but overlooked organizational practices within the service interaction. As such, research into the relationship between firm institutionalized activities and their effect on consumer cocreation practices could yield insights into how firm practices facilitate resource integration in the cocreation process, and reproduce or influence meaning outcomes (Edvardsson et al. 2012; Vargo et al. 2015).

Exploring the practices that transpire during firm and consumer interaction could also help uncover the influence of context on the meaning-making process (Gambetti and Graffigna 2015). From the firm perspective, these aspects remain unexplored in the context of BMCC, meaning that firms lack strategic guidance on how to facilitate relevant and reciprocal meaning-making opportunities with consumers.

**Method**

In seeking to explore the practices that firms engage in to facilitate BMCC, this study employed a constructivist approach to developing grounded theory (Charmaz 2006). This is a suitable approach for this research as it facilitates the study of an actor’s interpretations of the process of purposeful interactions that can be (re)shaped by prevailing socio-cultural contexts (Corbin and Strauss 1990). This approach is integral to an interpretive perspective in viewing
data as created from the shared perceptions and experiences of informants (Creswell 2007). Applying a constructivist approach affords flexibility in terms of supporting adjustment of the data-gathering process in response to emerging themes (Charmaz 2006). This is important in the social constructivist view that social actors may interpret interactions in many different ways; interpretations that may subsequently influence actions and the context of interactions between actor (Saunders et al. 2009). Alternative methods such as a post-positivistic approach whilst also appropriate for studying the construction of social reality, is characterized by a systematic, scientific process that imposes a priori theories, belief systems and values on to the data and thus affords less responsive flexibility as an interpretive framework (Saunders et al. 2009).

**Data collection**

In-depth interviews were conducted with three brand managers and nine FLEs from three retail bank brands in the Vietnamese market; that is one brand manager and three FLEs from each brand. The aim of this stage is to uncover the practices that firms engage in in order to facilitate the BMCC process. To answer the research question, the unit of analysis is the interactions between brand managers, FLEs and consumers, that is, shared interactional experiences that call for a phenomenological approach to investigate the subjective meanings attached to a process of ongoing social and service enactment between actors (Creswell 2007).

A theoretical sampling approach (Corbin and Strauss 2008) was initially employed to select banks that represented a cross-section of the retail banking system in Vietnam which is organized into three distinct categories of banks based on ownership. These are state-owned, joint-venture and foreign-owned and one bank from each category was invited to participate. Banks were chosen to present a homogenous sample (Creswell 2007) based on being primarily retail rather than commercial and the services each provided. The sample thus
comprised one international brand, referred to as international bank brand 1 (IBB1), a state-owned bank referred to as Vietnamese bank brand 1 (VBB1), and a joint-stock bank, (both public and private shareholdings), referred to as joint-stock bank 1 (JSB1). Other banks mentioned in the data examples follow this coding system and are numbered sequentially according to the order in which they are mentioned.

The analysis is based on qualitative research using in-depth, semi-structured interviews. Five interviews were conducted in Hanoi and seven in Saigon with six female and six male informants. Each informant was required to have worked for their bank for at least one year to ensure that they were familiar with the bank procedures and processes for dealing with customers and thus had a high level of cultural competence for this domain of enquiry (Romney et al. 1986). That is, informants were selected who had similar levels of experience of the service interactional process. Table 3-1 provides a profile of each informant. Hanoi and Saigon were chosen as these are the most populated cities in Vietnam, the location for bank head offices and the majority of branches. Although grounded theory is not directed by stipulated minimum sample size, it is accepted that at least ten interviews are required for constructing grounded theory (Corbin and Strauss 2008; Saldaña 2009). Further, theoretical saturation can be reliably achieved in up to 12 interviews when using open-ended questions to investigate common perceptions and experiences of a shared reality, in this case the service interaction process between firm and consumers, in a fairly homogeneous group of individuals (Guest et al. 2006).

The sample was developed by first approaching the Chief Executive Officers of three banks by email to outline the purpose of the research, stressing the need for personal insights and not strategically sensitive information, how the research could be of value to the
Table 3-1 Informant profiles for in-depth interviews

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Age</th>
<th>Occupation</th>
<th>Bank</th>
<th>How long employed at the bank (years)</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>BM1</td>
<td>M</td>
<td>41</td>
<td>Brand Manager</td>
<td>IBB1</td>
<td>2.5</td>
<td>Saigon</td>
</tr>
<tr>
<td>BM2</td>
<td>M</td>
<td>30</td>
<td>Brand Manager</td>
<td>JSB1</td>
<td>5</td>
<td>Saigon</td>
</tr>
<tr>
<td>BM3</td>
<td>F</td>
<td>42</td>
<td>PR and Marketing Director</td>
<td>VBB1</td>
<td>19.5</td>
<td>Hanoi</td>
</tr>
<tr>
<td>FLE1</td>
<td>M</td>
<td>28</td>
<td>Teller</td>
<td>JSB1</td>
<td>3.5</td>
<td>Saigon</td>
</tr>
<tr>
<td>FLE2</td>
<td>M</td>
<td>23</td>
<td>Relationship Manager</td>
<td>JSB1</td>
<td>2</td>
<td>Saigon</td>
</tr>
<tr>
<td>FLE3</td>
<td>F</td>
<td>26</td>
<td>Teller</td>
<td>JSB1</td>
<td>3</td>
<td>Saigon</td>
</tr>
<tr>
<td>FLE4</td>
<td>F</td>
<td>30</td>
<td>Call Centre Operative</td>
<td>IBB1</td>
<td>5</td>
<td>Saigon</td>
</tr>
<tr>
<td>FLE5</td>
<td>F</td>
<td>31</td>
<td>Call Centre Operative</td>
<td>VBB1</td>
<td>5.5</td>
<td>Saigon</td>
</tr>
<tr>
<td>FLE6</td>
<td>F</td>
<td>30</td>
<td>Relationship Manager</td>
<td>IBB1</td>
<td>2.5</td>
<td>Hanoi</td>
</tr>
<tr>
<td>FLE7</td>
<td>F</td>
<td>29</td>
<td>Relationship Manager</td>
<td>IBB1</td>
<td>3</td>
<td>Hanoi</td>
</tr>
<tr>
<td>FLE8</td>
<td>M</td>
<td>32</td>
<td>Financial advisor</td>
<td>VBB1</td>
<td>4.5</td>
<td>Hanoi</td>
</tr>
<tr>
<td>FLE9</td>
<td>M</td>
<td>26</td>
<td>Relationship Manager</td>
<td>VBB1</td>
<td>7</td>
<td>Hanoi</td>
</tr>
</tbody>
</table>
organization and to gain permission to then contact brand managers as potential informants. Permission was granted in each case to approach brand managers to invite them to participate. A formal invitation was sent by email, two brand managers accepted the invitation but one declined and therefore a fourth brand was approached using the same contact procedure and acceptance to participate was received from the brand manager. In selecting FLE informants, the banks’ central administration agreed to send a general invite to staff to respond directly to the lead researcher, who then sent a formal invite to those who met the sample characteristics above.

Data were collected using one-to-one semi-structured in-depth interviews. Interview guides were, one for brand managers and one for FLEs, used that broadly focused on the employee’s views on the brand, what they believed that customers thought of the brand, how they interacted with customers and how their role influenced what customers thought of the brand. The interview guides used in this study are shown in appendices 4 and 5. All informants were Vietnamese nationals; ten interviews were conducted in English with informants who were comfortable conversing in English and two interviews were conducted in Vietnamese with non-English speakers. These latter interviews were conducted by a Vietnamese professional research assistant in the presence of the lead researcher. The interviews were then transcribed in Vietnamese before being translated into English. Each interview lasted between 45 and 90 minutes and was recorded and then transcribed by a professional transcription service, resulting in a transcript of 20–30 single-spaced pages.

Interviewing continued until theoretical saturation was reached, in other words when it was clear that the interviews were yielding no new theoretical insights on the emergent data categories (Charmaz 2006). For instance, a marked reduction in new codes was noticed after the first five interviews with FLEs, meaning that informants’ thematic expressions began to be
repeated regularly thus providing an early indicator of data saturation (Guest et al. 2006). Theoretical sampling was further employed to test the emergent categories in alternative concentration sites, settings where the characteristics of the unit of analysis are prevalent (O'Reilly et al. 2012). Interviews were arranged with call center staff and subsequently relationship managers who interact face-to-face and over the phone with high net worth clients. This facilitated deeper exploration of alternative facets of service interactions to test the limits of meaning making interactions and stretch the boundaries of the emerging categories (Charmaz 2006). This process of theoretical sampling helped to guard against a common pitfall of grounded theory specifically, getting stuck in one concentration site and lured by confirmation bias into perceiving, prematurely, that categories have been saturated (Charmaz 2006; O'Reilly et al. 2012). Thus, by nine interviews across three different concentration sites, it was noticed that no new theoretical insights were emerging. Informant responses were demonstrating a high level of concordance further indicating that theoretical saturation was being achieved (Romney et al. 1986).

However given that the purpose of grounded theory “is not to make truth statements about reality, but, rather, to elicit fresh understandings about patterned relationships between social actors and how these relationships and interactions actively construct reality” (Suddaby 2006, p. 363), discriminant sampling (Creswell 2007) was employed to select and interview one additional FLE from each participating bank brand to further test the boundaries of saturation and examine any similarities or differences in themes. This facilitated the opportunity to further explore the relationships and connections between themes that were frequently identified in the data (Corbin and Strauss 2008).
Data analysis

This study of the Vietnamese retail banking sector focuses on the interactions and exchanges between the firm and consumers, the point where meaning cocreation occurs (Vallaster and von Wallpach 2013). To answer the research question, analysis focused on service interactions to identify practices that firms engage in that influence brand meaning cocreation. The grounded theory approach advocates that interviews and analysis progress in tandem (Corbin and Strauss 2008), and the investigator began the process on completion of the first interview by reviewing field notes and coding when the first interview was transcribed. An inductive approach was applied to the data analysis and, following the procedure suggested by Gioia et al. (2013), analyzed the data in three distinct steps to build an increasingly detailed understanding of the data and emerging themes and to develop a graphical data structure to help focus the theoretical rationalizing (see Figure 3-1).

Figure 3-1 Data Structure example - adapted from Gioia et al. (2013, p. 21)
Applying initial coding, the data were deconstructed into distinct segments (Saldaña 2009) that facilitated the identification of specific actions rather than imposing any a priori assumptions (Charmaz 2006). To preserve the informant’s voice and clearly represent their meanings about the organization, informant terminology was used wherever possible (Spiggle 1994), as illustrated with quotations in Figure 1. Gioia et al. (2013) refer to this stage as identifying first-order concepts, or incidents, and the examination yielded 86 separate data incident labels.

A second cycle of reviewing the data then began applying focused coding to identify the most frequent and significant incidents (Charmaz 2006; Saldaña 2009). The most significant codes based on the number of individual interviewees who independently raised the same ideas or themes were tracked, rather than the total number of times a theme was mentioned, thus establishing “thematic prevalence” (Guest et al. 2006 p. 72), an indicator of reliability in the truth and relevance of the theme discussed. This helped to establish a level of consensus in informant responses that indicated common, shared experiences and behaviors across the brands being studied thus indicating incidents of theoretical significance (Charmaz 2006). Thus, the initial list of codes was reduced to 20 significant categories which were aggregated into second-order themes (Gioia et al. 2013).

In a third coding phase alternating between the data, incidents, themes, and relevant literature, aggregate dimensions (Gioia et al. 2013) were identified that were labeled as indicative practices of BMCC. In this stage, a frequency threshold was also applied for each incident mentioned by at least six informants from the total of 12. This threshold is based on the requirement of a minimum of ten interviews for constructing grounded theory (Corbin and Strauss 2008) but, that saturation can be reached in as few as five interviews (Christensen and Olson 2002). Thus, it was identified that this study could contribute to practice theory and the
cocreation literature by developing an empirically informed framework on the process of BMCC.

Findings

This section presents the organizational practices identified in the data that are designed to facilitate BMCC. These have either been institutionalized, for example in staff service guidelines, or are routine activities independently deployed by FLEs, to communicate meaning. Three higher order thematic aggregates were identified, namely connecting, functionalizing and legitimizing practices, based on how the nested practices facilitate BMCC and contribute to consumer desired meaning outcomes of relevance, authenticity and legitimacy. Each consists of several BMCC practices—fire-fighting, inculcating, intermediating, cross-validating, personalizing, rationalizing, socio-capitalizing, and unifying. These manifest at either micro (e.g. service exchange), meso (e.g. user communities), and macro (e.g. socio-cultural networks) context levels in the service ecosystem. The framework presented in Figure 3-2 illustrates the higher order thematic aggregates, practices and context levels. The next section describes the practice categories and the individual practices nested within each, supported by descriptions and illustrated with passages from the data.
Connecting Practices

These practices involve communications and actions to show the consumer that it can adapt to their circumstances and innovate to meet demands. These practices, which include fire-fighting and inculcating, focus on providing cues that will facilitate the consumer’s evaluative process of the brand as a worthwhile and relevant part of their life-world. These practices manifest at the meso-context level, characterized by indirect triadic interactions between actors (Chandler and Vargo 2011), such as consumer, FLE and management. These practices transpire during exchange interactions between FLE and consumer operating within the cognitive realm, facilitating cocreated brand meaning of relevance.

Fire-fighting

Through this practice bank staff proactively devise and apply their own solutions for customer problems, which are not adequately addressed by the bank service procedures. The following comments show that FLEs are often aware of the systemic nature of the problems which are not effectively addressed by the firm: “one person has this problem and another has something different and the company has more complicated problems” (FLE4, female, 30,
IBB1) and “we have a lot of problems, you know, in a day and now it’s very hard to define which is the most frequent” (FLE9, male, 26, VBB1). However, if firms do not address the problems at the source, through fire-fighting staff devise work-arounds to help the customer, facilitating the cocreation of a positive brand meaning of relevance. To illustrate, a brand manager explained that frequent sales calls to a key client had resulted in the customer threatening to change banks. This was discovered during a courtesy call by the brand manager’s team, when the client became angry and hung up the phone as soon as the brand name was mentioned. The brand manager called the client’s personal assistant and discovered the cause of the antagonism. Not being in control of these sales calls, the brand manager suggested a way to circumvent the problem telling his team “next time when you call him, don’t say that you're calling from IBB1. You just say “I'm calling from the organization team from global economic update of IBB1”, then he will be happy to talk to you.” (BM1, male, 41). The following narrative involves an FLE describing how she tries to circumvent bank rules in order to satisfy customers.

“Foreigners maybe don’t like the rules because they cannot just deposit money by cash to their account. They have to prove where it comes from...like with a passport and contract. But I will tell them to ask some Vietnamese friends to deposit the cash in their accounts and transfer by internet banking. Because with Internet banking, the bank cannot control that.” (FLE3, female, 26, JSB1)

The informant is clearly aware of the problem created by the rules and the effect on the customer. However, through the practice of fire-fighting she suggests a way to alleviate the problem rather than eradicate it. In both examples, the informants suggest a solution to circumvent an issue that is governed by managerial policies viewed as unchangeable. In this case, employees are morphing their role into that of an “institutional entrepreneur” (Misangyi
et al. 2008, p. 751) to subvert the status quo on managerially determined normative institutions, or how things should be done in given situations. In other words, by adopting a problem-solving orientation and adapting a solution, this can be interpreted by the employee as helpful or relevant behavior that is likely to be positively received by the customer (Van der Henst and Sperber 2012). Thus, this practice is aimed at enhancing the customer experience, thus facilitating cocreation of brand meaning of relevance.

**Inculcating**

This is the practice of aligning and managing staff behaviors to convey congruence with customer values around service expectations. The practice operates in the communicative realm where an act, for instance greeting a customer, is executed with the intention that it will meet the expectations of an evaluating actor (Sperber and Wilson 2012). For instance if the consumer as service beneficiary thinks the greeting is rude, it will be considered not fitting with personal expectations and lead to choosing another brand. Inculcating thus aims to align organizational behaviors with customer expectations and values because “every utterance conveys a presumption of its own optimal relevance…an utterance conveys not just a vague expectation, but a precise presumption of relevance” (Van der Henst and Sperber 2012, p. 282). The interaction is framed by the meso-context level characterized by indirect triadic interactions between actors (Chandler and Vargo 2011). This practice is at once serving regulative managerial policies on service conduct while also aiming to demonstrate congruence with customer values through service delivery with the FLE as the fulcrum in this triadic relationship. For instance, one FLE explains how transactions with customers are strictly regulated: “We have service standards for the time for transactions, the time spent on a transaction, how long it can take. For example, if they have a very simple transaction, it mustn’t take more than five minutes” (FLE7, female, 27, IBB1). Another FLE explains that to
ensure service quality consistency “we have the project for the mystery shopping to make sure of the quality when staff meet the customers” (FLE8, male, 32, VBB1). In the following narrative, a FLE explains the standardized procedure that must be followed when dealing with a customer.

“The most fundamental thing is the service quality standards set by JSB1. For example, when customers step in, I’ll say: “Hello, please have a seat. What kind of transaction do you want to make?” Those two, first two sentences I have to use. Then, I must listen to customer’s need and serve them well. Next, I cross-sell products that meet customers’ demand. Cross selling helps me reach my monthly target and brings profit for the bank, but also the customer is getting a good product. Then, when I finish transaction, I must notify customers that their transaction is complete and ask if they need anything else. Finally, it’s important that I say "goodbye and thank you" to the customer.”

(FLE4, female, 30, JSB1)

The narrative illustrates how *inculcating* is aimed at ensuring a standardized and consistent service experience that meets with service beneficiary expectations and previous experience. In the communicative realm, the institutionalization of service delivery is focused on providing cues to the customer that emerge from the actions and words of the FLE which are encoded with a presumption of their own relevance to the customer (Sperber and Wilson 2012). In the cognitive realm, consumers will decode these cues and create memories and inferences for future expectations, that are internal representations of relevance (Van der Henst and Sperber 2012). Through cues such as transaction processing time, service quality assurance and providing good products, the examples from the data illustrate relevance in terms of how the brand can be a part of the consumers’ life-world by facilitating, for example,
convenience, quality and solutions to support consumer life goals. Framed by managerial policy, the practice of *inculcating* aims to facilitate the cocreation of a brand meaning of relevance. Further data examples for these practices are provided in Figure 3-3.

**Functionalizing practices**

Through this group of practices firms aim to demonstrate the genuine nature of the brand through its actions, interactions, and artefacts. This group of practices includes *intermediating, cross-validating, and personalizing*. These practices are used by firms to demonstrate sincerity in brand interactions with consumers, alignment between brand values and personal values of the consumer and so communicate authenticity. The practices manifest either at the micro-context level, characterized by direct interactions between individual human or non-human actors, or meso-context level characterized by indirect triadic

![Figure 3-3 Connecting practices data examples](image)

Innovative and adaptive resource deployments to demonstrate congruence with consumer life goals and self-concept - Relevance
interactions between actors (Chandler and Vargo 2011). This group of practices provides cues for consumer evaluation via brand artefacts and interactions, not for their inherent properties, but an observable display of genuine and true behaviors (Beverland and Farrelly 2010). The practices are aimed at demonstrating a genuine concern for customer needs rather than being primarily motivated by economic gain. In this way, the firm is reflecting its true cultural identity as connected to the customer life-world and thus its authenticity (Grayson and Martinec 2004).

**Intermediating**

Through this practice firms deploy primarily non-human cues as evidence or verification of their ability to connect with the consumer’s life-world and personal values. This is about providing physical evidence as a signal of the firm’s ability and predisposition to satisfy customer needs and designed to facilitate consumer brand meaning cocreation at the dyadic or micro-context level. For example a teller explains what she believes signals to consumers that the bank is genuine by saying “We have lots of branches and transaction offices, so when customers come to JSB1, they think it’s a credible and safe bank” (FLE4, female, 30). This is echoed by another teller who explains the importance of having an extensive ATM network because “for our branding in the market, we have to prove why the customer should choose VBB1 and not other banks and this is significant. So customers feel VBB1 is familiar, popular and our service is good” (FLE8, male, 32). The following narrative from a brand manager further illustrates how brands deploy non-human cues as a method of communicating meaning through evidence that facilitates the meaning cocreation process with consumers:

“You can see a lot of advertising talking about promotion, promotion, promotion, but now I think that the Vietnamese consumer is smarter than
before. They don’t just take a look at the interest rate that you provide to them. And firstly, you can see that our network is quite small, we have about nine branches in Vietnam, about 100 ATMS with our own network. So we need to build our own channel to be friendly, to be approachable for the consumer, so they take a look at that, they feel happy with that, they want to try and step in. Now we provide lots of convenience, like you can get withdrawal by your ATM cards in more than 15,000 ATMs of other banks without fee. (BM1, male, 41)

In this narrative, the informant is explaining how the firm makes use of physical evidence or artefacts both as a symbol and benefit for the customer. The firm is providing physical evidence of its ability to connect with the consumers’ life-world by providing the resources from which consumers can satisfy their goals. Referred to in the CCT literature as “artifactual semiosis” (Mick 1986, p. 202), physical, non-human cues or symbols, are deployed to facilitate syllogistic reasoning by the intended audience, in this case the brand consumer. The symbols in the above examples, buildings and ATMs, stand to represent the meaning of the brand as safe, credible and convenient. Thus, these symbols are the iconic representation of, and spatio-temporal link to, the brand values and value proposition that facilitate subjective and contextual interpretation and meaning cocreation of “iconic authenticity” (Grayson and Martinec 2004, p. 298) aimed at stimulating and enhancing consumer-brand connections.

Cross-validating

Through this practice the brand attempts to demonstrate its genuine concern for consumer wellbeing, superordinate of brand goals, and to fortify brand-consumer connections. This practice is designed to provide opportunities for enhancement of the consumer’s personal
situation and so communicate meaning of authenticity through true and genuine actions. This practice manifests at the meso-level where a FLE is acting as the fulcrum between identifying and meeting customer needs and those of the organization. For instance a brand manager explains that when launching a product sales campaign, meetings are held with FLEs to ensure they understand who the product is relevant to because “It's not about just go sell and then the customer will benefit from that” (BM1, male, 42, IBB1). This is echoed by FLE9 who explains that he has targets to reach in cross-selling banking products but in doing so “I give them advice on how this can make them more rich” (FLE9, male, 26, VBB1). The data suggest that brand managers consider that this practice helps to enlighten consumers ignorant of the benefits the brand can provide that will enhance their lives.

“You know, the Vietnamese people here when they go to the bank they only think about putting the money in, but they do not think about using the banking services, the banking products, to serve all their daily needs. So we want to promote the banking services and we build all the transactions, we build all the ah, the products and services based on getting the trust of the people, yep.”

(BM2, female, 42, VBB1)

As this narrative exemplifies, the practice of cross-validating is used to communicate the authenticity of the brand to the consumer at the focal point of the value proposition. In this way, the brand managers and FLEs are attempting to provide the consumer with a demonstration of care and concern to enrich and enhance the wellbeing of the consumer. Specifically, cross-validating involves the use of brand actions, expressions and the value proposition as evidence for consumer evaluation of brand authenticity. The aim is that actions and expressions will be evaluated by consumers as a genuine representation of their intentions, a form of truth rather than being fabricated with the primary intention of economic
gain. Facilitation of evaluations of such evidence is intended to precipitate cocreation of meaning of “indexical authenticity” (Grayson and Martinec 2004), in other words authenticity that through deeds and words reflects a genuine concern for consumers that is disengaged from a primary motive of economic gain. However, value propositions incorporate both indexical (such as actions and expressions) and iconic (such as a product or service) cues (Grayson and Martinec 2004) from which consumers may evaluate the brand actions as exploitative in the pursuit of commercial intentions. For example, if the product or service (iconic cue) is deemed not to live up to the actions and promises of the FLE (indexical cue) this may actually precipitate cocreation of brand meaning of inauthenticity and thus undermine consumer-brand connections.

**Personalizing**

Through this practice FLEs adapt standardized interactional service procedures and scripts to provide a more personalized interaction with consumers. FLEs are aware that following a service blueprint can create an experience that leaves consumers feeling that they are being processed. Consequently, during micro-level interactions, characterized by direct interactions between individual actors (Chandler and Vargo 2011), FLEs adapt the blueprinted procedures to deliver a more genuine, personalized experience treating the customer as a human rather than a resource to be processed and so communicating meaning of authenticity. To illustrate, one FLE explains how the service guidelines are very strict and formal and he doesn’t adhere rigidly to these because “we need to make the service from the heart, from myself, to share our feelings to all the people” (FLE8, male, 32, VBB1). Similarly, another FLE explains that she understands that customers want to feel that they are dealing with a real person, not just a faceless organization and says “so, I’m the representative of the bank, but
I’m also a friend of customer” (FLE6, female, 30 IBB1). The following quote involves a teller explaining her approach to dealing with customers to personalize the service interaction.

““I take great care of my customers and if they have problems, I just give them my mobile phone number and they will call me anytime. I will fix it or help them, give them solutions. If I can't solve it I maybe ask them to call to the hotline or I'll draft them an email.” (FLE3, female, 26, JSB1)

The act of giving personal phone numbers to customers is not a part of the service procedures that staff are expected to follow. This quote therefore illustrates an aspect of how FLEs adapt service procedures and go off script in order to personalize the service for customers and stimulate consumer-brand connections. The homogenization of markets is considered to create a perception of inauthenticity for consumers, with brands that appear and act as nonconformist creating the perception of authenticity (Thompson et al. 2006). So, as FLEs adapt the strict service guidelines, they are reacting against the homogenization of the service interaction process and, whether consciously or not, attempt to inject authenticity into the service interaction. Actors interpret the actions of others in interactions, and responses are a product of the meaning that is derived from the interpretation of these actions (Solomon 1983). The data indicate that the practice of personalizing is providing evidence to the consumer of brand authenticity, specifically “indexical authenticity” (Grayson and Martinec 2004, p. 297) which stems from actions and expressions used in interactions. The actions and expressions of FLEs (such as giving phone numbers, acting as a friend or sharing feelings) facilitate the process of BMCC as these actions will be interpreted by the evaluating actor subjectively within the context of the interaction leading to cocreated brand meaning of (in)authenticity. Further data examples for these practices are shown in Figure 3-4.
Figure 3-4 Functionalizing practices data examples

**Legitimizing Practices**

These practices focus on providing cues to consumers to establish the socio-cultural appropriateness of the brand. These practices include *self-justifying*, *socio-capitalizing*, and *unifying* (see Figure 4). The practices are used to demonstrate congruence between brand activities and systems of socially constructed rules, normative values and cultural-cognitive schemas and manifest across micro (e.g. service exchange), meso (e.g. user communities), and macro (e.g. socio-cultural networks) levels within the service ecosystem (Chandler and Vargo 2011). The practices are used in the pursuit of the firm’s identity goals and reflect strategic control in their execution. As such, these practices operate in the evaluative dimension, and facilitate consumer cognitive meaning making processes by providing evidence through activities that justify the brand’s social fitness, or legitimacy, as an individual or community cultural resource.
Self-justifying

Here the firm is attempting to prove its socio-cultural worth, its right to exist and its capacity to serve the needs of customers. This is not a signal of brand capabilities; rather the focus is on communicating social fit and worthiness of customer and societal support, manifesting at the macro-level (e.g. socio-cultural networks) as the firm uses the practice to communicate meaning of legitimacy to customers and the broader service ecosystem. Examples include a brand manager (BM3, female, 42) who believes that consumers choose the VBB1 brand because “we are the leader in terms of providing very many retail banking products”, whereas FLE7 (female, 29) says that because FLEs at IBB1 have worked there for on average 5 years, consumers think of the brand as being “professional like a foreign bank and friendly like a local bank”. The following quote from a FLE further demonstrates how brand meaning is communicated by deploying such organizational markers:

“The bad debt ratio (BDR) in the bank industry right now in Vietnam is very high. So that's why the customers don't believe in other banks, retail banks, because the BDR is very high. So you don't want to bring money from you to me if I have this BDR which is high. But in VBB1, BDR is very low. It's very low, because our evaluation of loan application documents is very good. VBB1 have a good loan management team and the process is very good.” (FLE8, male, 32)

In this narrative, the firm is using markers or features from the organizational system as cues for brand meaning. By indicating both the operational cue and how this is achieved within the organizational system, this demonstrates the use of structural characteristics to convey meaning of legitimacy/competence to deliver the brand’s services. Scott (2014) refers to this as communicating legitimacy based on conforming to an organizational “structural
“template” (p. 74) leveraging legitimacy as an operational resource in the pursuit of brand goals (Suchman 1995), in this case to specifically convey a message of stability and trustworthiness. This also provides a strategic point of comparison for consumers by implying the attributes that suggest the brand’s competitive standing in the market. In other words, the firm is deploying organizational actions and artefacts to demonstrate “structural legitimacy” (Suchman 1995, p. 581).

**Socio-capitalizing**

In this practice firms form strategic relationships as a method of transferring meaning through meaning propositions. This process operates at the meso-level with the firm acting as facilitator in increasing the availability of resources by forming triadic collaborative partnerships within and between service systems, such as consumers and suppliers. By increasing access to resources for actors such as consumers, the practice is designed to demonstrate a brand meaning of socio-cultural awareness and appropriateness in delivering solutions that fit with socially constructed values and norms. To illustrate, the brand manager of IBB1 explains that the firm sets up alliances with retailers to provide preferential exchange terms when using the IBB1 debit card because this helps to “strengthen and reinforce our brand awareness and values” (BM1, male, 41). Similarly, the brand manager of JSB1 develops collaborative alliances between internal functional units to work on brand projects because “if we can do things together then it’s good for the brand and if the brand is good then the products will be sold more easily” (BM2, male, 30). The following quote from a FLE further illustrates how these collaborations help to facilitate brand meaning cocreation of legitimacy:

“Like we have sales agents, not other bank officers, but customers, like multi-level selling. That customer can become a sales agent of mine, and the bank
has a commission policy for sales agents. They just get their friends to agree to open an account. They trust their friend, yeah.” (FLE2, male, 23, JSB1)

In this narrative the FLE, supported by organizational policy, is leveraging alliances with brand-facing actors to generate benefit or value within and between service systems, in this case the brand and the consumer. Specifically, the alliance is clearly serving the self-interests of the actors involved, sales for the brand and commission for the introducing actor. In essence, this practice seeks to generate an increase in resource availability and a perceived improvement in the overall wellbeing of the service system which, within the lens of S-D logic, is the purpose of cocreation (Vargo et al. 2008). This practice can therefore be viewed as focused on the longer term survival of the brand by leveraging alliances to help the firm achieve its goals, sales growth and brand connections with consumers, and so legitimize its existence (Arnold et al. 1996). As such, *socio-capitalizing* is a brand meaning cocreation practice enshrined in managerial policy and designed to deliver particular benefit to actors involved thus facilitating brand meaning of “pragmatic legitimacy” (Suchman 1995, p. 578).

**Unifying**

Through this practice the firm aims to provide evidence for evaluation by actors that brand activities are both appropriate with socially constructed rules and norms and so in consonance with consumer values. The firm facilitates the cocreation of a brand meaning of legitimacy at the dyadic or micro-level context through communications and exchange interactions to show congruence between firm-customer socio-cultural expectations. For instance, the VBB1 brand manager believes that consumers view banking as a complicated service and therefore wants the brand to “communicate in a way that is friendly for the people and provide a friendly way of using the services so that people think it’s easy and safe to use the services” (BM3, female, 42). This is echoed by FLE 1 (male, 28, JSB1) who believes that
the brand he works for is very different in the market in the way it deals with customers and explains, “We don’t compete on interest (rates) like so many other banks. JSB1 always guarantee number one service quality.” Thus, through exchange and communication at the micro-level of interaction, firms attempt to provide evidence of legitimacy in congruence with socio-cultural expectations. The following informant’s narrative shows how the firm communicates its alignment with socially constructed norms and values to facilitate cocreated brand meaning of legitimacy:

“Take a look at the other local banks, what they are doing. You can see that if you read a lot of news, a lot of director, branch director of some local banks, they have been sentenced, like, a couple of years in prison because they cheated the people. We are not doing any illegal thing or cheating people like the other local banks. So our key serving point of the product and service is we provide the opportunities and the possibility for all the people to be provided one of the best banking product and service in Vietnam. This is our key communication.” (BM1, male, 41, IBB1)

This quote demonstrates how the firm is trying to convey a brand meaning of legitimacy by taking the moral high ground and espousing the brand as a kind of social service for the people. The cocreation of brand meaning is being facilitated through communication, in a sense by providing evidence, for consumers to evaluate against socially constructed norms and values. Thus the firm is facilitating evaluation by consumers of the legitimacy of firm behaviors against socio-cultural expectations and so facilitating the cocreation of brand meaning of “moral legitimacy” (Suchman 1995, p. 579). Further data examples for these practices are provided in Figure 3-5.
Discussion, contributions, and further research

As highlighted in the introduction, while the brand meaning cocreation process is viewed as innately customer oriented, firms play a key role through managerial policies designed to facilitate enhanced service outcomes and thus influence brand meaning. Managerial policies govern brand communications and institutionalize interactive practices, such as inculcating, or stimulate informal FLE practices, such as fire-fighting, and are thus significant elements in the process of BMCC. However, there have been few systematic studies into the intended effects of firm activities on consumers in the context of cocreation (Brodie et al. 2009; Sajtos et al. 2015; Sirdeshmukh et al. 2002) or how these activities may influence the cocreation of brand meaning. Also, whilst previous literature has demonstrated how firm practices contribute to the cocreation or destruction of value, these practices do not explicitly manifest
brand meaning or the process by which brand meaning is cocreated. Therefore, this study sought to empirically identify the practices that transpire during service interactions and how these practices may facilitate the process of BMCC. A key contribution of this study is the identification of eight firm practices that facilitate resource exchange and integration in a way that influences the process of BMCC. As such, this research addresses a number of calls for more insight into the practices in the cocreation process. Specifically, practices that transpire between firm and customer (Echeverri and Skålén 2011) and how meaning can be subjectively interpreted in this process (Smith 2013). This study also shows how the nature of actors’ roles and institutional logics shape interactions and thus how meaning can be influenced by varying socio-cultural contexts (Akaka et al. 2013) as well as the management policies that frame the meaning-making process between firms and consumers (Gambetti and Graffigna 2015). As a result, this inductive study advances S-D logic and practice knowledge by identifying firm practices that contribute to the process and context of BMCC.

**Theoretical contributions**

The results of this research provide empirical insight into the practices that firms use to facilitate the process of BMCC. Thus in this section, the specific theoretical implications are discussed before moving on to consider the managerial implications.

*Meaning and practices*

The identified practices have been organized into three higher order thematic aggregates through which firms contribute to the process of BMCC and can influence consumer brand meaning outcome goals. These aggregates group the individual practices based on how they may contribute to consumer brand meaning outcome goals of relevance, authenticity and legitimacy. This highlights the proactive efforts of firms to influence the BMCC process through institutionalized practices, and the informal FLE practices (fire-
fighting and personalizing) that deviate from management policies and could have a positive or negative effect on brand meaning. As mentioned earlier, recent developments in S-D logic and CCT literature indicate a shift in theoretical focus from the dyadic to a networked perspective of brands and their meaning. Thus it is suggested that these firm practices will contribute to meaning cocreation in the moment of interaction and integration (Morgeson and Hofmann 1999; Warde 2005), and help to demonstrate how multiple actors participate in the process of BMCC.

Further, while prior literature focusing on service interactions from the firm perspective has made important contributions in identifying practices that contribute to value cocreation and destruction (Echeverri and Skålén 2011; Skålén et al. 2015), the realization of value propositions (Skålén et al. 2014), and the cocreation of service experiences (McColl-Kennedy et al. 2015) these studies have not considered practices within the meaning-making process or how context both frames and influences practices in this process. The data show how context, as a product of the embedded nature of interactions and practices in service and social systems, frames and shapes actor experiences that contribute to meaning determination (Edvardsson et al. 2012; Merz et al. 2009). Thus, this study extends the research focus beyond the dyadic or micro-context level prevalent in previous practice based studies, to explore how actor practices are embedded in and influenced by micro- and meso- levels of firm-consumer interactions. Significantly therefore, this study contributes empirical evidence that extends S-D logic’s conceptual foundational premises implying the interactional, networked and contextual nature of meaning cocreation (FP6 and FP9) (Vargo and Lusch 2016). It is proposed that this does however suggest the need for further empirical research to test S-D logic’s conceptual foundational principles, which will be discussed later.
Institutions and practices

This study additionally contributes to an understanding of how institutional logics simultaneously influence and are influenced by collaborative interactions. Researchers have suggested a need for empirical research into the role of institutions and the intersection of practices and cocreation, topics which are nascent in the marketing literature (Vargo et al. 2015).

As discussed earlier, institutions, socially constructed rules norms and values (regulative, normative and cultural-cognitive institutions), shape interactions and contribute to context within the BMCC process. The data show how firm practices are framed by managerial policy in the form of regulative and normative institutions that govern service interactions thus playing an influential role in the BMCC process. For instance, in the practice of personalizing FLE4 explains that despite the strict service guidelines set by the firm she tries to make the process “sound natural, not like it’s learned by heart”. The guidelines set by the firm for service interactions are the formal rules enabling and constraining behavior, or regulative institutions; FLE4 has clearly reflected on how the regulative institutions influence her behavior, perceiving and interpreting the social reality of the strictly guided interactions and the meaning it may convey (cultural-cognitive institutions); she goes off-script to make the service more natural and personal by applying norms and values for how things should be done in given situations (normative institutions) (Scott 2014) giving an example of how with one female customer “as women we talked about family things and we chatted well with each other.”

It has been conceptualized that institutional logics simultaneously enable and constrain practices and resources within interactions while being sustained and (re)shaped by the practices and resources that actors bring to the interactions (Misangyi et al. 2008). The
example above provides empirical evidence to support this by showing how FLE4 brings the service guidelines, an operand resource that could be considered as constraining with formulaic practices, and applies her own personal knowledge as an operant resource to reshape the practice and personalize the interaction. This therefore provides empirical evidence to extend the conceptual premise that actors, such as FLEs, are embedded within multiple interacting service and social systems, (e.g. firm and customer systems) each framed by its own institutional logics that may lack congruency across service ecosystems leading to conflicting meaning interpretations which (re)shape practices (Edvardsson et al. 2014; Vargo et al. 2015).

**Managerial implications**

A key managerial insight from this study is that the managerial polices that govern service interactions and formalize interactive practices, need to be devised by taking the perspective of the service beneficiary. Service interactions can facilitate or constrain resource density and integration in a manner that influences BMCC. The service beneficiary perspective needs to be assumed to avoid a primarily firm-centred orientation in determining the service delivery process and practices.

Another managerial implication arises from the influence the identified practices have on the process of BMCC. In order to ensure that mutually beneficial cocreation experiences and outcomes are facilitated, services delivery processes and practices need to be designed with stakeholder (e.g. suppliers; FLEs) and service beneficiary participation (Ind 2014). For this, managers could facilitate communication links between FLEs, consumers and suppliers through online communication networks such as an intranet, to encourage open dialogue to elicit, for example, consumer responses to brand practices and how this affects brand meaning cocreation outcomes. This would allow managers to understand the significance of existing
practices such as inculcating, which seeks to strictly control the service delivery process, or fire-fighting, in which FLEs devise work-arounds for systemic service problems, on consumer experiences and their meaning-making process. Managers could make use of this knowledge to design service interaction processes and practices that identify and address systemic issues such as frequent ATM breakdowns, and allow FLEs more freedom to support practices such as personalizing. This could deliver enhanced service experiences and concomitant mutually beneficial BMCC outcomes while communicating brand meaning of relevance and authenticity. Adopting this perspective will facilitate a service-centred view that is both beneficiary oriented and relational (FP8) (Vargo and Lusch 2016).

Further, firms could develop strategies to support practices that deliver mutually beneficial BMCC opportunities and to limit those practices that undermine this aim. For instance, by developing a clear understanding of consumer socio-cultural values and functional expectations, firms could leverage the practice of intermediating to communicate convenience via a visible ATM network and partnering with retailers to provide cash access or a simplified online banking system that permits a broad range of transactions to reduce the need to visit branches. Such firm-generated artifacts could facilitate enhanced brand interaction experiences and stimulate consumer cognitive associations of brand relevance (O’Reilly and Kerrigan 2013). Additionally, managers could leverage brand communications that build on a developed understanding of socio-cultural rules, norms and values within given markets to facilitate the practices of self-justifying and unifying. To establish an identity of legitimacy, firms could focus on communications that establish their credentials within target groups in terms of how firm goals align with community values such as providing free financial guidance and mobile banking facilities to remote, rural communities. This would
demonstrate how firm activities align with socio-cultural norms and have the effect of legitimating the brand (Arnold et al. 1996).

**Limitations and future research**

While this study makes a number of valuable contributions, it does have some limitations. The first limitation is the focus a single industry setting, the retail banking market in Vietnam. Whilst this was a rich context in which to investigate the practices through which firms contribute to the cocreation of service brand meaning, future research could investigate other industry settings and determine whether the BMCC practices identified here are prevalent in other industries and whether there are similarities or differences in firm BMCC practices. Second, as this study was conducted in an emerging economy, the findings may not be relevant in more developed economies. Future research could explore firm BMCC practices in developed economies and determine the transferability of these findings. Third, although this study has identified eight firm practices of BMCC, more may be identified in alternative empirical settings. Future research could extend these findings by identifying a broader range of firm BMCC practices and how these may be linked, replicated, and embedded at successive context levels. Fourth, this study identifies practices that occur at single rather than multiple levels of context, that is, practices at micro-, meso-, or macro-levels of interactional context. It is unclear if these practices manifest at multiple context levels. Future research could investigate the potential for practices to occur simultaneously and transfer across multiple context levels. This would extend these findings by shedding light on how socio-cultural contexts are (re)shaped through enactment of interactional practices and thus influence the spatio-temporal development of cocreated brand meaning within the broader service ecosystem.
Having acknowledged the limitations of this study, potential avenues for further research are now suggested. First, the qualitative findings of this study could be further investigated through quantitative research to corroborate the eight identified practices and reveal whether these can be generalized. Second, this study raises questions about the influence of firm BMCC practices on those of brand-facing actors. For instance, the practices and perceptions of managers and FLEs could be quantitatively investigated and contrasted to determine whether and the extent to which these two groups may differ. This would provide insight into the extent to which the practices of individual groups of market-facing actors create influence on the practices of brand-facing actors. Researchers could also investigate the practices of brand-facing actors such as suppliers and consumers. This may help establish how the BMCC practices of one group of actors influences the practices of another and therefore brand BMCC outcomes. This would extend understanding of how brand meaning is reciprocally cocreated and temporally influenced. Third, future research could investigate how the BMCC practices of multiple actors in a network are replicated and embedded at successive levels of context. This could advance understanding of BMCC-in-context and the potential for alignment of BMCC practices between market-facing and brand-facing actors with the aim of facilitating mutually positive brand experiences. Finally, future research could focus on developing a multi-actor perspective on the process of BMCC. This could emerge from a study of BMCC practices from a networked perspective that includes multiple firm actors, ranging from board level to front-line, suppliers, consumers and other stakeholders. This could generate holistic insight into the BMCC process incorporating actors who may never interact, but being embedded in multiple, interdependent service and social systems, are contributing to the BMCC process.
SUMMARY, CONCLUSION AND FUTURE RESEARCH

Recent research has called for a change in the perspective on and process of how brands are managed and the practices associated with this activity (Ind 2014). In particular there is need for a more networked frame of reference and collaborative approach to how brand meaning develops, evolves and needs to be managed with and among a broad range of market-facing and brand-facing actors (Berthon et al. 2009; Hatch and Schultz 2010; Iglesias and Bonet 2012). While acknowledging that brand meaning is cocreated through ongoing interactions and experiences within a network of social and economic actors (Vallaster and von Wallpach 2013), researchers are still calling for knowledge on key units of analysis in the process of cocreation. This includes an understanding of key actors, resources and practices (Echeverri and Skålén 2011; Gambetti and Graffigna 2014; Grönroos and Ravald 2011; Peñaloza and Mish 2011) as well as how brand meaning is subjectively interpreted (Smith 2013) and influenced by socio-cultural context (Akaka et al. 2013; Canniford and Shankar 2013).

In this context, the aim of this research was to answer the following overarching research questions:

1. What is the process by which market actors cocreate brand meaning?

2. What practices transpire between market actors that contribute to BMCC?

3. How is brand meaning cocreated and experienced by different market actors at different context levels of the service ecosystem?
These questions are answered in three individual studies that provide insights into the process of BMCC, the actors, resources, practices and context that influence brand meaning outcomes. The combined insights of these studies generate multiple theoretical and managerial implications and contributions in terms of the process and practices by which multiple actors cocreate brand meaning and how actor roles and resource deployments influence BMCC across nano-, micro-, meso-, or macro- levels of interactional context. The following sections provide, firstly, a summary of the three studies and their individual contribution, followed by a discussion that focuses on the overarching question of how brand meaning is cocreated (the process, the practices, the system levels, the market actors), to provide a holistic perspective on the contributions to research and practice thus pulling all three studies together, and finally concludes with directions for future research and closing comments.

**Summary**

Study 1 consolidates and advances the understanding of brand meaning and the evolving process by which it is determined by introducing and explicating the concept of BMCC. This concept is elucidated as a process that encompasses brand-related, resource-integrating activities and interactions among multiple market actors within service ecosystems, leading to a socially negotiated and idiosyncratically determined brand meaning (Tierney et al. forthcoming). The conceptualization of BMCC provides greater theoretical clarity on units of analysis, in terms of resources, actors and interactions that unfold in the process, around which normative managerial implications can be developed. In proposing this conceptualization, the study also provides an updated and consolidated conceptualization of brand meaning, a term often used but rarely defined in branding literature. The absence of an explicit and careful deliberation of the term has made it difficult for robust theoretical
frameworks to be produced due to the lack of a solid conceptual foundation. The in-depth reconsideration of the ‘meaning of brand meaning’ thus provides academics with an important theoretical basis for future research in marketing. The deep theorizing that supports these conceptualizations and subsequent research propositions, highlights the contextual conditions and the resource integrating interactions within the process by which brand meaning outcomes are affected and as such “fosters better predictions of the outcomes managers care about” and “help to refine our understanding of the world by understanding the conditions under which actions will or will not produce desired outcomes” (MacInnis 2011 p. 141).

Building on the theoretical foundation provided by the conceptualizations and research propositions in study 1, the aim of the second study was to investigate the subjective brand-related experiences and interactions of consumers with multiple actors to identify practices that contribute to BMCC. In addressing this aim, study 2 advances theory by providing empirical data regarding the BMCC process in the shape of eight practices—generational benchmarking, leveraging, venting, storytelling, relating, self-signifying, social-proofing and evaluating—that contribute to cocreated brand meaning outcomes. These practices are grouped into three higher order thematic aggregates—transforming, authenticating, and legitimizing—which influence BMCC across nano-, micro-, meso-, or macro- levels of interaction. Further, these aggregates highlight how consumers use a brand as a culturally relevant resource to leverage meanings of relevance, authenticity and legitimacy within the context of their own life-world.

The study employed a qualitative, grounded theory approach using semi-structured, in-depth interviews with 23 retail banking customers in Vietnam. Vietnam is an emerging economy where the service of retail banking is not as embedded as in more developed economies, but has intense competition and a rapidly growing population of banking users. As
such, these conditions present a fruitful empirical setting that supports rich insights into the process of brand meaning cocreation and the process by which this happens.

From a managerial perspective, the results offer insight into consumer brand-related experiences and interactions with multiple market actors at various levels of context. Strategic implications relate to how managers should organize brand related interactions to facilitate positive brand meaning. In this respect, strategic direction is also provided in relation to brand policy, internal practices and institutionalized practices between FLEs and consumers, and the need to identify their temporal and contextual impact on BMCC, particularly in terms of practices that may either antagonize or support positive brand experiences and lead to consumer-brand (dis)connections. These managerial implications address key strategic considerations in facilitating superior brand experiences for service beneficiaries.

Building on the empirical consumer oriented findings of Study 2, the aim of the third study was to investigate the operationalized firm practices and informal practices of FLEs that contribute to BMCC and facilitate the consumer brand meaning outcome goals. In addressing this aim, Study 3 advances theory by providing empirical data on the BMCC process from an organizational perspective. Specifically, eight organizational practices were identified—fire-fighting, inculcating, intermediating, cross-validating, personalizing, self-justifying, socio-capitalizing, and unifying—that are influenced by managerial policies and designed to facilitate the BMCC process. These practices were grouped into three higher order thematic aggregates—connecting, functionalizing and legitimizing—based on how the nested practices facilitate BMCC and contribute to consumer desired meaning outcomes of relevance, authenticity and legitimacy. This study involved a qualitative, grounded theory approach using semi-structured, in-depth interviews with 12 staff. The informants comprised brand managers and FLEs, from three different retail bank brands in Vietnam.
Study 3 sheds light on the BMCC process by providing empirical insights into how managerial policy frames organizational practices, in the form of normative and regulative institutions that both govern service interactions and influence the process of BMCC. This demonstrates how context both frames and shapes the interactional experiences of actors and therefore brand meaning outcomes, providing academics with a more holistic perspective beyond the micro-, or dyadic, perspective prevalent in previous practice related studies. This is important as it provides empirical evidence that extends S-D logic’s conceptual foundational premises implying the interactional, networked and contextual nature of meaning cocreation (FP6 and FP9) (Vargo and Lusch 2016).

Further, these practices are grouped into three higher order thematic aggregates which demonstrate proactive efforts of firms to contribute to BMCC by facilitating organizationally intended brand meaning outcomes of relevance, authenticity, and legitimacy which influence BMCC at micro-, meso-, or macro-levels of interaction in the service ecosystem. Study 3 shows how firm interactional practices are framed by organizational rules which enable or constrain behavior in the service interaction. The findings also provide empirical evidence for the conceptual premise that actors are simultaneously embedded in multiple interacting social and service systems framed by variant rules and norms that can lead to divergent brand meaning outcomes which in turn (re)shape practices (Edvardsson et al. 2014; Vargo and Lusch 2016).

From the managerial perspective, the results offer insights into how managerial policies both frame and formalize organizational interactive practices in a way that influences cocreated brand meaning outcomes. Thus, strategic implications are provided suggesting that managerial policy should not result in purely internally derived service blueprints, but rather need to be formed taking into account the perspective of service beneficiaries. Service
beneficiaries in this sense need not be limited to consumers and may include suppliers and FLEs (Ind 2014). Facilitating open online dialogue between stakeholders would help managers to understand stakeholder responses to organizational practices and therefore the impact on brand meaning cocreation outcomes.

**Conclusion**

In conclusion, these three studies have addressed the overarching research question of how is brand meaning cocreated? The findings contribute to the understanding of both cocreation, by providing empirical evidence of the dynamic networked structure of cocreation (FP9), and brand meaning by demonstrating the experiential and contextual nature of brand meaning cocreation (FP10) (Vargo and Lusch 2016). In particular, the findings identify practices that both consumers and firms engage in during brand related interactions, framed by socially constructed institutions, which contribute to moments of brand meaning that evolve spatio-temporally across multiple, interdependent, interacting social and service systems. The following sections will outline this contribution as well as providing implications for managers seeking to enhance customer relationships and the meaning ultimately attributed to their brand.

**Contributions to research**

This overarching question has been answered through the conceptualization of the process of BMCC, identification of eight consumer practices and eight organizational practices, demonstrating how these contribute to idiosyncratic and evolving brand meaning. It is further demonstrated how the nature of actors’ roles and socially constructed rules, norms and values (regulative, normative and cultural-cognitive institutions), shape interactions and contribute to context within the BMCC process across nano (e.g. individual reflection), micro (e.g. service
exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem.

More specifically, the findings suggest that while the outcome of the BMCC process is viewed as innately customer oriented, both consumers and firms play cocreative roles. Consumers, for instance, actively contribute cognitive, emotional, and/or behavioral efforts to the realization of brand meaning outcomes. The findings show that consumers, as operant resources and producers, have the necessary motivation and competences to act on brands as cultural or symbolic resources and to build them into their life practices in a way that generates moments of meaning that evolve spatio-temporally across multiple, interdependent, interacting social and service systems. This suggests how brand meaning is cocreated through the interconnection of different service and social systems, illuminating how interactions occur and stimulate meaning at nano (e.g. individual reflection), micro (e.g. service exchange), meso (e.g. user communities), or macro (e.g. socio-cultural networks) context levels in the service ecosystem. This exposes the temporal, contextual and phenomenological nature of brand meaning as determined by consumers within the context of a network of interactions, thus extending the research focus beyond the dyadic perspective to a more networked perspective on the nature of brands and the cocreation of their meaning. In other words, despite brand meaning negotiations, consumers ultimately evaluate their experience as part of their cocreation role in meaning creation processes. As such, firms need to consider the consumer-firm boundary-spanning practices that stimulate consumer experiences and how these may facilitate or constrain collaborative and reciprocal BMCC opportunities.

**Contribution to practice**

The findings demonstrate how firms play a key role in the process of BMCC through managerial policies designed to facilitate enhanced service outcomes and thus influence brand
meaning. Managerial policies govern brand communications, institutionalize interactive practices and are thus influential in the process of BMCC. Specifically, managerial policies create institutionalized practices in the form of service interaction processes and standards (regulative institutions) that in execution in the context of a unique actor-to-actor interaction, or the interconnection of different service and social systems, may vary contextually (normative institutions) and so influence customer perceptions of the service interaction (cultural-cognitive institutions). This research therefore demonstrates how institutional logics, in framing social and service interactions, contribute to context and (re)shape the evaluation and interpretation of brand-related interactions and experiences and thus the cocreation of brand meaning.

This raises a number of important implications for service brand management in demonstrating how through consumer and firm practices brand meaning is cocreated not only at the brand and service interface but also through interactions with market actors such as other brand users and personal networks. This highlights the strategic complexities in managing multiple meanings suggesting that service providers need to work closely with consumers to understand the socio-cultural context beyond the company–consumer dyad in order to facilitate experiences that will support positive brand meaning cocreation and support multiple brand narratives.

Thus, Studies 2 and 3 suggest the importance of managers understanding the BMCC process in terms of the key elements that contribute to cocreated brand meaning outcomes in the shape of actors and their roles as well as the resources and practices that transpire. This understanding will enable managers to design brand-related interactions with the service beneficiary perspective firmly at the center of the design process to facilitate enhanced brand experiences for stakeholders and thus to leverage strategic competitive advantage.
Future Research

Each of the papers pertaining to the three studies presented in this thesis discusses limitations and theoretically and managerially relevant research directions. Nonetheless, the following discussion seeks to consolidate and extend these limitations and research directions to provide a more holistic perspective. The focus of this research has been on the process and practices by which market-facing and brand-facing actors, specifically consumers in the case of the latter, cocreate and experience brand meaning at different levels of context in the service ecosystem. Each of the three studies incorporates S-D logic and practice theory literature, both of which emphasize the networked nature of cocreation and the social interaction process. However, while the two empirical studies have focused on the perspectives of brand managers, FLEs and consumers, a broader perspective is needed to consider the interdependent influence of other social and economic actors involved in the BMCC process. Indeed Vargo and Lusch (2016 p. 6) suggest that the networked and contextual nature of cocreation “require a move from a single-minded concern with restricted, pre-designated roles of ‘producers’/ ‘consumers,’ ‘firms’/ ‘customers,’ etc. to more generic actors —that is, to an actor-to-actor (A2A) orientation.” Therefore, research that investigates other economic and social actors, such as suppliers, friends or family in brand-related interactions could help determine the temporal and contextual influence that these resources integrators have on the process of BMCC. For managers this would be valuable in highlighting the interactional practices of other network partners, such as suppliers, and how the practices are framed by and influence the context which affects actor experiences and cocreated brand meaning outcomes. This could also generate opportunities to further expand understanding of the networked, experiential and temporal nature of brand meaning within social and service ecosystems.
Future research could also advance extant knowledge by exploring the potential reciprocal effects of firm and consumer practices in the process of BMCC. The practices of one actor do not happen in a vacuum but have a concomitant effect on future practices and those of other actors (Schatzki 1996). Exploring the connection between and reciprocal effects of practices executed by different groups of actors could yield insights of strategic value to firms. For example, understanding how firm practices influence the context of consumer brand-related experiences and the subsequent practices that contribute to cocreated brand meaning outcomes could enable managers to prioritize appropriate practices that facilitate mutually beneficial brand-related experiences. To illustrate, the examples of the firm practice of cross-validating identified in Study 3 demonstrate how FLEs are expected to up-sell bank products ostensibly for the customer’s wellbeing and in doing so, demonstrate brand authenticity. However, through repeated use of this practice, customers may feel subjected to high pressure sales tactics which could stimulate the consumer practice of venting, identified in Study 2, where consumers relate negative experiences to other brand-facing actors. Similarly, the consumer practice of social-proofing demonstrates how consumers ignore brand communications in favor of opinions from other actors. Potentially, this calls into question the efficacy of the firm practice of self-justifying, where the brand proactively tries to communicate its social fit. While research is emerging that explores cocreative practices of firms (Echeverri and Skålén 2011; Skålén et al. 2014) and consumers (Epp et al. 2014; Schau et al. 2009), there is a need to take a more holistic and interdependent perspective to uncover the reciprocal links between the practices of different groups of actors that could help uncover strategies that enable firms to facilitate enhanced brand experiences and leverage mutually beneficial cocreated brand meaning outcomes.
The qualitative findings of Studies 2 and 3 could be further investigated through quantitative research. Future research could quantitatively measure the identified practices and investigate their relative impact on important brand outcomes such as brand intimacy, brand love, or brand trust (Heinrich et al. 2012) from both consumer and organizational viewpoints. From a theoretical perspective, this could contribute to an understanding of how brand relationships and brand outcomes are cocreated, or indeed codestroyed, between firms and consumers. This knowledge could yield insights of strategic importance regarding the consumer perspective on the impact of firm practices as potential antecedents to brand relationships and outcomes; for instance, identifying the alignment and reciprocal impact of firm and consumer practices. In other words, identifying the impact of firm practices on consumer practices and whether firm practices are focused in the right direction in terms of doing the things that will positively facilitate BMCC and brand relationships.

**Final comments**

In conclusion, brand meaning is no longer considered a static, firm-determined construct, but rather the manifold and evolving outcome of social negotiation among a network of actors (Berthon et al. 2009; Ind et al. 2013). As consumers and other stakeholders become more involved in the process by which brand meaning is (re)shaped and communicated, research is needed to explore the boundary conditions between, for example, brand, employees, suppliers, consumers and other stakeholders to determine the reciprocal impact actors have on the process of BMCC. This could advance academic knowledge in understanding how networks of actors contextually and spatio-temporally (re)shape brand meaning. For firms, this knowledge could shed light on strategies for facilitating and participating in the BMCC process for strategic competitive advantage within the service ecosystem.
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APPENDIX 1

Notice of Approval

Date: 26 July 2012
Project number: 1000412
Project title: Co-Creation of Service Brand meaning: A Dyadic Exploration of Bank Branding in the Vietnamese Retail Banking Sector
Risk classification: Low Risk
Principal Investigator: Associate Professor Kate Westberg
Student Investigator: Mr Kieran Tierney


Terms of approval:

1. Responsibilities of the principal investigator
   It is the responsibility of the principal investigator to ensure that all other investigators and staff on a project are aware of the terms of approval and to ensure that the project is conducted as approved by BCHEAN. Approval is only valid while the investigator holds a position at RMIT University.

2. Amendments
   Approval must be sought from BCHEAN to amend any aspect of a project including approved documents. To apply for an amendment submit a request for amendment form to the BCHEAN secretary. This form is available on the Human Research Ethics Committee (HREC) website. Amendments must not be implemented without first gaining approval from BCHEAN.

3. Adverse events
   You should notify BCHEAN immediately of any serious or unexpected adverse effects on participants or unforeseen events affecting the ethical acceptability of the project.

4. Participant Information and Consent Form (PICF)
   The PICF must be distributed to all research participants, where relevant, and the consent form is to be retained and stored by the investigator. The PICF must contain the RMIT University logo and a complaints clause including the above project number.

5. Annual reports
   Continued approval of this project is dependent on the submission of an annual report.

6. Final report
   A final report must be provided at the conclusion of the project. BCHEAN must be notified if the project is discontinued before the expected date of completion.

7. Monitoring
   Projects may be subject to an audit or any other form of monitoring by BCHEAN at any time.

8. Retention and storage of data
   The investigator is responsible for the storage and retention of original data pertaining to a project for a minimum period of five years.

Regards,

Professor Roslyn Russell
Chairperson
RMIT BCHEAN
Appendix 2

Interview Guide – Bank Customers (60-90mins)

(RQ: What practices do consumers engage in to cocreate brand meaning?)

What are your thoughts and feelings about banking and the bank(s) you use?

(Question given to customers 1 week prior to interview)

Background - lifeworld

1. Tell me about:
   a. yourself
   b. a normal day for you.

2. Where does banking fit with everything else that you do in your day?
   a. How important is it to you?
   b. How/why did you choose your current bank(s)?
   c. What does the bank mean to you in your life?

3. How would you describe banking or the process that is banking for you?

   Now go to pictures having established a dialogue around topic.

   Use the following questions to guide the discussion.

   Individual experiences and activities

4. What do you use your bank(s) for?
   a. What bank services do you use?

5. How do you interact with your bank?
   a. Tell me about the last experience you had with your bank.
      i. Who if anyone else was involved?
   b. Describe in as much detail as possible an experience with your bank that was good / bad.
   c. What have you learned from this experience?
6. When thinking about your experiences with the bank, what comes to mind?
   a. How important are these things to you?
   b. How important do you think these things are to the bank?
   c. How if at all have your thoughts and feelings about banking changed through these experiences?

7. How does the bank try to communicate itself?
   a. What do they tell you they stand for?
   b. How would you describe your bank?

   a. How did you make the change?
   b. Who if anyone else was involved in this process?

9. What are the differences between your bank and other banks (you have used)?

10. If you could compare this bank to a famous person, who would that be?
    a. What is it about this person/bank that makes you think this way?
    b. Why do you have this impression?
    c. Where does this impression come from?

11. Looking back on all the pictures etc that you brought, is there anything else we haven’t talked about on this topic that you’d like to tell me about?
APPENDIX 3

Customer ZMET picture examples

IBB2 Hidden charges

VBB1 Sales call and charges

With VBB3 I feel my future is secure

Convenience

I ask my friends ‘cos I can’t tell the difference

With IBB1 my life is better than my parents
APPENDIX 4

Interview Guide – Brand Managers (60-90mins)

(RQ: What practices do firms engage in to facilitate BMCC?)

*What are your thoughts about your bank brand? (Question given to BMs 1 week prior to interview)*

Background – Lifeworld

1. Tell me about:
   a. yourself
   b. a normal day for you.

2. How long have you worked in banking / for this bank?
   a. What attracted you to this industry / bank?
   b. What do you enjoy most about this industry?

*Now go to pictures having established a dialogue around topic.*

*Use the following questions to guide the discussion.*

Brand

3. How do you see your role in terms of the brand?

4. How would you describe the brand identity?
   a. What does your brand stand for?
   b. How is it different to other brands in the market?

5. If the bank was a famous person, who would that be?
   a. What is it about this person/bank that makes you think this way?
   b. Why do you have this impression?
   c. Where does this impression come from?

Communication

6. How do you convey the brand image to the customer?
   a. What tools (artefacts) do you use?
b. Which are the most important?
   i. Why?

7. How do you convey the brand image to the FLEs?
   a. What tools (artefacts) do you use?
   b. Which are the most important?
      i. Why?

8. What are the most important activities in promoting the brand to customers/FLEs?
   a. How are these managed?

Customers/Interaction
9. What do customers think about the brand?
   a. Why do you say that?
   b. What influences that?
10. What do you think your customers base that assessment on?
11. How do your brand activities influence that?

Staff experiences/interactions
12. What is the FLE role in promoting the brand identity?
    a. How is this managed?
13. What interactions do you have with FLEs about customers?
14. What do FLEs think about the brand?
    a. How do you find this out?
15. What do you think they base that assessment on?
16. How do your brand activities influence that?

Concluding
17. What are your future plans for the brand?

18. Looking back at the pictures and all we have discussed, is there anything else you want to say before we finish?
APPENDIX 5

Interview Guide – Bank Tellers (45mins – 1 hour)

(RQ: What practices do firms engage in to facilitate BMCC?)

What are your thoughts about your role at the bank? (Question given to BMs 1 week prior to interview)

Background – Lifeworld
1. Tell me about:
   a. yourself
   b. a normal day for you.

2. How long have you worked for this bank?
   a. What attracted you to this industry / bank?
   b. What do you (dis)like about working for this bank?

Now go to pictures having established a dialogue around topic
Use the following questions to guide the discussion

Brand
3. How would you describe the image of the bank?
   a. Why do you think that?
   b. Who/what influenced you?
   c. How does your role contribute to this?

4. If the bank was a famous person, who would that be?
   a. What is it about this person/bank that makes you think this way?
   b. Why do you have this impression?
   c. Where does this impression come from?
Customers

5. What do you think customers think of the brand?
   a. Why do you think that?
   b. What do you think influences that?
   c. Do you tell your managers about this?
      i. How?
      ii. Why not?

6. What do you think your customers base that assessment on?
   a. How does your role influence that?
      i. Can you give me an example?

7. What is your role in dealing with customers?
   a. What are the service expectations you have to meet?
   b. How do you achieve that?
   c. What does the customer think about the service they get?

Interactions

8. How does your role influence what the customers think of the bank?

9. In as much detail as possible, tell me about a:
   a. Good experience with a customer
   b. Bad experience with a customer

10. What contact do you have with managers about the brand?
    a. How do they influence your work?

Concluding

11. Looking back at the pictures and all we have discussed, is there anything else you want to say before we finish?