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## Value-in-Acquisition: An Institutional View

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## **Abstract**

**Purpose**– Adopting the recent incorporation of institutional arrangements as a fifth axiom in the service-dominant logic, this empirical study proposes that value might be understood as value-in-acquisition, such that value outcomes result from the acquisition process in which broader social forces shape the exchange process.

**Design/Method/Approach**–This study addresses low-income consumers, for whom societal arrangements strongly determine service interactions. Qualitative interviews reveal service value processes and outcomes for low-income consumers during acquisition processes.

**Findings**–For low-income consumers, inclusion, status, resource access, and emotional relief represent key value outcomes. Important value processes shape those value outcomes, reflecting broader societal arrangements at macro, meso, and micro levels. Marketing constitutes an institutional arrangement that establishes an empowered “consumer” role. Value processes are hindered if consumers sense that their agency in this role is diminished, because marketing interactions give precedence to other social roles.

**Research limitations/implications**–Marketing should be studied as an institutional arrangement that shapes value creation processes during acquisition. Micro-level value processes have important implications for service quality and service value. Value outcomes thus might be designed in the acquisition process, not just for the offering.

**Originality/value**–There is value in the acquisition process, independent of the value embedded in the goods and services.

**Keywords:** service value; acquisition process; institutional arrangements; low-income consumer; service-dominant logic; value creation processes; value outcomes.

**Type:** Research paper.

If value creation is “the ultimate goal for marketing” (Grönroos and Ravald, 2011, p. 13), the need to understand value as a concept is clear (Kumar et al., 2016). Yet calls for a deeper understanding have not produced any clear convergence (Ramaswamy and Ozcan, 2018; Gallarza et al., 2011; Grönroos and Ravald, 2011; Grönroos and Voima, 2013; Helkkula et al., 2012; Woodruff, 1997); instead, extant conceptualisations refer to value as a trade-off (Zeithaml, 1988), as embedded in experience (Holbrook and Corfman, 1985; Vargo and Lusch, 2008), or linked to cultural contexts (Akaka and Vargo, 2015; Grönroos, 2008). Furthermore, extant consumer research focused on value concepts nearly exclusively addresses contexts marked by affluence (Blocker and Barrios, 2015; Martin and Hill, 2012). Yet low-income consumers represent a distinct, understudied cultural context, in which consumers often suffer a “dignity deficit” in market interactions (Barki and Parente, 2010; Blocker et al., 2013), because their place in society conflicts with cultural markers of success and status (Oxoby, 2004). In turn, low-income consumers’ acquisition of goods and services likely entails value processes that differ from those experienced by more affluent consumers, due to their limited resources (Arnould et al., 2006) and agency (Blocker and Barrios, 2015).

By investigating low-income consumers’ experiences in service and retail environments, this empirical study accordingly seeks to clarify value that might be embedded in the acquisition process. First, the acquisition process may be the site at which micro, meso, and macro arrangements of the service ecosystem combine to form value processes, which in turn create value outcomes (Akaka and Vargo, 2015; Akaka et al., 2015). By separating overall value (i.e., value-in-use) and value outcomes from the service exchange, it is possible to assess the value created and extracted from the acquisition process (i.e., value-in-acquisition), regardless of the offerings being acquired. Value in the acquisition process occurs at the service encounter, and the current study further asserts that value creation processes and outcomes (Gummerus, 2013), not just experience optimization, mark the service encounter; these processes and outcomes are discrete and extend beyond utilitarian value. Second, the macro and meso arrangements that produce actor agency, or an ability to act, should inform value creation processes and outcomes. Actors do not always perceive equality in service encounters (Vargo and Lusch, 2011). For example, low-income consumers may appear to lack agency, due to their vulnerability and low margin of error in consumption settings (Blocker et al., 2013). By taking a broader view of value in cultural contexts (Akaka and Vargo, 2015; Grönroos, 2008), this research seeks to expand

the value discussion to include societal factors embodied by institutional arrangements. That is, actors have agency, for themselves or others, as a result of the overall institutional arrangements that pervade society. Accordingly, institutional arrangements have been added as a fifth axiom of the service-dominant logic (Vargo and Lusch, 2016, 2017). In addition, institutional arrangements may affect value creation between two parties during an acquisition process. To tease out the implications of this fifth axiom, the authors consider how institutional arrangements affect low-income consumers; with their inability to exhibit strong buying power or success through consumption, in materialistic societies, low-income consumers may feel stigmatized and excluded (Hamilton, 2012; Van Kempen, 2003) and suffer from a dignity deficit (Barki and Parente, 2010).

To address these considerations, the current article begins with a conceptualization of value-in-acquisition, as an extension of Grönroos and Voima's (2013) theory and as distinct from service experiences and service value. It then integrates recent views of value in cultural contexts, which anticipate the expansion of the service-dominant logic (SDL) to include institutional arrangements as an axiom. Value-in-context and institutional arrangements together shape value-in-acquisition; context shapes agency during the acquisition process. An interpretive approach with 16 in-depth interviews with low-income consumers reveals that certain value creation processes are specific to acquisition, and they result in value outcomes unique to this acquisition stage.

## **Literature Review and Theoretical Framework**

### ***Value: All-Encompassing Process or Stages?***

Value is perhaps the “most ill-defined and elusive concept in service marketing and marketing management” (Grönroos and Voima, 2013, p. 134). Extant definitions mainly take two perspectives: as the result of an overall trade-off between parties (Babin and James, 2010; Zeithaml, 1988) or as an outcome in means-end models (Gummerus, 2013; Khalifa, 2004; Sánchez-Fernández and Iniesta-Bonillo, 2007). Service value typically is depicted as a trade-off, weighting the benefits obtained against the sacrifice required (Cronin, 2016; Cronin et al., 1997; Ruiz et al., 2008). Means-end theory instead focuses on goals; goods or services offer means for attaining desired states (Sánchez-Fernández and Iniesta-Bonillo, 2007; Zeithaml, 1988), at various levels ranging from concrete goods to abstract concepts (Gummerus, 2013). Yet both trade-off and means-end approaches regard value as a totality, without considering the multiplicity of value trade-offs or

value outcomes that might arise at various stages of the consumer experience journey. As Gummerus (2013) explains, the view of value as a totality has placed undue emphasis on outcomes rather than value creation processes, parties, activities, and resources. From the perspective of service dominant logic, it is the interaction and resource integration which is central to value creation; hence service dominant logic prioritizes value-co-creation rather than value outcomes for the user (Grönroos and Voima, 2013; Ramaswamy and Ozcan, 2018).

### ***Value-in-Acquisition***

Perceiving value as a totality leaves “the underlying *locus* of value unclear” (Grönroos and Voima, 2013, p. 135, emphasis in original). Service dominant logic places the locus of value in the interaction between provider and customer; consumer dominant logic places the locus of value to be in the consumer’s lifeworld (Grönroos and Voima, 2013; Heinonen, Strandvik, and Voima, 2013; Ramaswamy and Ozcan, 2018). The term “customer” has a logical linkage to a producer or seller because it is based on engaging with a provider, to consume and thereby be a consumer has no necessary engagement with producers at all. Value can be found at the intersection of provider and customer interfaces (Ramaswamy and Ozcan, 2018); it can also be found where customers are alone (Heinonen, Strandvik, and Voima, 2013). Instead of attempting to resolve the question of whether providers must be part of the process or if the consumer alone is important, it is contended here that value changes at different points of the consumption journey. Value outcomes may be multiple, depending on the stage of the service (Grönroos and Voima, 2013). Customers create value processes and value outcomes through interactions with providers; consumers create value through engagement with the object of consumption.

Such a view reconciles the provider view of service dominant logic with the perspective that value-in-use is the sole domain of the consumer (Grönroos and Voima, 2013). Value exists in the design settings that create the conditions for value, which lie in the sphere of the provider (Grönroos and Voima, 2013). Thus the value creation process might be divided broadly into a provider sphere of value-in-exchange and a consumer sphere of value-in-use (Grönroos and Voima, 2013). Value-in-exchange “represents the nominal amount for which something can be exchanged” (Akaka et al., 2015, p. 211), often referring to the price paid (Helkkula et al., 2012). Value-in-use defines value according to the use derived from goods or services (Woodall, 2003) and

the goal those goods or services allow actors to achieve (Bowman and Ambrosini, 2000; Grönroos and Ravald, 2011). There is a third sphere, where both provider and customer intersect, which Grönroos and Voima, (2013, p. 136) term “value-in-exchange as a singular entity in time” and Ramaswamy & Ozcan (2018, p. 202) term “value-in-interactional creation.” Figure 1 depicts the three conceptual spheres of value (Grönroos and Voima, 2013, p. 136).

The focus of this study is that joint sphere. Voorhees et al. (2017, p. 270) locate the entire service experience in the joint sphere, defining service experience “as the period during which all service encounters relevant to a core service offering may occur.” From a consumer perspective, the service encounter and provider interaction form part of the value in use. Ramaswamy and Ozcan (2018) from a service dominant logic perspective, view the joint sphere to encompass value co-creation and value-in-interactional-creation. The current research looks at the joint sphere from a consumer perspective and seeks to understand value-in-acquisition. Value-in-acquisition constitutes value for a consumer gained out of the joint sphere when a product or service is acquired.

*Insert figure 1 about here*

In this sense, a great deal of value can be created and captured in the acquisition process itself. Grönroos and Ravald (2011) accordingly locate acquisition centrally in the SDL, with the recognition that value creation by service providers and consumers takes place in every interaction. Related discussions of the core service experience (Chase and Dasu, 2014; Voorhees et al., 2017), service value (Cronin, 2016), or service quality (Grönroos and Gummerus, 2014) are insightful, yet none of them identify the acquisition process as a site of value separate in and of itself, unrelated to the final value-in-use.

Therefore, the current empirical study singles out acquisition as a location for value creation, where value outcomes can be found, separate from value-in-use or value-in-exchange. In support of the proposition that value-in-acquisition is a separate, distinct form of value, Ward and Dahl (2014) demonstrate that poor treatment by luxury brand sales staff during a sales process shapes consumers’ attitudes and willingness to pay. This value stems from the acquisition process, which is separate from service quality, and it informs the final value-in-use experienced by consumers in service encounters.

***The value of context: Institutional Arrangements and Agency***

Both the SDL and consumer scholars assert that value occurs within a context. Indeed, consumer behaviour theorists were influential in Vargo and Lusch's (2004 2008) view of value as phenomenologically determined (Arnould et al., 2006; Vargo and Lusch, 2008). Context includes the socio-historic (Akaka et al., 2015) and context is "dynamic and dependent on the customer's role, position and interaction within a social structure, which subsequently forms the basis for both the co-creation of service and value-in-use" (Heinonen et al., 2010, p. 13). Both the SDL and consumer scholars have looked towards an institutional perspective to understand value in context (Askegaard and Linnet, 2011; Saatcioglu and Corus, 2018; Thompson et al., 2013; Vargo and Lusch, 2011, 2016). Institutions are sets of rules and the behaviours derived from them (Askegaard and Linnet, 2011; Edvardsson et al., 2014). In the SDL, this perspective has been formalised in "institutional arrangements" (Vargo and Lusch, 2016). Institutions are defined as "rules, norms, meanings, symbols, practices, and similar aides to collaboration" and institutional arrangements are defined as "interdependent assemblages of institutions" (Vargo and Lusch, 2016, pp. 5–6). Institutional arrangements in turn consist of three main types. First, regulative institutions set formal rules and monitor and enforce them, with sanctions for noncompliance. Second, normative institutions prescriptively circumscribe social life through values (what is desired), norms (what should be done), and roles. Third, cognitive processes define perceptions of social reality and determine how shared meaning is made (e.g., shared beliefs, frames, assumptions) (Edvardsson et al., 2014; Hartmann et al., 2018; Payne et al., 2008). Edvardsson et al. (2014) outline four institutions that establish structures of rules for actors in an exchange: legal, social, commercial, and religious.

Moreover, both the SDL and consumer culture theorists conceptualize institutional arrangements as operative on three levels: macro (societal), meso (industry and market) and micro (individual interactions) (Arnould and Thompson, 2005; Storbacka et al., 2016). At a micro level, the larger social forces are manifest through individual agency and access to resources (Storbacka et al., 2016). Crucially, both the SDL and consumer culture theorists view institutional arrangements to both enable and constrain individual agency (Askegaard and Linnet, 2011; Koskela-Huotari and Vargo, 2016; Vargo and Lusch, 2016).

Across disciplines, agency has been conceptualized as an expression of autonomy, choice, self-expression, and the ability to act (Anderson et al., 2015). In commercial settings, agency allows consumers to engage, manipulate, play, and be agents of reinvention (Anderson et al., 2015; Askegaard and Linnet, 2011; Thompson



et al., 2013). Yet agency in service encounters is dictated by resource access and is enabled and constrained by institutions (Edvardsson et al., 2014). The SDL has endeavoured to recognize agency through changing terminology, away from “producers” and “consumers”, toward “actors” or “actor-to-actor interactions” (Akaka and Vargo, 2015; Akaka et al., 2015; Vargo and Lusch, 2016), in an effort to avoid a connotation of passivity when using the term consumer. But agency is circumscribed by institutional arrangements and not all resource integrators have access to the same degree of resources in an exchange (Arnould et al., 2006). The only consideration of actor differences lies in Vargo and Lusch’s (2016, p. 7) note that “actors” are “unique.”

The SDL views actors as similar because they are all resource integrating; actors differ in their “resourceness” or the ability of potential resources to create a value outcome (Koskela-Huotari and Vargo, 2016). Resourceness demonstrates an interplay between institution and agency; the structure and an individual’s ability to act (Koskela-Huotari and Vargo, 2016).

Notably, low-income consumers have limited (operand and operant) resources at their disposal, so their engagement with organizations is distinct and their ability to act constrained (Arnould et al., 2006). Operant resources are social, cultural, physical, cognitive, and skill-based elements that can produce value from tangible resources (Pfisterer and Roth, 2015); operand resources are tangible elements “over which a consumer or a firm has allocative abilities in order to act in order to carry out a behavioral performance” (Arnould et al., 2006, p. 91).

The degree of “resourceness” of low-income seems likely to alter the value-creation processes and outcomes. In resource-rich environments, agency lies with consumers, who may even seek to reduce the role of the organization in their lives (Grönroos and Voima, 2013; Heinonen et al., 2010). Tumbat (2011) argues that there is an inherent inequality between service providers and consumers, because service providers lack any choice about whether to interact with a given consumer and must perform a predefined role. The underlying assumption, primarily arising from resource-rich environments, is that consumers have more relative agency than providers in service interactions.

Access to resources, at all levels, shapes value creation (Storbacka et al., 2016). Thus, agency may differ depending on whether the context is marked by abundance or vast resource differentials between actors.

## **Methodology**

The SDL and consumer culture theorists assert that meaning is constructed socially and embedded in an experienced, subjective lifeworld. Because Vargo and Lusch (2008) regard value as phenomenological, an interpretivist approach is imperative. Thus, qualitative research on value and its creation can produce a deeper understanding of the lived experience, by focusing on subjective experiences and individual sense making (Helkkula et al., 2012).

### ***Data Collection***

The depth interviews followed grand-narrative principles, with fixed and floating prompts (McCracken, 1988). Respondents were asked to reflect on a negative and a positive experience in the marketplace and their subsequent responses. The questions were intermingled with specific prompts to encourage insights and detailed descriptions of their experiences. The interview guide is in the Appendix. All interviews were conducted face-to-face, to avoid any literacy challenges, and a translator fluent in the relevant languages accompanied the primary interviewer, in case any language issues arose, though none did, and all interviews were conducted in English. The interviewer represented a different social class than the low-income respondents and lacked personal familiarity with the experiences reported, which should create some desirable degree of distance (McCracken, 1988).

### ***Sample***

The respondents were low-income consumers who rank on one of the four lowest tiers of the South African Living Standards Measure (LSM™) (Chipp et al., 2012). This empirically established classification system assigns consumers to market tiers (1–10) on the basis of their use of goods and services, measured in a bi-annual nationwide probability survey of 24,000 consumers. The survey is funded by industry and collected by an independent body, the South African Advertising Research Foundation (Haupt, 2006). It is similar to other national systems, such as Brazil's (Kamakura and Mazzon, 2013), that use similar variables and calculate the groups in the same way. Specifically, the LSM™ relies on weighted scores of 29 variables that reflect access to utilities (e.g., water) and household or personal consumption items (e.g., microwave ovens, laptops). Cavusgil et al. (2018) refer to these variables as measures of formative behaviour and rely on them to assess social class. Furthermore, a review of socio-economic status measures reveals that 79 countries use access to utilities and key household or personal consumption items, particularly in emerging economies, where income

reporting is unreliable (Kolenikov and Angeles, 2009). The classification system is freely available to marketers, and it has achieved near complete market adoption. According to this system, the average individual monthly income for tiers 1–4 is \$187.43 (\$6.25 per day); the average household income for this group is \$295.66 per month (\$9.86 per day) (Chipp et al., 2012).

Respondents also were selected according to ease of access. During a business school–sponsored immersive activity, students were taken to impoverished areas (Alexandra and Tembisa) near Johannesburg. Alexandra is one of South Africa’s oldest townships; Tembisa, founded 50 years after Alexandra, is located in Ekurhuleni, east of Johannesburg. The respondents represent the urban poor, living in densely populated environments surrounded by a plethora of retail and service outlets (Karnani, 2007).

The 16 interviews lasted between 30–60 minutes each. Most of the respondents were women (13 women, 3 men), and they range in age from 21 to 44 years. The gender bias likely reflects the gendered nature of poverty in South Africa, where women tend to be breadwinners in single-headed households with multiple dependents and minimal access to the labour market, compared to men (Rogan, 2016). Labour market access relates closely to education (Rogan, 2016), so it is not surprising that most respondents (11) had not completed secondary school; of the 5 respondents who had, 3 completed only a single year. In their household environments, all respondents had access to an electric stove, but only 2 respondents had hot running water, and 5 had toilets inside their homes, whereas the others used a communal outside toilet. Despite the low levels of these basic amenities, 6 respondents had a working laptop/PC, and 10 respondents had a microwave oven, suggesting that they had at least intermittent access to electricity (Table 1).

*Insert table 1 about here*

The interviews stopped after 16, because they exhibited saturation, with strong conceptual depth and density, according to a saturation grid (Fusch and Ness, 2015). The saturation grid came from Atlas.ti, run on both open and axial coding. Few new insights appeared after the 14th interview, and no unique codes emerged, in line with evidence that saturation often occurs between 6 and 14 in-depth interviews (Sim et al., 2018). No unique codes emerged from 6 of the 16 interviews either.

## ***Data Analysis***

All interviews were audio recorded and transcribed by a professional firm. The transcripts were assessed for veracity by two authors and an independent researcher who listened to the audio recording and compared it with the transcribed text. Any discrepancies were highlighted, and the final set of complete transcripts was reviewed independently. After the initial reading, a second reading stage involved open coding to identify codes based on issues and key themes that recur and that could be used as a basis for categorization or coding (Braun and Clarke, 2008). Both Excel and Atlas.ti provided support. Each coder analysed the interviews independently and followed an initially derived coding scheme that consisted of positive/negative interaction and components thereof, value processes, value outcomes, and overall outcomes (e.g., future patronage, word of mouth). After the first review, the coders caucused to discuss the codes and to reflect on their positive and negative experiences. Disagreements were resolved by discussion and reviews of notes and the Excel and Atlas.ti coding frames; in the few cases in which it was necessary, an independent researcher verified the final interpretation.

The authors then generated codes for the axial coding process collectively, reassembling the data into categories and subcategories to identify core factors regarding (1) what constitutes value processes and value outcomes, (2) the role of institutional arrangements, and (3) actor-to-actor agency. All codes were grouped into institutional arrangements at macro (cultural and social norms and roles), meso (norms, roles, and regulations of the organization), and micro (norms and roles of personal interaction) levels or as agency (choice, operant and operand resources). In the third stage, the authors applied the axial codes to the data independently, while undertaking continuous comparisons of data and theory (Strauss and Corbin, 2008). Four key articles helped generate and refine codes in this third stage: Edvardsson et al. (2014), Gummerus (2013), Hartmann et al. (2018), and Storbacka et al. (2016). These articles consolidate recent thought on service ecosystems, institutional arrangements, actor engagement, and agency. Table 2 lists the initial codes, subcategories, categories, and links to theory. Finally, a close review of extant theory led to a simple ordering of the results, into value creation processes and value outcomes (Gummerus, 2013). Value particular to the acquisition process was closely reviewed.

*Insert table 2 about here*

Thus, multiple methods served to improve the quality of the analysis: an independent reviewer, multiple interviews, and the use of a single main interviewer to conduct the interviews. Discussions followed each stage of the analysis, with constant comparisons of theory to findings.

## **Findings**

According to Gummerus (2013), value conceptualizations comprise value creation processes and value outcomes. Value creation processes pertain to the activities, resources, and interactions that result in value creation (Gummerus, 2013). Such activities, resources, and interactions also can be nested within institutional arrangements (Edvardsson et al., 2014; Vargo and Lusch, 2016). Therefore, institutional arrangements and agency represent parts of value creation (or destruction) processes, and value creation should create value outcomes that are unique to acquisition, independent of value-in-exchange and value-in-use.

### ***Value Creation Processes***

Value creation processes associated with value-in-acquisition took two main forms. In one, they involved adherence to known consumer and marketer roles at macro and meso levels. In another, people or organizational processes functioned as enablers or inhibitors of value creation through their engagements at micro levels. Table 3 provides an illustration of findings pertinent to value creation processes.

*Macro and meso levels.* Institutional arrangements are the “rules of the game,” such that these schemas, norms, and regulations enable and constrain behaviour (Koskela-Huotari and Vargo, 2016). Adherence to such rules thus emerged as central to value creation processes for value-in-acquisition. Institutional arrangements play out on three levels: macro (broad societal level), meso (industry and community), and micro (individual and dyadic) (Vargo and Lusch, 2016). Roles and schemas follow established rules (Edvardsson et al., 2014).

At the macro level, the most prominent institutional arrangements that emerged from the interviews were social roles and norms pertinent to socio-economic status and to marketing. Thirteen respondents elucidated roles of “consumer” and “low-income community member.” They also noted the conflict between these roles, such that people identified poor treatment and value destruction when they were assigned a role as a low-income community member in marketing encounters in which they sought the role of a consumer. Respondents felt prejudged by their class, ethnicity, poverty, and community membership; they perceived the treatment they received reflected social norms associated with such community groups. Yet the respondents

also knew their consumer role in a commercial environment, where their money should be as good as anyone else's and provided the jobs held by the service staff.

Although “resource-integration activities can turn into institutionalized ... practices” (Wieland et al., 2016, p. 4), the role of marketing as a discipline that defines the actors in the market and delineates its practices is itself an institutional arrangement. Institutionalized marketing practices strongly emerge during acquisition processes, when parties interact. The interviews reveal that respondents are alert to their consumer roles and marketing roles, especially when those roles get violated. For example, LI complained that service providers (see Table 1 for interviewee identifiers) are “not professional... they didn't treat me like a customer, you know.” In response to such violations, the respondents recommended training in marketing roles, such that “They have to learn how to treat customer, and when I look at them they have the bad service, they have the lack of training” (NT).

Marketing as a discipline and practice has set out clear roles and practices for organizations that engage in exchanges with consumers, seen initially here as “learn how to treat a customer”. The term “customer” emerged as a role and, as demonstrated further in the discussion below, it is a powerful one.

*Insert table 3 about here*

These macro institutions of marketing and socio-economic arrangements also extend to the meso level of the community and organization. As previous research notes, multiple actors enter an exchange and function within service ecosystems (Hartmann et al., 2018; Koskela-Huotari and Vargo, 2016). Whether this network and its associated norms is transparent to all participating actors is unclear though. In particular, local communities and local stores in low-income geographies engage in encounters that are defined by low income levels. In local communities, retail staff display overfamiliarity, treating consumers as members of a community with inferior status, referring to shoppers as *buthis* (brother) or treating them “as if they are talking to their younger sister (IS),” as well as warning them not to exceed expectations of their lowly status. The respondents separate these dismissive staff members from the brand.

Rather than the brand, respondents associate staff with the community in which the physical store is located. They also express some limited empathy for sales staff, recognizing that they also come from low-income communities and perform the work they could find, rather than work they might desire. The positioning of

local retail spaces, which include small grocery stores, low-cost clothing stores and national grocery retail brands with national branded stores in high end malls reflects existing socio-economic institutions. Respondents report “cheaper places ... will treat you like you’re cheap, but when you go to places that are more expensive, you do get a better treatment (IT).” Store patronage, from low-end brands to high end malls, thus is a signal of status that conveys different notions of self-worth and self-identity. Value-in-acquisition then might involve identification as a cheap person. Instead, respondents seek to shop outside their local area, despite the challenges and restrictions on their movement due to limited funds.

Another challenge relates to the network of actors involved, such as when LO noted that when she attempted to make an insurance claim, she learned that the contract was not with the large organization from which she thought she was buying but another third party. Moreover, respondents report being shunted to various actors during service failures. With more actors in the interaction process, a dissolution of authority results, which can become an impediment to value creation:

And they [large telecom company] had stories. Apparently, the insurance that I was insured with on that was not actually with [large telecom company], it’s a different source, but they go through [large telecom company]. That’s when I found out, hey, I’m not actually insured with this one, it’s something else,

*Micro levels.* Actor engagement can be a micro foundation for value co-creation; actors can be human or machines (Storbacka et al., 2016). The interviews for this study revealed micro-level arrangements in which both humans and technology drive value creation. As noted previously, respondents expected to be treated according to the norms of a consumer role; they also sought adherence to norms pertaining to human interactions, such as treating people respectfully, which implies a Kantian (1785/2013) perspective. Treating respondents according to their socio-economic status, not as a person in their own right, led to value destruction and perceptions of unfairness and disrespect. The interactions with technology also often led to frustration, such that human actors perceived their agency has been constrained by the limits of the organization’s technological systems.

In terms of consumer roles, respondents understand that they provide the operand resources of time and money in an exchange, and they expect time, attention, and goods or services in return. The resources provided by the consumers also ensure employment for the staff who serves them; because these consumers create jobs,

they expect to be treated as central to the exchange, unlike their everyday experiences as members of a low-income community, on the periphery of society. The respondents also assert that consumers have power, because of their centrality in the exchange, and should be “treated like a queen” (LO). “Consumer” therefore represents an institutional role within marketing exchanges. It enables value creation, because the marketing narrative of customer centricity elevates the consumer above all other actors (Heinonen and Strandvik, 2015), in line with the assertion in the SDL that the consumer is the ultimate judge of value (Vargo and Lusch, 2008). As consumers, respondents wanted their operand resources acknowledged, in line with Gummerus's (2013) prediction that consumers feel empowered. Low-income respondents sought the agency of this consumer role, especially because agency is largely denied them in their social roles.

That is, in contrast with consumers, members of low-income communities are regarded as “the people who don't have money, so they don't matter” (LI). Even when poor consumers have money to spend, it appears to offer less value than money provided by wealthier people. These actors in the exchange obtain information about the value of their resources, especially the discrepancy between value-in-context and value-in-exchange (Edvardsson et al., 2014):

Maybe our money is not that valid as other people [sic]. I felt that they are unfair, really, because our money is the same and the prices are the same. I am going to pay the same prices as the person that who [sic] has money to going to pay. If the bread is ZAR10, I am going to pay same ZAR10. I am not going to pay less, and he is going to pay higher. No, you are going to pay the same price so I feel it is so unfair.

(JA)

This subjective experience of money, as worth less than the objective value among the poor, is a social norm that creates perceptions of unfair dealing, because the social norm for consumers is based on an agreed valuation of the money they have to trade.

Such a perception is especially acute, from a macro perspective, in modern capitalist societies, which assign respect according to people's ability to consume (Oxoby, 2004). Therefore, in consumer spaces and in the role of consumers, low-income consumers seek status. Status can confer prestige; it refers to positions within a social system, both relative to others within that society and as a sociological evaluation of success or deprivation (Van Kempen, 2003). In addition, status is a source of power, such that feelings of powerlessness



can be partially redressed by a consumer's ability to purchase an offering (Rucker and Galinsky, 2008). Low-income consumers often consume goods and services in an effort to compensate for their lower societal status and avoid the risk to their self-esteem (Inesi et al., 2011; Rucker and Galinsky, 2008; Rucker et al., 2012; Witt, 2010). That is, as the respondents to this study indicate, the consumer role itself can provide status. With this value-in-acquisition for low-income consumers (Grönroos and Voima, 2013), respondents can enter the more empowered role of consumer in a consumption-based society and experience status as a value outcome. Van Kempen (2003) notes impoverished consumers who use deceptive status signalling in retail settings, by filling shopping carts before abandoning them prior to checkout. Such behaviour may be explained as value-in-acquisition.

Shifting to a Kantian perspective, the interviews consistently indicate that respondents use terms such as "respect" and "disrespect" to determine the value they obtain through acquisition. As Barki and Parente (2010) note, poor consumers often experience a "dignity deficit" in service encounters, which conflicts with the German philosopher Immanuel Kant's most famous quote (Kant, 1785/2013, p. 96): "Act in such a way that you treat humanity, whether in your own person or the person of any other, never simply as a means but always at the same time as an end." Kant also identifies three categories of respect for people: (1) esteem, which is on each person's "unequal comparative value"; (2) political or contractual respect, such that the person engages in fair and honest dealings, reflecting the "equal comparative value" of all people; and (3) moral respect, which relates to attitudes and recognizes a person's dignity and value as superior to animals and things (Garcia, 2016). These three aspects emerge in the interviews for this study but entail two broad categories: entitlement to polite and respectful treatment and accountability (Miller, 2001). That is, the respondents delineate respect as caring, treating people as humans, and making them feel important. At the same time, they cite their provision of resources and complain when their acquisition experiences appear "unfair."

First, polite and respectful treatment is widely appreciated; value results when respondents and staff interact by treating each other as humans. Positive, long-term relationships also could result from the recognition of the actors as people, rather than means to an end. Allowances by staff for respondents' resource deficits (operand or operant) were appreciated. For example, a staff member provided some goods for free when a

respondent's credit limit had been reached (operand resource); another respondent reported how managers accommodated her crying child (operant resource). Even service failures could involve polite treatment, such as when a respondent received an apology after staff members criticized her literacy deficit or another obtained rapprochement after staff claims that she had stolen were proven wrong. Noting that staff members are "human, like everyone else (PT)," some respondents acknowledge their similarities: equally constrained by low socio-economic status and working jobs out of necessity.

Second, accountability is part of respect (Miller, 2001). Accountability as a value creation process must persist even after money has changed hands, such as taking time to resolve issues, which implies human respect rather than good service: "At least, he was human enough to sort out the problem" (PT). In contrast, when responsibility spread across multiple actors and multiple interactions, it eroded value:

Finally, technology can facilitate or circumscribe behaviour (Vargo and Lusch, 2016), so Storbacka et al. (2016) cite technology as a key actor in exchanges. This empirical study affirms this contention. Technology's role as an actor became particularly clear when it circumscribed agency at a micro level. It also made accountability difficult. By governing service delivery and recovery norms, technology became restrictive, such that, for example, "nothing happened" because "the computer says so" (PR). The respondents viewed such protocols as excuses for the lack of agency and accountability among staff members or else as the actors that restrict this agency and accountability. Yet in either case, the process circumscribes and dictates behaviour.

### ***Value creation outcomes: Value-in-acquisition***

Value creation processes lead to value creation outcomes, so "value outcome determination explores how customers make value assessments and what the value outcomes are ... [and] tend to be tied to a specific point in time" (Gummerus, 2013, p. 21). Table 3 illustrates the value outcomes realized by respondents: status, inclusion, retail therapy, and increase in resources.

*Status and inclusion.* The most prominent value-in-acquisition outcomes are status and inclusion. Neither value outcome is possible without institutional arrangements at meso and macro levels, where exclusion and lack of status also are possible. Thus, value is nested in and dependent on societal institutional arrangements (Akaka and Vargo, 2015). Status outcomes are strongly linked to goods, particularly luxury ones, rather than

services or service interactions; in service settings, status mainly pertains to luxury travel accommodations, not mundane retail settings (Gurzki and Woisetschläger, 2017). The respondents to this study report feelings of empowerment and high status when they are treated “like a queen” (LO), such that “you feel kinda important when someone working at the place treating you like that, you feel like, ‘I’m the guy’, you feel kinda important” (LU). In addition though, simply being included and operating as equals in a joint sphere has value for low-income respondents. Poverty often is associated with deprivation, stigmatization, and exclusion (Hamilton, 2012). Branded and conspicuous consumption represent coping strategies used by low-income consumers to deal with market exclusion (Hamilton, 2012); this study adds that the acquisition process can be a place to realize the value outcome of inclusion too. Respondents like to frequent places that “welcome everyone” (JA) and where they are “treated ... with love, respect” (ZA).

*Retail therapy.* Retail therapy is another value outcome from the joint sphere. As one respondent noted, “there’s a lot of people who go shopping just for that. They call it retail therapy. You go there just to calm down and whatnot” (IT). Prior literature rarely cites retail therapy as a value outcome and instead focuses on shopping as a means to alleviate sadness or restore lost agency (Pereira and Rick, 2011; Rick et al., 2014). Some research indicates that choice and time available in the shopping environment are more important than the actual purchase (Pereira and Rick, 2011). Thus, retail therapy is particular to the joint sphere and conceptually distinct from value-in-use and value-in-exchange. Moreover, the link between retail therapy and loss of power/agency could enhance the appeal of retail therapy as a value outcome for consumers who feel constrained in their agency. The retail space as a therapeutic, affirming space thus could provide an alternative explanation for why low-income consumers abandon their shopping carts (Van Kempen, 2003): They enter the retail sphere to feel as if they are part of society, reclaim lost agency, and alleviate sadness.

*Increase in resources.* Agency is linked to resources (Edvardsson et al., 2014), and operant resources are critical, according to the SDL (Vargo and Lusch, 2016). Both operand and operant resources are important to respondents in this empirical study; they value gaining operand time resources, whether in the form of staff attention or greater efficiency. For example, one respondent praises “the time that she gave me. I could say time cos [sic] time is the most important thing (LU).” In terms of operant resources, respondents learned the rules of engagement or skills to exercise their rights in negative encounters, but they also gained education

and information in positive service encounters. In the joint sphere, respondents also gained experiential knowledge of the product offering. Skills based on this acquired information are valuable, separate from the value-in-use of the offering, because they become resources to use in future acquisition processes.

## **Conclusions**

### ***Research Implications and Directions***

The primary goal of this empirical study was to identify the value outcomes embedded in the acquisition process itself, separate from the common conceptualization of value-in-use. The findings offer nascent empirical support for the proposed concept of value-in-acquisition. In so doing, this study builds on and expands Grönroos and Voima's (2013, p. 136) joint sphere of "value in exchange as a single entity in time" into the concept of value-in-acquisition, with its own value processes and value outcomes, which are independent of value-in-use and value-in-exchange. Key value creation processes stem from institutional arrangements at macro, meso, and micro levels.

*Value creation processes.* Institutional arrangements are multiple and interlaced (Edvardsson et al., 2014; Koskela-Huotari and Vargo, 2016), and the current study affirms this view, in two ways. First, norms and roles from different institutional logics can impinge on the service and acquisition process and hinder the creation of value. When respondents are treated according to their social role, as members of low-income communities, in a marketing environment, they perceive that their operand resources (money) have been devalued and that they have less worth. It is worth exploring further how social and marketplace roles influence value outcomes, such as those related to social, ethnic, and language dynamics. Second, the joint exchange environment also is shaped very strongly by marketing as a discipline. The respondents know the rules, roles, and norms for consumers, and their definitions suggest an empowered role (Gummerus, 2013; Heinonen and Strandvik, 2015; Tumbat, 2011), rather than the passive consumer described by Vargo and Lusch, (2011). It is worth exploring whether actors are "unique" in exchanges (Vargo and Lusch, 2011) or if there is an institutional logic which prioritizes the buyer over the seller. Marketing aims to set norms for consumer behaviours, so SDL research that includes the fifth axiom of institutional arrangements should include the marketing discipline itself, such as by investigating the roles of other SDL concepts (e.g., co-creation) and their influence on marketing exchanges. Just as marketers seek to typify and explain market

interactions, they also shape them. Marketing and its academic concepts constitutes an institutional arrangement. This research focuses on consumer interactions, but it may be worth exploring the rules and value-in-acquisition processes and outcomes in business environments, where “clients” might take positions of power equivalent to that of the organization. Not all acquisition environments support a consumer-centric approach either, so a consumer role could hinder acquisition processes in which value is difficult for consumers to judge, such as for credence goods like education (Franck and Schönfelder, 2000). The value-in-acquisition process for higher education suggests a fruitful context in which to study value processes and outcomes.

In line with these recommendations for investigating different actors, this study addresses agency differentials, noting that the SDL does not account for such differentials among actors (Vargo and Lusch, 2016). The findings support the effects of resource restrictions, yet some resource deficits are psychological and perceptual rather than actual. For example, a monetary unit held by a low-income consumer seems unequal to the same monetary unit held by wealthier consumers. At a personal level, respondents identified with notions of staff agency, based on social class more than on marketing norms. They viewed staff members as similarly constrained by their own low socio-economic status. It may be worth exploring degrees of social identification between staff and consumer versus between consumers and companies. In particular, company rules often were translated through technology, which may have created a sense of disassociation.

Both parties also were constrained by technology, particularly business protocols managed through computer systems. Non-human interfaces can facilitate or hinder engagement (Storbacka et al., 2016). That is, technology may be empowering (Harrison et al., 2006; Labrecque et al., 2013), yet as an institutional arrangement, it also hinders agency. It can prevent customer centricity too, because “the computer says so” implies an end to client and staff agency. Further research is needed to discern the optimal balance between service protocols and customer centricity. Agency restrictions reflect the broader concept of accountability. More complex service ecosystems lead to more devolution of accountability, which works against value creation processes. For example, respondents might learn they had contracted with unknown actors or get passed among internal staff. Researchers might explore this balance as well, namely, between operational

protocols or partner service arrangements and accountability within the system and responsiveness to consumers.

At a micro level, Kantian notions of respect emerge as important. Respect involves the treatment of customers and staff as humans or equals, accountability, and fair dealing. Such Kantian notions of respect have implications for service quality, service value, and their measurement. Treating an individual as a person and an equal contests some norms associated with social differences. In environments marked by social inequality, such as those with notable class, race, religious, or ethnic differences, Kantian values might facilitate marketing exchanges—a topic for continued research.

Finally, research might address consumers who sense they lack agency because of their relatively lesser resource sets within an interaction, such as when they solicit advice from an expert (Tumbat, 2011). Such resource differentials could result in actors feeling disempowered in various industries, such as medical professions, oligopolistic airlines, utility organizations, or financial services.

*Value creation outcomes.* The value creation outcomes associated with value-in-acquisition are independent of those derived from value-in-use and value-in-exchange. Some value outcomes also are particular to the low-income context of this study (e.g., inclusiveness), whereas others emerge in various environments, such as status, retail therapy, and the acquisition of operand and operant resources through exchanges.

This evidence indicates that the value creation process is embedded in the agency provided by the consumer role, and it results in status as a value outcome, due to the acquisition process and not necessarily the offering. This insight advances extant literature by placing the status value outcome in the joint sphere and identifying it as a form of value-in-acquisition, separate from the value-in-use of the actual purchase.

Value outcomes from acquisition processes also might be defined according to a continuum from inclusion to increasing exclusion. Luxury markets seek to establish exclusive spaces, so in some cases, value increases when the retail environment is alienating, such as when the presence of imperious staff increases store patronage (Ward and Dahl, 2014). In addition to this value-in-acquisition of exclusion, inclusion enhances value for low-income consumers. Customer experience management should be investigated in terms of distinct value processes and outcomes, separate from current views of service quality and service value.

The acquisition process also provides information about the marketplace. Respondents acquired new skills that they could employ in other exchanges; this perspective aligns with recent research on resources “becoming” or arising from market interactions and how “resourceness” can be created simply through the acquisition process (Koskela-Huotari and Vargo, 2016). Thus, it may be worth exploring how the experience of the acquisition process increases agency for future interactions.

The current study is both bound by its context and the methodology employed. It was done with low-income consumers in an emerging market, whose circumstances may overemphasize the role of the consumer in marketing exchanges. Consumers who are low in income in developed markets may have more resources such as time and skills and so would navigate marketing exchanges more effectively. The qualitative approach is focused on the positive and negative experiences of 16 respondents; their daily lived experience could be very different. Results could well have been different had the gender split been more equal. A further line of research could explore how interactions within acquisition occasions could be gendered; males may have different roles and perceptions to women and different experiences of agency. Certainly social roles and norms may change, particularly in contexts where there is a strong distinction between masculine and feminine social roles and norms.

### ***Managerial Implications***

In the acquisition process, value processes can be active and produce value outcomes, but social arrangements might impede this value creation, or else facilitate it when managed carefully. Managers must address conflicts between social and marketing roles; for example, Starbucks has been beset with complaints of racism and thus embarked on “racism awareness training” for its staff (Gabbatt, 2018). Training staff on how to navigate situations when there is a conflict between social and consumer roles is potentially becoming more pressing. Insights from Kantian notions of respect and disrespect, namely politeness, fair dealing and accountability, could form part of marketing training and marketing systems. Issues of race are highly prominent, but class and religious biases are equally troublesome. The notion that low-income means cheap or inferior can lead to degraded service environments and customers being treated as second-rate citizens. Cheapened service environments can be unplanned; the brand experience may vary by geography, based on the socio-economic status of the area.

Organizations also are taking more social stands, through activist leadership (Chatterji and Toffel, 2018), which blurs the institutional logics of the marketplace and those of the social environment. In turn, consumers who perceive their roles as empowered may experience dissatisfaction if they confront reduced agency, as occurs in oligopolistic environments. Large companies rely on technological systems to manage large service volumes and standardize service experiences, which may diminish their customer centricity. Organizations need to manage technological protocols by ensuring accountability and maintaining the agency of both staff members and consumers.

Because the acquisition process can be a value outcome, service environments should be designed according to this consideration. Low-income environments need to help consumers signal their status and achieve inclusiveness; they should also be prepared to empower consumers through information. Other value outcomes also might arise from the acquisition process, such as when older consumers engage in services not for their ostensible purpose but rather to obtain companionship, reflecting the social value of the acquisition. Further research should explore these outcomes as well.

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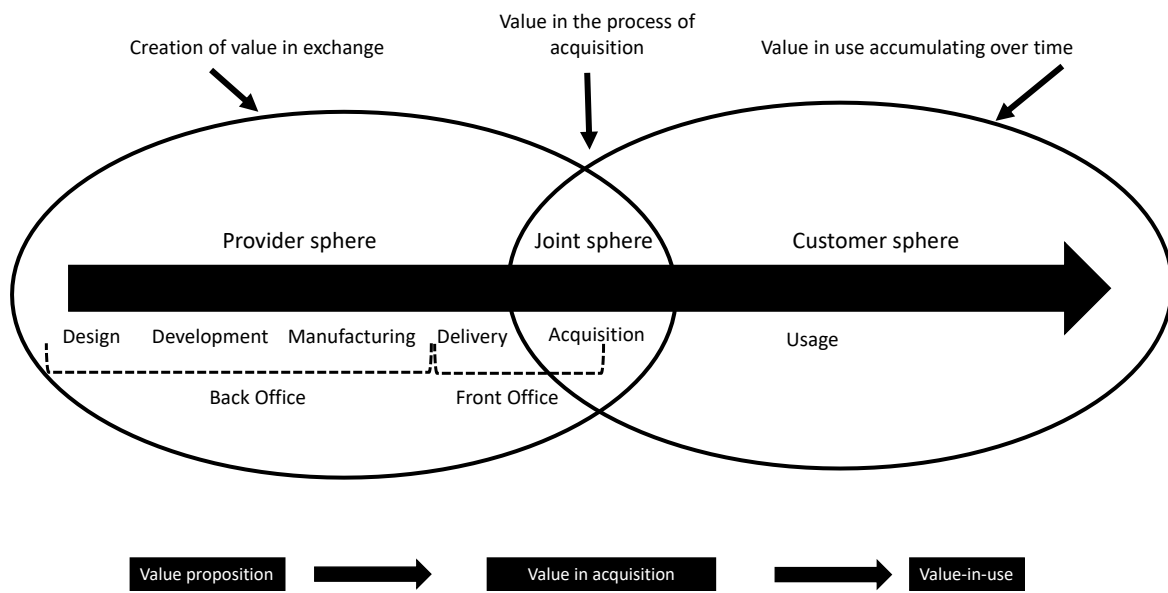
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**Figure 1.** Value creation process (adapted from Grönroos and Voima, 2013, p. 136)



**Table 1:** Respondent profiles

<b>Descriptors</b>				
<b>Respondent</b>	<b>Gender [M or F]</b>	<b>Age [Years]</b>	<b>Years of schooling</b>	<b>Socio-economic variables</b>
LM	F	44	11	No hot running water but all other amenities
MN	M	42	10	Has vacuum cleaner and laptop, no other amenities
JP	M	40	13	Has microwave and laptop, no basic amenities
JS	F	36	11	Only has microwave, no basic amenities
S2	F	36	11	Working laptop only, no other amenities
MT	F	35	11	No amenities
ZR	F	33	11	Indoor toilet and microwave oven only, no other amenities
LiP	F	30	13	Has microwave and laptop, no basic amenities
PT	F	29	11	No amenities
S1	F	29	10	No amenities
LS	F	27	12	Toilet in house and microwave oven, no hot running water
PS	F	25	11	No amenities
IS	F	23	13	No amenities; has laptop and microwave oven
LP	M	21	11	Has microwave and laptop, no basic amenities
NR	F	21	11	Hot running water and toilet in house only
TM	F	21	12	Car only, no amenities
Average/mode	F	31	11	



**Table 2:** Coding from open to axial and selective

Macro arrangements (institutional arrangements; Edvardsson et al., 2014)	Meso arrangements (Edvardsson et al., 2014)	Micro arrangements Table 2: Coding from open to axial and selective
<b>Norms and roles</b> Awareness consumer norms Marketing roles (societal) Social norms (e.g. norms around age) Brand separate to the local environment Cultural norms (reference to ubuntu, xenophobia) December bonus (societal norm)	<b>Branding and marketing (values, norms, and rules)</b> Awareness consumer norms (violated/adhered) Brand values/perception separated from staff Brand values/perception separated from local environment Marketing roles/marketing training/consumer centrality Sales orientation rather than consumer orientation Transactional approach	<b>Cognition/Perception (Edvardsson et al., 2014)</b> Role of salespeople Hartmann et. al., 2018) Actions by management (supportive/not) Transparency of actors/all actors in an exchange not known Local staff an issue, not the brand Experience based on geography Talking as friends (violation of marketing norms) Attitude of staff; Care shown/felt included/treated as a queen; Treated with indifference/was ignored
<b>Cultural practices based on socio-economic status</b> Treatment based on community, ethnicity, wealth/poverty Staff are as restricted by economics and social position High income shops treat people better Location based (low income versus high income) Low income shops have low income treatment Inferior product in low income community Intimidated by high end places	<b>Behavioural rewards/sanctions (Edvardsson et al., 2014)</b> Staff rewarded for employer goals, not consumer goals Preferential treatment if complain <b>Regulative arrangements (Edvardsson et al., 2014)</b> Appeal to authority (role of the manager) Internal rules as value processes Security practices/treat you like a thief Processes not explained/not transparent	<b>Agency as part of micro arrangements (Storbacka et al., 2016)</b> <b>Agency: Cognitive perceptions of agency</b> Customers “pay their salary” Appeal to authority (call for manager) Staff are as restricted by economics and social <b>Agency: Operand resources</b> Cost/money/money as an equalizer/ overall cost Devaluing resources (perception equal resources are not do) They have my money (loss of agency and bargaining power) Time: gained, used, squandered/lost Lack choice and resources
<b>Socio-economic arrangements regarding resources</b> Lack resources/resource distribution Literacy issues Information deficit/knowledge of rights	<b>Contractual arrangements/Awareness of actors in an exchange</b> Arrangements between companies (customer not know all actors)) <b>Tension between agency and structure (Hartmann et al., 2018)</b> <b>Agency of machines/technology interfaces (Storbacka et al., 2016)</b>	Lack choice and resources <b>Illegitimate resource acquisition</b> Treat you like a thief/Theft by staff Penalties (not perceived as fair)
<b>Cultural values</b> Ubuntu Xenophobia	Process as an excuse for lack of consumer centrality Out of our hands (company processes)	<b>Agency: Operant resources</b> Literacy issues Acquisition operant resources from bad experiences Relationship development <b>Behavioural rewards/sanctions (Edvardsson et al., 2014)</b> Responsibility for product/service failure Negative word of mouth (personal/social networks)

**Table 3: Quotes for marketing roles and Kantian respect**

**Marketing norms and role**

[R]ecently a friend, a sister-in-law of mine is a manager at a store, but now because you're going to the same store but in a different area, and then she just said to me, you must look at how they are going to treat us because she's supposed to greet us in a certain way, and ask if maybe we want a plastic and things like that. And then we walked towards them and the lady didn't say anything, not even looked at us. She went and scanned everything, took out her card, her manager's card to pay, then she got a hello and a smile and would you like a plastic and things like that you know? We thought of causing a scene and saying no but you didn't greet us in the beginning, it now because you see that I'm a manager, but she just like looked at me and said, you see what I mean, type of thing. So we do get that a lot where people know what they're supposed to do, as employees, as cashiers, saying to Woolworths even the customer service of every [High end retailer] is the best you can go wherever [High end retailer] is the best because I think maybe they did train them how to care for other people when they come to the shop that those people are the ones that make [High end retailer] to grow because a good customer service they make you to have many customers because it's just like in when I, they treat me good I will go to tell someone (JA)  
I mean as a shop, I understand but they must have what I call customer service, so for me there was no customer service customer service, I think even if you are working in the shop when the customer comes you must stop work trying to understand what is he looking for and if there is other thing that he doesn't understand as a customer you need to explain (JO)

**Meso level**

And because it's in Alex [i.e., Alexandra], because it's in our community, then it doesn't matter whether you're a customer or not, they just talk to you as if they're talking to their younger sister and things like that. So that's one thing and I felt like clearly I'm not needed in this environment so she can make her own money without me being there. (IS)  
In Alexandra [local poor community], you don't get that if you go to Sandton [preeminent high end retail mall in Johannesburg], you go to Greenstone [high end retail mall], and you wouldn't get that because there's a mix of standard that is based there you know, and if you get that there, like maybe someone doesn't greet you, you can maybe complain and the managers will take it to a different level. But here you even get attacked by the manager who do you think you are, like you think you're better than everybody, you're complaining and all sorts of things. So I think it's the mind-set of the people that are serving in the community. Ja. (IS)  
Number One, in Sandton [preeminent high end retail mall in Johannesburg] if it's a person working in Sandton, they'll be scared that maybe they will get fired. But here you find that it's only black people and the manager is something happens they know that okay it will be sorted out in the office. But they won't get fired here in Alex. (LI)

**Micro level: Kantian respect**

"The people there, I mean people are not the same. I can say some of them there are not good some of them they are not happy to work there, they are not willing to work there, but because of the money they don't have the good job and work there because of the money. But for them their heart is not there so they can do whatever that they like, they can hurt you the way they want, because they were not supposed to be there but they are there, so it is because of the job. The job that they want it was not that one, but because of the money and they don't find what they want and then they are stuck there. ... You are only sitting there the whole day when I come there and say sorry can you tell me whatever it is a guy or a woman they will tell hey baba I am sick and tired can you please leave me alone. ... It is not because they like some of them, they were not supposed to be there, but now they found them there, they just so that is why it is hard for them, it is not easy for them to treat other people right. They are not happy about what they are doing but because of the money they are there." SK  
You know, sometimes people bring personal problems to work and throw it on other people and make other people their problems because of their own problems. So she has a problem and she needs to work it out before she comes to be human like everyone else. (PT)  
I was so proud you feeling like a respected person say 'okay this is nice'. It means that I can come here every time. (JA)  
I think she was kind, friendly, and loving so like I said, I feel like a very special person even though my son was crying, but I didn't. I even ignored that part of ignoring and say 'okay that means we are special it's a customer come and treat people differently that you are white you are black every person there is a good customer and as long as you to buy something. Even if you are not paying, you are just doing eye shopping, you will feel free to be there because outside there's no security who will be saying 'put your hands up and search you' no if you come outside they will say to you 'please call again and have a good, a lovely day', I say 'okay thank you' so that's why I'm saying [high end] is the best. (JA)  
I think just treating someone as a human, and as they matter, you know? Because when I come and you're looking away or you're speaking to your colleague while I'm talking to you or I'm busy, **I need your attention** or you're just saying "you don't matter, you can leave if you want type of thing", so that's just a bit disrespectful you know? It's like when now I'm talking to you and all of a sudden I'm busy with other stuff and you want my attention, **committed to giving you my full attention but I'm doing the opposite**. Because I believe when these people are trained, when these people are saying, I want a job, especially in serving people in retail or anything, you're saying to me, people, I want to **respect people, I want to provide for their needs**. You know? And the next thing you do the opposite, it's like when I need assistance, now I'm bothering you, but that's what you committed to in the first place you know, that's not having integrity and that's just being disrespectful. To me and to your employer as well. IS [emphasis added]  
I felt that they are unfair, really. Because our money is the same and the prices are the same. I am going to pay the same prices than the person that who has money to going to pay. If the bread is R10, I am going to pay same price, and he is going to pay higher. No, you are going to pay the same price. So I feel it is so unfair. (JA)  
I didn't feel valued. I didn't feel important to the store. I didn't feel like they even cared. All they wanted was my money. It just felt like that. All they wanted was my money, they got my money, that's that, done. (LO)

**Table 4: Value-in-acquisition**

<b>Market based value outcomes</b>
<p><b>Status</b></p> <p>“[Shop staff] value you according to your class, so how you look, and that’s how they start treating you. If you look a little [poor], they look away, if you look a little nicer, they want to help you. In that store, I think it was a Tuesday, an ordinary day, I was dressed up all normal and stuff. I wanted a dress. It was a function at work. I wanted a nice dress to go out with. I was treated like a queen. It’s Queenspark. I was treated like a queen. Yoh. It felt good.” (LO)</p> <p>“So it was, it was kinda... you feel kinda important when someone working at the place treating you like that, you feel like “I’m the guy”, you feel kinda important.” (LU)</p> <p><b>Inclusion</b></p> <p>“We have a super mark called Freedom, they welcome everyone there. Even when you get there, the owner got a smile, even if you can short with maybe money, you just tell him that I bought this groceries, so I am short with... Sometimes they make a plan, so that you get whatever you want, so I think there we are more welcome than go the shopping malls.” (NR)</p> <p>“She treated me with love, respect. She respected me and I respected her. So that’s why everything went out perfectly.” (ZA)</p> <p>“Well, it made me feel like I am not... Like it made me feel unworthy of myself, it made me feel like I am not human, not like other people, I am just being treated like a bum on the street, that is how it made me feel and that is why I got pissed about it.” (PT)</p> <p><b>Connection to others</b></p> <p>“This person actually cares about me. It might not be that, she might even forget it but the fact that she did that, you feel that connection and you’d go back any time just for that.” (IS)</p> <p><b>Emotional support/Retail therapy</b></p> <p>“And you know I know there’s a lot of people who go shopping just for that – they call it retail therapy, you go there just to calm down and what not.” (IS)</p> <p><b>Resource acquisition</b></p> <p><b>Operand resource: time</b></p> <p>“Sometimes when I go to Shoprite it’s full of people yo lines so I, if I didn’t wake up early if you go by 11 yo Shoprite it’s full of and especially month end yo it’s eish you wait and wait and wait so sometimes maybe you want a small, you don’t want the whole of groceries you want just little things so I just go to Pick ‘n Pay or to any shop.” (MA)</p> <p>“I could say time, the time that she gave me. I could say time. Cos time is the most important thing. I’m not the only customer at the store, but she gave me time, so that means that, in that shop, they know how service is, they know what customers are, so I could say time. Cos time is the most important thing.” LU</p> <p><b>Operand resource acquisition</b></p> <p><b>(1) Information acquisition/skill acquisition</b></p> <p>“But I would expect them to educate me and say no actually there’s two Ma’am.” (IS)</p> <p>“But other people don’t know where to go to, but right now I do have that experience. If I had that problem again, I know where to go. What to do... But now I know my rights.” (JA)</p> <p><b>(2) Product experience</b></p> <p>“I sometimes when I love something I will just go there and see them feel the quality and see how they stretch because I don’t why do I get that but I always do that before I buy something I will touch the texture and see how it is.” (JA)</p>

## **Appendix: Interview Guide**

### **Introduction and Background**

- 1) Introduction of researchers (primary researcher and assistant/translator) by name; we are doing research for university studies, are you happy to help us by talking to us for an hour or more?
- 2) Interviewee is informed, and signs the consent form.
- 3) Demographic information about the participant (age, gender, race, education levels).
- 4) Questions to establish whether or not the potential participant falls within the desired sample group/s (low –income tier defining short form questions)
  1. Do you have hot running water at home?
  2. Do you have a working laptop/PC?
  3. Do you have a working motor vehicle?
  4. Do you have a working vacuum cleaner / floor polisher?
  5. Do you have a working electric stove?
  6. Do you have a working microwave?
  7. Do you have a flush toilet (in your home or on the plot at home)?

### **Questions – negative experience**

#### Grand narrative question

1. We would like to understand your experiences in the marketplace. Can you think of a time when you were treated badly in the marketplace? Can you tell me about this?
2. Fixed prompts  
When did this happen? Where did this happen? What were you going to buy? Who else was involved? (Richness of experience is necessary to determine quality of the data.)
3. Floating prompts  
Can you tell me what happened then? What were the specific actions, behaviours or incidents that made you feel that you were badly treated? What happened then?  
What was your response?
4. Fixed prompts  
Tell me about the [insert good/service]? The supplier? What did you think about the other person/s involved? If this supplier were a person, tell me about the kind of person they would be?  
Did you still buy the good/service at the same place, and if so, why? Or did you look for it somewhere else, and why/why not?  
Have you ever been back? Tell me more. What did you buy when you went back?  
Have you gone to buy the [insert good/service] again since the incident, at a different supplier? Tell me more.

### **Questions – positive experience**

#### Grand Narrative Question

1. We would now like to understand positive experiences in the marketplace. Can you think of a time when you were treated well in the marketplace? How did this come about? When did this happen? Where did this happen? What were you going to buy? Who else was involved? When did this happen? Where did this happen? What were you going to buy? Who else was involved? (Richness of experience is necessary to determine quality of the data.)

#### Floating prompts

Can you tell me what happened then? What were the specific actions, behaviours or incidents that made you feel that you were badly treated?

#### Floating prompts

What happened then? What was your response?

### Fixed prompts

Tell me about the [insert good/service]? The supplier? What did you think about the other person/s involved? If this supplier were a person, tell me about the kind of person they would be?

Did you still buy the good/service at the same place, and if so, why? Or did you look for it somewhere else, and why/why not?

Have you ever been back? Tell me more. What did you buy when you went back?

Have you gone to buy the [insert good/service] again since the incident, at a different supplier? Tell me more.