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ACTOR ENGAGEMENT WITH
SERVICE PROVIDERS

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Actor Engagement with Service Providers

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ABSTRACT

Actor engagement has received significant scholarly and practitioner attention in recent years due to its anticipated outcomes and relevance for organisational success. Yet, despite significant interest in the concept, several theoretical gaps remain. Particularly, the literature has largely overlooked actor engagement with focal objects beyond the brand. Similarly, extant discourse lacks a comprehensive understanding of how actors engage differently. Thus, to better understand the nuances and intricacies of actor engagement beyond the existing focus of brands, and to discover how actors engage differently, this thesis centres on actor engagement with a service provider and delves into actor dispositions to engage.

The service provider was chosen as a focal object due to their critical role in service organisations and the paucity of research specifically focused on service providers in an engagement context. The importance of service providers is well recognised, given that the success of service organisations largely depends upon their performance. Yet, engagement scholars have given scant attention to these crucial focal objects in the examination of the engagement concept.

To address these knowledge gaps, this research presents three distinct but interrelated papers. The first paper examines actor engagement with service providers within a service system and extends the focus of engagement to multiple engagement foci. Specifically, the paper investigates how the individual dimensions of engagement with a service provider and brand combine to lead to engagement with the broader context. In brief, this paper contributes to an increased understanding of the integrated nature of engagement with a range of focal objects across different levels within a service system. The results suggest that engagement with the service provider facilitates engagement with other focal objects, which further validates the importance of examining actor engagement with service providers across the subsequent two papers.

Paper two explores the factors that constitute an actor's disposition to engage and responds to calls by numerous scholars to shed light on the nature of engagement dispositions. The findings of a series of in-depth interviews reveal three dimensions of engagement dispositions, namely individual actor traits, context-related actor characteristics, and focal object-related actor characteristics, with each dimension consisting of a unique make up of attributes. In total, 14 attributes were identified as constituents of an actor's disposition to engage with a service provider. This paper contributes to the engagement literature by being the first to empirically consider what constitutes an actor's disposition to engage and provides a conceptual framework that depicts the impact of engagement dispositions on actor engagement activities.

Building on these insights, the third paper employs a survey methodology to empirically examine the impact of engagement dispositions on actor engagement activities. Specifically, it investigates the direct effects of individual attributes on affective, behavioural and cognitive engagement with the service provider. The findings illustrate that the dimensions of engagement dispositions and their constituent attributes have varied impacts on the dimensions of engagement. In particular, actor characteristics related to the focal object and context emerged as relevant for engagement activity, whereas no significant associations between individual actor traits and engagement activity were found. This provides insights into how each actor engages in a unique way.

In summary, this research offers unique and meaningful theoretical and practical implications by emphasising the importance of the service provider as a focal object of engagement, providing a framework to consider an actor's engagement disposition, as well as an understanding of the impact of engagement dispositions on specific engagement activities.

STATEMENT OF PUBLICATIONS AND PRESENTATIONS

Refereed Journal Article

Sim, M, Conduit, J & Plewa, C 2018, 'Engagement within a service system: a fuzzy set analysis in a higher education setting', *Journal of Service Management*, vol. 29, no. 3, pp. 422-442.

Refereed Conference Papers

Sim, M, Plewa, C & Conduit, J 2017, 'Identifying Typologies of Engagement Disposition', proceeding of the Australian and New Zealand Marketing Academy (ANZMAC) Conference "Marketing for Impact", RMIT University, 4-6 Dec, Melbourne, Australia.

Doctoral Colloquia

Sim, M 2018, 'Dispositions to engage: The relevance of personal characteristics', Doctoral Colloquium, The University of Adelaide Business School, 17 September, Adelaide, Australia.

Sim, M 2017, 'Disposition to engage: The relevance of personal and situational characteristics', ANZMAC Doctoral Colloquium, RMIT University, 1-3 December, Melbourne, Australia.

Sim, M 2017, 'Dispositions to engage: The relevance of personal characteristics', Doctoral Colloquium, The University of Adelaide Business School, 1-2 September, Adelaide, Australia.

Sim, M 2016, 'Actor engagement in service systems and the effects of frontline service employees', Doctoral Colloquium, The University of Adelaide Business School, 23-24 September, Adelaide, Australia.

STATEMENT OF DECLARATION

I certify that this work contains no material which has been accepted for the award of any other degree or diploma in my name, in any university or other tertiary institution and, to the best of my knowledge and belief, contains no material previously published or written by another person, except where due reference has been made in the text. In addition, I certify that no part of this work will, in the future, be used in a submission in my name, for any other degree or diploma in any university or other tertiary institution without the prior approval of the University of Adelaide and where applicable, any partner institution responsible for the joint-award of this degree.

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Max M.D. Sim

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CHAPTER 1. INTRODUCTION

1.1 Background

The engagement concept has received significant scholarly attention in the past decade. Heralded as a strategic imperative facilitating numerous firm-related outcomes (Brodie et al., 2013), the engagement concept has burgeoned into the marketing discourse and has had significant impacts on the marketing discipline (Verhoef et al., 2010). The extent of academic attention on the engagement concept is apparent through the multitude of special issues dedicated to the topic (e.g., Hollebeek et al., 2016; Venkatesan, 2017; Conduit et al., 2019). Leading journals, including the *Journal of Academy of Marketing Science*, *Journal of Service Research*, *Journal of Service Theory and Practice*, and *Journal of Services Marketing*, have put out calls for papers involving the highly topical and emerging concept of engagement.

This proliferation of the engagement concept in academe has developed alongside the discourse of practitioners operating within increasingly dynamic and interactive business environments (Prahalad and Ramaswamy, 2004). Indeed, the Marketing Science Institute, which boasts an extensive network of marketing academics alongside marketers from leading global companies, has illustrated engagement as a research priority since 2010 (MSI, 2010). Attesting the importance of engagement to the business community, the Marketing Science Institute still lists engagement as a tier 1 2018-2020 research priority (MSI, 2018). Similarly, several global consulting companies (e.g., Gallup Group; IAG research) have paid significant attention to the concept (Brodie et al., 2011). Much of this attention from both practitioners and scholars can be attributed to the proposed positive consequences of engagement. These include commitment (Saks, 2006), trust (Bowden, 2009), loyalty (Patterson et al., 2006), customer satisfaction (Hollebeek, 2011), brand attachment (Schau

et al., 2009) amongst other customer, economic, firm and social benefits (Hollebeek et al., 2019).

Defined as a “psychological state that occurs through interactive, co-creative consumer experiences with a focal agent/object” (Brodie et al., 2011, p. 9), initial research on the engagement concept operationalised it as customer engagement and focused largely on its measurement, antecedents and consequences (e.g., Verhoef et al., 2012; Bowden, 2009; So et al., 2014). Earlier conceptualisations of engagement in the marketing literature often viewed it as a unidimensional construct. For example, Van Doorn et al. (2010) describes engagement as a behavioural manifestation, and Heath (2007) proposes that engagement exists as a subconscious emotional construct. While a stream of engagement research focused on the behavioural aspect of engagement discourse persists (e.g., Dolan et al., 2019; Dwivedi et al., 2016; Groeger et al., 2016), and has merit due to its simplicity, many scholars are recognising that such an approach fails to encapsulate the rich and complex conceptual scope of engagement (Brodie et al., 2011). Thus, more recent conceptualisations have emerged in which engagement manifests as a multidimensional construct. Whilst the most common conceptualisations of engagement recognises engagement to manifest affectively, behaviourally and cognitively (e.g., Hollebeek, 2011, Brodie et al., 2011), several scholars go beyond this to include other dimensions such as social engagement (Vivek et al., 2012), identification (So et al., 2014), and spiritual engagement (Tierney et al., 2018), to name a few. It is argued that these marked differences in engagement dimensions arise through the varied contexts in which engagement is examined and the numerous focal objects towards which engagement is directed. In line with extant literature, the more commonly accepted dimensions of engagement manifesting affectively, behaviourally and cognitively is adopted for this thesis (e.g., Brodie et al., 2011).

Another hallmark of early engagement research is a focus on engagement between a customer and a brand. A large majority of extant engagement research has focused on the brand as a focal object of engagement. Indeed, the brand has been identified as the most cited engagement object in the marketing literature (Hollebeek et al., 2019). This is in spite of initial recognition of other crucial focal elements such as service providers and products (Patterson et al., 2006). The myopic focus on a single focal object, such as a brand, can have a significant impact on our understanding of engagement as it obscures the relevance of other focal objects and ignores the dynamic nature of engagement (Dessart et al., 2016).

Thus, this thesis argues that engagement research needs to expand beyond the current brand-related focus and consider the role of other relevant focal objects. In particular, this thesis proposes that engagement research needs to place more emphasis on service providers as focal objects of engagement. A service provider is defined as the “individual professional who serves the customer directly, such as the financial planner, lawyer, or accountant” (Ng et al., 2016, p. 381). This thesis refers to the service provider as an employee of the organisation (e.g., front-line service employee, service worker) as opposed to an organisation providing a service. The importance of service providers or front-line service employees is well documented in the wider services literature (e.g., Slåtten and Mehmetoglu, 2011). Due to their ability to exercise interpersonal adaptive behaviours and service offering adaptation, service providers are able to react to and meet the unique needs of each individual customer, achieving true customer orientation (Bettencourt and Gwinner, 1996). This can lead to significant competitive advantages and differentiation in an increasingly homogenous services marketplace. Service providers are also often the primary point of contact between the customers and the organisation and as such, these service providers present the “face and

the voice” of their organisations to customers (Elmadağ et al., 2008). With positive associations with the impact of service recovery (Van der Heijden et al., 2013), satisfaction, loyalty and trust (Román, 2003; Guenzi and Pelloni, 2004) amongst other key marketing metrics, service providers are recognised as crucial human capital of service organisations that drives value for customers (Namasivayam and Denizci, 2006). Given that the success of service organisations largely depends upon the performance of its service providers (Slåtten and Mehmetoglu, 2011), they present as a critical focal object worthy of more research in an engagement context. Yet, scholarly work on engagement has largely ignored these crucial focal objects to date. This thesis thus adopts the service provider as a focal object of engagement.

Despite the significant gaps in the literature identified earlier, the engagement concept is seeing a paradigm shift. Specifically, recent publications have incorporated a service system perspective to address a multitude of different focal objects in response to the need to examine other actors within a broader nomological network of service relationships (e.g., Breidbach et al., 2014; Chandler and Lusch, 2015; Jaakkola and Alexander, 2014). A service system is a “relatively self-contained, self-adjusting system of resource-integrating actors connected by shared institutional arrangements and mutual value creation through service exchange” (Vargo and Lusch, 2016, p. 10). The adoption of a service system perspective has two primary implications – a recognition of the role of institutional arrangements for engagement activity, and a shift from customer to actor engagement.

First, through the adoption of a service system perspective, the impact of institutions and institutional arrangements come to the fore (see Vargo and Lusch 2016). Institutions, along with their assemblages of institutional arrangements, provide the contexts that guide an

actor's interactions and enables or constrains service exchange (Alexander et al., 2018). Further, these institutions give rise to multiple levels of structural assemblages in which engagement can manifest. This gives credence to the recognition of the interdependent and dynamic nature of engagement. However, the understanding of engagement with regard to the interrelationship between multiple focal objects within a service system as well as the flow of effects between engagement foci is still limited and requires empirical validation.

Second, the system perspective addresses the need to examine engagement beyond a mere dyadic and brand-related construct. As a service system perspective is adopted into engagement research, the volume and variety of actors that are involved in engagement multiplies exponentially. Furthermore, each actor may play multiple roles within a service system and have varying dispositions to engage with multiple focal objects simultaneously. This expands the current focus of engagement research and gives provenance to actor engagement by shedding the clearly specified and static actor roles (Storbacka et al., 2016). Thus, recent literature has witnessed a broadening of the customer engagement concept and shift towards actor engagement. Research on actor engagement is still relatively nascent and there is significant room for theoretical advancement. The literature review provided in this thesis draws on both actor engagement and customer engagement literature with the words "actors" and "customers" utilised in accordance to the literature discussed.

Actor engagement is defined as "both the actor's disposition to engage, and the activity of engaging in an interactive process of resource integration within a service ecosystem" (Storbacka et al., 2016, p. 3015). Whilst initial research on engagement has focused on the activity of engaging, few studies have examined an actor's disposition to engage. As the concept of engagement dispositions is still in its infancy, a range of differing definitions have

emerged. For example, engagement dispositions have been defined as an “internal proclivity, or psychological states” (Chandler and Lusch, 2015, p. 11), “an actors readiness to invest resources” (Brodie et al., 2019, p. 184), and as “a capacity of an actor” (Storbacka et al., 2016, p. 3015) amongst others. This research draws on the varied conceptualisations of engagement dispositions to establish an integrated definition as “actor tendencies to invest resources in interactions with the focal object in a current time and place, in response to a specific past or toward a specific future”. The adoption of a service system lens for actor engagement research illustrates that various actors, each with a unique set of dispositions, enter the network and engage with one another in a diverse set of resource integration activities (Chandler and Lusch, 2015). This suggests that engagement is based on an actor’s disposition and thus, dispositions are central to engagement (Chandler and Lusch, 2015). Furthermore, the institutional arrangements within each service system have the ability to (re)shape actor dispositions (Alexander et al., 2018) and actors may be a part of multiple contexts simultaneously. While engagement dispositions are recognised as crucial to engagement within the current discourse (Brodie et al., 2019), few studies go beyond a conceptual understanding to provide an in-depth examination of dispositions. More specifically, little is known about what constitutes an actor’s disposition to engage, nor its impact on engagement.

1.2 Research Objectives

This research seeks to expand our knowledge of the complexities and nuances surrounding actor engagement beyond the focus of brands, considering both the relationship between multiple engagement foci and, specifically, the role of the service provider as a focal object of engagement. Furthermore, this research aims to develop a deeper understanding of engagement dispositions. This leads to the research questions:

- 1) What are the relationships between multiple engagement foci?
- 2) What constitutes an actor's disposition to engage?
- 3) How do engagement dispositions influence the activity of engaging?

In line with the first research question, the objectives are to:

- 1) Examine actor engagement across multiple focal objects at different levels in the service system.
- 2) Examine the dynamic and interactive nature underlying the engagement concept.
- 3) Examine how engagement with the service provider and brand facilitates engagement with the broader context.

To address the second research question, the objectives are to:

- 4) Examine the dimensions of engagement dispositions.
- 5) Identify the attributes underlying the dimensions of engagement dispositions as related to the service provider as a focal object.

In accordance with the third research question, the objective is to:

- 6) Evaluate the role of the attributes and dimensions of engagement dispositions for affective, behavioural and cognitive engagement with a service provider.

Collectively, the objectives of this thesis seek to provide a better understanding of the actor engagement concept, with a particular focus on actor engagement with service providers.

This thesis will also provide more insight into how actors engage with service providers in

unique ways through the examination of engagement dispositions, thus offering novel contributions to both theory and practice.

1.3 Research Context

To answer the research questions and address the research objectives, professional complex services was selected as the context. Professional complex services (e.g., health, legal, financial services) are characterised as services in which high level of credence properties and technical complexities exist (Howden and Pressy, 2008). Due to the nature and intricacies of professional complex services, customers often rely on the information provided by service providers to make informed decisions which may ultimately affect their quality of life (Hoffman et al., 1991). Furthermore, as a result of high levels of information asymmetry between service providers and customers of complex services, these customers may face difficulties in effectively evaluating service quality, even post purchase and consumption (Sharma and Patterson, 1999). As such, some actors engage at high levels while others tend to delegate responsibility to the experts, demonstrating differing levels of engagement with the service provider (Ng et al., 2016).

As customers in complex service settings often interact with a designated service provider over time, this setting provides a critically relevant context for the examination of actor engagement with service providers. It is within complex services that the impact of engaging with a service provider is likely to significantly benefit the customer. Furthermore, in an increasingly undifferentiated and competitive marketplace, professional complex services stand to benefit the most from an understanding of actor engagement with service providers as a means to gain competitive advantage.

1.4 Research Framework

In order to address the research questions, three studies were conducted and completed within this thesis in the form of academic papers. The first study examines actor engagement within a service system and across multiple engagement foci with a particular focus on engagement with a service provider. More specifically, it examines actor engagement with both a brand and a service provider, as well as the impact of such engagement on the engagement with the broader context. The research developed and empirically tested a conceptual framework that hypothesised the complex relationship between engagement with the differing focal objects. Drawing on study one, which revealed the service provider as integral for facilitating engagement with the broader context, the second study focuses on providing more insight into actor engagement with service providers by empirically examining the various attributes that constitute an actor's disposition to engage with a service provider. More specifically, based on a series of in-depth interviews, study two frames engagement dispositions as a multidimensional construct consisting of individual actor traits, context-related actor characteristics and focal object-related actor characteristics. The exploratory research conducted in study two uncovered several attributes constituting an actor's disposition to engage, answering research question two, and formed the theoretical foundations for paper three. The third study draws on a survey methodology to empirically examine the impact of the dimensions of engagement dispositions on engagement activity. In particular, the third study examines the underlying attributes constituting engagement dispositions and their association with affective, behavioural and cognitive engagement with the service provider.

A short description of each paper is presented below:

Paper 1: Engagement within a service system: a fuzzy set analysis in a higher education setting

The first paper examines engagement within a service system and extends the focus of engagement to multiple engagement foci. Specifically, the paper examines how the individual dimensions of engagement with a service provider and brand combine to lead to engagement with the context.

The objectives of the paper are to (1) examine actor engagement across multiple focal objects at different levels in the service system, (2) examine the dynamic and interactive nature underlying the engagement concept, and (3) examine how engagement with the service provider and brand facilitates engagement with the broader context. Quantitative data was collected by means of a written survey from students enrolled across two subject domains in a mid-sized Australian university. The data was analysed using fsQCA which is a set theoretic approach that utilises Boolean algebra to analyse alternative configurations of antecedent conditions relating to an outcome (Woodside and Baxter, 2013). Hence, unlike examining the effects of independent variables on dependent variables in net-effect analyses, fsQCA identifies all logically possible combinations of causal conditions (recipes) leading to the presence and/or absence of an outcome (in this study, engagement with the broader context). This allowed for the identification of differing configurations of engagement dimensions related to the service provider and the brand that provide the necessary conditions for successful engagement with the context.

In brief, this paper contributes to an increased understanding of the integrated nature of engagement with a range of focal objects across different levels within a service system. This paper thus identifies the dynamic and interactive nature of the engagement concept and

reveals the complex realities in which individuals simultaneously engage with a range of foci within a service system.

Furthermore, this paper provides validation for the selection of the focal object of engagement in papers two and three. Within this study, engagement with a service provider was identified as a crucial element that facilitates engagement with other focal objects. This confirms the initial view that engagement should be examined as more than just a brand-related construct. Thus, paper two and paper three utilises the service provider as the focal object towards which engagement is directed. Additionally, this paper underscores the importance of examining engagement as a multidimensional construct as the individual dimensions of engagement facilitates engagement with another focal object in different ways. This leads to the examination of the individual dimensions of engagement as opposed to a higher-order construct in paper three.

Paper 2: Actor engagement with service providers: An empirical investigation of engagement dispositions

Paper two explores the dimensions that constitute an actor's disposition to engage, and responds to calls by numerous scholars to shed light on the nature of engagement dispositions (e.g., Breidbach and Brodie, 2017; Li et al., 2017). Through a synthesis of the existing literature, this study expands on previous research on engagement disposition as an actor-specific characteristic. More specifically, this paper identifies that engagement disposition is a multidimensional construct consisting of individual actor traits as well as both context-related and focal object-related actor characteristics.

With the objectives to (1) examine the dimensions of engagement dispositions, and (2) identify the attributes underlying the dimensions of engagement dispositions as related to the service provider as a focal object, qualitative data was collected through in-depth semi-structured interviews. In total, 20 interviews were conducted across two Australian States, including participants from both rural and metropolitan areas. The data was analysed using the constant comparative method by Lincoln and Guba (1985). Through multiple investigator triangulations and numerous discussions and revisions, consensus on the attributes that constitute an actor's disposition to engage emerged. The findings of this research revealed 14 distinct attributes, categorised as either individual actor traits, context-related actor characteristics, or focal object-related actor characteristics, which constitute an actor's disposition to engage.

The qualitative nature of paper two is fundamental to the development of paper three. In particular, paper two identifies and captures the attributes which constitute an actor's disposition to engage and provided the framework for paper three. Paper three draws on a survey methodology to empirically examine the impact of engagement dispositions on engagement activity.

Paper 3: Engagement dispositions and their impact on actor engagement with service providers

The final paper of this thesis builds upon the qualitative work in paper two by examining how engagement dispositions impact on engagement activity. In particular, it investigates how the attributes constituting engagement dispositions identified in paper two impact on affective, behavioural and cognitive engagement with the service provider. The results develop our understanding of the differences in how actors engage with a service provider.

With the aim of evaluating the role of the attributes and dimensions of engagement dispositions for affective, behavioural and cognitive engagement with a service provider, quantitative data was collected from a consumer panel by means of an online survey, leading to a total of 221 useable responses. The findings illustrate that different attributes of engagement dispositions have varied impacts on the affective, behavioural and cognitive dimensions of engagement. As another important finding, a lack of positive associations between individual actor traits and engagement activity emerged when analysed alongside both context-related and focal-object related actor characteristics; hence reinforcing the need to consider engagement dispositions within the context of the service system. This paper contributes to theory by being the first to empirically demonstrate how the attributes of engagement dispositions impact on the dimensions of the engagement activity. This informs our understanding of how various actors engage in different contexts. This paper also provides practical implications through the analysis of specific actor attributes, which aids managers in designing marketing strategies to appeal to consumers with various types of engagement dispositions to facilitate engagement with a service provider.

1.5 Research Contributions

This research informs our understanding of actor engagement beyond the archetypal brand-focused conceptualisation apparent in the existing engagement discourse (Brodie et al., 2011). Despite recognition of the importance of service providers in the services literature, few engagement scholars have incorporated these actors as a focal object of engagement. Hence, the broader theoretical contributions of this thesis stem from the emphasis of the importance of service providers as a crucial group of focal objects that should not be overlooked in engagement research. Indeed, this thesis offers unique evidence of the core

and necessary role of actor engagement with service providers to facilitate actor engagement with other focal objects within a service system.

Engagement scholars have recognised the need to examine actor engagement from a service system perspective (e.g., Jaakkola and Alexander, 2014). Yet, the majority of studies on actor engagement within service systems are largely conceptual in nature. This thesis offers a unique and new perspective of actor engagement within service systems by empirically examining actor engagement across multiple engagement foci. It thus contributes to a better understanding of how constellations of engagement dimensions across different focal objects can combine to lead to engagement with a focal object, confirming the interrelated and dynamic nature of actor engagement.

Another central contribution of this thesis is the examination of attributes constituting an actor's disposition to engage. While recent discourse in the engagement literature identifies engagement disposition as crucial to engagement (e.g., Storbacka et al., 2016; Li et al., 2017), it does not offer the conceptual and empirical depth necessary for a holistic understanding and application of the concept. Hence, this thesis is the first to examine what constitutes an actor's disposition to engage. It delineates three dimensions of engagement dispositions, namely individual actor traits, context-related actor characteristics, and focal object-related actor characteristics. Moreover, a conceptual framework is developed that offers an important contribution to the engagement literature by uncovering a range of attributes that constitute engagement disposition and provides an understanding of how these individual attributes shape an actor's engagement behaviour, affect and/or cognition towards a focal object. Furthermore, this thesis highlights that the connections an actor has with the context and focal object in relation to their actor characteristics form part of their disposition to

engage. This extends the view of engagement disposition as merely an actor-specific characteristic (Bowden, 2009) or psychological state (Chandler and Lusch, 2015). This thesis thus answers calls for more research on the nature of engagement dispositions (e.g., Li et al., 2017; Breidbach and Brodie, 2017) and builds an important foundation for future research.

This thesis also answers calls for research on the role of engagement dispositions for engagement activity as put forth by Li et al., (2017) and others. This theoretical contribution is novel in that it delineates the dimensions of engagement dispositions and demonstrates how the attributes of engagement dispositions impact on the affective, cognitive and behavioural dimensions of the engagement activity. As a result of this thesis, which clearly delineates the engagement activity from engagement dispositions, our understanding of actor engagement is developed further. More specifically, previous researchers have discussed actor engagement as both the disposition of an actor as well as the activity of engaging (Storbacka et al., 2016). This thesis is unique in that it not only provides evidence to separate engagement dispositions from the act of engaging as two distinct notions, it also offers empirical support for engagement dispositions impacting on the activity of engaging. Finally, this thesis provides evidence for the importance of examining actor engagement as a multidimensional construct as each attribute of an actor's engagement disposition may facilitate only a specific dimension of engagement. Furthermore, the specific dimensions of engagement across multiple focal objects can combine in different ways, forming constellations of engagement dimensions that facilitate engagement with other focal objects.

Overall, these three empirical papers contribute to a holistic understanding of actor engagement with service providers and the impact of engagement dispositions on

engagement activity. This thesis considered actor engagement with multiple focal objects within a service system and identified engagement with a service provider as the most critical focal object in facilitating engagement with other focal objects. Hence, engagement with a service provider is explored in more depth to understand an actor's disposition to engage. This thesis also contributes to literature by illustrating the impacts of engagement dispositions on the actual engagement activity that an actor undertakes with a service provider.

1.6 Thesis Overview

This thesis started with an introduction to the research and an explanation of the research in this chapter. The chapter continues with an illustration of the research objectives, framework, context and contributions. Chapters two, three and four comprise the body of this thesis, with each of these chapters containing one of the three research papers. The paper presented in chapter two has been published in a special issue titled "Beyond the dyadic: customer engagement in increasingly networked environments" in the *Journal of Service Management*. Chapters three and four are targeted at the same or other service-related journals and have been formatted in accordance to the *Journal of Service Management* author guidelines. This thesis concludes in chapter five with a discussion of the overall research contributions, practical implications, limitations and future research directions.

**CHAPTER 2. ENGAGEMENT WITHIN A
SERVICE SYSTEM: A FUZZY SET ANALYSIS
IN A HIGHER EDUCATION SETTING**

Statement of Authorship

Title of Paper	Engagement within a service system: a fuzzy set analysis in a higher education setting
Publication Status	<input checked="" type="checkbox"/> Published <input type="checkbox"/> Accepted for Publication <input type="checkbox"/> Submitted for Publication <input type="checkbox"/> Unpublished and Unsubmitted work written in manuscript style
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Principal Author

Name of Principal Author (Candidate)	Max Sim				
Contribution to the Paper	Survey development, data collection, data analysis, conceptual development and wrote manuscript.				
Overall percentage (%)	60%				
Certification:	This paper reports on original research I conducted during the period of my Higher Degree by Research candidature and is not subject to any obligations or contractual agreements with a third party that would constrain its inclusion in this thesis. I am the primary author of this paper.				
Signature	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;">Date</td> </tr> <tr> <td></td> <td>7/7/19</td> </tr> </table>		Date		7/7/19
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Co-Author Contributions

By signing the Statement of Authorship, each author certifies that:

- i. the candidate's stated contribution to the publication is accurate (as detailed above);
- ii. permission is granted for the candidate to include the publication in the thesis; and
- iii. the sum of all co-author contributions is equal to 100% less the candidate's stated contribution.

Name of Co-Author	Jodie Conduit				
Contribution to the Paper	Supervised and contributed to the development of the research including research design, data collection and data analysis. Edited and revised manuscript.				
Signature	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;">Date</td> </tr> <tr> <td></td> <td>07/07/2019</td> </tr> </table>		Date		07/07/2019
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Name of Co-Author	Carolin Plewa				
Contribution to the Paper	Supervised and contributed to the development of the research including research design, data collection and data analysis. Edited and revised manuscript.				
Signature	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td style="width: 20%;">Date</td> </tr> <tr> <td></td> <td>8/7/2019</td> </tr> </table>		Date		8/7/2019
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ABSTRACT

Purpose- Despite recognition that organisations operate in interrelated service systems, extant literature has focused strongly on dyadic engagement relationships (e.g., customer-to-brand). Taking into account the multiple engagement foci that exist within a service system, this study examines the interdependence among engagement with these multiple foci in a higher education setting. Specifically, the research investigates different configurations of engagement dimensions with the service provider and brand as they pertain to engagement with the study context.

Design/methodology/approach- A total of 251 students were surveyed in regard to their engagement with a service provider (lecturer), brand (university) and study context. Data analysis utilised fuzzy set qualitative comparative analysis (fsQCA) to identify the unique combinations of causal condition consistent with high student engagement with the study context.

Findings- Five solutions were identified, each with a different constellation of engagement dimensions. Most solutions entailed engagement with both the service provider and the brand, and cognitive processing (service provider) emerged as a core condition for every solution. This suggests service providers should seek to engage with consumers, particularly from a cognitive perspective, understanding this will support engagement with the context of study.

Originality/value- This research provides evidence that students can engage with their study context through different configurations of engagement with the service provider and the brand. Thus, it demonstrates the need to examine constellations of engagement dimensions related to multiple focal objects to understand their interdependencies and potential influence on engagement at a higher level of aggregation in a complex service environment.

Keywords- Service providers, Students, Student engagement, Brand engagement, Actor engagement, fsQCA

Paper Type- Research paper

ENGAGEMENT WITHIN A SERVICE SYSTEM: A FUZZY SET ANALYSIS IN A HIGHER EDUCATION SETTING

2.1 Introduction

Organisations are actively seeking to engage consumers, providing increased opportunities for interaction and experiences through multiple touchpoints (Dessart et al., 2016). Over the last decade, academics and practitioners have been increasingly interested in the notion of engagement; where it is acknowledged that consumers engage with businesses across different focal objects and contexts (Dessart et al., 2016). Recent conceptualisations of engagement reflect a perspective that encapsulates multiple stakeholders, or actors, interacting with the organisation through multiple touchpoints (Storbacka et al., 2016). Despite this recognition that organisations are operating in increasingly complex and multi-layered service systems with multiple touchpoints and engagement foci (Vargo et al., 2008; Frow et al., 2014), much of the extant literature on engagement is characterised by a focus on dyadic engagement relationships (e.g., customer-to-brand) (e.g., Hollebeek et al., 2014). Currently very few empirical studies examine engagement beyond the dyadic interaction (Brodie et al., 2016). Yet, studying engagement of actors across multiple focal objects at different levels in the service system is crucial in understanding the dynamics of engagement and the interactive nature underlying the engagement concept. Only with such understanding will organisations be able to strategically manage their resources to achieve effective engagement.

This research utilises the higher education sector, as it is a fiscally important sector in many Western economies. Given the increasingly demand driven nature of this sector, universities

are required to compete for students emphasising factors such as the student experience and employability of graduates (Finch et al., 2016; Bentley, 2015). Therefore, universities seek to actively manage student engagement to enhance learning outcomes, improve retention rates (Conduit et al., 2016), and develop connections students have with the industry in which they are to be employed (e.g., through internship programs). Student engagement is recognised to occur with multiple touchpoints at different levels of aggregation across the university (Conduit et al., 2016), making it an ideal context to investigate this phenomenon.

Extant literature has identified positive outcomes for student engagement with the lecturer, the course content, and the broader university (Taylor et al., 2011; Baron and Corbin, 2012). However, few studies have considered the dynamic interrelationship among engagement with these foci and therefore engagement within the service system. Indeed, despite the acknowledgement that engagement occurs at multiple levels of aggregation nested within broader service systems (Vargo and Lusch, 2016), research examining the interaction of engagement across various levels of aggregation remains nebulous. This study examines student engagement with the lecturer and with the university brand, and considers the different ways the dimensions of this engagement can be configured to achieve engagement with the study context (i.e., market research). While the interaction among the multiple engagement foci could be analysed in different ways (e.g., an examination of the configuration of engagement dimensions that support engagement with the university), the key focus of this study remains on students engaging with their study context as the intended outcome. This extends their focus beyond merely the content of the course being taught, and encourages the student to engage with the broader discipline (e.g., market research) in the context of the industry in which they may seek future employment. Such engagement is critical for achieving successful graduate outcomes. Further, this study recognises that student engagement manifests in different forms (i.e., across cognitive, affective, social and

behavioural engagement), across multiple engagement foci, and investigates the different configurations of engagement dimensions that occur when a student engages with their study context. As such, this study seeks to understand student engagement with two different focal objects (e.g., the lecturer and the university brand) and the different configurations of engagement dimensions that can achieve the intended outcome.

While this study draws on relevant marketing and education literatures focusing on engagement, drawing on consumer engagement, actor engagement and student engagement research in particular, the term “student engagement” is utilised in the remainder of the paper to recognise the research context. It is defined here as “a student’s willingness to invest their own cognitive, emotional, behavioural [and social] effort to interact with resources related to their education experience” (Conduit et al., 2016, p. 231), recognising the variety of engagement focal objects within the service system.

This study utilises a survey to capture engagement with a service provider (the lecturer), brand (the university) and study context (i.e., the discipline of the course studied, e.g., market research) in higher education. To enhance the overall understanding of the way in which the various engagement dimensions join to enhance engagement with the study context, data analysis employed fuzzy set qualitative comparative analysis (fsQCA). fsQCA identifies all combinations of causal conditions in the data that lead to the presence of an outcome, thus resolving equifinality and causal symmetry issues (Plewa et al., 2016). Specifically, the use of fsQCA allowed the researchers to identify five different combinations of engagement dimensions related to the service provider and the brand that are consistent with successful engagement with the study context. These configurations highlight the importance of

providing several pathways for students to engage with multiple foci to achieve the intended outcome.

This paper contributes to an increased understanding of the integrated nature of engagement with a range of focal objects. Specifically, this study is among the first to examine the concept of engagement exhibited across focal objects at different levels of a service system. It is novel in that it demonstrates how diverse dimensions of engagement across different engagement foci work together as part of constellations. Indeed, this paper reveals a variety of solutions that achieve engagement with the study context, all of which comprise a different constellation of engagement dimensions across two focal objects. Additionally, as engagement is grounded in service dominant (SD) logic, the examination of midrange concepts such as engagement and patterns of engagement at multiple levels provides a linkage between general theory and empirical findings (Brodie et al., 2011b).

The remainder of this paper is organised as follows. After a discussion of the engagement concept drawing from both the marketing and education literatures, and a specific review of its application for student engagement, justification for the adoption of a service system perspective for engagement research is provided. This leads to the development of a conceptual model depicting the interaction among the multiple engagement foci, with the dimensions of engagement with the service provider and engagement with the brand providing the causal conditions that achieve the intended outcome of engagement with the study context. An explanation of the research method follows, leading to a discussion of the results. The paper concludes with implications for engagement theory and educational practice, as well as an outline of limitations of this study and future research directions.

2.2 Background

2.2.1 Student Engagement

Service organisations are interested in understanding and pursuing engagement, with the educational setting no exception. Student engagement has taken on a critical importance in the educational literature both because of its demonstrated impact on students' educational outcomes (Bravo et al., 2016) and its managerial importance in enhancing retention and completion rates at tertiary institutions (Hennig-Thurau et al., 2001; Quaye and Harper, 2014). Student engagement has been linked to critical thinking (Carini et al., 2006), cognitive development (Kuh, 1995) and psychological wellbeing (Steele and Fullagar, 2009) amongst various other positive learning outcomes. Educators have identified that the stimulation of student engagement is crucial, yet often elusive due to the variety of institutional and personal factors in play (Kahu, 2013). In general, student engagement represents students' investment into interactions related to their studies and/or the educational institution (Kuh, 2003). It reflects the student's effort to initiate and sustain learning activities. However, due to the attempts to understand engagement from a variety of perspectives, multiple definitions and varied interpretations of the concept exists, contributing to a dispersed body of work (Northey et al., 2015). Furthermore, existing definitions of student engagement "lack a strong conceptual foundation and often confuse the antecedents and outcomes of engagement with facets of engagement" (Steele and Fullagar, 2009, p. 6).

As the engagement concept within the marketing literature has clearly defined theoretical and conceptual foundations, the following sections draw on both the marketing and education literature to illustrate the current state of knowledge as it pertains to engagement with multiple focal objects within the context of higher education. In marketing academe, the role of consumer engagement, and subsequently actor engagement, has received

considerable attention over the last decade, corresponding with increasingly dynamic and interactive business environments and practitioner interest in the concept (e.g., Prahalad and Ramaswamy, 2004; Marketing Science Institute, 2010, 2014). Specifically, extant research in marketing has contributed to our understanding of engagement as a multidimensional construct (Brodie et al., 2011a). The theoretical foundations of the engagement concept in marketing literature stem from relationship marketing, where long-term relationships with all stakeholders are valued over short-termed transactional goals (Vivek et al., 2012). Further, the engagement concept draws on the service-dominant (SD) logic paradigm, which recognises that customers are not passive receivers of value, but rather, active participants in the value creation process (Vargo and Lusch, 2008).

Consistent with the theoretical reasoning of SD logic (Vargo and Lusch, 2008) and actor engagement (Storbacka et al., 2016), it is widely recognised that students engage with both the educators and the broader university to co-create their learning experiences (Taylor et al., 2011). As co-creators of their learning, students integrate resources through interactions with other students, lecturers, course materials and university services for the purpose of obtaining a valued outcome (Díaz-Méndez and Gummesson, 2012). Students' active involvement in their learning leads to improved perceptions of teaching quality, as well as commitment and loyalty to the institution (Hennig-Thurau et al., 2001), enhanced satisfaction with the learning experience (Hernandez, 2002), and better learning outcomes (Bravo et al., 2016). It is accepted that student engagement at an institutional level fosters a psychological connection and sense of belonging toward their institution, which endures long after the student has completed their studies (London et al., 2007). However, universities require a greater understanding of how students engage with multiple touchpoints to better understand where to deploy resources, how to organise curriculum, and

where to best provide support services to optimise student engagement (Kuh et al., 2011) and, in turn, learning outcomes.

Within the marketing literature, engagement has been conceptualised in a variety of ways depending on the focal subject and the focal object towards which engagement is directed. Despite various extant perspectives of engagement in the literature, there is a widely accepted view of consumer engagement as a “psychological state that occurs by virtue of interactive customer experiences with a focal agent/object (e.g., a brand) in service relationships” (Brodie et al., 2011a, p. 260). Drawing on this perspective, engagement manifests as three dimensions: cognitive engagement, affective engagement and behavioural engagement (Brodie et al., 2011a; Hollebeek et al., 2014). Consistent with the marketing literature on consumer and actor engagement, contemporary student engagement literature also recognises that engagement manifests as cognitive, affective and behavioural dimensions (Taylor et al., 2011; Conduit et al., 2016).

Cognitive engagement reflects a student’s level of concentration and mental focus given to their education experience (Northey et al., 2015). Affective engagement reveals the level of positive emotion toward an object (Northey et al., 2015) and hence how students feel about their education experience. Behavioural engagement focuses more on interactions for task achievement and reflects a student’s energy and time spent on their educational experience (London et al., 2007). Extending beyond the tripartite view of engagement, several scholars consider a social dimension. For example, Bowden et al.’s (2009) “reciprocity”, Vivek et al.’s (2014) “social connection” and Calder et al.’s (2009) “social facilitation” allude to a social aspect of the engagement concept. This social dimension reflects interaction based on the inclusion of others with the focus of engagement (Vivek et al., 2014). It reflects the users’

experience in terms of intrinsic enjoyment, utilitarian worth, and valuing the input from others in a way that links to a sense of participation with the focal object (Calder et al., 2009). In the education literature, the importance of social engagement for student learning outcomes is also recognised (Ryan and Patrick, 2001; Conduit et al., 2016). This reflects the students' social interactions and personal exchanges with other actors (e.g., lecturers, peers) in relation to their education experience (Conduit et al., 2016).

Different researchers have conceptualised and measured the notion of engagement in slightly different ways. The general lack of consensus on the nature of the dimensions of engagement has arisen due to the different focal objects and contexts in which engagement has been studied. Indeed, researchers have noted that the importance of each engagement dimension is dependent on the context of examination (Brodie et al., 2011a), suggesting the need to carefully consider not just the overall construct of engagement but its individual dimensions within the context of investigation. Expanding on this, this study argues that the lack of consensus on the conceptualisation of engagement and its dimensions can be attributed to the different contexts of investigation as well as the focal objects examined and that different engagement dimensions can be more or less relevant to a particular focal object. Hence, for this study, engagement and its various dimensions are measured drawing on the conceptualisations of engagement deemed most relevant to a particular focal object under investigation.

Within the education literature, researchers have examined student engagement with the lecturer (e.g., Skinner and Belmont, 1993), with the course content (e.g., Taylor et al., 2011), and at an institutional level (e.g., Baron and Corbin, 2012). While recent studies have identified that student engagement occurs concurrently and dynamically at each of these

multiple touchpoints, with some influence between each level (Conduit et al., 2016), few studies have empirically examined the inter-relationship between engagement with multiple foci. It is reasonable to assert that student engagement with the total educational experience is at least a partial function of student engagement at the component level (e.g., individual classes) (Taylor et al., 2011). However, little empirical research has been conducted to better understand how engagement with each of the focal objects combines within an institutional paradigm and beyond. Yet such insight would further the understanding not only of student engagement but also more generally of the phenomenon of actor engagement in a service system.

2.2.2 A Service Systems Perspective

Recent engagement research has broadened the concept beyond a consumer-centric phenomenon, and has introduced the concept of actor engagement (Chandler and Lusch, 2014). This perspective considers engagement among consumers, suppliers, retailers, manufacturers, and members of the public (Chandler and Lusch, 2014). Within the student engagement context, this would recognise that students engage with other students, lecturers, course materials, university staff, and university facilities (Harrison, 2013). Adopting a more encompassing and broader view of actors, engagement research thus extends beyond dyadic relationships and incorporates an expanded service system perspective. While traditionally the engagement concept has been characterised as two-way interactions (e.g., focal subject; customer, focal object; brand) (e.g., Hollebeek, 2011), it is now recognised that actors interact simultaneously with multiple focal objects (Dessart et al., 2016) nested within service systems. In light of this, research focused only on a singular engagement object can obscure the relevance of other engagement objects (Dessart et al., 2016). As the overall student experience is crucial for student engagement (Baron and Corbin, 2012), it is even

more pertinent for researchers to examine student engagement with multiple touchpoints and focal objects within the service system that students interact with.

Recent advancements in the SD logic have argued for the adoption of a systems perspective in marketing and service research; to reflect the crucial role that institutions play in value cocreation and service exchange (Vargo and Lusch, 2016). As the concept of engagement lies within the theoretical framework of SD logic and is nested within larger sets of relationships and networks (Chandler and Lusch, 2014), engagement research can benefit from the adoption of a systems perspective and multiple levels of aggregation. Adopting this perspective not only expands the notion of engagement beyond dyadic relationships, but it brings greater attention to its relational nature by focusing on students' interactions with other stakeholders in the broader service system (cf. Jaakkola and Alexander, 2014; Vivek et al., 2016).

A service system is a “relatively self-contained, self-adjusting system of resource-integrating actors connected by shared institutional arrangements and mutual value creation through service exchange” (Vargo and Lusch, 2016, p. 10). Some examples of service systems include call centres, hospitals, cities and universities; which constitute various actors, technology and resources that integrate and enable value co-creation (Jaakkola and Alexander, 2014). Service systems consist of multiple actors, and hence have multiple touchpoints with which individuals can connect, interact and engage. These touchpoints can be at an individual level (e.g., an individual lecturer) or at a broader level of aggregation (e.g., a university brand). Despite the recognition that engagement occurs with multiple touchpoints (Brodie et al., 2011a), there is little research that examines student engagement with multiple foci concurrently. London et al. (2007) is a notable exception, examining

engagement at the personal, situational and institutional levels. Yet, while the research of London et al. (2007) examines the influence of engagement with multiple engagement foci simultaneously, it does not offer insight into the inter-related influence of such engagement. Conduit et al. (2016) noted such constellation effects, in their examination of student engagement with three foci in a nested service system (e.g., the lecturer, the course and the university). An empirical examination of the diverse constellations of engagement with multiple foci, however, is missing to date.

The examination of student engagement constellations across multiple focal objects can shed light on the interactive nature underlying the engagement concept. While one-off student engagement occurs with a single touchpoint (e.g., interacting with a service provider) within a service system, continuous student engagement is proposed to benefit from multiple engagement touchpoints supporting continued interaction (Storbacka et al., 2016). Yet, the literature remains silent on the potential of engaging students across multiple engagement foci. Hence, this study seeks to examine constellations of engagement dimensions across engagement with two different foci, offering unique insight into simultaneous engagement across multiple focal objects. Moreover, as much of the research in this context is conceptual in nature, this study offers an empirical account of the constellation effects of engagement with multiple foci.

In this study, an educational setting is utilised to examine the engagement of students with multiple engagement foci (e.g., with the lecturer and the university brand) to foster engagement with the study context. The consideration of engagement with the study context as the intended outcome is pertinent for university management in the current competitive environment. Industry personnel such as managers and recruiters increasingly believe that

graduates are not equipped with necessary skills despite efforts by educators and higher education institutions to ensure business relevancy in the curriculum (Kelley and Gaedeke, 1990; Barr and McNeilly, 2002). By fostering engagement with the study context, and thus with the discipline of the course studied, educators can better educate and equip students with the skills necessary to participate and work in the particular industry related to the context of study. Deeper engagement with the study context will enable students to apply what they have learnt to practical matters or in different contexts (Kuh, 2003). Thus, educators stand a better chance in ensuring transition of theoretical knowledge into practical skills and equipping students with the necessary abilities to function in jobs within the particular study context, should they choose to work in a similar or related field.

Specific hypotheses were not developed for this study due to the lack of theoretical argumentation on the different manifestations of engagement in a higher education setting, and in particular on the different configurations of engagement dimensions across multiple engagement foci that can positively shape a student's engagement with their study context. Rather, the following research proposition is raised:

Engagement with a study context in a higher education setting can be achieved by means of several distinct constellations of engagement dimensions with multiple foci (e.g., engagement with the service provider and engagement with the brand).

An examination of the different constellations of engagement dimensions is more appropriate than an examination of individual causal factors, because it better represents the complexity and diversity of engagement that occurs with multiple engagement foci in a service system. Incorporated within complexity theory is the principle of equifinality (Fiss, 2011). Equifinality explains that the outcome of interest can equally be explained by

alternative sets of causal conditions (i.e., configurations of engagement dimensions) that combine in sufficient configurations for the intended outcome (Fiss, 2011). Thus, drawing on complexity theory, engagement with the study context can be explained by various constellations of present and absent engagement dimensions with multiple foci. The research proposition, including its inherent complexity and potential range of different configurations of engagement dimensions, is represented by the conceptual model presented in Figure 2-1.

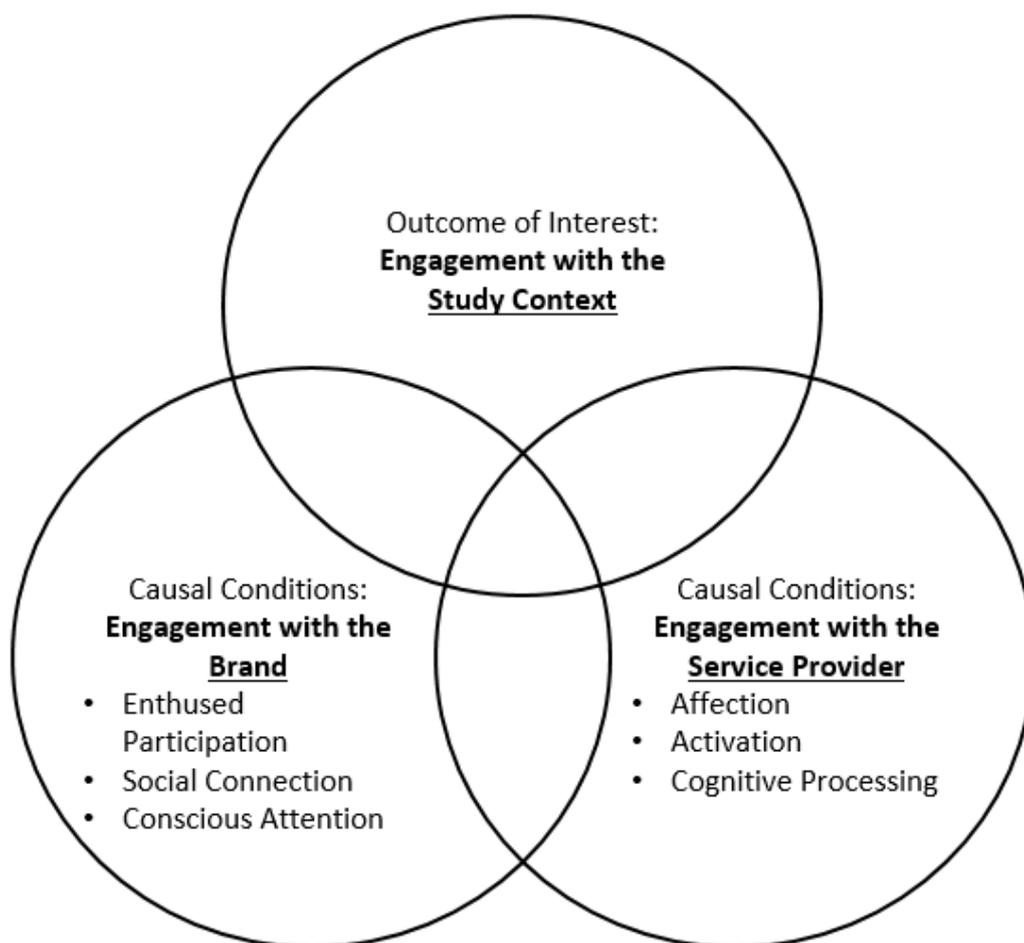


Figure 2-1. Conceptual Model

2.3 Design/Methodology/Approach

2.3.1 Research Setting

A higher education service system is utilised as the setting in which this study is conducted. The reasoning for utilising higher education as the basis for this research is threefold. First, higher education is considered a complex service constituting multiple actors and focal objects of engagement. For example, students typically interact with lecturers, course materials, other university staff, other students, facilities, and the university (as a brand). This allows for the examination of student engagement with multiple focal objects. Second, the need to transform the state of marketing education to align with the progress in marketing practice (Northey et al., 2015) substantiates higher education institutions as a germane setting for the examination of engagement. Third, the education literature recognises that education models should focus on value cocreation, instead of merely providing value to students, to facilitate greater engagement (Taylor et al., 2011). As this is synonymous with marketing practice where managers recognise that customers are always cocreators of value (Vargo and Lusch, 2016), and where organisations adopt service-dominant orientations (Karpen et al., 2015) in order to elicit engagement, this study considers the fundamental service offerings of higher education institutions as similar to health, financial and legal services among other complex service systems. Thus, the results gleaned from this study are likely to be replicable across these complex services and contribute to engagement research within marketing practice.

To examine the research proposition and thus determine the constellations of student engagement dimensions that provide pathways for engagement with the study context, two engagement foci central to the higher education setting were selected, including the service provider and the brand. Although higher education services are offered by a range of service

personnel, such as student service officers, specialised personnel such as those providing information technology or student welfare services, a central service provider for students is the university lecturer delivering individual units or courses. Compared to other service providers across the university, students interact with these lecturers repeatedly throughout the term of the course; hence, the repeated interactions on which engagement is based (Sashi, 2012) are present. Furthermore, lecturers are central to the delivery of the service that is education (Voss et al., 2007). Hence, the lecturer (service provider) was chosen as a focal object in this study to examine engagement, complemented by the second focal object at a broader level of aggregation, namely the brand of the university. As the brand has commonly been examined as a focal engagement object in the extant literature (e.g., Hollebeek, 2011; Hollebeek et al., 2014), its inclusion into this study enables a reflection of the results in the light of extant knowledge.

As the primary intended outcome, the students' context of study (i.e., market research or marketing) encapsulates their engagement with the discipline-specific nature of their study both within the formal structure of the classroom and outside of that environment. Hence, such engagement reflects the student's engagement with the broader context of study, rather than with the specific course or an individual actor.

2.3.2 *Measures*

A survey captured student engagement with three engagement foci; with a service provider, the brand, and the study context. The scale developed by Hollebeek et al. (2014) was utilised to measure engagement with the service provider and the study context. This scale has not only been recognised as applicable across multiple contexts (Hollebeek et al., 2014) but has been adopted for recent research (i.e., Leckie et al., 2016). Hollebeek et al. (2014, p. 154)

conceptualises the affective dimension of engagement as “affection” which is the “degree of positive brand-related affect in a particular consumer/brand interaction”; behavioural engagement as “activation” which is the “level of energy, effort and time spent on a brand in a particular consumer/brand interaction”; and the cognitive dimension of engagement as “cognitive processing” which refers to the “level of brand-related thought processing and elaboration in a particular consumer/brand interaction”. The respective items were adapted to reflect engagement with the different focal objects, including the service provider and study context. To enable the analysis necessary to answer the research question, a composite measure was constructed utilising the three dimensions of engagement with the study context.

The third engagement construct, student engagement with the university brand, was measured drawing on Vivek et al.’s (2014) engagement scale. The reasons for utilising this scale are two-fold. First, Hollebeek’s (2014) items were developed to measure customer brand engagement in a social media setting, and thus a setting in which customers may utilise, and switch between, a range of different brands easily. The higher education system, instead, requires a choice prior to enrolment, with the majority of universities offering few choices of drawing on courses from universities for different parts of the degree. Hence, some of the items, in particular the ones measuring activation, were deemed not suitable for the given setting. Furthermore, Vivek et al.’s (2014) inclusion of a social dimension was deemed to be particularly relevant within the higher education setting (Conduit et al., 2016), given that the students’ experience of the brand is usually shaped by their interaction with other actors in that environment. Hence, the scale chosen to measure engagement with the brand of the university consists of enthused participation, social connection and conscious attention, where conscious attention refers to the “degree of interest the person has or wishes to have in interacting with the focus of their engagement”; enthused participation is “the zealous reactions and feelings of a person related to using or interacting with the focus of their

engagement”; and social connection is the “enhancement of the interaction based on the inclusion of others with the focus of engagement, indicating mutual or reciprocal action in the presence of others” (Vivek et al., 2014, p. 407). An outline of all items is provided in Appendix 2-A, supplemented by a correlation matrix presented in Appendix 2-B.

2.3.3 Data Collection and Analyses

Participants were recruited through first and third year marketing courses in an Australian university. Data was collected during the final tutorial of the course, ensuring that students had sufficient time to interact with the different focal objects and thus to enable measurement of engagement with the lecturer, university brand and the study context. The 251 usable responses consist of 145 responses (39.5% of total enrolment) from students enrolled in an introduction to marketing course and 106 responses (72.6% of total enrolment) from students enrolled in a market research course. The sample is characterised by slightly more female (54.2%) than male (45.8%) respondents, with 71.3% of respondents domestic as compared to international (28.7%) students. These characteristics align with the general enrolment characteristics of the courses utilised for data collection.

Data was analysed using fsQCA. Grounded in a set theoretic approach, fsQCA uses Boolean algebra to analyse alternative configurations of antecedent conditions relating to an outcome (Woodside and Baxter, 2013). This type of analysis goes a step further from merely identifying correlations among independent and dependent variables (Pappas et al., 2016). In comparison to regression analyses, which typically aim to examine the net effects of the independent variables on dependent variables, the goal of qualitative comparative analyses is to identify the minimally necessary and/or minimally sufficient conditions that bring about an outcome (Vis, 2012). Unlike examining the effects of independent variables on dependent

variables in net-effect analyses, fsQCA identifies all logically possible combinations of causal conditions (recipes) leading to the presence and/or absence of an outcome (in this study, engagement with the study context), thus resolving equifinality and causal symmetry issues (Plewa et al., 2016; Rihoux and Ragin, 2009).

This provides an important comparative advantage to regression analysis as there are often more ways than one to bring about an outcome and causal conditions may often combine in complex ways (Vis, 2012). This is important in this context, as different lecturers and university brands may have unique core strengths that enable them to build engagement with students in different ways (i.e., cognitive, emotional, behavioural), which all facilitate engagement with the study context. Essentially, fsQCA accounts for individual outcomes to explain the patterns in the observed cases in contrast to other quantitative approaches, which typically look for factors to explain changes in the outcome variable (Vis, 2012). Hence, the use of fsQCA allows the researchers to identify the combinations of causal conditions leading to the presence or absence of a particular outcome. More specifically, in this study, fsQCA was used to identify differing configurations of engagement dimensions related to the service provider and the brand that provide the necessary conditions for successful student engagement with the study context.

Prior to this analysis, the reliability and validity of multi-item constructs were evaluated through the construction of one-factor congeneric measurement models in AMOS 22. All measures were deemed reliable, with Cronbach's alpha (α) and composite reliability (ρ_{η}) scores above .8 and .85 respectively (Zikmund et al., 2012), as shown in Table 2-1. The factor loading and average variance extracted (AVE) scores were greater than .7 and .5 respectively, indicating convergent validity of the constructs. Discriminant validity was

ascertained through the comparison of shared variance between constructs and the AVE (Fornell and Larcker, 1981). The AVE score of each construct is greater than its shared variance with any other construct, thus establishing discriminant validity (Farrell, 2010; Fornell and Larcker, 1981), with the exception of the dimensions of affection and cognitive processing with respect to engagement with the study context.

	Construct	α	ρ_{η}	$\rho_{vc(\eta)}$	highest λ^2
Affection	Service Provider	.91	.91	.77	.62
	Study Context	.90	.91	.76	.77
Activation	Service Provider	.88	.89	.72	.41
	Study Context	.86	.88	.70	.38
Cognitive Processing	Service Provider	.86	.87	.68	.63
	Study Context	.87	.86	.67	.77
Social Connection	Brand	.86	.85	.67	.15
Enthusied Participation	Brand	.86	.87	.69	.63
Conscious Attention	Brand	.87	.87	.69	.63

Table 2-1. Reliability and Validity

As discriminant validity was not initially established for affection and cognitive processing within engagement with the study context through the AVE and shared variance comparison, further statistical tests were employed to investigate discriminant validity. In particular, the Bagozzi et al. (1991) test was used by setting the correlation path between the constructs to 1.00, effectively constraining the measurement model. The specification and comparison of this constrained model with an unconstrained measurement model reveals construct validity (Bagozzi et al., 1991). Next, a chi-square difference test was conducted to evaluate the significance of parameters that differed in the two models. The results ($\Delta\chi^2 = 53.53, p = .00$)

and fit measures indicate that constraining the correlation between the two constructs to 1.00 significantly worsens overall model fit. Hence, ascertaining discriminant validity for affection and cognitive processing within engagement with the study context (Bagozzi et al., 1991).

To begin analysis utilising fsQCA, the process of transforming variables into sets required the specification of the degree of membership ranging from 0 (full non-membership) to 1 (full membership), with the crossover point (maximum ambiguity regarding membership) set to 0.5 (Fiss, 2011). The direct method of calibration in fsQCA was used to calibrate the fuzzy set variables; the 20th, 50th and 80th percentiles set as the threshold for full non-membership, cross-over point and full membership respectively. Following Fiss's (2011) approach, the researchers used the fuzzy truth table algorithm to present all logically possible combinations of casual conditions leading to the outcome. Specifically, black circles (“●”) represent the presence of a condition and conversely, circles with a cross-out (“⊖”) indicate the absence of the condition. Based on Fiss's (2011) recommendation, the distinction between core (strong causal relationship with the outcome) and peripheral (weaker causal relationship with the outcome) conditions were identified using the parsimonious and intermediate solutions. Large circles represent core conditions whereas small circles refer to peripheral conditions. Blank spaces represent a “don't care” situation, which means that the presence or absence of that condition has no causal relationship with the outcome.

To evaluate the solutions, several indicators were taken into account. First, consistency scores, which reflect the degree to which the causal conditions are a subset of an outcome (Ragin, 2008), were evaluated. The consistency scores of the solutions ranged from .81 to .90, well above the recommended minimum value of .75 (Ragin, 2008). Second, the raw

coverage and unique coverage scores were assessed to discover the empirical relevance of a set-theoretic connection (Ragin, 2008; Woodside and Baxter, 2013). Raw coverage refers to “the proportion of outcome cases that are covered by a given term [or ‘paths’]” (Rihoux and Ragin, 2009, p. 64) and is comparable to the R^2 of regression analysis. Although there is no recommended value, a higher raw coverage score suggests greater empirical importance as compared to lower scores (Ragin, 2008). Unique coverage refers to “the proportion of the membership scores covered by that path only” (Vis, 2012, p. 188), with the suggested coverage should be greater than 0 (Schneider et al., 2010). Finally, the solution coverage and solution consistency were assessed based on the recommended value for solution coverage as lying between .25 and .65 and for solution consistency as above .74 (Woodside and Baxter, 2013; Ragin, 2008). While the solution coverage score emerged as slightly above the recommended value (= .66), all other measures, including solution consistency (= .84), met the recommendations as outlined in Figure 2-2.

2.4 Findings

The analysis identified five different combinations of causal conditions, all of which can facilitate engagement with the study context. The fuzzy truth table is presented in Figure 2-2, with the solutions arranged based on their empirical importance. Solution one reflects the most important constellation empirically, indicated through the highest raw coverage value (analogous to R^2 of regression analysis) of .54. This solution identifies the three dimensions of engagement with the service provider (affection, activation and cognitive processing) as core conditions. As the brand engagement dimensions do not emerge as relevant for this solution, solution one indicates that engagement with the study context can be achieved via engagement with the service provider alone, as long as all three engagement dimensions are present.

Solution:	1	2	3	4	5
<u>Service Provider</u>					
Affection	●	●			◻
Activation	●			●	◻
Cognitive Processing	●	●	●	●	●
<u>Brand</u>					
Social Connection		●	●	⊖	⊖
Enthused Participation		●	●		⊖
Conscious Attention			●	◻	●
Consistency	.87	.90	.89	.82	.81
Raw Coverage	.54	.30	.28	.22	.11
Unique Coverage	.16	.01	.01	.04	.02
Solution Consistency	.84				
Solution Coverage	.66				
Note: ●/● indicate the presence of a condition; ◻/⊖ indicate the absence of a condition. ●/ ⊖ indicate core conditions; ●/ ◻ indicate peripheral conditions.					

Figure 2-2. Fuzzy Truth Table

Solution 2 combines the affection and cognitive processing dimensions of engagement with the service provider with social connection and enthused participation with the brand as core conditions. Activation with the service provider and conscious attention with the brand show no causal relationship with engagement with the study context as part of this solution. Hence, combining engagement with the service provider, expressed through affection and cognitive processing, with engagement with the brand, reflected in social connection and enthused participation, can lead to engagement with the study context.

Solution 3 indicates that engagement with the study context can be achieved by bringing together cognitive processing for engagement with the service provider (core condition), social connection (core condition) and enthused participation with the brand (core condition), as well as conscious attention with the brand (peripheral condition). The affection and activation dimensions of engagement with the brand have no causal relationship with engagement with the study context in this solution. Hence, engagement with the brand across all three dimensions, coupled with the cognitive processing, bring about engagement with the study context.

Solution 4 indicates the combination of the activation (core condition) and cognitive processing (core condition) dimensions of engagement with the service provider with the absence of social connection (core condition) and conscious attention (peripheral condition) with the brand. The affection dimension of engagement with the service provider and enthused participation with the brand have no causal relationship with engagement with the study context in this solution. Hence, activation and cognitive processing as related to the service provider can lead to engagement with the study context; if brand engagement by means of social connection and conscious attention is absent.

Finally, solution 5 suggests the absence of all conditions except cognitive processing for engagement with the service provider (core condition) and conscious attention with the brand (core condition). While the absence of social connection and enthused participation with the brand are core conditions, affection and activation with the service provider emerge as peripheral conditions. Of all the solutions, solution 5 has the least empirical importance, covering only 11% of the cases engaged with the study context.

2.5 Discussion and Implications

In line with other industry sectors, universities have increased their efforts aimed at actively managing student engagement, aiming to enhance learning and graduate outcomes. This study confirms that student engagement with a study context develops through multiple touch points, and can be achieved through several different configurations of engagement with a lecturer and a university brand. This novel empirical finding supports Vargo and Lusch's (2016) proposition that service research generally, and engagement research specifically, should adopt a systems orientated perspective (Chandler and Lusch, 2014). Drawing on this perspective, it becomes obvious that students engage with multiple engagement foci, that engagement can take different forms (i.e., across the cognitive, emotional, social and behavioural engagement) and that various different configurations can achieve the intended outcome (i.e., engagement with the study context). In particular, five solutions for facilitating student engagement with the study context were identified, drawing on various combinations of individual dimensions of engagement both with the individual service provider and with the brand. Hence, not only is it important to study and facilitate specific dimensions of student engagement, such dimensions reflecting engagement with multiple focal objects should be considered in the constellations in which they are able to achieve the desired outcome.

A noteworthy finding is the critical nature of engagement with the individual service provider, which can by itself be sufficient to elicit student engagement with the study context. Indeed, on aggregate, the findings suggest that engagement with the service provider is more often a required core condition than engagement with the brand. More specifically, every solution leading to engagement with the study context consists of at least one (i.e., affection, activation or cognitive processing) dimension of engagement with the service provider. This

is in line with Klem and Connell's (2004) study, which identified the service provider (teacher) as a significant driver of engagement. Drawing on the SD-logic perspective, all actors within a service system integrate resources through the process of value cocreation (Vargo and Lusch, 2016), meaning that customers (students) are always involved with the creation of value. As the customers (students) take on the role of value co-creators, service providers take on the role as facilitators, thus supporting customers in their value co-creation efforts, justifying the critical importance of the service provider.

2.5.1 Theoretical Implications

This study extends the scope of extant engagement research as it offers unique insight into engagement within complex service systems, in this instance higher education. While recent authors in customer engagement have recognised the need to examine the concept from a service system perspective (e.g., Jaakkola and Alexander, 2014; Storbacka et al., 2016), these studies have tended to be conceptual in nature. Indeed, this study is among the first to empirically examine engagement across multiple engagement foci in a service system, and the first to utilise fsQCA to empirically test the constellations of engagement dimensions across two engagement foci to achieve engagement with a broad engagement foci (i.e., the study context). While previous research has sought to conceptualise and test the effect of engagement or engagement dimensions on defined outcome measures (e.g., Brodie et al., 2013; Gummerus et al., 2012), for example in the context of education (Taylor et al., 2011; Baron and Corbin, 2012), such research does not capture the complex realities in which individuals simultaneously engage with a range of foci. Hence, this paper is unique in that it demonstrates that various constellations of engagement dimensions related to multiple focal objects can lead to the same outcome. Understanding such constellations is an important step forward in understanding the impact of engagement in a complex environment. Specifically,

the fact that only one dimension, cognitive engagement with the service provider, emerged in this study as a core and necessary condition to achieve engagement with a study context across all of the solutions provides important evidence that the examination of engagement as a global construct may be limiting.

The need to examine constellations between engagement relating to various focal objects as identified in this study confirms the interrelated nature of the engagement concept and supports Dessart et al.'s (2016) view that the focus on engagement as solely a brand-related or dyadic construct could obscure the relevance of other focal objects. Indeed, through the simultaneous examination of engagement at multiple touchpoints in the service system, this study identified the service provider as a key focal object that is crucial in facilitating student engagement with the study context. Furthermore, this study answers Vargo and Lusch's (2016) call for the application of a systems perspective in service research and examines engagement across different touchpoints within a service system. The results are novel in that they demonstrate that the focus on engagement with one focal object (e.g., service provider) may not be sufficient, but that constellations of engagement dimensions related to multiple focal objects (e.g., service provider and the brand) have to be considered to drive engagement with the study context.

2.5.2 Implications for Practice and Marketing Education

Given the increasingly limited resources available to universities, being able to utilise them effectively is critically important (Conduit et al., 2016). To ensure continued provision of valuable higher education, educational services need to utilise all available tools and touchpoints to effectively engage students (Harrigan and Hulbert, 2011). Indeed, universities benefit from embracing a cocreation perspective by becoming the preferred education

institution through better student-centered and meaningful education experiences. Hence, it is critical for universities and for individual service providers within the universities to understand how they can best engage students with the context of study, as such engagement is likely to not only increase retention and referral rates (Appleton et al., 2008; Hennig-Thurau et al., 2001) but also offer a more positive graduate entry into the chosen profession.

Cognitive engagement with the service provider was identified as a core and necessary condition to facilitate engagement with the study context. Hence, educators should ensure that resources that aid in the formulation of cognitive engagement are developed and maintained. For example, activities or processes contributing to a student's positive thought processes during interactions with a service provider should be enhanced and repeated to increase engagement with the service provider. These may take the form of discussion forums facilitated by the lecturer, additional face-to-face lectures, or written content aimed at further stimulating cognitive engagement with the lecturer. Furthermore, the extent to which cognitive engagement is stimulated should form part of lecturer and course evaluations.

The majority of the solutions shown in the truth table as leading to engagement with the study context exhibit the affection, activation and cognitive processing dimensions of engagement with the service provider. Hence, for educators seeking to increase engagement with the study context, one solution would be to focus on empowering service providers to aid in the facilitation of engagement. Specifically, learning materials and platforms should be focused on the service provider and easily facilitate interaction with the person delivering the course. Indeed, such interaction can be facilitated by offering a range of opportunities to students, ranging from lectures to online discussion groups and blogs, email availability and

consultation sessions, with Sidebotham et al. (2013) also suggesting course announcement and online classroom sessions as facilitating engagement with the lecturer. As service providers are directly interacting with students, they are potentially the most optimal actor organisations can leverage to increase engagement.

The results also identify various other recipes for facilitating engagement with the study context. This reflects the diversity of the student engagement styles and indicates that higher education institutions need to effectively manage the various touchpoints with which students interact. This finding shows some support for Coate's (2007) typology of student engagement styles, further highlighting the different ways in which student engagement is facilitated. While engagement with the service provider was identified as a key driver of engagement with the study context, other focal objects (e.g., brand, as examined in this study) also play an important role in facilitating engagement with the overall study context and should thus be proactively developed by the institution.

2.6 Limitations and Future Research Directions

While enhancing the overall understanding of the constellations of student engagement with multiple focal objects within a service system, this study comprises several limitations that should be acknowledged. Specifically, this study examines engagement within a higher education service system setting. As higher education service systems are fundamentally similar to other complex services (e.g., health, legal, financial), the potential for extrapolation of the findings to other settings exists. However, unlike other complex services, education differs as the "customer-is-king" notion is often challenged (Franz, 1998). Thus, further research is needed to confirm this assumption and assess the applicability and generalisability of the results to other complex services and service systems. Specifically,

the strong reliance on cognitive processing across all solutions leading to engagement with the study context may be due to the higher education setting in which the cognitive element plays a significant part in the learning endeavours of students. Alternative settings, such as health, may require a stronger emotional or behavioural engagement with the primary service provider. Similarly, future research may investigate whether the constellation of engagement dimensions relevant to achieve an intended outcome (i.e., engagement with a study context) differ between individuals depending on their characteristics, needs and circumstances.

The simultaneous examination of multiple focal objects of engagement (i.e., service provider, brand and study context) is a novel contribution of this study. However, service systems often include various other actors and focal objects which are not examined within this study. Future research should thus take an even broader perspective by considering the effects of student engagement incorporating a range of actors. Other focal actors could, for instance, include other students, support staff, and even go beyond human actors to include course materials, machines and technologies (Storbacka et al., 2016). As actors are always dependent on each other for the cocreation of value, the inclusion of multiple actors into future engagement research can further increase the understanding of the concept.

This research sought to examine student engagement within service systems. However, due to the scope of the research, student engagement was measured with only three engagement foci with a singular focus on a higher education service system setting. Future engagement research should include further engagement foci at multiple levels of aggregation to yield greater insight on engagement throughout a service system. Additionally, in an increasingly interconnected and networked marketplace (Frow et al., 2014), the inclusion of a service

ecosystem perspective and multiple service systems within future engagement research can glean more insight into the complex engagement concept.

Finally, the service provider as a focal object of actor engagement was identified within this study. While it is not the purpose of this study to uncover the antecedents or understand the motivations for actor engagement with the service provider, this should be examined in future research. Personal characteristics or personality traits of the service provider could be a possible antecedent to actor engagement. For example, recent work by Marbach et al. (2016) documents personality traits of customers and identifies them as antecedents to online customer engagement. Marbach et al.'s (2016) framework can be adapted and used as a framework to examine personality traits as antecedents to student engagement with service providers.

In summary, this study examines student engagement exhibited across multiple focal objects within a service system. Specifically, the paper demonstrates the need to consider student engagement not only at various levels but more specifically to focus on individual dimensions of engagement and their interrelationships. Indeed, the broad variety of constellations able to drive engagement with the study context reflects an important finding of this research and an important foundation for future research.

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Appendix 2-A. Survey Items

Engagement with the Service Provider	
Affection	I feel very positive when I interact with my lecturer
	Interacting with my lecturer makes me happy
	I feel good when I interact with my lecturer
	I'm proud to be interacting with my lecturer
Activation	I spend a lot of time with my lecturer compared to other sources of advice
	Whenever I need advice on market research, I usually turn to my lecturer
	My lecturer is one source that I usually use for market research/marketing advice
Cognitive Processing	My lecturer gets me to think about market research/marketing
	I think about market research/marketing a lot because of my lecturer
	My lecturer stimulates my interest to learn about market research/marketing
Engagement with the University Brand	
Conscious Attention	Anything related to the University of Adelaide grabs my attention
	I like to learn more about the University of Adelaide
	I pay a lot of attention to anything about the University of Adelaide
Enthusied Participation	I spend a lot of my discretionary time at the University of Adelaide
	I am heavily into the University of Adelaide
	I am passionate about the University of Adelaide
	My days would not be the same without the University of Adelaide
Social Connection	I love being at the University of Adelaide with my friends
	I enjoy the University of Adelaide more when I am with friends
	The University of Adelaide is more fun when friends around me attend it too
Engagement with the Study Context	
Affection	I feel very positive when I study market research/marketing
	Studying market research/introduction to marketing makes me happy
	I feel good when I study market research/ introduction to marketing
	I'm proud to study market research/ introduction to marketing
Activation	I spend a lot of time on market research as compared to other areas of study
	Whenever I study, I usually study market research/ introduction to marketing
	Market research/ introduction to marketing is the area of marketing I usually study
Cognitive Processing	Attending Market Research III/ introduction to marketing gets me to think about Market Research
	I think about market research/marketing a lot when I'm attending Market Research III/ introduction to marketing
	Attending Market Research III/ introduction to marketing stimulates my interest to learn more about market research/ marketing

Appendix 2-B. Correlation Matrix of Constructs

	1	2	3	4	5	6	7
1. Affection (Service Provider)	1						
2. Activation (Service Provider)	.535**	1					
3. Cognitive Processing (Service Provider)	.692**	.449**	1				
4. Conscious Attention (Brand)	.258**	.347**	.121	1			
5. Enthused Participation (Brand)	.355**	.431**	.244**	.653**	1		
6. Social Connection (Brand)	.251**	.156*	.080	.252**	.313**	1	
7. Engagement with the Study Context	.598**	.531**	.681**	.317**	.403**	.087	1
**. Correlation is significant at the 0.01 level (2-tailed). *. Correlation is significant at the 0.05 level (2-tailed).							

**CHAPTER 3. ACTOR ENGAGEMENT WITH
SERVICE PROVIDERS: AN EMPIRICAL
INVESTIGATION OF ENGAGEMENT
DISPOSITIONS**

Statement of Authorship

Title of Paper	Actor engagement with service providers: An empirical investigation of engagement dispositions		
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Principal Author

Name of Principal Author (Candidate)	Max Sim		
Contribution to the Paper	Conducted interviews, interpretation and analysis of data, conceptual development and wrote manuscript.		
Overall percentage (%)	60%		
Certification:	This paper reports on original research I conducted during the period of my Higher Degree by Research candidature and is not subject to any obligations or contractual agreements with a third party that would constrain its inclusion in this thesis. I am the primary author of this paper.		
Signature		Date	7/07/19

Co-Author Contributions

By signing the Statement of Authorship, each author certifies that:

- i. the candidate's stated contribution to the publication is accurate (as detailed above);
- ii. permission is granted for the candidate to include the publication in the thesis; and
- iii. the sum of all co-author contributions is equal to 100% less the candidate's stated contribution.

Name of Co-Author	Carolin Plewa		
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Please cut and paste additional co-author panels here as required.

ABSTRACT

Purpose- Despite recent recognition of engagement dispositions as central to actor engagement, research examining dispositions remains sparse and largely limited to actor-specific characteristics such as actor traits. Drawing on a series of in-depth interviews, this research identifies the multidimensional nature of engagement dispositions, thereby advancing our understanding of the dimensions and attributes that constitute an actor's disposition to engage.

Design/Methodology/Approach- Twenty interviews with clients of financial planning services were conducted across two Australian States, including participants from both metropolitan and regional areas.

Findings- Three dimensions of engagement dispositions emerged from the data, namely individual actor traits, and actor characteristics related to both the context and the focal object. In total, these characteristics comprise 14 attributes that constitute an actor's disposition to engage.

Originality/Value- This research is the first to empirically examine dimensions and attributes that constitute an actor's disposition to engage, thus contributing to this important concept of interest in the academic literature. Answering recent calls for research on exploring the nature of engagement dispositions, this research thus offers an important contribution by expanding the current view of engagement dispositions as merely an internal actor-specific characteristic or trait. Indeed, this paper is also the first to establish a comprehensive framework of the attributes that constitute an actor's disposition to engage.

Keywords- Actor engagement, Engagement Dispositions, Actor Characteristics, Service Provider

Paper type- Research Paper

ACTOR ENGAGEMENT WITH SERVICE PROVIDERS: AN EMPIRICAL INVESTIGATION OF ENGAGEMENT DISPOSITIONS

3.1 Introduction

The engagement concept has received significant scholarly and practitioner attention in marketing in recent years due to its anticipated outcomes and positive consequences at both the individual and organisational levels (Bowden, 2009). Yet, while recent conceptualisations and definitions of actor engagement as “both the actor’s disposition to engage, and the activity of engaging in an interactive process of resource integration within a service ecosystem” (Storbacka et al., 2016, p. 3015) recognise the relevance of an actor’s internal disposition in addition to manifestations in the form of activity as central to engagement (Li et al., 2017; Storbacka et al., 2016), much of the research to date has focused only on the latter. Indeed, the recognition of the importance of engagement dispositions has not translated to an enhanced understanding of the nuances surrounding the concept, which remains largely unexplored and has only recently emerged as a topic of interest amongst researchers.

Given the recent introduction of engagement dispositions to the literature, a range of definitions have emerged, as listed in Table 3-1. While authors differ in their description of engagement dispositions as “internal proclivities, or psychological states” (Chandler and Lusch, 2015, p. 11) and “internal tendencies that influence the capacity of actors” (Breidbach and Brodie, 2017, p. 772), others refer to the “capacity of an actor” (Storbacka et al., 2016, p. 3015), “one’s predisposition” (Steger et al., 2013, p. 350) or “an actor’s readiness” (Brodie et al., 2019, p. 184). A common thread across the definitions lies in the fact that they are

specific to the characteristics of an individual actor. Indeed, each actor with the ability to exercise human agency has a distinct set of internal dispositions (Chandler and Lusch, 2015). Similarly, the definitions point towards the dispositions as precursors of engagement activity, referred to simply as “a capacity to engage” (Edwards and D’arcy, 2004, p. 148), or drawing on the definition of engagement as “an actor’s readiness to invest resources in connections with other actors” (Brodie et al., 2019, p. 184). This research draws on this understanding of the commonalities across current conceptualisations by defining engagement dispositions as “actor tendencies to invest resources in interactions with the focal object in a current time and place, in response to a specific past or toward a specific future”.

Author(s)	Definition	Context
Breidbach and Brodie (2017, p. 772)	“Internal tendencies that influence the capacity of actors to potentially innovate in a current time and place, in response to a specific past, and/or toward a specific future”	Engagement Disposition
Brodie et al., (2019, p. 184)	“An actor’s readiness to invest resources in connections with other actors”	Engagement Disposition
Chandler and Lusch (2015, p. 11)	“Internal proclivities, or psychological states, of an actor, including dispositions toward a unique future, a unique past, or a unique present”	Engagement Disposition
Li et al., (2017, p. 748)	“Actors’ capacity to utilise their connections regarding their personal or collective interest (or both)”	Engagement Disposition
Storbacka et al., (2016, p. 3015)	“A capacity of an actor to appropriate, reproduce, or potentially innovate upon connections in the current time and place, in response to a specific past and/or toward a specific future.”	Engagement Disposition
Edwards and D’arcy (2004, p. 148)	“A capacity to engage, which is embedded in social practices which enable that engagement”	Engagement Disposition
Steger et al., (2013, p. 350)	“One’s predisposition to experience a given affective state (i.e., positive or negative) across situations and over time”	Affective Disposition
Burbach et al., (2012, p. 2)	“A consistent willingness, motivation, inclination, and intention to engage problems and make decisions by using thinking”	Critical Thinking Disposition
McCullough et al., (2002, p. 112)	“A generalised tendency to recognise and respond with grateful emotion to the roles of other people’s benevolence in the positive experiences and outcomes that one obtains”	Grateful Disposition
Zuroff (1986, p. 996)	“A tendency to perform a certain class of acts when the individual is placed in a certain class of situations”	Dispositional Trait

Table 3-1. Definitions of dispositions

Existing research conceptualises engagement disposition as an actor-specific characteristic (e.g., Bowden, 2009). For example, Inceoglu and Warr (2011) propose that actors who are more or less engaged are likely to differ based on their personal characteristics. Similarly,

Li et al. (2017) reinforce this perspective and argue that an actor's disposition is determined by his/her goals, desires and needs. However, few studies have empirically examined engagement dispositions, and hence identified the characteristics that determine what makes certain actors more inclined to engage than others, with no research to date offering a comprehensive understanding of dispositions, nor of the potential dimensions and attributes of such a construct. With more research required to uncover the complex nature of the concept, our research question reads:

RQ: What constitutes an actor's disposition to engage?

To answer our research question, we selected the financial planning industry as the context and the service provider as the focal object that engagement is directed toward. The current state of engagement research has predominantly focused on brands as the focal object of examination (Dessart et al., 2016). This is in spite of recognition of other crucial focal elements within service systems which can benefit significantly from increased engagement levels (Patterson et al., 2006). The broader marketing discourse recognises the importance of service providers and their integral role in contributing to overall firm success (Slåtten and Mehmetoglu, 2011). However, the examination of service providers in the engagement literature remains scant. Complex services (e.g., financial planning) embody high levels of technical complexity (Howden and Pressy, 2008) and customers/clients often face difficulties in evaluating service quality (Sharma and Patterson, 1999). Due to high levels of information asymmetry between the service provider and the client, some clients engage at greater levels while others tend to delegate responsibility to the experts (Ng et al., 2016). Service providers are also often the most crucial touchpoints who interface with clients and have the capacity to influence customer emotions and loyalty (Sierra and McQuitty, 2005). Hence, service organisations stand to benefit from an understanding of which customer characteristics will dispose them to be more engaged with service providers than others.

This paper contributes to the service literature by being the first to empirically examine dimensions that constitute an actor's disposition to engage, thus contributing to this topical and novel concept of interest. Its important contribution lies in uncovering the comprehensive nature of engagement dispositions. In addition to the individual actor traits previously noted, this research also uncovers two additional dimensions, namely actor characteristics that relate specifically to both the context and the focal object. We thus specifically address calls for more research on actor disposition. For example, Breidbach and Brodie (2017) highlight the potential variances in actors' dispositions within and between groups and have called for research to better understand these differences. In Li et al. (2017), the authors stress the importance of exploring the nature of engagement disposition and its role in the engagement process, as engagement dispositions determine the outcome in valence labelling. This paper thus answers calls for research to understand an actor's disposition to engage (Breidbach and Brodie, 2017) by exploring the factors that constitute an actor's disposition to engage. Finally, our findings provide practitioners with a greater understanding of their customers, necessary for enabling managers to develop marketing programs to facilitate engagement with a range of customers.

The remainder of the paper is structured as follows: We first examine extant literature on the engagement concept and engagement dispositions. Following this, a description of the qualitative method employed in this study is presented, before offering a discussion of our findings. We conclude with relevant managerial and theoretical implications, limitations and further research avenues.

3.2 Actor Engagement

The engagement concept emerged in the marketing literature due to increasingly interconnected marketplaces and the blurring of traditional consumer roles, with consumers now recognised as co-creators of value and proactively engaged in organisational activities as opposed to passive recipients of goods (Alexander et al., 2018). Initial research in the marketing discipline conceptualised engagement as customer engagement, with its conceptual roots firmly planted in the service dominant logic (Brodie et al., 2011) and relationship management (Pansari and Kumar, 2017). Defined as “a psychological state that occurs by virtue of interactive, cocreative customer experiences with a focal agent/object (e.g., a brand) in focal service relationships” (Brodie et al., 2011, p. 260), much of the initial research on customer engagement focused on the operationalisation of the construct, delineating constructs which are conceptually similar but distinct from engagement, and determining its antecedents and consequences (e.g., Vivek et al., 2012; Pansari and Kumar, 2017). Since Brodie et al.’s (2011) influential article, the engagement concept has gained significant traction in the marketing literature. Early research operationalised customer engagement as a unidimensional construct. For example, Van Doorn et al, (2010) describe engagement as a behavioural manifestation, and Heath (2007) proposes engagement to exist as a subconscious emotional construct. However, consensus has since emerged that engagement manifests as a multidimensional construct commonly consisting of affective, behavioural and cognitive dimensions. Other scholars extend this view further to include other dimensions such as social engagement (Vivek et al., 2012), identification (So et al., 2014), and spiritual engagement (Tierney et al., 2018).

Another hallmark of customer engagement research is the analytical focus on dyadic interactions at the micro level (Alexander et al., 2018). Aligned with Brodie et al.’s (2011)

definition of customer engagement, the majority of the present customer engagement research has focused on individual customers and their relationships with a single focal object (e.g., a brand). Indeed, engagement scholars have examined engagement with brands (Hollebeek, 2011), brand communities (Gummerus et al., 2012), organisational offerings (Vivek et al., 2012) and social media (Dolan et al., 2016), amongst various other focal objects. In more recent developments, these customer-centric conceptualisations of engagement have been challenged by an expanded view of engagement within networks of diverse actors and actor groups (Chandler and Lusch, 2015).

This broadening of the engagement concept stems from the adoption of a service system perspective within service research. Service systems are “relatively self-contained, self-adjusting system of resource integrating actors connected by shared institutional arrangements and mutual value creation through service exchange” (Vargo and Lusch, 2016, p. 10). Within service systems, actors interact with each other and are constrained by the institutional arrangements embedded within. These institutional arrangements provide the rules, norms and beliefs that guide actor behaviour and make interactions between focal actors more predictable and meaningful (Vargo and Lusch, 2016). This perspective has led to the expansion of the traditionally dyadic focus of engagement research to multi-actor engagement within networks, and researchers have coined the term actor engagement to reflect this. Actor engagement is defined as “both the disposition of actors to engage, and the activity of engaging in an interactive process of resource integration within the institutional context provided by a service ecosystem” (Storbacka et al., 2016, p. 3015).

This shift away from pre-designated roles such as producers and consumers to a more encompassing term of “actors” allows for better application of the engagement concept

across different types of human actors (Li et al., 2018) as well as non-human actors (e.g., machines) (Storbacka et al., 2016). Indeed, the research on actor engagement, coupled with the adoption of a systems perspective in engagement research, recognises the mutual influences amongst the customers and other actors within the broader network. With a service system perspective, the volume and variety of actors involved in the engagement process increases exponentially and the possibility of an actor assuming multiple roles simultaneously exists (Storbacka et al., 2016). While this study examines engagement in a dyadic context, the authors adopt actor engagement as the most relevant concept to draw upon, recognising the multifaceted nature of engagement occurring within networks and broader service systems. Indeed, actor engagement highlights the concept of resource integration in which actors have access to, or ownership of, resources which they can choose to integrate with other actors within a network in the process of engagement (Storbacka et al., 2016). The implication of this for engagement scholars is the need to consider how actor dispositions relate to engagement activities (Brodie et al., 2019). While acknowledging the need for understanding dispositions across all actors, this research focuses specifically on the human form of engagement dispositions.

3.3 Engagement Dispositions

Recently, engagement scholars have investigated personality traits and their impact on engagement. For example, research in the context of online customer engagement have examined the big five personality traits (Islam et al., 2017), along with factors such as the need for learning, altruism, arousal and activity (Marbach et al., 2016) as engagement drivers. The differences in personalities between actors embody differences among individuals to exercise human agency (Hirschfeld and Thomas, 2008) and thus, their disposition to engage. These studies show that different personalities, and thus actor-specific characteristics, can

impact on an actor's engagement with a focal object. However, despite recognition that actor specific characteristics (e.g., personality) form part of an actor's engagement disposition (Storbacka, 2019; Brodie et al., 2011), few studies have sought to consider the breadth of what constitutes engagement disposition. A single focus on such individual actor traits alone precludes the relevance of other actor characteristics that may constitute an actor's engagement disposition. More specifically, this study proposes that engagement dispositions extend beyond actor traits to include other actor characteristics (e.g., trust, dependence) related to the focal object and context, thus manifesting as a multi-dimensional construct.

Storbacka (2019, p. 2) highlights the need to reflect upon the wider service system in the study of dispositions, stating that engagement dispositions are “formed partly by actor specific characteristics and partly by the institutional arrangements prevalent in the context in which the actor operates”. We draw on this line of argument, noting that engagement dispositions go beyond an actor's individual traits with due consideration of the broader service system. However, given that dispositions are specific to the actor, and recognising the unique individual make-up of each actor in the service system, we argue that dispositions are not reflected in the context itself but in the way in which the actor's characteristics relate to the context. Hence, drawing on the definition of actor disposition employed in this paper, namely the “actor tendencies to invest resources in interactions with the focal object in a current time and place, in response to a specific past or toward a specific future”, we propose three dimensions that constitute an actor's disposition to engage. In addition to the actor-specific internal characteristics, or individual traits, the engagement dispositions comprise the actor's characteristics as they relate to the focal object and the relevant context.

3.4 Method

To investigate the dimensions and underlying attributes that constitute engagement dispositions, this research required a context characterised by ongoing customer/service provider interaction as opposed to one-off interactions as the repeated interactions between focal actors in complex services reflect the interactive nature underlying the engagement concept (Brodie et al., 2011). The financial planning industry is relationship-based, with multiple interaction channels facilitating the relationships between financial planners and their clients (Sashi, 2012). Indeed, it was determined as a rich context for our research, given its long-term relational focus, its credence nature and its characterisation as a high involvement activity for customers. As customers or clients often find it difficult to ascertain the quality of the services rendered, financial services firms and their planners actively seek to engage their customers. Furthermore, the financial planning industry is often considered to be a fiscally important sector in many developed economies (Cull, 2009) and is therefore a suitable context for this research.

3.4.1 Data Collection

To investigate engagement dispositions in a comprehensive and in-depth manner, we adopt an exploratory qualitative approach comprised of semi-structured in-depth interviews. Specifically, we interviewed participants that have an ongoing relationship with a financial planner. These participants were selected through purposive sampling of participants who have existing relationships with financial planners, to maximise the probability of uncovering insights into our stated research question from knowledgeable and informed individuals with experience in the topic under investigation. As the engagement concept is recognised as a process and is dynamic in nature, all participants had to have an ongoing

relationship with their financial planner to be able to discuss their current and existing engagement dispositions.

In total, we interviewed 20 participants across two Australian States, including participants from both metropolitan and regional areas. Although the perils of small sample sizes in qualitative research is often magnified due to potential interviewer bias, variability of rapport and validity issues through interpretation of interview material, the detailed reflection and insights gained through these cases are crucial in understanding social reality (Crouch and McKenzie, 2006). Furthermore, to ensure we had reached theoretical saturation, we employed Shah and Corley's (2006) method of constant comparison throughout the data collection phase and continued interviewing participants until no new information was uncovered in each additional interview. The in-depth interviews lasted 40-60 minutes each and were conducted in-person by the same researcher to ensure consistency across all interviews (Turner III, 2010). Each interview was audio recorded to minimise the probability of details being missed, as well as to make the collected data continuously available for the authors in a rigorous process of abduction.

Participants were aged between 28 and 83 years, with the sample comprising both retirees and individuals employed in a diverse range of professions including doctor, educator, business analyst, dentist and electrical contractor amongst others. The interviewees' financial planning experience and length of relationship with their financial planner also varied; some had only just engaged the services of their first financial planner, while others had received 25 years of financial planning advice, dealing with multiple financial planners over time. Hence, we were able to capture opinions from participants with varying experiences, ranging from relatively new relationships to longer more established ones. On

average, the respondents employed the same financial planner for approximately five to seven years. Table 3-2 provides a depiction of the interviewee’s gender, age, location information, relationship length and occupation.

Code	Gender	Age	Location	Relationship Length	Employment
I1	Male	50s	Regional	5 Years	Retired Travel Agent
I2	Female	40s	Metropolitan	12 Years	Dog Trainer
I3	Male	50s	Metropolitan	5-10 Years	Student
I4	Male	60s	Regional	20+ Years	Doctor
I5	Female	40s	Metropolitan	<1 Year	Lawyer
I6	Female	70s	Regional	5 Years	Midwife
I7	Female	50s	Metropolitan	8 Years	Mortgage Broker
I8	Male	60s	Metropolitan	11 Years	Retired Teacher
I9	Male	50s	Metropolitan	7 Years	Retired Banker
I10	Male	40s	Metropolitan	3 Years	Education
I11	Female	50s	Metropolitan	6 Years	Retired Counsellor/Educator
I12	Female	80s	Regional	5-6 years	Retiree
I13	Female	60s	Metropolitan	10-15 Years	Retired Educator
I14	Female	20s	Metropolitan	<1 Year	Business Analyst
I15	Female	30s	Metropolitan	<1 Year	Hospitality/ Mortgage Broker
I16	Male	30s	Metropolitan	10 Years	Dentist
I17	Male	40s	Regional	15 Years	Doctor
I18	Male	60s	Metropolitan	10 Years	Consultant
I19	Male	60s	Regional	5 Years	Electrical contractor
I20	Female	70s	Regional	7 Years	Retired Gynaecologist

Table 3-2. Interviewee profiles

To ensure that concepts were not forgotten but also not imposed on the interviewees (Gioia et al., 2013), data collection followed the structure of an interview guide whilst allowing for nuances as determined by the interviewees. Each participant was asked to describe their actor characteristics and the relevance of such characteristics on their engagement with the financial planner. Specific questions were also posed to identify the personality of the

respondent and its role in their disposition to engage. Due to the interpretive nature of the research, modifications to the interview guide were made as the research progressed (Gioia et al., 2013). Despite this, the core topics under examination remained unchanged.

3.4.2 Data Analysis

This study draws on the Gioia methodology (Gioia et al., 2013), which recognises that people are knowledgeable agents and are capable of expressing their thoughts, feelings and emotions. This methodology provides a systematic inductive approach to developing concepts by drawing on human experiences (e.g., through interviews) to develop multiple code orders. The first-order codes were developed post data collection through qualitative analysis. Subsequently, second-order theory-centric codes were developed through the application of scientific theory to first-order codes. This approach ensures that prior constructs or theories are not imposed on participants as a way to define their experience. Rather, it is designed to capture meaningful concepts relevant to the experience of the participant to foster a level of scientific theorising about the experience under scrutiny (Gioia et al., 2013).

The interviews were transcribed and produced 410 A4 pages of typed text. Data was managed electronically in the NVivo 11 software, and analysed thematically to identify and examine the themes emerging from the data. We reviewed each interview transcript multiple times to become familiar with the data and to determine distinct and shared patterns among various interviewees. Each interview was then treated as separate from the rest and coded on the basis of the phrases transcribed from each respondent (Miles and Huberman, 1984). Similar codes across all interviewees were collated into first-order categories. These first-order codes were derived from the data collected from interviewees using informant-centric

terms and codes. A codebook was then developed and refined throughout the data analysis phase through a process of iterative comparisons between the latest transcript to be analysed and the data coded prior (Strauss and Corbin, 1988).

In a process similar to Strauss and Corbin's (1998) axial coding, we then systematically examined the first-order categories to uncover relationships amongst the categories to facilitate organising them into second-order themes and reducing the categories to a more manageable number (Gioia et al., 2013). These second-order themes arise through the researcher's expert knowledge of existing theory to evaluate whether the emergent themes suggest concepts that describe and explain the phenomena under observation. This allows for a qualitatively rigorous demonstration of the links between the data and insights (Gioia et al., 2013).

All three authors worked on the data to develop a codebook. In instances where interpretations of the data differed across the researchers, we revisited the data and engaged in mutual discussions to reconcile differing perspectives and to arrive at an interpretation with which all researchers were satisfied. Upon finalisation of the codebook, we asked an independent coder to review and recode the data, in order for us to gain an outside perspective and to assess interrater reliability. To bolster confidence in our assertions and findings (Gioia et al., 2013), we computed inter-coder agreement percentages and achieved an average of 0.80 across all themes. This also ensured that the comprehension of the codes remained consistent throughout the coding process (Kurasaki, 2000).

3.5 Findings

The data analysis confirmed and clarified our views on the dimensions of engagement dispositions. To answer our research question, “What constitutes an actor’s disposition to engage?”, we identified three overarching dimensions of engagement dispositions through our synthesis of the literature. Specifically, the various attributes that emerged from the data as inherent to engagement dispositions could be categorised into individual actor traits, as well as into actor characteristics related to context and focal object. Figure 3-1 provides an overview of the three dimensions of engagement dispositions as well as the attributes constituting engagement dispositions that emerged from the data.

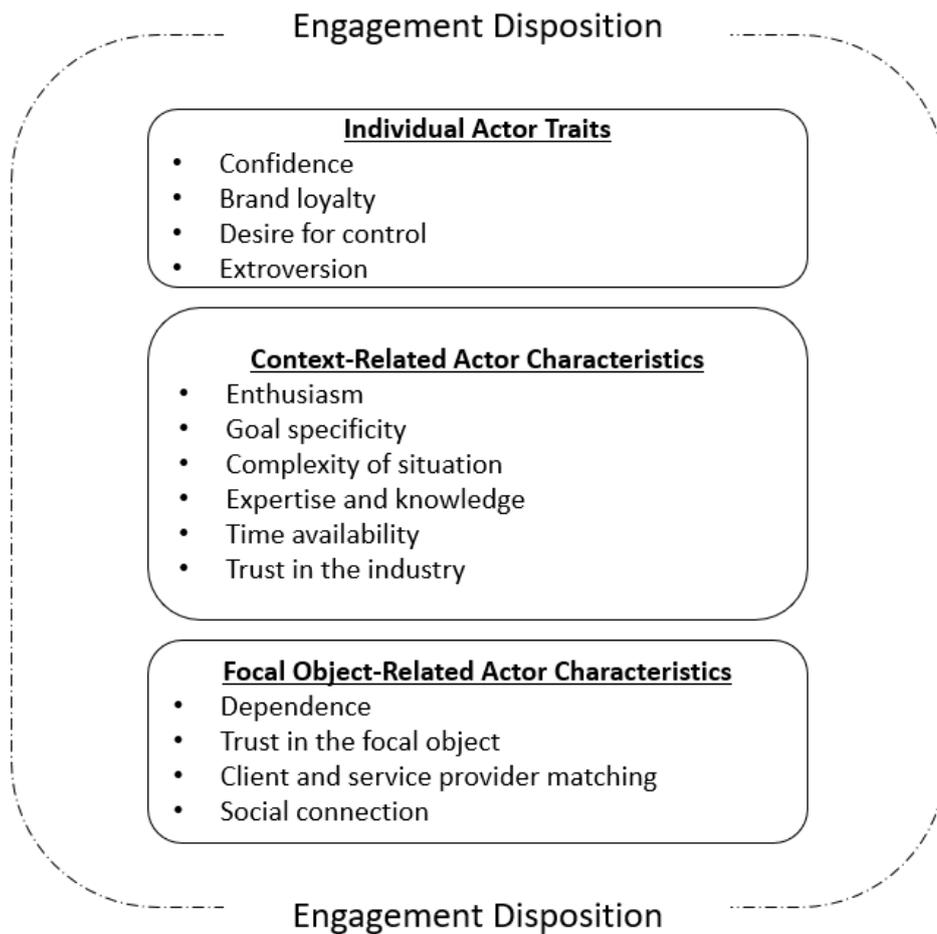


Figure 3-1. Dimensions of Engagement Dispositions and Constituent Attributes

3.5.1 *Individual Actor Traits*

Individual actor traits are the specific traits of the actor that constitute their disposition to engage. Specific to the financial planning context, the interviews suggested four attributes that constitute this dimension of their disposition to engage with their financial planners. This included confidence, brand loyalty, desire for control and extroversion.

Confidence. Confidence emerged as an attribute constituting an actor's disposition to engage across a large number of interviews. Specifically, confidence relates to an actor's confidence with regard to specific activities or areas of expertise (Shrauger and Schohn, 1995). Aligned with the conceptual notion of engagement disposition as a tendency to act towards the focal object, confidence facilitates an actor's behaviours in which they seek out and engage in activities in which they are more confident (Shrauger and Schohn, 1995). This is reflected by I17 (Interviewee 17) who states, "Well for things I take on, I'm quite confident. I think I'm probably like anyone, I avoid the things that I'm not going to do well". Studies have also shown that individuals with higher levels of confidence seek out more information when confronted with complex situations as opposed to shying away (Locander and Herman, 1979). This highlights that individuals with greater confidence create more opportunities for engagement activity to occur. For example, I18's view illustrates that his willingness to engage in activities arises from his confidence in the particular area, which in turn leads to more two-way interaction with the focal object:

"I think I'm confident on things where I've got a lot of expertise and I've invested a lot of time over years to get on top of them. I'm completely unconfident on things where I haven't had training and coaching and developed expertise. Computers, for example, technology terrifies me because I've never had any training to become competent with laptops and computers and stuff. Things where I have got expertise

like finance and accounting and understanding the economy and things like that, politics, I'm quite confident to express my point of view and debate and discuss things and have conversations back and forth, comparing and contrasting different points of view.”

This quote also touches on affect (“technology terrifies me”), which emerged whilst interacting with areas in which he is less confident. Indeed, actors with lower levels of confidence will view unfamiliar situations as more anxiety inducing (Locander and Herman, 1979). When actors are confident and thus experience more positive emotions and reduced anxiety, they are able to interact and debate the topic at hand and thus, positively engage with the focal object. I19 further explains this through the following quote:

“If you're confident in where you're going in life, you should be able to talk to people that understand what they're doing, and then not be afraid to ask questions or make suggestions, or put forward a suggestion.”

Both prior quotes demonstrate that having confidence removes barriers to two-way interactions between the focal actor and the focal object, leading to higher levels of engagement activity, be it affective, cognitive or behavioural. Confidence creates opportunities for discussion as well as the reduction of uncertainty, enabling actors to operate effectively when faced with complex decisions involving large amounts of information and strain from marketplace pressures (Bearden et al., 2001). With confidence therefore emerging as an attribute that reflects a higher tendency to undertake engagement activities, it is deemed to be a constituent attribute of an engagement disposition.

Brand Loyalty. Loyalty is an attitudinal measure of an actor's intentions to stay with, and a level of commitment to, an actor, in this case the brand (Auh, et al., 2007). Within the extant engagement literature, loyalty to the focal object has been examined as a consequence of engagement (Hollebeek, 2011). However, our interviews suggest that actors with a greater tendency to be loyal to brands in general will have a greater disposition to engage. Specifically, our analysis shows that actors who are brand loyal are more likely to engage with financial planners on the basis of their loyalty to the brand, even when things are not going favourably. For example, I18 highlighted that due to a restructuring of the financial planning organisation, the financial planner he was working with had left and the participant was appointed with a new financial planner. Despite his initial displeasure with the new financial planner, the participant opted to continue to engage with the new financial planner and over time build a relationship with the financial planner, because of his loyalty to the brand:

“For the 20 years I was with [Financial planning organisation 1], including the 10 years with [Financial Planner 1], it was pretty constant, pretty happy. Then when [Financial Planner 1] left and his team left with him to join [Financial planning organisation 2], I decided to be loyal to [Financial planning organisation 1] for 6 or 12 months, and the service went really down. They allocated me a fellow called [Financial Planner 2]. He's probably, no offense to you, but [Financial Planner 2] is probably 30 years younger than me and quite inexperienced and unworldly. The chemistry between [Financial Planner 2] and the remaining business at [Financial planning organisation 1] just wasn't the same. The personal engagement, the chemistry wasn't as good, and I felt the quality of the service and the attention I was getting wasn't nearly as good. After trying to be loyal to [Financial planning organisation 1] for 6 or 12 months, I just decided it was never going to work, and that's when I followed [Financial Planner 1] to [Financial planning organisation 2].”

As actors who are loyal are less inclined to enact switching behaviour, they prolong their interactions and engender more opportunities for engagement to occur. Hence, brand loyalty in actors signifies a higher tendency to undertake engagement activities, and thus reflects an attribute of engagement dispositions.

Desire for control. Desire for control refers to the want of an actor to feel in control in the environments in which they find themselves (Ashford and Black, 1996). When desire for control is used in this study, it also refers to an actor's desire for perceived control. Throughout our interviews, we identified that individuals with a higher desire for control display a higher tendency to engage with their financial planner. This is amplified when individuals with a high desire for control enter unfamiliar situations with high levels of uncertainty, as is common in complex services such as financial planning. So they display more proactive behaviours and reach out to others to in attempts to familiarise themselves with the new situation (Ashford and Black, 1996). For example, one interviewee [I14], vocal about her desire for control, spends a considerable amount of time researching and improving her financial knowledge to ensure that her interactions with the financial planner are meaningful and worthwhile. This is illustrated in the following quote:

“I think my role is to understand as much as I can so that I can benefit from the financial planner, but also so that helps me be able to provide the correct information, answer her questions to the best of my knowledge in an appropriate way for my situation”.

Due to the desire to retain control, I14 arms herself with the right information and improves her knowledge through research prior to each interaction with her financial planner. This ensures she is able to understand the complex topics discussed, which leads to more fulfilling interactions and stronger engagement activity with her financial planner. The psychology

literature recognises that the desire for control may be one of the strongest human motivations (Gebhardt and Brosschot, 2002). When a situation is perceived as uncontrollable, actors with a strong desire for control may withdraw physically or mentally from the situation (Gebhardt and Brosschot, 2002). This is further emphasised in the following quote by I14:

“I don’t have anyone else to manage it, but also I wouldn’t want anyone else to manage things for me. It’s just the way I am that I want to very much be in control of these things. By arming myself with information and being proactive and staying on top of this, that’s how I stay in control of my finances for myself... I suppose, to be in control means a lot to me. If someone else were to do it for me, I might be a little less engaged.”

Hence, actors with a stronger desire for control have a greater tendency to more proactively engage with the focal object, and thus exhibit a stronger disposition to engage.

Extroversion. Extroversion refers to the degree to which a person is sociable and outgoing (Mottram and Fleming, 2009). In the psychology domain, extroversion is considered to be a personality characteristic that is revealed by social behaviours that by definition are on public display (Funder, 1987). Extroverts are often described as talkative, assertive, bold and sociable (Bansal et al., 2010). In comparison, introverts or actors with a low level of extroversion are said to be more reserved in social situations (Rothmann and Coetzer, 2003). Extroverts also profess more information about themselves and feel more comfortable in social interactions (Goldberg, 1992). As extroverts thrive in social situations and are more inclined to pose more questions, they have a higher frequency of interaction and yield more opportunities for engagement behaviours to occur, in comparison to introverted actors. Indeed, I11, who identifies as an extrovert, states:

“I’m interested in people. I ask lots of questions...I’m a great one in offering information and then the people do whatever they choose to do with it... He [the financial planner] doesn’t have to draw the information out of me. And I’m an open person. So maybe sometimes I talk too much, and go into too much detail.”

In contrast, interviewees who identify as more introverted are likely to demonstrate lower levels of engagement due to the preference to remain in isolation (Pederson, 1982). They do not express themselves as freely as extroverted individuals and are less likely to offer up information on themselves without being probed. I17, who identifies as an introvert, explains: “Well I don’t have a lot to say, doing more listening than talking, probably”. Similarly, another introvert, I15, explains that introverts are more reclusive and tend to keep to themselves. As such, whilst they may have important questions to ask, they tend to shy away from interaction. This is illustrated in the following quote:

“Because when I first meet people, I’m very quiet and standoffish and that kind of thing, and sort of assess everything... I’m probably not asking the questions that I want answered.”

Hence, results suggest that extroverts have the tendency to undertake engagement activity with a focal object, therefore displaying a stronger disposition to engage. This is due to extroverts being more comfortable in social situations, more willing to engage in two-way conversations and striving to maintain a positive demeanour during interactions.

3.5.2 Context-related Actor Characteristics

Advancing our understanding of engagement dispositions beyond the individual traits of actors and thus beyond the existing work of Islam et al. (2017) and Marbach et al. (2016), our results indicate the importance of recognising the actor's unique connection to the service system in comprehensively conceptualising the human form of engagement dispositions. That means, the tendency of actors to undertake engagement activity is likely to differ depending on how their actor characteristics relate to their environment, and thus to the context in which actor engagement activity may emerge.

The context of engagement is relevant to why, when and how actors engage (Storbacka et al., 2016) and much of the existing literature has emphasised the importance of the context and its role in shaping engagement (Alexander et al., 2018). The engagement context provides rules, norms, and beliefs about how to engage, and as such provides guidelines for behaviours, prohibitions and constraints on actions (Li et al., 2018). As actors interact within a specific context, their assessment of the context and shared beliefs about what is desirable or undesirable provides a baseline for individual actors to engage (Li et al., 2018). Similarly, Alexander et al. (2018) note that multiple contexts and institutions prevalent in the service system are relevant to an actor's disposition to engage. Hence, we argue that an actor's context-related actor characteristics reflect one facet of their engagement disposition.

In the context of this study, the focal context relates to financial planning. The findings suggest that the actor's context-related actor characteristics are reflected in the following attributes, which constitute an actor's disposition to engage: enthusiasm, goal specificity, complexity of the actor's situation, expertise and knowledge, time availability and trust in the industry.

Enthusiasm. Enthusiasm refers to the level of excitement and interest (So et al., 2014) in a particular activity – in this case, financial planning. As identified by I2, being enthusiastic reflects an actor’s disposition to engage as it leads to longer engagement periods as compared to less enthusiastic actors. This is in line with prior studies on customer enthusiasm, which links enthusiasm to increased interaction frequency (Lülfes-Baden et al., 2009) and recommending behaviours (Reichheld, 2003). In comparison to less enthusiastic actors, a higher level of enthusiasm allows the actor to prolong their engagement with the financial planner to obtain a satisfactory outcome. I2 exemplifies this in the following quote:

“Because I am enthusiastic, I’ll give them a go. I will have a two-way conversation and I will attempt to get what it is that I want. I wield more opportunities than someone who is not as enthusiastic because they would just take their ball and go somewhere else whereas I will stay and try to keep the ball in play because I am enthusiastic. I have an end goal and so I will try for as long as I can to get the reaction and the stuff that I need and then if I don’t get it then I’ll take my ball and go home. If I wasn’t enthusiastic the engagements would be shorter.”

The concept of enthusiasm has also been examined in the context of ownership. More specifically, individuals who are enthusiastic about something are more likely to take ownership over it (Glassman and McAfee, 1990). As such, enthusiastic actors are likely to display more proactive engagement behaviours to ensure a positive outcome. Enthusiasm has also been proposed to reduce action-response time lag (Vivek et al., 2012), which promotes interactions and thus creates opportunities for engagement to occur. Hence, enthusiasm related to the engagement context, in this case financial planning, reflects a tendency to enhance engagement activity by prolonging the actor’s interactions with the

focal object, increasing the frequency of such interactions, and taking opportunities for engagement behaviours. Hence, enthusiasm is a constituent attribute of an actor's disposition to engage.

Goal Specificity. Clients of financial planners utilise financial planning services for a variety of reasons, including saving, investment and tax advice (Chang, 2005). Clients express their goals for their financial future to the planner and in return, the financial planner explains how they can achieve these goals together (Christiansen and DeVaney, 1998). Our findings indicate that having specific financial goals is indicative of an actor's disposition to engage, and leads to engagement activity with the financial planner. This is illustrated by I14:

“By having goals, I want to achieve something and I'm wanting to do that for myself. So, therefore, I want to be involved in that process. That definitely contributes to my engagement.”

This supports prior research literature in which actors with specific goals were found to have established a framework for future intent and are poised for the enactment of purposeful behaviour (Gollwitzer, 1993). When actors have clear goals, they are motivated to plan for the future (Stawski et al., 2007), with our interviews suggesting that they have a greater number of interactions with their financial planner to achieve these goals. Indeed, having specific goals provides individuals with a clear path to achieving these goals and guides their interactions with their financial planner. I2 explains this in the following quote:

“To be clear about my goal. To have the information that is required, he needs to have access to the information that he needs. So, it's my responsibility to give him or find a way to give the information he needs and for me to articulate my requirements.”

Similarly, I10 also shares the view that having specific goals facilitates her engagement with her financial planner as the goals dictate the action required from her and her financial planner:

“Needing some advice as to how the next 15 years was going to look. That would be it. And then trying to decide, as a result of this, what had to happen for super, what had to happen in investments, what had to happen with savings, and then I was wanting to turn it over to somebody that would just make it happen... It has a lot of impact on the conversations I’ve had with [the financial planner].”

As individuals who have more specific goals are likely to have more interactions with their financial planner and also have more purposeful interactions, they display a stronger disposition to engage. Hence, the attribute of goal specificity is a constituent of an actor’s disposition to engage.

Complexity of situation. Financial situations differ in their complexity and actors with a range of differing individual circumstances may find themselves in varied levels of complexity with regards to their financial situation. The individual circumstances leading to differing complexities of financial situations for actors are an actor characteristic identified in this research as an actor’s disposition to engage with a financial planner. Indeed, a range of individual circumstances reflecting one’s complex situation emerged throughout the interviews.

For I7, engaging with her financial planner was less of a choice and more of a necessity. Due to health related issues, the organisation she was working for provided her with a package and stipulated the use of a specific financial planning firm. This personal circumstance thus

necessitated engaging with the financial planner in some way, as compared to it being an individual choice. As quoted from I7:

“I don’t see it as a choice... I think you’re looking at why do I like him and all that. That’s not wrong, I like him but to me that’s not the important thing. ... The important thing is the service that I’m getting in relation to my need. So, if I do like him and all that but if I hadn’t ... I’d still be using them, it’s not a choice for me... Because of my situation this is important to me, I’m highly engaged... I know what I’ve got [health condition], so I’m quite aware of every little bit of the policy. I’m fully aware what I’m covered for, what I’m not covered, what my limitations are.”

I7’s case highlights the way in which the complexity of individual circumstances is indicative of the actor’s disposition to engage. Indeed, her situation requires a large amount of interaction with her financial planner to ensure that her payments are processed and that her policies are in line with her needs. Thus, although the engagement triggers may not arise organically through personal choice, they reflect an individual characteristic related to the context in which the engagement emerges, and thus reflects her disposition to engage with her financial planner.

Another respondent also identified individual circumstances as a constituent of her disposition to engage. I2 describes herself as someone with an elevated level of need for financial planning due to the complexity of her circumstances at the point in time. Similar to I7, I2 also found herself in a circumstance that required her to engage with her financial planner:

“To get a package, part of the rule is you have to have a doctor and you have to have a financial advisor...I did have that level of need in the past... because I didn’t have a

clue what I was doing so I went and asked them... If I hadn't gotten it from [Financial Planner], I would've gone to find somebody. I really needed solutions to complex problems.”

The situation I2 found herself in was considered to be extremely complex and thus, she required advice from a financial planner. As such, her interaction with her financial planner increased. Further supporting the notion that the complexity of one's situation reflects engagement dispositions, I14 explains:

“I think for me it's most important as I enter into new decisions and new relationships with finances. So, as I said, I just bought a house, at the moment that's a new thing. It's very important at the moment. The next thing will be to purchase some shares and then build that portfolio. That'll be a new decision and a new relationship with my finances. So, at that stage, it'll be very important to ... be engaged and have that relationship with my financial advisor... But I suppose, as we touched on before, in between those periods of when things are just cruising along and ticking over, I think engagement might be lower because there's nothing to discuss with them at that point in time.”

As individuals progress through the lifecycle, their financial goals, consumption patterns and portfolio choices change significantly (Cocco et al., 2005; Gourinchas and Parker, 2002). This can lead to varying levels of affective, behavioural and cognitive engagement activity with the financial planner to be in line with the needs of a focal actor.

Other relevant facets of complexity might comprise a change in employment status or death of a loved one. These major life events or stages often co-relate with an actor's interest in

financial planning (Soper, 2002). As such, when faced with such changes in circumstances, actors are likely to be more willing to engage with their financial planners as there is a need to handle the current state of affairs in a manner that is disproportional to their previous needs. I3 explains this in the following quote:

“When I left [employment organisation] to become a full-time student, the dream that we all live, I was able to have a much more expanded approach of where I could invest. And so I sat down and reworked the portfolio over time to meet my needs. Then in conjunction with an inheritance that my sister and I had a little while ago and also restructuring my mother’s affairs, I changed the needs away from my super fund and so as a result of that, we meet more regularly and change the portfolio more often.”

The previous examples illustrate that an actor’s engagement with a financial planner can increase based on the individual circumstances that occur. Conversely, the willingness to engage with financial planners can also decrease due to present circumstances. For example, I12 explains that her disposition to engage with her financial planner was high when she was making a substantial house purchase. However, now that the sale has concluded, her interactions with her financial planner have decreased:

“I don’t use him that much anymore because everything is sort of strolling along nicely and keeping in place... They’ve sorted me out, and I’ve bought my apartment, which they helped me sort of do, and I really don’t need a financial planner anymore... But I really don’t need much of a hand at the moment because as I said, everything’s in position and it’s just a case really of rolling over some money at the bank. And not spending too much money I suppose... things are sort of plateaued a bit at the moment, so I don’t have as much contact with them as I did initially. But, I mean if something cropped up that worried me today I would ring them immediately.”

In summary, while the types of individual circumstances may vary, an increased complexity in situations across various stages in the lifecycle are shown in the data to constitute an actor's disposition to engage – in this research, to engage with a financial planner.

Expertise and Knowledge. Expertise and knowledge, in a financial planning context, equates to the level of financial literacy of an actor. Financial literacy refers to a person's ability to understand how money works and the knowledge associated with finances (Lusardi and Mitchell, 2011). Interviews demonstrated variations in the interviewees' financial expertise and knowledge. Several interviewees highlighted that the level of financial literacy was a factor in their disposition to engage with their financial planners, as it impacts on their ability to interact meaningfully and have more robust conversations. For example, I12 describes herself as someone with a good level of financial expertise and knowledge and explains:

“Well you can ask an intelligent question, at least you hope it's an intelligent question, and the person is going to give you an intelligent answer because he or she realises that you do know more than just sitting there like a little old lady knowing absolutely nothing... Well I'd like to think that the people I'm talking to don't think they're dealing with some silly old lady who doesn't know what she's talking about. That they think, oh she does know a little about what she's talking about so we can talk on a maybe higher level to her and just, you know, two and two make four.”

This ability to engage in more robust and complex discussions as a result of an actor's expertise and knowledge is also reflected by I16 who states:

“I’m able to engage in a higher level with my financial planner, because we can speak about sometimes more advanced things than if I didn’t have this knowledge probably I wouldn’t understand it at all.”

On the other end of the spectrum, I6 who identifies with a low level of financial expertise and knowledge on financial matters, demonstrates the negative impact this can have on engagement. When individuals have a low level of financial literacy, interactions with their financial planner may get too technical and complex for them. This can result in them disengaging and removing themselves from the interaction, leading to lower engagement levels. I6’s following quote demonstrates this:

“It was the fact that I found it very bamboozling. I wasn’t sure. Plus, my partner was there and he knew what they were talking about, so I tend not to take that much notice because I think he would explain it later. I don’t think there is a level of engagement. She was there to do a job. I listened. She did the paperwork. I walked out.”

These interviewees highlight that the level of financial expertise and knowledge has an impact on how they interact and engage with their financial planners and their level of engagement. It is possible that actors with a higher level of financial literacy are able to interact with their financial planner on a greater cognitive level and are thus more engaged. Prior research on financial planning also supports this, as studies have indicated that actors with a higher level of financial literacy are more likely to plan and succeed in their planning and seek professional financial planning advice (Lusardi and Mitchell, 2007). With higher financial expertise and knowledge, actors are more likely to have a higher frequency of interaction with their financial planners to achieve better outcomes. Thus, expertise and knowledge constitute an aspect of an actor’s disposition to engage.

Time Availability. Time availability relates to the finite resource that each individual actor possesses and devotes to financial planning. Within the management literature, time availability has been linked to work engagement (May et al., 2004). From a resource drain perspective (Rothbard and Edwards, 2003), the amount of time available for financial planning can impact on an actor's engagement with the financial planner as resources are removed from a financial planning context to other domains that are perceived as more relevant or important to an individual. If an individual does not have the resources (e.g., time) to devote to financial planning, their level of engagement with the financial planner decreases. I5 explains this perspective through the following quote:

“I'd say it's low level [of engagement] in the sense that it's not something that I would willingly choose my time to do because time is a scarce resource for me. And so I would rather be doing something else than speaking to him about financial affairs.”

Contrastingly, when an individual devotes more time to financial planning, they invest more resources into it and thus, display a higher disposition to engage. This is illustrated in I18's views:

“The thing that brought it to a head is, when I was working with [Organisation name], I was always too busy to attend to my financial affairs, but now I'm semi-retired, I've got much more time to look at paperwork... if there's paperwork to sign, rather than just put it in the post I actually pass by, drop it off in reception, and say hello to [the financial planner] when I'm passing through.”

Both I5 and I18 highlight a common problem when dealing with finite resources such as time, and how the lack of time availability can impact on engagement behaviours (e.g.,

checking correspondence, annual reviews). When actors are able to devote more time to financial planning, they exhibit positive engagement behaviours (e.g., looking at paperwork, increased interactions), and are more willing to engage. Thus, time availability constitutes an actor's engagement disposition.

Trust in the Industry. Actors differ in how they trust in and connect to the financial planning industry as a whole, including both financial planners as a group or the wider financial planning industry. Specifically, as part of the interviews, two interviewees commented negatively on their connections with financial planners and the industry, noting how this connection, as part of their disposition, shaped the engagement with their financial planner. I2 disclosed:

“I am probably more worried and willing to change financial advisors because they can impact significantly on your path and I think they are all a bit crap really... There was no enthusiasm. Going up that lift, we did the same thing. We go up the lift and it was a pretence of helping me but they weren't. I was offered no significance to them other than my pot of money.”

I20 further highlights how a lack of trust forms a part of her disposition to engage:

“I know that financial planning is his business, and his primary objective is not making money for me. I feel his primary objective is making money for himself, so that I sort of have a reservation regarding the relationship.”

Hence, her lack of trust in the wider industry means that I20 remains cautious in her interactions with the financial planner and explains that, “It's just that I sort of don't accept his advice just without consideration”. When discussing how her negative view and hence

trust in the industry has influenced her interactions with her financial planner, I20 goes on to say, “I suppose you’d just have to say suspicious. As I said, it was quite pleasant. He was a nice enough guy, but I wasn’t totally convinced that he would serve my interests”.

The level of trust in the wider financial planning industry constitute an actor’s disposition to engage, as it made interviewees far less likely to engage with their financial planners. This in turn leads to a reduction of engagement behaviours, while also limiting affective engagement with the planner, remaining constantly suspicious and wary during interactions. For example, I5 explains, “I’ve heard the stories about financial planners just wanting to get you into their schemes to make money. So I was a bit anxious about that”. As a result of this, when her financial planner gives her recommendations, she opts to get a second opinion as opposed to taking the advice onboard: “I’ll probably would ask other people...So I would ask people I work with who work in finance”.

The way in which an individual actor trusts in and connects to the financial planning industry could stem from several reasons, including the often highly publicised and widespread ethical misconduct scandals of financial planners (Egan et al., 2019). Negative connections or a lack of trust in the industry may also push actors to seek out opinions from other less invested stakeholders within their personal networks. This reduces the overall engagement behaviours and interactions with their financial planner. Hence, an actor’s trust in the industry contributes to, and is a key component of, their disposition to engage.

3.5.3 Focal object-related Actor Characteristics

As with the context, an actor’s disposition towards investing resources in connecting with a focal object, in this context the financial planner, differs depending on how the

characteristics of the actor relate to the focal object. Specifically, our results indicate that focal-object related actor characteristics comprise dependence, trust in the focal object, client matching with the focal object, in this context the service provider or financial planner, and social connection.

Dependence. Dependence is defined as the degree to which one party relies on another in order to obtain their desired goals or resources (Keith et al., 2004). In this context, dependence refers to the reliance on the financial planner. Dependence has been recognised to emerge through cost-based as well as benefit-based factors. Benefit-based dependence refers to “the need to maintain the relationship because of the irreplaceable net benefits that result from the on-going relationship”, whereas cost-based dependence refers to “the need to maintain the relationship because of the new costs that will be incurred if the relationship ends” (Scheer et al., 2010, p. 92). Through our interviews, we identified dependence as an engagement disposition attribute triggering engagement activity. For instance, I9 noted: “It’s a scary world. And the rules are changing constantly, so that’s one of the reasons why our engagement with her was so complete, because we needed her to be able to help us through the minefields”. Hence, dependence in this regard means that the actor relies on the expertise of the financial planner to guide her to make informed decisions and to ensure that her goals are achieved:

“I think it’s a field of expertise that it takes a long time to study for. We don’t have that level of expertise at all. We depended on her to show us the way. We would depend solely on her to come to us. And she’d look at what we were in and she’d decide whether they were still good to go or whether we needed to be out of there, we needed to be in something else or exposed to other forms of investment. So, she would make those decisions and we would just run with what she said.”

I9's view illustrates that due to her level of dependence, her reliance on the financial planner is high, increasing her engagement with the financial planner and the likelihood of taking relevant advice on board. This highlights how the level of dependence can influence her engagement behaviours in the form of accepting recommendations and taking advice onboard. Another respondent, I18, also shares this view:

“I defer to [Financial Planner] to come up with a recommendation and I very rarely make recommendations myself. I can't think of any occasion when I have not accepted a recommendation. On no occasion have I resisted and said, 'No, [Financial Planner], I don't want to do that'.”

The level of dependence also influences the frequency of interactions and willingness to engage with a financial planner. When the level of dependence on the financial planner decreases, the frequency of interactions also decreases. I2 explains:

“I was engaged because I kept going back because I was getting what I needed and I could work with him. My level of engagement, now that I don't need [Financial Planner], he's not a sufficient interest to me and he's not sufficiently fun for me to have one more meeting than I need.”

Similarly, I17 further demonstrates the level of dependence as constituting his disposition to engage as all his financial matters are handled by his financial planner. To not engage with his financial planner would mean giving up on certain benefits or being in a comparatively disadvantaged position:

“I use them for pretty much all financial advice, I have no choice but to engage, I suppose you could put it that way. But obviously I have a choice to leave but there’s no reason to do so... pretty much all my financial decisions or investment decisions I should say are going through that person. So highly engaged in that context.”

These interviewees indicate that the level of dependence on the financial planner or in financial planning service as a whole constitutes their disposition to engage. They display engagement behaviours through the willingness to take advice onboard and defer to their financial planner for all financial related matters.

Trust in the Focal Object. Trust is defined as the “willingness to rely on an exchange partner in whom one has confidence” (Moorman et al., 1993, p. 82). The concept of trust plays a ubiquitous role when it comes to financial planning and has been ranked as a key criterion when choosing a financial advisor (Lachance and Tang, 2012). This was evident in our interviews, with several interviewees indicating that trust constitutes their disposition to engage. Previous research in the financial planning context has revealed that the level of commitment to a financial planner is determined by trust (Christiansen and DeVaney, 1998). As financial planning clients are often unable to evaluate the ability of the service provider due to the intangible and credence nature of financial planning services, they must trust that the service provider has the knowledge required and is providing the best quality service available (Christiansen and DeVaney, 1998). As a result, the connection between an actor and their financial planner must engender some level of trust for engagement to occur. This is illustrated by I1:

“You could not have an engagement with anyone if you didn’t trust them. Particularly financial planners or banks or accountants. It just wouldn’t work. You’d have to leave

and go somewhere else...To have a good engagement with anyone, you have to be able to trust them. You have to be able to communicate properly with them.”

I1 identifies trust as constituting an actor’s disposition to engage, as it facilitates interactions with the financial planner. Without trust, “It would be a suspicious situation and very shortly afterwards if it didn’t take off in the first place, it would end” [I1]. I3 shares this view, stating that “If I don’t trust the person, I’ll put all my shutters up”. This finding supports trust as central to an actor’s disposition to engage, as actors with a trusting connection to their planners are more willing to have open and transparent conversations, which will not occur if trust is absent.

The concept of trust has been studied in the engagement literature and is often recognised as a consequence of engagement (e.g., Brodie et al., 2011; Vivek et al., 2012). In this study, we identified trust as a constituent of an actor’s disposition to engage, within the context of continuing service relationships. When actors trust their financial planner, they are less wary in their interactions with them and are more willing to take advice and recommendations onboard. Furthermore, as highlighted by I1, if trust is absent, the disposition to engage is low and switching behaviour is triggered.

Client and Service Provider Matching. The actor’s characteristics as they are matched or similar to the financial planner comprises a range of factors, such as cultural similarities, personality, interests and age. In terms of culture, I2 expressed that she had a stronger disposition to engage with her particular financial planner as he was from a similar culture to herself and thus would understand the situation she was in:

“I then rang another financial advisor who seemed culturally similar. I thought it would be a good thing for me to do as he’s from the same culture as me. I thought he would get the hang of where I was coming from... It matters whether you’re on the same wavelength, culture can assist that because you have similar understandings.”

Interviews also indicated that another form of client and service provider similarity may arise through the matching of personalities. Specifically, when individuals with similar personalities interact, the conversations become more natural and bi-directional. As a result, more engagement activities occur. Interviewees highlight this by explaining:

“If you've got a similar sort of personality you feel as though there’s a really good two-way conversation, two-way sort of interaction. I think that it’s easier to ask questions.”

(I13)

“You need to be able to talk to people, and the person needs to be able to listen and understand what you are saying. If it’s a different personality... you’re not going to be able to communicate with them.” (I19)

Another aspect to client and service provider matching is the shared interests that translate into more pleasant conversations and overall positive emotions and evaluations of the interaction. As further elaborated by I18:

“We’ve got a lot of common interests in terms of we both follow politics, economics, current affairs quite closely, so when we get together we often chat about that sort of stuff. There's a good chemistry between us because we’ve got a lot of shared interests... We typically have good quality conversations about things that interest the both of us... I get a good feel because it’s normally been a happy and constructive experience.”

Finally, age also emerged as contributing to an actor's similarity connection to the financial planner. I18 explains:

“When I was an audit partner at [organisation name]... We always used to say that you had to have a partner of a similar age, with the grey hair, to really connect emotionally with those contacts. In other words, if you put a newly admitted partner, a young partner aged 31 or 32 and allocated that 31-year-old to those clients in their 50s and 60s, the respect, the chemistry just wouldn't be there. I think that's the same in my situation with a wealth adviser, a financial planner. I think it's not helpful to have such a big age gap.”

These interviewees all allude to how a sense of similarity with the focal object is a factor in their disposition to engage. The idea of matching clients to service providers based on various demographic or psychographic variables to achieve an enhanced service outcome is not new. Researchers have suggested that a match between a customer and an employee's personality characteristics is likely to optimise the service experience (Mills et al., 1983). Similarly, drawing on similarity-attraction theory, Halbesleben and Stoutner (2013) argue that personality matching is important within service interactions as individuals have a preference for socially relating to other actors who are perceived to be similar. When actors perceive themselves to be similar, they are able to share a connection and interact on a similar level with a common understanding. This implies a disposition to engage as it enables the interactions to be more natural and thus encourages engagement. The sense of shared culture, personality, interests and age contributes to an overall connection in the form of similarity between the focal object and subject and thus constitutes an actor's disposition to engage.

Social Connection. Social connection relates to the notion of “commercial friendships”, in which clients view their financial planner as more of a friend as opposed to just a corporate employee (Price and Arnould, 1999). Within the engagement literature, such connections are recognised as “an essential factor with respect to each actor’s engagement disposition and central to their engagement behaviour” (Brodie et al., 2019, p. 181). In several of our interviews, we identified various interviewees who described their financial planner as a friend. As a result of such social connection, they display positive engagement behaviours, are more open in their interactions and have higher interaction frequencies. This is illustrated by I18:

“I regard him as quite a part of my network. I've got lots and lots of people I've met in business that I regard as friends, and [Financial planner] is one of them... The nature of the engagement is partially social. As I've indicated, he's sort of like a friend. I've told you we go out for lunch once or twice a year... When I'm confident that I've got good relationships and good friendships, I open up. I'm unguarded. I'm not inhibited at all.”

Another respondent also highlighted the various ways in which the relationship has progressed beyond just a professional encounter. I9 explains:

“I guess we engaged in myriad of ways really, because we were socially engaged. Only within the context of the meetings though, we didn't see her outside of work or anything. But we probably will now, because she's retired to a seaside place. So it's nice where she is and she's invited us to do that.”

Clients such as these interviewees exemplify how the social connection as a disposition can lead to extended interactions beyond a transactional to a more personal relationship. This is also apparent in I7's interview:

“The fact that she was so good to me over the Centerlink thing initially, I said to her let me take you out for coffee. Well she took me out for the coffee and we were going to meet again.”

As identified by these interviewees, the professional client and service provider relationship can evolve to one in which commercial exchanges seem like a meeting with a friend. These social connections or “commercial friendships” have been linked with satisfaction, service loyalty, and positive word of mouth amongst other positive outcomes (Price and Arnould, 1999). When actors begin to feel a social connection with the focal object, the interactions become more enjoyable and thus lead to higher levels of engagement. Thus, social connections constitute an actor's disposition to engage.

3.6 Discussion and Contributions

This research advances the recent discourse in the engagement literature that identifies engagement dispositions as crucial to the process of engagement. Specifically, we identify what constitutes an actor's disposition to engage with a focal object in the form of a financial planner, evidencing three broad dimensions of engagement dispositions. The contributions of this research to theory are multifaceted. First, we reconcile existing literature to provide an expanded view of engagement disposition. To date, the literature recognises engagement dispositions as actor-specific characteristics (Bowden, 2009) or psychological states (Chandler and Lusch, 2015). Research on engagement has considered the effects of the personal characteristics of an actor (e.g., Marbach et al., 2016; Islam et al., 2017); however,

this research is unique in that it identifies engagement dispositions as beyond actor traits to include actor characteristics related to the context and the focal object. As such, it takes a broader service system perspective to understanding the actor characteristics that constitute an actor's engagement disposition.

More particularly, this research advances the literature by empirically examining not just the dimensions of engagement dispositions but the underlying attributes of these dimensions. The resultant comprehensive framework offers an important contribution to the engagement literature. Indeed, through our analysis, we uncover a range of individual attributes that constitute engagement dispositions and provide an understanding of how these attributes shape an actor's engagement behaviour, affect and/or cognition invested towards the focal object, in the context of financial planning.

Furthermore, our study also emphasises the essential role of the context in an actor's disposition to engage. Extant research has identified that the context determines why, when and how actors engage (Storbacka et al., 2016). However, there has been a dearth of empirical research on the relationship between the context and engagement dispositions. Through our analysis of an actor's context-related actor characteristics, we were able to empirically illustrate the way in which the focal actor's characteristics relate to contextual factors are part of an actor's disposition to engage. We thus contribute to theory by showing that this connection to the contextual factors constitutes an actor's disposition to engage. Our analysis of the connection between the actor's characteristics and the focal object also provides significant theoretical contributions for engagement researchers. More specifically, we highlight the importance of this connection as a dimension of their disposition to engage.

This illustrates that while an actor's disposition to engage is an internal manifestation, it also constitutes external connections.

Through our analysis of the attributes constituting an actor's disposition to engage, our study corroborates earlier propositions by Chandler and Lusch (2015), who state that dispositions can be past, present and future oriented. Indeed, our data illustrated a future orientation through an actor's goals, and present orientation in the form of time availability and complexity of situation. The complexity of an actor's situation and their trust in the industry also reflect a past disposition. Hence, this study demonstrates that engagement dispositions can fluctuate across a longitudinal timeline and can be oriented towards a specific past, a specific future and/or in the current time and place (Chandler and Lusch, 2015).

The empirical investigation of the nature and composition of engagement dispositions is unique, with the vast majority of the existing discourse being conceptual in nature. We thus answer calls by Li et al. (2017) and Breidbach and Brodie (2017) for more research on the nature of engagement dispositions. Additionally, identifying the constituent elements of engagement dispositions adds to the micro-foundation movement in marketing (Storbacka et al., 2016). This contributes to the understanding of actor engagement at a more micro level of abstraction and offers unique insight into actor dispositions. This micro-level understanding of actor engagement is required for further theoretical development of the concept in the actor engagement research domain and makes the engagement concept more relevant to managers.

Finally, this study contributes to engagement research by examining actor engagement beyond the brand and online communities which have proliferated in the current state of

engagement research. To date, much of the existing focus on engagement research has been on the brand and online brand communities (e.g., Hollebeek, 2011; Gummerus et al., 2012), with little attention dedicated to other crucial focal objects within a service system. While the broader marketing and services literature has recognised service providers to be instrumental in the success of service organisations (Slåtten and Mehmetoglu, 2011), engagement research specifically focused on service providers remains scant. This study thus contributes to the engagement literature by expanding the focus of actor engagement to include service providers, and offers unique insight into an actor's disposition to engage with this critical group of focal objects.

3.6.1 Managerial Implications

Building a better understanding of the dispositions of actors (e.g., customers and clients) underlying their engagement activity with a focal object (e.g., service provider) is critical for managers as they seek to facilitate such engagement. Along with the aforementioned theoretical implications, the findings of our paper contain relevant suggestions for practitioners. Indeed, our findings confirm that various attributes constitute an actor's disposition to engage. Hence, management strategies aimed at facilitating actor engagement require an in-depth understanding not only of an actor's characteristics but also of how such characteristics relate to the context and focal object. Thus, this study offers managers an important understanding of how actors differ in their ability to exercise human agency and, in turn, in their engagement activity towards the focal object.

Indeed, by understanding the various attributes that constitute an actor's disposition to engage, managers can segment their customers based on these attributes and the overarching engagement disposition dimensions to build distinct consumer profiles. By doing so,

marketing managers are able to focus their resources on customer segments that have a higher disposition to engage due to their actor characteristics. As a result, more tailored marketing programs and efforts catered to specific individual groups can be developed and implemented. For example, the use of various engagement platforms as media for interaction could be tailored to actors with differing actor characteristics. For instance, for actors who are more introverted, marketing practitioners could more strongly encourage the use of engagement platforms that do not require face-to-face interactions. These could include a variety of virtual platforms that essentially remove the need for physical contact and enable introverted customers to feel more comfortable in their interactions with a service provider (Amichai-Hamburger et al., 2002). By tailoring the engagement platforms used based on an actor's characteristics as identified in this research, as opposed to employing uniformed approach to all actors, more opportunities for interaction arise.

As individual actor traits are relatively stable, fixed and resistant to change (Luthans et al., 2007), managers may find it hard to elicit a stronger disposition to engage from actors who possess traits that make them naturally less inclined to engage. However, our study provides solutions to this challenge, as we uncovered a variety of other engagement disposition attributes that firms are able to influence. For example, managers may want to focus on the connections an actor has with the focal object. As identified in our study, this connection is built upon the connection between the actor's characteristics and the focal object, including for example dependence, trust in the service provider and social connections, as well as ensuring similarities between an actor's characteristics and those of the service provider. Managers can thus focus on these aspects of an actor's characteristics and develop initiatives targeted at building trust, for example. Furthermore, managers may provide service providers with the relevant training to ensure that they are open and willing to form social connections with their customers. Additionally, as clients want to feel connected to their

service providers and often seek out those who are deemed as similar to themselves, it is important to ensure that at the commencement of a new service relationship, managers collect information on customer characteristics and try to match them with a service provider who shares similar personal characteristics.

Similarly, managers can focus on context-related actor characteristics to encourage engagement with a service provider. For example, managers may provide customers with more information and host educational seminars to improve their client's knowledge, as such literacy constitutes an actor's disposition to engage. Service providers should also ensure that they help new clients to develop specific and clear goals – a context-related actor characteristic that emerged as a central attribute of one's dispositions to engage. For existing relationships, managers should ensure that their clients' goals are revised and assessed periodically. Other initiatives to encourage an actor's enthusiasm and ensure that clients set enough time aside to attend to the particular service sought can also be developed to strengthen an actor's connection to the particular context and thus increase their disposition to engage. Yet, it is prudent to note that certain actors may choose to not engage at all and will thus not be responsive to any firm or marketing attempts to elicit engagement. In these situations, managers should ensure that the service rendered is satisfactory and even introduce incentives for these customers to remain loyal.

3.7 Limitations and Future Research Directions

Despite the important contributions of this research, several limitations need to be acknowledged. This study examines the disposition of actors to engage with a financial planner. Thus, while we expect the findings to apply to various other complex services (e.g., education, health, legal), further research is required to test the generalisability of findings across different contexts. While we recognise the influence of the broader service system, this research focuses primarily on the dyadic relationship between the financial planner and the customer. Future research should adopt a more comprehensive service system perspective and incorporate a wider range of actors – including those in the meso and macro contexts (Chandler and Vargo, 2011). This will provide a more robust understanding of an actor's disposition to engage within a service system.

Future research investigating the topic could also adopt a quantitative approach to test the findings from this study. A quantitative approach would be useful as some interviewees may find it difficult to articulate their actor characteristics and explicitly state which characteristics influence or constitute their disposition to engage. Additionally, future research could also analyse an actor's disposition to engage over time. Longitudinal studies would be ideal for gauging changes in an actor's disposition to engage and to assess the nature of these changes.

Another important direction for future research is to analyse how the factors that constitute an actor's disposition to engage blend in together and impact on the process of engagement. Whilst this study identifies factors that constitute engagement dispositions, we do not test the importance of each factor in relation to others. As such, while an attribute may form part of an actor's disposition to engage, another attribute may be more critical in influencing

engagement. Thus, future research can look into the relative importance of each attribute to identify whether one dimension of engagement disposition is a stronger predictor of engagement than another.

Future research might also develop a scale to measure an actor's disposition to engage. At present, despite numerous papers identifying the importance of actor disposition in the process of engagement, no scales to measure this phenomenon exist. Being able to measure an actor's disposition to engage with a focal object could provide significant implications for marketing practitioners by allowing them to focus resources on actors with a higher disposition to engage and design relevant marketing programs to target actors with a lower disposition to engage.

Despite these limitations, this study serves to extend the actor engagement discourse through providing valuable insights into what constitutes an actor's disposition to engage. As actor dispositions are crucial to the process of engagement, further research into an actor's disposition to engage remains imperative and can yield significant theoretical and practical implications.

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**CHAPTER 4. ENGAGEMENT DISPOSITIONS
AND THEIR IMPACT ON ACTOR
ENGAGEMENT WITH SERVICE PROVIDERS**

Statement of Authorship

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Contribution to the Paper	Survey development, data collection, data analysis, conceptual development and wrote manuscript.		
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Certification:	This paper reports on original research I conducted during the period of my Higher Degree by Research candidature and is not subject to any obligations or contractual agreements with a third party that would constrain its inclusion in this thesis. I am the primary author of this paper.		
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By signing the Statement of Authorship, each author certifies that:

- i. the candidate's stated contribution to the publication is accurate (as detailed above);
- ii. permission is granted for the candidate to include the publication in the thesis; and
- iii. the sum of all co-author contributions is equal to 100% less the candidate's stated contribution.

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ABSTRACT

Purpose- Actor engagement is of critical interest to both academics and practitioners. Specifically, recent research notes the importance of engagement dispositions as central to advancing research on engagement, noting that actors have unique dispositions to engage, with the act of engaging manifesting in different forms. However, research on such dispositions is limited, with empirical research examining the role of engagement dispositions in facilitating engagement activity missing to date. Yet, such an understanding of engagement dispositions may provide unique insights for managers seeking to facilitate engagement activity. Thus, this paper examines the impact of the three dimensions of engagement dispositions, namely individual actor traits, context-related actor characteristics, and focal object-related actor characteristics, on affective, behavioural and cognitive engagement activity.

Design/Methodology/Approach- A survey captures actor engagement dispositions and engagement activity with a service provider. Analysis draws on 221 responses collected from clients of Australian financial planners through an online consumer panel.

Findings- The individual attributes constituting an actor's disposition to engage have varying impact on engagement activity. Actor characteristics related to the focal object and context emerged as relevant for engagement activity. However, findings did not confirm a significant association between individual actor traits and engagement activity. Such lack of association contrasts previous research that identified a significant role of actor traits when examined as the sole dimension of engagement dispositions.

Originality/value- This paper is the first to examine the role of engagement dispositions, specifically as a multidimensional construct, for facilitating engagement activity. While previous research has considered the concept of engagement as both engagement disposition and engagement activity, this study provides empirical evidence not only of their distinct natures but indeed of the impact of disposition on activity. Specifically, this research demonstrates that various aspects of the focal actor's disposition to engage can independently activate the affective, behavioural and cognitive dimensions of engagement.

Keywords- Actor engagement, Engagement Dispositions, Actor Characteristics, Service Provider, Actor traits.

Paper type- Research Paper

ENGAGEMENT DISPOSITIONS AND THEIR IMPACT ON ACTOR ENGAGEMENT WITH SERVICE PROVIDERS

4.1 Introduction

Originating as customer engagement in the marketing literature (e.g., Bowden, 2009), the engagement concept has developed considerably over the past decade with growth attributed not only to academic interest but also demands from business practice (Harmeling et al., 2017). More specifically, the engagement concept has entered the lexicon of managers in the past decade due to its contribution to the success of their organisations (Sashi, 2012). With proposed consequences such as improved firm performance (Kumar et al., 2010), customer satisfaction (Hollebeek, 2011), brand attachment (Schau et al., 2009) and loyalty (O'Brien et al., 2015), the pursuit of research within this field is justified, with significant theoretical and managerial implications. Despite significant attention from practitioners and scholars alike, several gaps in the understanding of the engagement concept still exists. In particular, extant research has yet to establish how actors engage differently. Yet, a better understanding of the dispositions of actors is critical for managers seeking to facilitate engagement activity as it aids in the understanding of why certain actors are more likely to engage than others. Hence, more research to reconcile the knowledge gaps within engagement literature is required. Thus, the research question for this study reads:

***RQ:** How do engagement dispositions influence the activity of engaging?*

Earlier research on engagement has focused largely on a broad conceptualisation of engagement, before moving on to its measurement, antecedents and related outcomes (e.g., Brodie et al., 2011; Bowden, 2009; Verhoef et al., 2010). Moving towards more recent publications on the engagement concept in the marketing field, the term *actor engagement*

is gaining more popularity due to the “zooming-out” perspective associated with it (see Alexander et al., 2018). Defined as “both the actor’s disposition to engage, and the activity of engaging in an interactive process of resource integration within a service ecosystem” (Storbacka et al., 2016, p. 3015), actor engagement is gaining significant traction in marketing literature with numerous avenues for research on the topic still largely unexplored. Notably, a large portion of extant research has focused on the activity of engaging. Few studies have attempted to provide more insight into engagement dispositions and their relationship with such activity, including emotional, cognitive and behavioural engagement. While it is recognised that actors have ownership of and access to resources and engage in resource integration processes in similar ways (Storbacka et al., 2016), each actor has a unique propensity to engage and does so in a variety of different ways. Thus, to better understand how actors engage, more research on an actor’s engagement disposition is required.

The importance of an actor’s disposition to engage and its significance to the engagement concept has been recognised in numerous studies. For instance, an actor’s internal disposition has been recognised as central to engagement (Li et al., 2017; Storbacka et al., 2016) and as a property of actor engagement (Chandler and Lusch, 2015). However, existing research on engagement dispositions are largely conceptual in nature and few studies have attempted to delineate an actor’s disposition to engage and understand empirically its role in facilitating engagement activity. Building on initial qualitative research (chapter 3), this study empirically examines the various individual traits and actor characteristics related to the focal object and context that constitutes an actor’s disposition to engage and their relevance for affective, cognitive and behavioural engagement activity.

While most engagement research considers the brand as the focal object (e.g., Hollebeek, 2011; Bowden, 2009), recognition of the importance of other focal objects within the service system has emerged (Dessart et al., 2016). In this study, we examine the service provider as the focal object that engagement is directed toward. Unlike brands, which are static and non-reactive, service providers are able to process social cues and situational factors to alter the interaction (Solomon et al., 1985) and react to an actor's disposition to engage. As such, focusing on engagement with the service provider may be more valuable for optimising engagement levels, in comparison to other static non-human focal objects (e.g., brands). Despite extensive evidence of the importance of service providers to overall firm success (Slåtten and Mehmetoglu, 2011), much of the current engagement literature largely ignores these focal objects. Hence, we aim to bridge this gap in the literature by emphasising the importance of a service provider, which presents as a germane focal object for engagement research.

This research thus answers the call for more research on engagement dispositions put forth by Li et al., (2017) and Breidbach and Brodie (2017) amongst various other engagement scholars. In particular, Li et al. (2017) call for more research to explore the nature of engagement dispositions and their role in facilitating engagement activity, and Breidbach and Brodie (2017) call for investigations into the nature of an actor's propensity to engage. In this study, we examine a variety of actor characteristics constituting an actor's disposition to engage and their impact on engagement activity. More specifically, three dimensions of engagement dispositions were examined, namely individual actor traits, context-related actor characteristics and focal object-related actor characteristics, each with a unique make-up of attributes. This has several theoretical implications, being the first to empirically test both engagement disposition and engagement activity as a multidimensional construct, as well as the association between both. Furthermore, we offer unique insight into the

understanding of the actor engagement construct. While scholarly work to date has noted both the engagement disposition of an actor and the act of engaging (i.e., Storbacka et al., 2016), this research demonstrates these to not only be different notions but elaborates on the role of disposition as influencing engagement activity. Also, expanding beyond the brand-related focus apparent in the extant discourse, this study focuses on the service provider as the focal object to which engagement is directed. It is novel in that it demonstrates how the various dimensions of engagement dispositions impact on engagement activity, further highlighting the importance of examining the individual dimensions of engagement separately. Aside from the theoretical implications, this research also yields significant managerial implications by enabling service providers to respond to differing dispositions to engage through an understanding of how actors engage differently. As such, we make contributions to both theory and practice.

The remainder of this paper is structured as follows. First, we discuss the concept of actor engagement, specifically focusing on the importance of actor dispositions in engagement research. The role of service providers as the focal object, as well as the research context of complex services, and in particular the financial planning industry, are outlined next. Following this, we develop our hypotheses alongside an illustration of our conceptual framework. We then proceed to demonstrate the method and measurement as well as a discussion of the results. This paper concludes by accentuating the theoretical and managerial implications as well as limitations and directions for future research.

4.2 Theoretical Framework

4.2.1 Actor Engagement

Whilst traditionally, engagement research has focused on the dyadic interaction between customers and a focal object (e.g., brand, online community), recent conceptualisations have recognised the need to adopt a service systems perspective and consider engagement within a broader nomological network of service relationships (Chandler and Lusch, 2015; Alexander et al., 2018). The engagement behaviours of an actor can impact other actors within the service system, and hence go beyond the customer-brand dyad (Alexander et al., 2018). Adopting a service system perspective has two primary implications – recognition of the role of institutional arrangements for engagement activity, as well as a shift from customer to actor engagement.

First, through the adoption of a service system perspective, the impact of institutions and institutional arrangements come to the fore (see Vargo and Lusch, 2016). These institutions, along with their assemblages of institutional arrangements, provide the contexts which guide an actor's interactions and enables or constrains service exchange (Alexander et al., 2018). Further, these institutions give rise to multiple levels of structural assemblages within which engagement can manifest. This is demonstrated in Chandler and Vargo's (2011) research on oscillating foci from individual actors at the micro level to macro level analysis of markets. The inclusion of a service system lens in engagement research further emphasises the interdependent nature of actors and the dynamic nature of engagement. While this research does not explicitly denote the various levels of aggregation within institutions, we acknowledge the importance of networks and institutional arrangements to the engagement concept and draw upon them in the explanation and discussion of our results.

Second, the service system perspective implies an exponential increase in the volume and variety of actors that may be involved in engagement. These actors are not only limited to human actors, but also to technology and machines as well (Storbacka et al., 2016). Furthermore, each actor may play multiple roles within the service system and have varying dispositions to engage with multiple focal objects simultaneously. This renders useless the need for clearly specified and static actor roles (Storbacka et al., 2016). Hence, recent literature has seen a broadening of the customer engagement concept and a shift towards actor engagement.

Being a relatively new concept to engagement research, various conceptualisations and definitions exist. Drawing on the previous fundamental propositions of customer engagement (Brodie et al., 2011), Brodie et al. (2019, p. 183) define actor engagement as “a dynamic and iterative process, reflecting actors’ dispositions to invest resources in their interactions with other connected actors in a service system”. Similarly, Storbacka et al. (2016, p. 3015) define actor engagement as “both the actor’s disposition to engage, and the activity of engaging in an interactive process of resource integration within a service ecosystem”. Despite being worded differently, these definitions are more conceptually similar than they are distinct. Particularly, they both reflect the importance of engagement dispositions to the engagement activity nested within broader service systems. However, our understanding of engagement dispositions remain limited as the majority of extant research has focused on the activity of engaging. Little attention has been paid to understanding what constitutes engagement dispositions, and the role they play in facilitating engagement is largely assumed and not delineated in previous research. For this study, we adopt Storbacka et al.’s (2016) definition of actor engagement as presented above, due to the specific recognition of engagement dispositions and engagement activity.

While initial research on the engagement concept viewed such engagement as unidimensional (e.g., Van Doorn et al., 2010), recent conceptualisations have argued that engagement manifests in multidimensional ways. Commonly expressed views of engagement include affective, behavioural and cognitive dimensions (Brodie et al., 2011; Hollebeek, 2011). Depending on the context of examination, some scholars have also extended the multidimensional view of engagement to include social engagement (Vivek et al., 2012), identification (So et al., 2014) and spiritual engagement (Tierney et al., 2018), to name a few. In line with the consensus that has emerged in the literature, we adopt a multidimensional view of actor engagement activity in this study. More specifically, we view engagement activity as affective, behavioural and cognitive investments during interactions with a focal object. The remainder of this paper refers to engagement activity and the affective, behavioural and cognitive dimensions of engagement as part of the activity. We draw on Hollebeek et al.'s (2014) definition of affective, behavioural and cognitive engagement and adapt it to reflect the service provider as the focal object, as per our study. Affective engagement is defined as “the degree of positive service-provider related affect in a particular actor/service provider interaction”, behavioural engagement as “the level of energy, effort and time spent on a service provider in a particular actor/service provider interaction”, and cognitive engagement as “the level of service-provider related thought processing and elaboration in a particular actor/service provider interaction” (Hollebeek et al., 2014, p. 154).

Recognising that engagement manifests affectively, behaviourally and cognitively, and thus across three conceptually distinct dimensions, we argue that the study of engagement can benefit from examining engagement via its individual dimensions as opposed to one higher-

order construct. This is in line with early research on the engagement concept, which recognises that the relative importance of each dimension may vary, depending on the actors involved and the context (Brodie et al., 2011). Furthermore, it aligns with recent research on the importance of noting differing roles of engagement dimensions (Sim et al., 2018, Breidbach and Brodie, 2017). Much of the extant engagement research has focused on the activity of engagement. That is, the actor affectively, behaviourally and cognitively engaging with a focal object. Scant attention has been paid to engagement dispositions, despite recognition of its integral nature to engagement. Yet, more research on engagement dispositions can inform our understanding of the differences in how actors engage with a focal object.

4.2.2 Actor Dispositions

The study of actor dispositions is inherently linked to the concept of agency. The concept of agency subscribes to the notion that humans have the capacity to appropriate, reproduce and innovate upon connections with respect to their personal and collective ideals, interests and commitments (Chandler and Lush, 2015). Human actors possess personal agency which reflects the capacity to exercise control over their thought processes, motivations and actions (Bandura, 1989). This leads to varying actor dispositions and identifies that human actors may engage in a variety of different ways due to their personal agency. Despite the significant theoretical interest in the engagement concept, little is understood about how actors engage. In particular, the current understanding on an actor's disposition to engage remains largely underexplored and fragmented, despite notable efforts by several engagement scholars.

Within extant engagement research, the notion of actor or engagement disposition has been discussed by numerous scholars with varying degrees of conceptual (dis)similarities amongst authors. For example, engagement dispositions have been referred to as “internal proclivities or psychological states” (Chandler and Lusch, 2015, p. 11), “a capacity of an actor” (Storbacka et al., 2016, p. 3015), “internal tendencies” (Breidbach and Brodie, 2017, p. 772) and an “actor’s readiness” (Brodie et al., 2019, p. 184) amongst various other definitions. Despite the varied conceptualisations of engagement disposition, the general consensus is that it is an actor-specific characteristic (Li et al., 2017) which relates to connections with other actors (Chandler and Lusch, 2015) and bound to the context of interaction (Storbacka et al., 2016). Actor dispositions can be affected by multiple contexts simultaneously as well as the institutions of the service system in which the actor is embedded (Alexander et al., 2018). Dispositions thus reflect “an actor’s readiness to invest resources in connections with other actors” (Brodie et al., 2019, p. 184).

In chapter three, we reviewed existing definitions of engagement disposition with the aim of reconciling the differences in various definitions within extant engagement research. In doing so, we defined engagement dispositions as “actor tendencies to invest resources in interactions with the focal object in a current time and place, in response to a specific past or toward a specific future”. This includes actor characteristics that pertain to the individual, their engagement with a focal object, and the context of the interaction. We thus maintain this working definition for the purpose of this study.

Despite the importance accorded to engagement dispositions in the extant literature, there is a dearth of understanding on what constitutes engagement disposition and its influence on engagement activity. In chapter 3, and in the preceding discussion, we drew attention to the

lack of research on actor dispositions and its constituents. Thus, this study contributes to the literature by offering an empirical evaluation of an actor's engagement dispositions and their constituent attributes (as identified in chapter 3) and impact on engagement activity. More specifically, three dimensions of engagement dispositions, namely individual actor traits, context-related actor characteristics, and focal object-related actor characteristics, were identified as constituents of engagement dispositions in chapter 3. We examine the association between these dimensions, each with a unique make-up of attributes, and the actor's affective, behavioural and cognitive engagement activity with a focal object. The next section discusses the focal object as well as the context selected for the basis of our analyses.

4.2.3 Focal Context and Focal Object

To answer the research question, we chose professional complex services as the focal context of examination as the repeated interactions between focal actors in complex services reflect the interactive nature underlying the engagement concept (Brodie et al., 2011). Indeed, as customers in complex service settings often interact with a designated focal object (e.g., a service provider) over time, this setting provides a critically relevant context for the examination of actor engagement. More specifically, the financial services industry was chosen as the context of examination due to its relative importance in developed economies. The financial sector plays a multifaceted role in the process of economic development and financial systems, and the services entailed affects the structure of the economy in numerous ways that are relevant for economic growth (Honohan, 2008). In particular, the importance of the financial planning industry in Australia, where this study is conducted, is apparent as increasing proportions of Australians will be dependent on effective and efficient investment into their futures (Jackling and Sullivan, 2007).

The service provider was chosen as the focal object of engagement, given its critical nature for service delivery (Lovelock, 1983) and the sparse research specifically examining service providers as a focal engagement object. Few studies have specifically focused on investigating engagement with a service provider (Sim and Plewa, 2017) with the majority of extant engagement research largely focused on brands (Hollebeek et al., 2019). Yet, examining engagement with service providers is critical given that the success of service organisations largely depends upon the performance of its service providers (Slåtten and Mehmetoglu, 2011). Not only are service encounters recognised as the focal point in consumer evaluations of the entire service organisation (Bettencourt and Gwinner, 1996), service providers have a positive impact on service recovery (Van der Heijden et al., 2013), satisfaction, loyalty and trust (Román, 2003; Guenzi and Pelloni, 2004) amongst other key marketing metrics. Hence, service providers present an important focal object of examination with the potential to yield substantial theoretical and managerial implications. In the financial planning context we have based our study on, the service providers are the financial planners that are in direct contact with their clients. The next section discusses our hypothesis development and presents the conceptual framework.

4.3 Hypotheses Development

Drawing on earlier research (reported in chapter 3), this study focuses on constituents of engagement dispositions across three dimensions, namely individual actor traits, context-related actor characteristics and focal object-related actor characteristics. Previous research on dispositions recognise that an actor's disposition toward a particular behaviour will likely translate to an increased recognition in opportunities for such behaviours to occur and actors are thus able to act on them. For example, Ritchhart and Perkins (2000) identified that

individuals with a mindful disposition are likely to recognise more occasions for being mindful and are thus able to act on them and have a higher frequency of mindfulness across various situations. Similarly, McCullough et al. (2002) state that individuals with a grateful disposition are likely to experience more intense and frequent feelings of gratefulness across a wider span of circumstances. Drawing from this, it is also likely that actors with a stronger disposition to engage are likely to recognise more opportunities for engagement and are thus likely to exhibit higher levels of engagement activity. The hypotheses presented in the proceeding discussion are grounded in this view that positive engagement dispositions are likely to impact positively on engagement activity.

4.3.1 Individual Actor Traits

Individual human actors are independent, self-contained, autonomous entities comprising of unique configurations of internal attributes in which behaviours are driven as a primary consequence of these attributes (Markus and Kitayama, 1991). Furthermore, each individual actor possesses the ability to exercise agency in their investment of resources in a multitude of ways that benefit themselves and others within a service system (Taillard et al., 2016). Put simply, all actors are distinct from each other due to a unique make-up of individual traits. These traits, such as personalities, abilities, motives and values to name a few, impact on the actor's integration of resources in each separate interaction.

It is only recently that the differences between actors have been recognised as relevant to engagement research, through studies of the big five personality traits and their impact on engagement (e.g., Marbach et al., 2016; Islam et al., 2017). This line of inquiry is a first step in recognising that individual actors are different from each other and that various actor traits can facilitate or impede engagement with a focal object. Indeed, it provides the groundwork

for future research in examining the unique make-up of individual actors and its relationship with engagement. Such research into actor traits is crucial as traits are considered to be relatively enduring styles of thinking, feeling and acting in a specific manner across diverse situations (McCrae and Costa, 1987) and could therefore have a significant impact on engagement. As positive traits are stable, fixed and resistant to change (Luthans et al., 2007), valuable managerial implications may arise through an understanding of the relationship between actor traits and engagement activity.

In chapter 3, we identified desire for control, extroversion, confidence and brand loyalty as individual actor traits that constitute an actor's disposition to engage. Desire for control refers to the want of an actor to feel in control in the environments in which they find themselves (Ashford and Black, 1996). The desire for control has been recognised as one of the strongest human motivations and individuals may choose to engage or disengage physically and mentally based on their perceived ability to remain in control (Gebhardt and Brosschot, 2002). When individuals with a high desire for control are placed in new and unfamiliar environments, they display more proactive behaviours and seek help from others to regain control and familiarise themselves (Ashford and Black, 1996). Thus, we argue that individuals who possess a greater desire for control are likely to have more engagement activity with the service provider through increased interactions, more investment of cognitive efforts and positive affect during interactions.

Extroversion refers to the degree to which a person is sociable and outgoing (Mottram and Fleming, 2009). Extroverts have been recognised to be more comfortable in social situations (Rothmann and Coetzer, 2003) and are likely to exhibit positive engagement behaviours (e.g., offering information about themselves) during interactions (Goldberg, 1992). Hence, we

argue that as extroverted individuals have higher potential for increased frequency of interaction whilst maintaining positive affect during these interactions, they harvest more opportunities for engagement activity to occur.

Confidence refers to an actor's sense of competence and skill and their perceived capability to deal effectively with various situations (Shrauger and Schohn, 1995). Actors who are confident are less uncertain and are able to operate more effectively when faced with complex decisions (Bearden et al., 2001). Hence, confidence is argued to be related to the dimensions of engagement as it removes barriers to interaction – a precursor to engagement activity.

Brand loyalty refers to an actor's intention to stay with and level of commitment to an organisation (Auh et al., 2007). Individuals who are brand loyal have been found to resist brand switching even when the product/service becomes deficient, less competitive or has received negative public feedback (Amine, 1998). As loyal actors are less inclined to enact switching behaviours (De Ruyter et al., 1998), they are more likely to engage with a focal object.

Drawing from the discussion above, we hypothesise that these individual actor traits will have a positive impact on affective, behavioural and cognitive engagement with the service provider. Hence, we propose the following hypotheses:

H1: Desire for control is positively associated with affective (H1a), behavioural (H1b) and cognitive (H1c) engagement activity with the service provider.

H2: Extroversion is positively associated with affective (H2a), behavioural (H2b) and cognitive (H2c) engagement activity with the service provider.

H3: Confidence is positively associated with affective (H3a), behavioural (H3b) and cognitive (H3c) engagement activity with the service provider.

H4: Brand loyalty is positively associated with affective (H4a), behavioural (H4b) and cognitive (H4c) engagement activity with the service provider.

4.3.2 Context-related actor characteristics

Context-related actor characteristics refer to how an actor's characteristics relate to a specific context. A context is defined as a set of unique actors with unique reciprocal links among them (Chandler and Vargo, 2011). The way in which actors draw upon each other for resources is critically dependent on the context in which they are embedded, noting that one actor can often be embedded in numerous contexts simultaneously. These exchanges are nested within a service system in which the role of institutions and institutional arrangements become relevant (Vargo and Lusch, 2016), further highlighting the uniqueness of each specific context that an actor may be a part of. In the context of this study, the focal context relates to financial planning.

In chapter 3, we identified several context-related actor characteristics that constitute an actor's disposition to engage. Specifically, trust in the industry, goal specificity, enthusiasm, complexity of situation, expertise and knowledge and time availability were identified as attributes constituting an actor's disposition to engage.

Trust in the industry is described as the positive (or negative) connection a focal actor has to the industry. If an actor has trust in the industry, they are likely to exhibit positive engagement behaviours, be less guarded, and experience positive affect in their interactions. Thus, we argue that actors who are more trusting of the industry are likely to be more engaged.

Goal specificity is defined as the degree of precision in which the goal is specified (Locke et al., 1981). Actors with specific goals will establish a framework for future intent and are poised for the enactment of purposeful behaviour (Gollwitzer, 1993). When actors have clear and specific goals, they are motivated to plan for the future and devote resources to goal accomplishment (Stawski et al., 2007). Hence, we argue that actors with specific goals are likely to be more engaged with their financial planner as they exhibit more positive engagement behaviours and display a commitment to achieve said goals (Locke et al., 1989).

Enthusiasm refers to the level of excitement and interest (So et al., 2014) in a particular activity – in this case, financial planning. We argue that an actor's enthusiasm for financial planning is positively associated to the activity of engagement as actors who are more enthusiastic are likely to prolong their interactions with a focal object to achieve a satisfactory result. This is reflected in existing research on customer enthusiasm which relate to both increased interaction frequency (Lülfes-Baden et al., 2009) and recommending behaviours (Reichheld, 2003).

Complexity of situation, in a financial planning context, refers to an actor's need for financial planning services arising due to individual circumstances (Hanna, 2011). Individual

circumstances or key life events (e.g., changing marital or employment statuses) often lead to more complexities in an actor's financial situation which in turn generates a greater demand for financial planning services. The complexity of an actor's situation (both past and future) can lead to the investment of more cognitive effort, changes in emotions, as well as increased interactions with their financial advisor (Robb et al., 2012). Hence, we postulate that actors with more complex financial situations are likely to be more engaged with their financial planner.

Expertise and knowledge, hereafter financial literacy due to the specific context, refers to the ability of a person to understand how money works and the knowledge associated with finances (Lusardi and Mitchell, 2011). Individuals with higher levels of financial literacy have been found to be more likely to seek financial advice (Collins, 2012). Furthermore, individuals with a higher level of financial literacy possess greater ability to make meaningful contributions to the service delivery (Auh et al., 2007) which prolongs interactions, promotes positive affect and stimulates cognitive investments. Thus, we argue that expertise and knowledge is positively related to the engagement activity.

Time availability refers to the amount of time that an actor is able to dedicate towards financial planning. Drawing on a resource drain perspective, the amount of time available for financial planning can impact on an actor's engagement with the financial planner as resources are removed from a financial planning context to other domains that are perceived as more relevant or important to an individual (Rothbard and Edwards, 2003). We postulate that the more time available for financial planning, the higher the likelihood of engaging with the service provider due to the potential increase in resources allocated to the engagement activity.

Based on the preceding discussion, we hypothesise that these context-related actor characteristics – trust in the industry, goal specificity, enthusiasm, complexity of situation, expertise and knowledge and time availability – will have a positive impact on affective, behavioural and cognitive engagement activity with a service provider. As such, the following hypotheses are proposed:

H5: Trust in the industry is positively associated with affective (H5a), behavioural (H5b) and cognitive (H5c) engagement activity with the service provider.

H6: Goal specificity is positively associated with affective (H6a), behavioural (H6b) and cognitive (H6c) engagement activity with the service provider.

H7: Enthusiasm is positively associated with affective (H7a), behavioural (H7b) and cognitive (H7c) engagement activity with the service provider.

H8: Complexity of situation (Past) is positively associated with affective (H8a), behavioural (H8b) and cognitive (H8c) engagement activity with the service provider.

H9: Complexity of situation (Future) is positively associated with affective (H9a), behavioural (H9b) and cognitive (H9c) engagement activity with the service provider.

H10: Expertise and knowledge is positively associated with affective (H10a), behavioural (H10b) and cognitive (H10c) engagement activity with the service provider.

H11: Time availability is positively associated with affective (H11a), behavioural (H11b) and cognitive (H11c) engagement activity with the service provider.

4.3.3 Focal object-related actor characteristics

Similar to the context-related actor characteristics, an actor's disposition towards investing resources in connection with a focal object differs depending on how the actor's characteristics relate to the focal object. More specifically, the focal object of examination in this study is the service provider. We expect that an actor's characteristics related to the financial planner has a positive association with the activity of engagement.

In chapter 3, four actor characteristics relating to the financial planner were identified, namely dependence, client/service provider matching, social connection and trust in the focal object (service provider). Dependence is defined as the degree to which one party relies on another in order to obtain its desired goals or resources (Keith et al., 2004). In this context, dependence refers to the reliance on the financial planner or financial planning. In this study, we separate dependence into benefit- and cost-based dependence. Benefit-based dependence refers to “the need to maintain the relationship because of the irreplaceable net benefits that result from the on-going relationship”, whereas cost-based dependence refers to “the need to maintain the relationship because of the new costs that will be incurred if the relationship ends” (Scheer et al., 2010, p. 92). When individuals become dependent on a particular service provider, the cost of switching increases (Bendapudi and Berry, 1997). Hence, we argue that the higher the level of dependence, the greater the engagement levels due to switching barriers (Colgate and Lang, 2001) and reduced alternatives (Buchanan, 1992).

Client and service provider matching refers to the perceived similarity between the client and the service provider, in this case the financial planner (Coulter and Coulter, 2002). Researchers have suggested that increased perceived similarity between customers and employees of a firm can lead to optimised service experiences (e.g., Mills et al., 1983).

Additionally, perceived similarities between the customer (client) and service provider (financial planner) allows customers to “identify” with their service providers on a more personal level, reduces interpersonal barriers and raises comfort levels (Coulter and Coulter, 2002) which could potentially elicit positive engagement behaviours as the interactions become more natural and comfortable. Drawing on similarity-attraction theory which recognises that individuals who are perceived as more similar are more likely to be attracted to each other as opposed to dissimilar individuals (Halbesleben and Stoutner, 2013), we expect that a greater match or perceived similarity between focal actors can increase an actor’s level of engagement activity.

Social connection relates to the notion of “commercial friendships” in which clients view their financial planner (service provider) as more of a friend as opposed to just a corporate employee (Price and Arnould, 1999). Individuals who view their service providers as “commercial friends” have more relational exchanges that extend beyond the typical business relationship, for example sharing casual conversations and joint activities, amongst other elements typically associated with personal friendships (Swan et al., 2001). This can lead to closer connections and an increased level of intimacy during interactions (Price and Arnould, 1999). Hence, we expect that actors who are more willing to socially connect with their financial planner are likely to invest more resources into the activity of engagement.

Trust is the perceived credibility and benevolence of a focal object (Doney and Cannon, 1997) and reflects the “willingness to rely on an exchange partner in whom one has confidence” (Moorman et al., 1993, p. 82). As the development of trust is predicted to assist in the development of customer commitment (Bowden, 2009) and recognised as a

consequence of engagement (Brodie et al., 2011), we argue that trust in the focal object (service provider) has a positive impact on engagement activity.

Based on the preceding discussion, we hypothesise:

H12: Dependence (Benefit) is positively associated with affective (H12a), behavioural (H12b) and cognitive (H12c) engagement activity with the service provider.

H13: Dependence (Cost) is positively associated with affective (H13a), behavioural (H13b) and cognitive (H13c) engagement activity with the service provider.

H14: Client/Service provider matching is positively associated with affective (H14a), behavioural (H14b) and cognitive (H14c) engagement activity with the service provider.

H15: Social connection is positively associated with affective (H15a), behavioural (H15b) and cognitive (H15c) engagement activity with the service provider.

H16: Trust in the focal object is positively associated with affective (H16a), behavioural (H16b) and cognitive (H16c) engagement activity with the service provider.

Figure 4-1 illustrates the conceptual framework outlining the hypothesised relationships between attributes constituting an actor's disposition to engage and the three dimensions of engagement that reflect engagement activity.

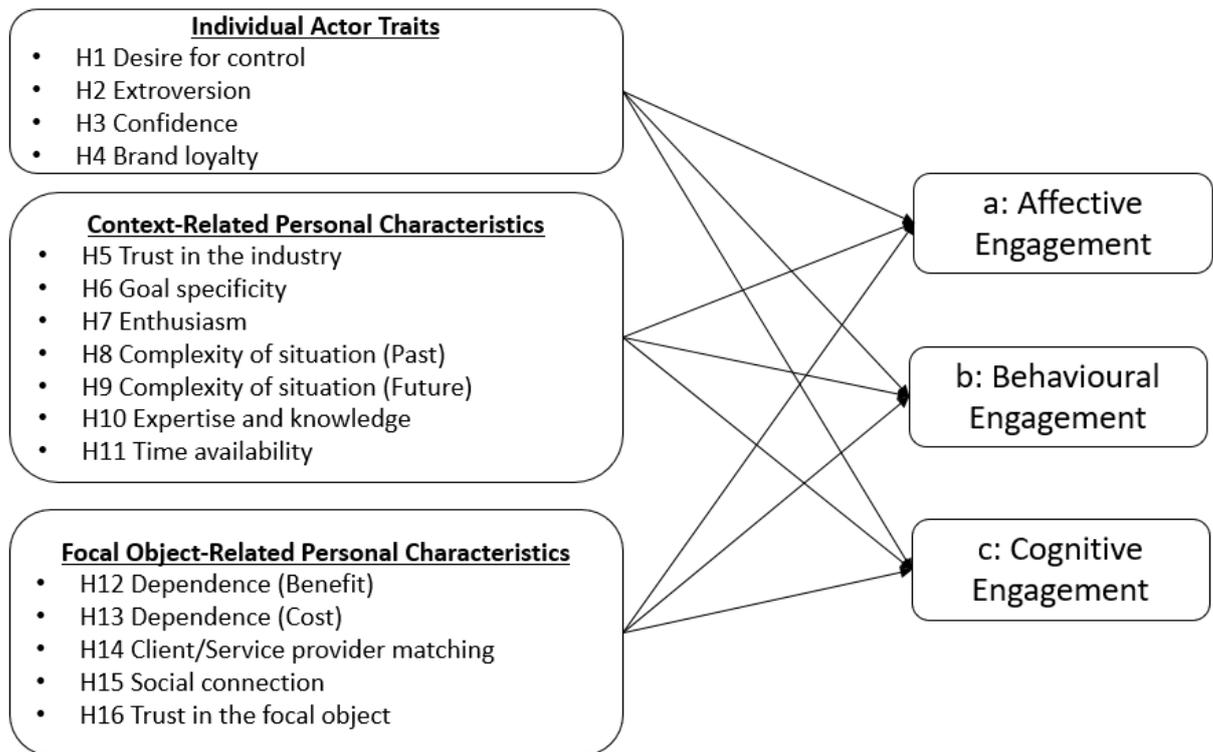


Figure 4-1. Conceptual Framework

4.4 Method

This study examines the role of engagement dispositions in the form of individual actor traits, and context-related and focal object-related actor characteristics in influencing an actor’s affective, behavioural and cognitive engagement activities with a service provider. To enable an empirical investigation, data was collected through an online survey in Australia via an online panel provider, Dynata. After removing speeders (completion times of less than 5 minutes) and responses with no variations in their answers during our data cleaning procedure which accounted for 4% of total responses, a useable sample of 221 remained. An independent samples t-test was conducted on the outcome variables, affective engagement ($F=.873, p>.05$), behavioural engagement ($F=.049, p>.05$) and cognitive engagement

($F=3.570$, $p>.05$), indicating that there were no significant differences between early and late responses.

The final sample consists of 48.9% males ($n=108$) and 51.1% females ($n=113$). In total, 42.5% of the interviewees are retired or unemployed and the remaining employed in various fields ranging from management professionals to construction and transportation. The proportion of retired/unemployed interviewees are consistent with and reflect the typical customer portfolio of financial planners within Australia. Due to the screening criteria applied, all interviewees have an existing relationship with a financial planner and are utilising the financial planner on an ongoing basis as opposed to a once-off interaction. These screening criteria were enforced to ensure that interviewees were able to provide insight into their dispositions to engage with a specific financial planner and to measure their engagement with an actual (as opposed to a hypothetical) focal object. More specifically, our interviewees were asked to answer questions with their current financial planner in mind. A plethora of different relationship lengths emerged in the data, ranging from 1 month to 40 years with an overall mean of 7.5 years. Hence, the data captures insights from a variety of relationships, ranging from newly formed relationships to long established ones.

4.5 Measurement

The items for all but one construct (complexity of situation) were adapted from the existing literature. To measure complexity of situation in a financial planning context, events relevant to the financial planning journey were considered. Such events include adding a member to the household, changing marital status and changing employment, amongst others, that add to the complexity of a financial situation. The financial planning industry has long adopted a needs-based marketing approach in which customer's life stages and events are used as

key predictors of product needs (Soper, 2002). These crucial events are identified as points in an actor's life in which financial planning is often required and sought after. Thus, listing seven options, the final measure considered the number of key life events that have significantly impacted on an actor's financial situation over the previous year (complexity of situation (past)) and anticipated emergence of these events in the upcoming year (complexity of situation (future)). With the exception of expertise and knowledge and complexity of situation, all constructs were measured on a 7-point Likert scale (1= strongly disagree to 7= strongly agree). For a detailed list of the adapted scale items, refer to appendix 4-A.

Prior to testing hypotheses, the reliability and validity of all multi-item reflective measures were evaluated through the construction of one-factor congeneric models and subsequent confirmatory factor analysis using an overall measurement model in AMOS 24. All measures were deemed reliable, with the acceptable threshold for Cronbach's α and composite reliability (ρ_c) scores set to at least 0.7 (George and Mallery, 2003). The factor loading of five items did not meet the 0.7 threshold to indicate convergent validity. The smallest factor loading score was 0.63. Despite not achieving the ideal 0.7 threshold, these items were deemed acceptable as it meets the minimally sufficient factor loading score of 0.5 (Hair et al., 2010). The remaining 35 items were above the 0.7 threshold. To further ascertain convergent validity, the average variance extracted scores (AVE) were analysed. This analysis indicated convergent validity of all the constructs with the resulting AVE scores above 0.5 (Fornell and Larcker, 1981). To ascertain discriminant validity, comparisons of shared variance between constructs and the AVE were analysed. Discriminant validity was established for all the constructs with AVE scores exceeding the highest squared correlation for each construct (Fornell and Larcker, 1981; Farrell, 2010).

Table 4-1 displays the Cronbach's α , composite reliability (ρ_{η}), average variance extracted ($\rho_{vc(\eta)}$) and highest shared variance scores (highest λ^2).

	Construct	α	ρ_{η}	$\rho_{vc(\eta)}$	highest λ^2
Individual Actor Traits	Desire for control	0.77	0.77	0.63	0.27
Individual Actor Traits	Extroversion	0.76	0.77	0.52	0.19
Individual Actor Traits	Confidence	0.90	0.90	0.75	0.17
Individual Actor Traits	Brand Loyalty	0.77	0.77	0.53	0.01
Context-Related Actor Characteristics	Trust in the Industry	0.95	0.95	0.80	0.27
Context-Related Actor Characteristics	Goal Specificity	0.75	0.76	0.61	0.26
Context-Related Actor Characteristics	Enthusiasm	0.96	0.96	0.87	0.44
Context-Related Actor Characteristics	Time Availability	0.87	0.88	0.70	0.23
Focal Object-Related Actor Characteristics	Dependence (Benefit)	0.70	0.70	0.55	0.30
Focal Object-Related Actor Characteristics	Dependence (Cost)	0.87	0.87	0.70	0.30
Focal Object-Related Actor Characteristics	Client SP Matching	0.88	0.88	0.71	0.44
Focal Object-Related Actor Characteristics	Social Connection	0.83	0.84	0.64	0.18
Focal Object-Related Actor Characteristics	Trust in the Focal Object	0.91	0.92	0.74	0.18

Table 4-1. Reliability and Validity

To minimise the presence of common method variance (CMV) in this study, several procedural remedies were undertaken. More specifically, the survey length was kept to the minimum and item measures were separated temporally to lower the likelihood of CMV effects (Malhotra et al., 2017). Additionally, respondents were assured of the anonymity and confidentiality of the study, encouraged to answer honestly, and informed that there are no

right or wrong answers (Chang et al., 2010). Over and beyond these procedural remedies, two *ex post* statistical analyses were also conducted to evaluate the extent to which CMV is a concern to the study. Firstly, Harman's one-factor test, which is commonly adopted to highlight the covariance that emerges as a result of a common method (Posakoff and Organ, 1986), was applied. The unrotated factor analysis identified the first factor explaining 25.8 percent of the variance and does not account for the majority of the variance, alluding to the lack of common method variance in this study. Secondly, to further assess the presence of CMV in this study, a correlation matrix procedure described in Bagozzi et al., (1991) was applied. Common method variance "will be evident when a substantially large correlation is found among principal constructs ($r > 0.9$). However, CMV will not be an issue in any study if the correlation among constructs is less than 0.9" (Tehseen et al., p.156). As indicated on the correlation matrix presented in Appendix 4-B, none of the correlations among constructs were greater than 0.9 which indicates a lack of CMV issues in this study. Taken together, the procedural remedies, combined with the two *ex post* statistical analysis indicates that this study does not suffer from CMV concerns.

4.6 Results

To test the hypotheses, a regression analysis was conducted with all independent variables simultaneously. In our initial development of the conceptual framework, we hypothesised a positive association between individual actor traits and the various dimensions of engagement. However, no significant associations emerged through the analysis of individual actor traits and the activity of engagement. More specifically, desire for control, extroversion, confidence and brand loyalty displayed no statistically significant impacts on affective, behavioural and cognitive engagement activity. This led to the rejection of H1-H4.

When analysing the impact of constructs reflecting the context-related actor characteristics, the actor's trust in the industry emerged as significantly related to affective, behavioural and cognitive engagement activity with the service provider, supporting H5a ($\beta = .225$; $p < .001$), H5b ($\beta = .312$; $p < .001$) and H5c ($\beta = .148$; $p < .05$). Significant associations were also found for goal specificity and affective and behavioural engagement activity ($\beta = .131$; $p < .05$) with the service provider, leading to the support of H6a ($\beta = .109$; $p < .05$) and H6b ($\beta = .148$; $p < .05$). No evidence suggests that goal specificity influences the cognitive engagement, leading to the rejection of H6c. While enthusiasm for financial planning was significantly related to cognitive engagement, showing support for H7c ($\beta = .301$; $p < .001$), no significant association emerged for affective or behavioural engagement (H7a and H7b). Results relating to the complexity of situations, both past and future, have no significant association with affective, behavioural and cognitive engagement, rejecting H8a-c and H9a-c. A significant positive association between expertise and knowledge and affective engagement was identified, leading to support for H10a ($\beta = .10$; $p < .05$). However, no significant association emerged between expertise and knowledge and behavioural as well as cognitive engagement, leading to the rejection of H10b and H10c. Similarly, no significant associations emerged in the analysis of time availability, leading to the rejection of H11a-c.

Of the actor characteristics related to the focal object analysed, client and service provider matching and trust in the focal object emerged as significantly related to all the dimensions of the engagement activity (H14a: $\beta = .377$; $p < .001$, H14b: $\beta = .292$; $p < .001$, H14c: $\beta = .335$; $p < .001$, H16a: $\beta = .262$, $p < .001$, H16b: $\beta = .181$; $p < .01$, H16c: $\beta = .145$; $p < .05$). This shows support for H14a-c and H16a-c. Dependence benefit was found to positively associate with affective and behavioural engagement but not for cognitive engagement. This led to the support of H12a ($\beta = .114$; $p < .05$) and H12b ($\beta = .175$; $p < .01$) and rejection of H12c. The

results show no significant relationship between social connection and any of the engagement dimensions (H17a-c).

Table 4-2 summarises the beta values and significance of all hypothesised relationships.

Construct	Affective		Behavioural		Cognitive	
	β	p	β	p	β	p
Individual Actor Traits						
Desire for Control	0.049	N.S	-0.068	N.S	0.105	N.S
Extroversion	0.055	N.S	-0.109	N.S	-0.047	N.S
Confidence	-0.038	N.S	0.023	N.S	-0.009	N.S
Brand Loyalty	0.016	N.S	0.038	N.S	0.023	N.S
Context-Related Actor Characteristics						
Trust in the Industry	0.225	***	0.312	***	0.148	*
Goal Specificity	0.109	*	0.131	*	0.054	N.S
Enthusiasm	0.120	N.S	-0.020	N.S	0.301	***
Complexity of Situation (Past)	0.066	N.S	0.051	N.S	0.028	N.S
Complexity of Situation (Future)	0.032	N.S	0.080	N.S	0.046	N.S
Expertise and knowledge	0.100	*	0.011	N.S	0.052	N.S
Time Availability	0.064	N.S	0.107	N.S	0.028	N.S
Focal Object-Related Actor Characteristics						
Dependence (Benefit)	0.114	*	0.175	**	0.063	N.S
Dependence (Cost)	-0.081	N.S	0.037	N.S	-0.141	*
Client SP Matching	0.377	***	0.292	***	0.335	***
Social Connection	-0.011	N.S	-0.015	N.S	-0.036	N.S
Trust in the Focal Object	0.262	***	0.181	**	0.145	*

Note: N.S = not significant; *p<.05; ** p<.01; *** p<.001

Table 4-2. Standardised Regression Weights

4.7 Discussion and Implications

Our findings suggest that taking a service system perspective to understand engagement dispositions and engagement activity is imperative, as the context-related actor characteristics and focal object-related actor characteristics are more valuable in facilitating engagement activity than individual actor traits. More specifically, actor characteristics related to the context and focal object emerged as relevant for affective, behavioural and cognitive engagement activity with the service provider, whereas individual actor traits did not display significant associations with the engagement activity. This suggests that from an engagement standpoint, general individual actor traits may be less relevant when analysed alongside actor characteristics that relate to a particular focal object or context. This finding is in contrast to earlier research which identified a significant relationship between personality traits and engagement activity (e.g., Islam et al., 2017; Marbach et al., 2016). A possible explanation for this may be attributed to the lack of contextual and focal object related characteristics examined in previous studies. Indeed, trait theorists have recognised that individuals are goal striving and thus, alongside traits, the context and environmental factors play a critical role in their related actions (Baumgartner, 2002). Furthermore, the predictive utility of trait measures which fail to account for differing motives and situational or context specific elements have been questioned in existing personality research (Pervin, 1994). Thus, individual actor traits are non-significant when analysed alongside actor characteristics that are related to a specific context or focal object, but appear to emerge as significant when analysed in isolation. To test this line of reasoning, we ran an analysis with only the individual actor traits (desire for control, extroversion, confidence and brand loyalty) to examine their associations with affective, behavioural and cognitive engagement. The results indicated that desire for control and extroversion were positively associated to affective (desire for control: $\beta = .246$; $p < .001$, extroversion: $\beta = .261$; $p < .001$) and cognitive (desire for control: $\beta = .339$; $p < .001$, extroversion: $\beta = .178$; $p < .01$) engagement activity.

When the actor characteristics related to the context and focal object were added into the regression analysis, the relationship between individual actor traits and engagement activity becomes insignificant. As a result, we believe that the non-significant associations between individual actor traits and the engagement activity is due to the importance of the context and focal object-related actor characteristics that were analysed alongside individual actor traits. This provides significant contributions for engagement researchers as it confirms the emerging rhetoric on the importance of the context and service system perspectives for future engagement research.

In our analysis of actor characteristics related to the focal object (i.e., the service provider), trust in the focal object was found to impact on all dimensions of the engagement activity. Our findings are in line with extant engagement research in which trust has been examined as an antecedent to engagement for existing customers (Brodie et al., 2011; Bowden, 2009). Research in the financial planning field has also identified trust as a key determinant of relationship commitment (Sharma and Patterson, 1999). Similarly, client and service provider matching also emerged as relevant to all dimensions of the engagement activity. Extensive research in various academic disciplines, particularly in marketing, stresses the positive effect of service provider and customer matching (Brack and Benkenstein, 2012). The general presumption is that service providers perceived as similar to the customer are more likely to be successful (Crosby et al., 1990). This is synonymous with our results in which similarities between actors were found to have a positive effect on all engagement dimensions.

Another finding from the analysis of actor characteristics related to the focal object is the significant negative relationship of cost-based dependence on cognitive engagement. A

possible explanation for this finding is that when actors are dependent on the service provider due to cost related issues (e.g., switching costs, opportunity costs) there are no incentives to think about the focal object, as the actor is in no position to consider alternatives. This line of argument is further supported by reported non-significant associations between benefit-based dependence and cognitive engagement with the service provider, with positive impacts found for only affective and behavioural engagement. It can be postulated that the more dependent an actor is, the less cognitive effort is invested, thus leading to a lower level of cognitive engagement.

Of all the focal object-related actor characteristics examined, social connection was the only attribute to have no significant relationship to engagement activity. This observation may be due to the nature of financial planning services in which the frequency of contact or interaction often follows a pre-determined frequency (Bäckström et al., 2009). As such, an actor's willingness to establish a social connection may not be relevant to the engagement activity as one element of the amount of resources invested (i.e., interaction frequency) to the engagement activity remains the same, regardless of their orientation towards socially connecting with a service provider. However, this finding is counter to our original hypothesis and requires further investigation.

Regarding the context-related actor characteristics, trust in the industry, enthusiasm and literacy were found to impact on at least one dimension of engagement with the service provider. Our results identified trust in the industry as significant for all engagement dimensions with the service provider. These findings support calls for more research to examine engagement beyond the micro level of aggregation (e.g., Alexandar et al., 2018). As identified here, positive trust in the industry as a whole has a significant impact on

engagement at a micro/dyadic level. This demonstrates that factors at a higher level of aggregation (e.g., industry) can have a significant impact on the individual actor and their disposition to engage, further highlighting the iterative and dynamic nature of engagement (Brodie et al., 2011).

Our study also found that enthusiasm in relation to financial planning is positively associated with cognitive engagement with the service provider. This finding may be reflective of the nature of the financial planning and complex services as a whole. The topics of discussion are often complicated and require significant thought processing (Howden and Pressy, 2008). Thus, we surmise that enthusiastic actors will invest more cognitive effort during interactions to achieve a satisfactory outcome in comparison to less enthusiastic actors who may “switch off” or disengage cognitively when complex topics are broached.

The role of expertise and knowledge for affective engagement with the service provider highlights that individuals who have a higher level of financial literacy are more likely to be positive and happy whilst interacting with their financial planner. We argue that this is due to the ability of an actor to interact more insightfully about complex topics at hand, hence leading to more positive emotions during the finance-related interactions with the financial planner. In comparison, a less knowledgeable actor is likely to feel confused and worried amongst other negative emotions, due to the lack of comprehension about the subject matter under review. Indeed, an individual’s financial literacy has been linked to reduced social pressures (Taft et al., 2013), emotional stress and anxiety (Kim, 2007). Hence, as suggested by the results, we believe that individuals with higher expertise and knowledge are able to experience more positive affect during interactions with their financial planner, which leads to greater affective engagement.

As hypothesised, goal specificity emerged as positively associated with affective and behavioural engagement. However, a positive association between goal specificity and cognitive engagement was not observed. A potential explanation for this observation can be partially explained by our findings on goal specificity's impact on behavioural engagement. When actors have clear and specific goals, a plan to achieve said goals is formulated and the relevant behaviours required to achieve these goals are acted upon (Gollwitzer, 1993). Due to increased interactions with the financial planner occurring when actors have clearly specified goals, it is possible that the bulk of cognitive load is removed from the client and passed on to the financial planner, thus reducing an actor's cognitive engagement.

Complexity of situations, both past and future, emerged as not significantly impacting on engagement activity. One potential explanation for this observation may be attributed to the characteristics of our sample. Despite the varying levels of complexity of financial situations faced by each client, a common denominator amongst our interviewees is the employment of a financial planner to address these complexities. Thus, a solution to address these complexities may already be in place or in motion. As such, the level of engagement with the financial planner is not impacted, as the differing complexities in financial situations may have been mitigated with relevant financial plans.

Similarly, time availability emerged as not significantly related to engagement activity. A possible explanation for this finding can be drawn from utilitarian resource allocation theory which states that individuals allocate available time to different activities such that total utility derived from all activities are maximised (Kitamura, 1984). When a particular activity is perceived to have no utility value, no time is allocated to it (Kitamura, 1984). Hence,

whilst individuals may have significant amount of time available for financial planning, they may not be allocating actual resources (i.e., time) to the activity. This can be due to a multitude of unobserved factors such as personal interest or perceived importance of the activity, which can influence an individual's perception of an activity's utility. If the perceived utility of partaking in financial planning activities is low, less time and less resources are devoted to financial planning which explains the lack of association between time availability and engagement activity.

4.7.1 Theoretical implications

The current discourse on engagement has drawn attention to engagement dispositions, with scholars referring to it as an “essential role...in the process of engagement” (Li et al., 2017, p. 741), a “central condition for engagement activity” (Storbacka et al., 2016, p. 3012) and a property of actor engagement (Chandler and Lusch, 2015). Yet, despite recognition of the importance of engagement dispositions, our understanding of engagement dispositions remains limited. Presently, no attempts to test their impacts on engagement activity have been made and our interpretation of its impacts are largely assumed. This has led to several calls for research to gain a better understanding of the concept and to address the paucity of research on the concept. In particular, Li et al. (2017) call for research to explore the nature of engagement dispositions and their role in facilitating engagement activity. This research thus answers calls for more research on engagement dispositions and informs our overall understanding of the concept, including its impacts on engagement activity. In particular, advancing the sparse research on engagement dispositions to date, this study is the first to empirically examine engagement dispositions as a multidimensional construct and tests its impact on the activity of engagement. Specifically, this research examines the role of individual actor traits, context-related actor characteristics, and focal object-related actor

characteristics on affective, behavioural, and cognitive engagement with the service provider. It is novel in that we delineate the dimensions of engagement dispositions and demonstrate how these attributes of engagement dispositions impact on the dimensions of the engagement activity.

Another important theoretical contribution of the study lies in the nature of our conceptual framework. More specifically, we examined the impact of engagement dispositions on the activity of engagement. Drawing on the definition of actor engagement as put forth by Storbacka et al. (2016, p. 3015) as “*both* [italics added] the actor’s disposition to engage, and the activity of engaging in an interactive process of resource integration within a service ecosystem”, this research offers further refinement of our understanding of the construct. In particular, through our analysis, it is apparent that engagement dispositions and the activity of engaging are distinct but related constructs, with the former facilitating the latter.

While the importance of the service provider is recognised in the broader marketing literature, engagement researchers have largely ignored this particular group of actors empirically. Our interest in the service providers as focal objects of engagement stem from the recognition of their contribution to the overall success of the firm (Slåtten and Mehmetoglu, 2011) and the potential flow-on effects of engagement with the service provider to other related focal objects (Sim and Plewa, 2017). As service providers are able to react to the differing engagement dispositions of actors and tailor the service experience to optimise the levels of engagement, they present as a crucial focal object for engagement research – one that has been largely ignored to date. We thus add to the body of literature by examining an actor’s disposition to engage and its relationship with engagement activity with the service provider. The focus on the service provider as a focal object of engagement also answers calls from

Brodie et al. (2019) to expand the focus of engagement research to a broader range of focal actors.

Finally, we provide evidence for the importance of examining actor engagement as a multidimensional construct as each attribute of an actor's engagement disposition may facilitate only a specific dimension of engagement. This finding can be crucial for researchers as there are recognised differences in various complex services where one dimension may prove to be more relevant than another. For example, emotional engagement may be more important in counselling services whereas behavioural engagement may be more important in physiotherapy services. As such, identifying which aspects of an engagement disposition facilitate affective, behavioural and cognitive dimensions of engagement could provide relevant implications for practice and directions for future research.

4.7.2 Practical implications

Several managerial implications arise from this research. Our findings suggest that a focus on individual actor traits may not be successful in predicting engagement. With the commonly accepted notion that organisations need to segment their customers to ensure efficient allocation of resources touted in many marketing handbooks and research, our study suggests that at least in the financial planning industry, a focus on individual actor traits as a form of customer psychometric segmentation does not yield any benefits for engagement. Instead, our results suggest that a focus on context-related actor characteristics and focal object-related characteristics are more valuable in building engagement. To boost engagement rates, more emphasis should be placed on building strong connections between customers and their service providers as well as to the context. This means that the

organisational focus needs to shift beyond basic transactional goals to building, maintaining and enhancing consumer relationships with the service provider, brand or product (Vivek et al., 2012).

Other significant implications for managers emerged through the specific analysis of factors constituting an actor's disposition to engage. First, as identified in this study, trust in the industry is critical for all engagement dimensions. This highlights the need for practitioners to ensure that their clients or customers hold a positive view of the industry as a whole. Financial planners often deal with a range of ethical dilemmas in day-to-day operations due to the involvement of a multitude of stakeholders with conflicting interests (Román, 2003). Deep mistrust in the industry can arise from the often widely publicised media debacles on the wrong doings of a few (Egan et al., 2019). This has significant impact on the industry as a whole. The introduction of industry regulatory bodies and clear legal frameworks on conduct need to be in place to ensure continual improvement of customer sentiment towards the industry. Whilst the financial planning industry in Australia is governed by several regulatory bodies (e.g., ASIC, FPA), more emphasis to the public on their role in shaping ethical conduct of financial planning may promote more trust in the industry as a whole, and thus engagement with the service provider.

Second, our study identified literacy to have a significant impact on affective engagement with the service provider. Thus, a simple way of eliciting affective engagement with the service provider would be to equip customers with as much knowledge as possible. This can be done through a myriad of push marketing techniques by providing potential customers with information on products and services offered, information booklets, leaflets and hosting events that educate the target segment. Additionally, face-to-face interactions between focal

actors should aim to stimulate customer learning to increase their knowledge, as this was found to have a positive impact of engagement activity.

Third, trust in the focal object emerged as significant for all dimensions of engagement activity as well. Thus, to elicit engagement with the service provider, practitioners should aim to build an actor's trust in their service providers through the actions of their service providers and management policies and practices. Earlier research has identified service provider's competence, benevolence and problem-solving orientations as key to engendering consumer trust (Sirdeshmukh et al., 2002). As such, more emphasis can be placed on service provider training to ensure they are equipped with the right skills and competencies which engender trust and ultimately engagement.

Finally, similarities between the client and provider matter in facilitating engagement with the service provider. As such, practitioners should strive to ensure that their customer facing employees share as much commonalities with their customers as possible. Simple considerations such as culture, age and interests could be put in place to ensure that customers find themselves with service providers that share similar actor characteristics. These dedicated frontline employees who act as service orchestrators can play a significant role in coordinating and facilitating value creation processes (Breidbach and Brodie, 2017). As such, more attention should be paid to matching customers and service providers for optimal service exchange and engagement.

4.8 Limitations and Future Research Directions

Despite the contributions to theory and implications for practice, these findings should be interpreted in light of several limitations. This study examined actor engagement with a service provider in the financial planning context. We recognise that financial services are fundamentally similar to other complex settings (e.g., education, health, legal) and as such extrapolation of the findings to other settings exists. However, more research needs to be conducted to test the applicability and generalisability of our findings across different industries and complex services.

While we tested the direct role of attributes that constitute engagement disposition on engagement activity, relevant insight can be gleaned by examining the necessity and sufficiency of each variable to elicit engagement with the service provider. Future research can focus on examining these constellations of engagement dispositions and their impact on engagement through fuzzy-set qualitative comparative analysis. Grounded in a set theoretic approach, fsQCA uses Boolean algebra to analyse alternative configurations of antecedent conditions relating to an outcome (Woodside and Baxter, 2013). This form of analysis allows for the identification of all logically possible combinations of actor characteristics leading to the presence or absence affective, behavioural and cognitive engagement with the service provider.

While the conceptualisation of this study examines the impact of engagement dispositions on an actor's disposition to engage, no scale to measure engagement dispositions exists. The importance of engagement dispositions for engagement activity has been highlighted in extant engagement research. Yet, studies examining engagement dispositions remain scant.

The development of a scale to measure engagement dispositions can yield greater insight into the impacts of engagement dispositions on the various dimensions of engagement.

Finally, future research should consider adopting a longitudinal approach. As positive outcomes for actors occur through the actor engagement in a cyclical manner (Brodie et al., 2019), the impacts of and on engagement may differ after each specific interaction. Longitudinal studies thus offer researchers greater insight into the creation and potential destruction of engagement over time. Furthermore, studies on the ebb and flow of an actor's dispositions to engage may provide significant practical implications for business practitioners in a bid to facilitate and maintain engagement levels.

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Appendix 4-A. Survey Items

Construct	Author	Adapted Items
Time Availability	Hornsby et al., (2002)	<ol style="list-style-type: none"> 1. I always seem to have plenty of time to get everything done. 2. I have just the right amount of time to do everything well. 3. I always find time for financial planning.
Trust in the Industry	Suh & Han (2002)	<ol style="list-style-type: none"> 1. The financial planning industry is trustworthy. 2. I trust in the benefits of the decisions of the financial planning industry. 3. The financial planning industry keeps its promises and commitments. 4. The financial planning industry keeps customers' best interests in mind. 5. I trust the financial planning industry.
Goal Specificity	Steers (1976)	<ol style="list-style-type: none"> 1. My financial planning goals are very clear and specific; I know exactly what my goals are. 2. I understand fully which of my financial planning goals are more important than others; I have a clear sense of priorities on these goals.
Enthusiasm	Kunter et al., (2011)	<ol style="list-style-type: none"> 1. I am enthusiastic about financial planning. 2. I find financial planning exciting and try to convey my enthusiasm to my financial planner. 3. Engaging in financial planning is one of my favourite activities. 4. I engage in financial planning because i enjoy it.
Dependence (Benefit)	Scheer & Garrett (2010)	<ol style="list-style-type: none"> 1. If I stopped the services of my current financial planner, my financial planning portfolio would be less attractive. 2. If I had to replace my current financial planner, the alternative(s) would not be as effective.
Dependence (Cost)	Scheer & Garrett (2010)	<ol style="list-style-type: none"> 1. If I ended the business relationship with my current financial planner, it would be costly to locate and implement a replacement. 2. If I replaced my current financial planner, I would incur significant replacement costs. 3. It would be costly for me to end my business relationship with my current financial planner.
Expertise and Knowledge (Financial Literacy)	Lusardi and Mitchell (2011)	<ol style="list-style-type: none"> 1. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow: more than \$102, exactly \$102, less than \$102? 2. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account? - 3. Do you think that the following statement is true or false? "Buying a single company stock usually provides a safer return than a stock mutual fund."
Desire for control	Gebhardt & Brosschot (2002)	<ol style="list-style-type: none"> 1. I enjoy making my own decisions about my finances. 2. I enjoy having control over my own finances.
Extroversion	Donnellan et al., (2006)	<ol style="list-style-type: none"> 1. I am the life of the party 2. I talk to a lot of different people at parties 3. I keep in the background
Confidence	Shrauger & Schohn (1995)	<ol style="list-style-type: none"> 1. I often feel unsure of myself even in situations I have successfully dealt with in the past. 2. I lack some important capabilities that may keep me from being successful. 3. Much of the time I don't feel as competent as many of the people around me.
Brand loyalty	Bennett & Rundle-Thiele (2001)	<ol style="list-style-type: none"> 1. I rarely introduce new brands and products to my colleagues 2. I rarely take chances by buying unfamiliar brands even if it means sacrificing variety 3. I would rather wait for others to try a new brand than try it myself
Client/SP Matching	Doney & Cannon (1997)	<ol style="list-style-type: none"> 1. My current financial planner shares similar interests with me. 2. My current financial planner is very similar to me. 3. My current financial planner has a very similar personality to me.
Social Connection	Price & Arnould (1999)	<ol style="list-style-type: none"> 1. My professional relationship with my current financial planner limits our personal relationship. 2. I don't want to be friends with my current financial planner because of our professional relationship. 3. I tend to not form friendships with service providers to maintain a professional relationship.

Trust in the Focal Object	Doney & Cannon (1997)	<ol style="list-style-type: none"> 1. I do not think my current financial planner is completely open in dealing with me. 2. My current financial planner is only concerned with himself/herself. 3. My current financial planner does not seem to be concerned with my needs. 4. My current financial planner is not trustworthy.
Complexity of (Financial) Situation Past/Future	-	<p>In the past year, did you/ In the upcoming year, how likely are you to:</p> <ol style="list-style-type: none"> 1. Add a member to your household? 2. Have any changes to your employment? 3. Have any significant income changes? 4. Buy, sell or acquire a property? 5. Have any changes to your marital status? 6. Make a purchase requiring significant funding? 7. Require funding for medical/health related purposes?
Affective Engagement	Hollebeek et al., (2014)	1. I feel very positive when I interact with my financial planner.
		2. Interacting with my financial planner makes me happy.
		3. I feel good when I interact with my financial planner.
		4. I'm proud to be interacting with my financial planner.
Behavioural Engagement	Hollebeek et al., (2014)	1. I spend a lot of time with my financial planner compared to other sources of advice.
		2. Whenever I need advice on financial matters, I usually turn to my financial planner.
		3. My financial planner is one sources that I usually use for financial advice.
Cognitive Engagement	Hollebeek et al., (2014)	1. My financial planner gets me to think about financial planning.
		2. I think about financial planning a lot because of my financial planner.
		3. My financial planner stimulates my interest to learn more about financial planning.

Appendix 4-B. Correlation Matrix

		Correlations																		
		Desire for Control	Extroversion	Confidence	Brand Loyalty	Connection to the Industry	Goal Specificity	Enthusiasm	Complexity of Situation (Past)	Complexity of Situation (Future)	Expertise and Knowledge	Time Availability	Dependence (Benefit)	Dependence (Cost)	Client/SP Matching	Social Connection	Trust	Affective Engagement	Behavioural Engagement	Cognitive Engagement
Desire for Control	Pearson Correlation	1																		
	Sig. (2-tailed)																			
Extroversion	Pearson Correlation	.232 ^{**}	1																	
	Sig. (2-tailed)	0.001																		
Confidence	Pearson Correlation	.302 ^{**}	.194 ^{**}	1																
	Sig. (2-tailed)	0.000	0.004																	
Brand Loyalty	Pearson Correlation	-0.025	-.189 ^{**}	-.143 [*]	1															
	Sig. (2-tailed)	0.707	0.005	0.034																
Trust the Industry	Pearson Correlation	.143 [*]	.315 ^{**}	-0.041	-0.019	1														
	Sig. (2-tailed)	0.034	0.000	0.542	0.778															
Goal Specificity	Pearson Correlation	.303 ^{**}	.082	.300 ^{**}	0.006	0.121	1													
	Sig. (2-tailed)	0.000	0.224	0.000	0.933	0.072														
Enthusiasm	Pearson Correlation	.453 ^{**}	.370 ^{**}	0.065	-0.052	.481 ^{**}	.450 ^{**}	1												
	Sig. (2-tailed)	0.000	0.000	0.335	0.445	0.000	0.000													
Complexity of Situation (Past)	Pearson Correlation	-0.051	0.104	-.287 ^{**}	0.003	0.087	0.057	.181 [*]	1											
	Sig. (2-tailed)	0.453	0.125	0.000	0.966	0.197	0.403	0.007												
Complexity of Situation (Future)	Pearson Correlation	0.024	0.128	-.385 ^{**}	0.118	0.131	-0.032	.266 ^{**}	.395 ^{**}	1										
	Sig. (2-tailed)	0.722	0.058	0.000	0.079	0.052	0.636	0.000	0.000											
Expertise and Knowledge	Pearson Correlation	0.083	0.034	.322 ^{**}	-0.102	-0.058	.220 [*]	0.118	-.157 [*]	-.210 [*]	1									
	Sig. (2-tailed)	0.221	0.620	0.000	0.130	0.388	0.001	0.079	0.019	0.002										
Time Availability	Pearson Correlation	.404 ^{**}	.153 [*]	.350 ^{**}	-0.079	.181 [*]	.385 ^{**}	.381 ^{**}	-0.121	-.149	.154 [*]	1								
	Sig. (2-tailed)	0.000	0.018	0.000	0.244	0.007	0.000	0.000	0.073	0.027	0.022									
Dependence (Benefit)	Pearson Correlation	0.031	0.052	-0.047	0.050	.263 ^{**}	.153 [*]	.203 [*]	.135 [*]	0.050	-0.030	.150 [*]	1							
	Sig. (2-tailed)	0.647	0.439	0.488	0.460	0.000	0.023	0.002	0.045	0.455	0.658	0.026								
Dependence (Cost)	Pearson Correlation	0.068	0.072	-.139 [*]	0.020	.298 ^{**}	0.125	.227 ^{**}	0.089	.159 [*]	-0.078	.112	.462 ^{**}	1						
	Sig. (2-tailed)	0.312	0.290	0.040	0.771	0.000	0.065	0.001	0.188	0.018	0.247	0.096	0.000							
Client/SP Matching	Pearson Correlation	.280 [*]	.358 ^{**}	0.035	-0.096	.479 ^{**}	.271 [*]	.608 ^{**}	0.112	.216 [*]	0.012	.198 [*]	.200 [*]	.279 ^{**}	1					
	Sig. (2-tailed)	0.000	0.000	0.602	0.154	0.000	0.000	0.000	0.097	0.001	0.854	0.003	0.003	0.000						
Social Connection	Pearson Correlation	-0.053	0.098	.299 ^{**}	-.187 [*]	0.065	0.063	-0.028	-.253 ^{**}	-.236 ^{**}	0.089	0.084	0.077	-0.103	.180 [*]	1				
	Sig. (2-tailed)	0.436	0.148	0.000	0.005	0.334	0.353	0.681	0.000	0.000	0.188	0.211	0.255	0.126	0.007					
Trust in the Focal Object	Pearson Correlation	0.037	-0.038	.380 ^{**}	-.176 [*]	-0.003	.157 [*]	-.151 [*]	-.263 ^{**}	-.456 ^{**}	.217 [*]	.180 [*]	.144 [*]	-0.061	-0.056	.416 ^{**}	1			
	Sig. (2-tailed)	0.586	0.574	0.000	0.009	0.970	0.020	0.024	0.000	0.000	0.001	0.007	0.033	0.369	0.404	0.000				
Affective Engagement	Pearson Correlation	.315 ^{**}	.328 ^{**}	.154 [*]	-0.087	.522 ^{**}	.398 ^{**}	.568 ^{**}	0.102	0.069	.173 [*]	.338 ^{**}	.313 [*]	.193 [*]	.629 ^{**}	.179 ^{**}	.239 ^{**}	1		
	Sig. (2-tailed)	0.000	0.000	0.022	0.196	0.000	0.000	0.000	0.132	0.310	0.010	0.000	0.000	0.004	0.000	0.008	0.000			
Behavioural Engagement	Pearson Correlation	0.129	0.115	0.058	0.005	.502 ^{**}	.320 ^{**}	.385 ^{**}	0.100	0.092	0.039	.270 [*]	.393 ^{**}	.308 ^{**}	.481 ^{**}	0.123	.180 [*]	.649 ^{**}	1	
	Sig. (2-tailed)	0.056	0.088	0.390	0.942	0.000	0.000	0.000	0.138	0.173	0.566	0.000	0.000	0.000	0.068	0.007	0.000	0.000		
Cognitive Engagement	Pearson Correlation	.373 ^{**}	.252 ^{**}	0.114	-0.040	.442 ^{**}	.359 ^{**}	.622 ^{**}	0.102	.138	0.124	.301 [*]	.202 [*]	0.109	.591 ^{**}	0.081	0.078	.725 ^{**}	.567 ^{**}	1
	Sig. (2-tailed)	0.000	0.000	0.091	0.551	0.000	0.000	0.000	0.132	0.041	0.065	0.000	0.003	0.105	0.000	0.230	0.248	0.000	0.000	
**	Correlation is significant at the 0.01 level (2-tailed).																			
*	Correlation is significant at the 0.05 level (2-tailed).																			

CHAPTER 5. CONCLUSION

CONCLUSIONS

5.1 Synopsis

This research offers significant theoretical and managerial implications as it expands the existing engagement discourse to include actor engagement with service providers and provides empirical insight into actor engagement dispositions and their impact on the act of engaging with service providers. While numerous scholars have examined the concept of engagement in a variety of contexts, such research has largely revolved around brands (e.g., Hollebeek, 2011; Bowden, 2009) and online brand communities (e.g., Gummerus et al., 2012; Brodie et al., 2013; Wirtz et al., 2013). Despite recognising the importance of other focal elements within a service system (Patterson et al., 2006), and despite the well-documented critical nature of frontline service employees (Slåtten and Mehmetoglu, 2011; Namasivayam and Denizci, 2006), the existing engagement discourse has largely ignored service providers as a focal object of engagement. Furthermore, the current understanding of actor engagement dispositions and the reasoning for how actors engage differently remains uninformed, despite numerous engagement scholars emphasising the importance of engagement dispositions for actor engagement (Storbacka et al., 2016). Thus, this dissertation sought to examine actor engagement with the service provider as the main focal object that engagement is directed toward and to provide a deeper understanding of engagement dispositions and their related impacts on the activity of engaging with service providers.

This dissertation is comprised of three empirical papers designed to understand actor engagement with service providers. The first examines actor engagement with multiple engagement foci with a particular focus on engagement with a service provider and its role in stimulating engagement with other focal objects. The second and third provide a deeper understanding of an actor's disposition to engage with a service provider and the effects of

this disposition on the act of engaging with a service provider. The objectives of this thesis are to:

- 1) Examine actor engagement across multiple focal objects at different levels in the service system.
- 2) Examine the dynamic and interactive nature underlying the engagement concept.
- 3) Examine how engagement with the service provider and brand facilitates engagement with the broader context.
- 4) Examine the dimensions of engagement dispositions.
- 5) Identify the attributes underlying the dimensions of engagement dispositions as related to the service provider as a focal object.
- 6) Evaluate the role of the attributes and dimensions of engagement dispositions for affective, behavioural and cognitive engagement with a service provider.

By focusing on these objectives, this thesis contributes towards a deeper understanding of actor engagement with service providers and an actor's dispositions to engage with this crucial group of focal objects. After outlining the theoretical contributions of this dissertation in the following section, this chapter progresses to a discussion of the managerial implications. It concludes with an outline of the limitations of this thesis and directions for future research.

5.2 Theoretical Implications

The engagement concept remains highly relevant for practitioners and scholars alike. While innumerable efforts have been dedicated to the examination of the concept, research on actor engagement is still in its infancy and has significant room for theoretical advancement. Specifically, the current focus of engagement research centres largely on brands and online

brand communities (e.g., Hollebeek, 2011; Gummerus et al., 2012), which means that our understanding of actor engagement with other focal objects beyond the brand remains limited. As such, this thesis examines actor engagement with service providers as the focal object that engagement is directed toward. Unlike brands, which are static and non-reactive, service providers are able to process social cues and situational factors to alter the interaction (Solomon et al., 1985) and react to an actor's disposition to engage. As such, focusing on engagement with the service provider may be more valuable for optimising engagement levels in comparison to other static non-human focal objects. Hence, by generating empirical insight into actor engagement with service providers in a professional complex service context, this thesis significantly advances the existing engagement literature. Additionally, this thesis demonstrates the important role that actor engagement with a service provider plays for other focal elements with a service system. Indeed, the dimensions of engagement with a service provider were found to facilitate actor engagement at a broader context. In particular, all logically possible combinations of engagement dimensions across two engagement foci (i.e., service provider and brand) required at least one dimension of engagement with the service provider to facilitate engagement at a broader context. Furthermore, cognitive engagement with the service provider was found to be a core and necessary condition across all solutions for eliciting engagement at a broader context. This supports Dessart et al.'s (2016) view that the focus on engagement as solely brand-related could obscure the relevance of other focal objects and highlights the importance of actor engagement with service providers.

This thesis also advances insight on actor engagement within complex service systems. Service systems consist of multiple actors, and hence have multiple touchpoints with which individuals can connect, interact and engage. These touchpoints can be at an individual level (e.g., a service provider) or at a broader level of aggregation (e.g., a brand). Despite the

recognition that engagement occurs with multiple touchpoints (Brodie et al., 2011), sparse research has examined actor engagement with multiple foci concurrently. By adopting a service system lens, this thesis allows us to understand the interrelated and dynamic nature of actor engagement within complex service systems. More specifically, this thesis illustrates how various constellations of engagement dimensions related to multiple focal objects can lead to engagement with a different focal object. This improves our understanding of the impact of engagement in a complex environment and emphasises that the effects of actor engagement can flow on to multiple engagement foci at different levels of aggregation within a service system.

This thesis also highlights the importance of examining the individual dimensions of actor engagement independently. While much of the literature examines customer and actor engagement as a global, overarching construct, this research indicates that such an approach may be limiting, given that the dimensions of engagement play a distinct role in facilitating various focal objects and combine in unique ways to facilitate engagement with other focal objects within a service system. In particular, this thesis illustrates that different constellations of engagement dimensions related to the service provider and brand combine to facilitate engagement with the broader context. Indeed attesting the importance of the individual dimensions of engagement, five unique combinations of engagement dimensions across two focal objects were identified to lead to engagement with a different focal object. Additionally, this thesis also provides empirical evidence that an actor's disposition to engage impacts on the individual dimensions of engagement differently, further necessitating the examination of actor engagement as a multidimensional construct.

Furthermore, the in-depth examination of engagement dispositions leads to several distinct theoretical contributions to the engagement literature. Common conceptualisations of engagement recognise that an actor's internal dispositions are central to engagement (Storbacka et al., 2016). Despite the importance attributed to engagement dispositions in the existing literature, relevant research remains nebulous. In particular, the current understanding of engagement disposition is limited to the view of actor-specific characteristics (Bowden, 2009) or psychological states (Chandler and Lusch, 2015). However, the in-depth analysis conducted as part of this thesis expands this conceptual understanding by demonstrating that engagement dispositions go beyond actor-specific characteristics to include actor characteristics related to the context and the focal object. Contrary to the current understanding of engagement dispositions in the literature, this illustrates that an actor's disposition to engage is not only an internal manifestation, but also incorporates external connections and thus the way in which internal characteristics relate to the service system in which the engagement occurs. Thus, this thesis significantly improves our understanding of engagement dispositions by demonstrating that engagement dispositions manifest as a multidimensional construct and comprise dimensions related to the context and focal object of engagement that have not been previously recognised.

Drawing from the delineation of the dimensions of engagement dispositions, this thesis uncovers the attributes that constitute an actor's disposition to engage. While it is recognised that actors engage in resource integration processes in similar ways (Storbacka et al., 2016), each actor has a unique propensity to engage and does so in a variety of different ways. As such, this thesis provides a novel contribution to theory by not only delineating the dimensions of engagement dispositions, but also uncovering the attributes constituting engagement dispositions that relate to these dimensions. This answers calls for more research

on the nature of engagement dispositions put forth by Briedbach and Brodie (2017), amongst others.

In addition to identifying the attributes that constitutes an actor's disposition to engage, an important contribution of this thesis lies in the empirical analysis of the impact these attributes have on actor engagement activity. Despite the conceptual importance placed on engagement dispositions, no attempts have been made to test their relevance for affective, cognitive or behavioural engagement activity and the current interpretation of its impacts are largely assumed and/or conceptual in nature. As such, this research advances our understanding of engagement dispositions by identifying how different attributes of an actor's engagement disposition affect the way in which the engagement activity manifests (i.e., cognitively, affectively or behaviourally). This research thus answers calls for more research on the role of engagement dispositions as a critical facet of engagement (Li et al., 2017).

As a result of identifying what constitutes engagement dispositions and testing their impacts on the process of engagement, this research provides a deeper understanding on the actor engagement concept. While previous research has examined actor engagement as both the disposition of an actor and the activity of engaging (Storbacka et al., 2016), this thesis specifically delineates engagement dispositions from engagement activity and provides empirical evidence on the impact of one on the other. This research thus provides the foundations to refine the definition of actor engagement to one which clarifies the relationship between engagement dispositions and the act of engaging.

Overall, this thesis contributes to theory by providing a better understanding of actor engagement with service providers. When analysed alongside other engagement foci (i.e., brand), the service provider emerged as more relevant in facilitating engagement with the broader context. As such, this thesis sought to further the understanding of actor engagement with service providers by empirically examining an actor's disposition to engage with this crucial group of focal objects. Additionally, this thesis also illustrates the impact of engagement dispositions on the individual dimensions on engagement activity to further enrich our understanding of actor engagement with service providers.

5.3 Managerial Implications

Facilitating actor engagement with various elements within a service system is likely to garner competitive advantages for professional complex services firms in an increasingly homogenous marketplace. Given the increasingly limited resources available to professional complex services (e.g., universities), being able to utilise them effectively is critically important (Conduit et al., 2016). As such, firms should focus on enhancing the overall consumer experience across numerous touchpoints and not focus solely on engaging customers with the brand alone. Indeed, this thesis has evidenced the importance of actors engaging with multiple focal objects simultaneously and the flow-on effects to engagement with other focal objects. While engagement with the service provider emerged as a key driver of engagement with the broader context, other focal objects also play an important role in facilitating engagement within complex service systems, and should thus be proactively developed by the institution or organisation.

This research also highlights the importance of the service provider for actor engagement across multiple focal objects. More specifically, cognitive engagement with a service

provider was identified as a core and necessary condition in facilitating engagement with other focal objects within a service system. As such, practitioners should ensure that resources that aid in the formulation of cognitive engagement are developed and maintained. For example, activities or processes contributing to a customer's positive thought processes during interactions with a service provider should be enhanced and repeated to increase engagement with a service provider. These activities may take the form of industry events, discussion forums, additional face-to-face interactions or written content aimed at further stimulating cognitive engagement with the service provider. This research also identifies that actors who have trust in the industry, are enthusiastic about the context, have greater perceived similarities with the service provider and have deep trust in their service providers are likely to be more cognitively engaged with their service providers. Firms can thus focus on these areas to facilitate further cognitive engagement.

Additionally, this research also provides practitioners with another way to segment their customers based on their dispositions to engage, and thus to build distinct consumer profiles. In doing so, marketing managers are able to focus their resources on customer segments with a higher disposition to engage due to their actor characteristics. Furthermore, managers can tailor the interactions to suit an actor's characteristics to elicit greater engagement levels. For example, managers may choose to interact with more introverted actors via online channels as introverted actors are likely to be more uncomfortable with face-to-face interactions. As actors engage in a variety of different ways based on their unique actor characteristics, managers need to ensure that various engagement touchpoints within a service system are available, giving customers options to engage across numerous platforms with multiple engagement foci.

Contrary to previous research on individual actor traits (e.g., Marbach et al., 2016), which identified personality traits as drivers of engagement, this research provides evidence that individual actor traits may not be successful in predicting engagement when examined alongside other engagement disposition dimensions. Indeed, once the broader perspective of engagement dispositions is adopted, the effect of these individual actor traits is minimised and insignificant to overall engagement activity. While further research is necessary, particularly taking into account context- or focal-actor specific factors, managers may not wish to focus on individual actor traits as a means of psychometric segmentation as it does not yield any benefits when seeking to stimulate engagement. Instead, this research suggests focusing on context-related and focal object-related actor characteristics instead, as these connections are more valuable in providing insight into which customers are more likely to undertake engagement activity. To foster greater engagement, managers should place emphasis on building strong connections between the customer and the service provider as well as the context.

More specifically, this research identifies an actor's trust in the industry as a relevant engagement disposition attribute for all engagement dimensions. As such, managers should focus on creating positive connections to the industry and building trust. This can be done through a variety of marketing initiatives and by ensuring that ethical behaviour is observed. Particularly, within a financial planning context, managers may wish to promote an actor's trust in the industry by seeking to continuously improve the impact and visibility of industry regulatory bodies and clear legal frameworks on the expected conduct of their service providers to ensure that customer sentiment regarding the industry is positive.

Relatedly, trust in a focal object also emerged as crucial to all dimensions of engagement activity. As such, managers should aim to build an actor's trust in their service providers, by means of relevant management policies and practices. A service provider's competence, benevolence and problem-solving ability has been identified as key to engendering consumer trust (Sirdeshmukh et al., 2002). Hence, managers should place more emphasis on these aspects during the recruitment phase to ensure that the service providers possess the relevant skills and competencies to deal effectively with their clients. Additionally, adequate training of new service providers, as well as periodic retraining, should be conducted to ensure that all service providers are adept and competent in their interactions with customers as this engenders trust and ultimately engagement.

This thesis also identifies that an actor's characteristics that relate to a focal object matters in facilitating all dimensions of engagement. Such perceived similarities can include lifestyle, social class, education level, personal attributes, interests and values amongst other things (Coulter and Coulter, 2002; Shamdasani and Balakrishnan, 2000). Hence, managers should ensure that customers are matched to service providers who are perceived to be similar. This can be implemented for new customers by capturing demographic data as well as personal information, such as interests and values prior to the start of a relationship.

Finally, the findings in this study also provide insights for managers wanting to facilitate a specific dimension of engagement. For example, for complex services that want to facilitate affective and behavioural engagement, this study indicates that actors with specific goals are likely to be more affectively and behaviourally engaged. As such, managers can ensure that they help their clients to set clear and specific goals to elicit stronger affective and behavioural engagement.

Overall, this thesis highlights the importance of service providers and provides managers with an understanding of how actors engage in unique ways. As this thesis highlights the importance of engagement with the service provider in facilitating engagement with other focal objects within a service system, managers should focus more resources on service providers to ensure that optimal conditions are present for engagement to occur. This thesis also provides managers with specific insights relating to an actor's disposition to engage, allowing for the identification of customer groups that are more likely to undertake engagement activity. By understanding how actors engage differently, marketing strategies tailored to specific actors with differing engagement dispositions can be devised and executed to elicit actor engagement.

5.4 Limitations and Future Research Directions

Despite the significant contribution this thesis makes to marketing theory and practice, the implications of this research must be viewed in light of several limitations. This section considers these limitations and offers suggestions for future research.

First, the data collected for this research is cross-sectional, which accounts for insights collected at a particular point in time and does not capture changes over time. As the circumstances of actors can change and evolve over time, their disposition to engage and their engagement levels with various engagement foci within a service system are unlikely to remain static. Thus, future research should consider a longitudinal approach to better understand the changes in an actor's disposition to engage, identify the causes of these changes and the impact on overall engagement levels. The study of the ebb and flow of an

actor's disposition to engage over time may provide significant practical implications for marketing managers aiming to facilitate and maintain engagement levels.

Second, this research was conducted in a higher education and financial planning context. While we expect the findings to be relevant across other complex services, to encourage generalisability of findings, empirical testing should be conducted in different contexts across a variety of service industries. Further empirical findings will extend the current knowledge on actor engagement within complex services and enable service providers to better tailor their interactions with each customer with a unique disposition to engage. Additionally, future research may also extend to contexts beyond complex services and include a variety of service industries. This will allow for a better understanding of actor engagement and engagement dispositions across various contexts.

Third, while this thesis adopts a service system perspective, measuring actor engagement across multiple engagement foci, more research into the dynamics of actor engagement within service systems is needed. In particular, future research should expand the focus of actor engagement beyond brands and include focal objects across various levels of aggregation within a service system. As actors are always dependent on each other's resources for the co-creation of value (Vargo et al., 2008), the inclusion of multiple actors in future engagement research can further increase the understanding of the concept. Additionally, due to the limited empirical understanding of engagement dispositions present in the extant discourse, this study adopted a dyadic approach to examining engagement dispositions and their impacts on engagement activity to build a foundation for future empirical work. Future research should consider adopting a service system perspective to examine engagement dispositions to identify the interplay of multiple actors across various

levels of aggregation. This can yield significant insight as an actor's disposition to engage may differ depending on the volume and variety of actors involved in an interaction.

Fourth, this research delineated engagement dispositions from engagement activity with the former impacting on the latter. While previous research has investigated actor engagement as both the act of engaging and engagement dispositions (Storbacka et al., 2016), future research might consider the relationship between these two distinct concepts and refine the definition of actor engagement to reflect the impact one has on the other. This will provide a deeper understanding of actor engagement and serve as a baseline for future engagement research.

Fifth, this research considered actor engagement dispositions of a human actor. Yet, actor engagement is not limited to human actors alone and can include technologies, machines and organisations (Storbacka et al., 2016). With organisations increasingly adopting smart technologies, machines and digital innovations to leverage on new forms of collaborations and interactions (Brynjolfsson and McAfee, 2012), actor engagement research needs to adapt to these non-human focal objects and understanding the differences in their dispositions to engage. Indeed, engagement with or by non-human focal actors will likely differ from engagement with or by people (Storbacka et al., 2016). As such, future research should attempt to understand the difference in actor engagement between human and non-human actors as well as identify any variances in what constitutes their disposition to engage. Furthermore, in line with the increased adoption of artificial intelligence within organisations, future research can consider how the use of these sophisticated technologies can maintain or even facilitate actor engagement.

Sixth, while the scales utilised in this thesis were adopted from previous research, they had to be adapted to suit the context of this study. Hence, future research might also develop a scale to measure an actor's disposition to engage. Despite numerous research studies highlighting the importance of engagement dispositions, researchers have yet to develop a scale to measure this phenomenon. Being able to accurately measure an actor's disposition to engage with a focal object can yield significant implications for marketing practice by allowing managers to focus resources on actors with a higher disposition to engage and to tailor specific marketing programs to actors with a lower disposition to engage.

Finally, future engagement research can consider negatively valenced actor engagement dispositions. While scholarly work has recognised both positive and negative engagement valence (Hollebeek et al., 2014), these insights have not translated to an understanding of dispositions to disengage. Thus, future research may consider examining dispositions to disengage in an attempt to identify actor groups who are likely to disengage despite relevant marketing efforts and initiatives put forth by the organisation. Such research can also identify possible strategies to alter negative dispositions to engage to more positively valenced engagement dispositions. In particular, researchers can focus on actors who are mandated to utilise a particular service (e.g., court ordered financial planning/counselling services). Such coerced or forced engagement may have significantly different consequences when compared to engagement activity that is freely and willingly undertaken.

5.5 Summary

This thesis has investigated actor engagement with service providers within a complex service system, identified what constitutes an actor's disposition to engage, and tested its impact on engagement activity. The examination of actor engagement with service providers

provides significant theoretical and practical implications. Furthermore, this thesis is the first to uncover the dimensions of engagement dispositions, as well as the attributes that constitute an actor's disposition to engage. In particular, empirical examinations of the attributes constituting an actor's disposition to engage on affective, behavioural and cognitive engagement with a service provider are offered. Hence, this thesis offers a detailed conceptualisation and empirical investigation of engagement with a service provider, providing unique insight into the nature and role of engagement dispositions.

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APPENDICES

Appendix A: Ethics Approval (Chapter 2)



RESEARCH BRANCH
OFFICE OF RESEARCH ETHICS, COMPLIANCE
AND INTEGRITY

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EMAIL hrec@adelaide.edu.au

CRICOS Provider Number 00123M

Applicant: Dr C Plewa
School: University of Adelaide Business School
Project Title: Customer engagement - measurement across various platforms

**The University of Adelaide Human Research Ethics Committee
Low Risk Human Research Ethics Review Group (Faculty of Arts and Faculty of the Professions)**

ETHICS APPROVAL No: H-2015-099 **App. No.:** 0000020365

APPROVED for the period: 27 May 2015 to 31 May 2018

Thank you for your responses dated 6.05.2015, 7.05.2015, 20.05.2015 and 22.05.2015 to the matters raised.

This study is being conducted by Max Sim, Honours student.

Approval is given subject to the Head of School or Executive Dean being informed of the research.

PROFESSOR RACHEL A. ANKENY
Co-Convenor
Low Risk Human Research Ethics Review Group
(Faculty of Arts and Faculty of the Professions)

PROFESSOR PAUL BABIE
Co-Convenor
Low Risk Human Research Ethics Review Group
(Faculty of Arts and Faculty of the Professions)

Appendix B: Ethics Approval (Chapter 3)



RESEARCH SERVICES
OFFICE OF RESEARCH ETHICS, COMPLIANCE
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EMAIL hrec@adelaide.edu.au

CRICOS Provider Number 00123M

Our reference 0000022540

23 October 2017

Associate Professor Carolin Plewa
Entrepreneurship, Commercialisation and Innovation Centre

Dear Associate Professor Plewa

ETHICS APPROVAL No: H-2017-195
PROJECT TITLE: Identifying typologies of engagement disposition

The ethics application for the above project has been reviewed by the Low Risk Human Research Ethics Review Group (Faculty of Arts and Faculty of the Professions) and is deemed to meet the requirements of the *National Statement on Ethical Conduct in Human Research (2007)* involving no more than low risk for research participants.

You are authorised to commence your research on: 23/10/2017
The ethics expiry date for this project is: 31/10/2020

NAMED INVESTIGATORS:

Chief Investigator: Associate Professor Carolin Plewa
Student - Postgraduate: Mr Max Sim
Doctorate by Research (PhD):
Associate Investigator: Associate Professor Jodie Conduit

CONDITIONS OF APPROVAL: The revised application dated 20.10.2017 has been approved.

Ethics approval is granted for three years and is subject to satisfactory annual reporting. The form titled Annual Report on Project Status is to be used when reporting annual progress and project completion and can be downloaded at <http://www.adelaide.edu.au/research-services/oreci/human/reporting/>. Prior to expiry, ethics approval may be extended for a further period.

Participants in the study are to be given a copy of the information sheet and the signed consent form to retain. It is also a condition of approval that you immediately report anything which might warrant review of ethical approval including:

- serious or unexpected adverse effects on participants,
- previously unforeseen events which might affect continued ethical acceptability of the project,
- proposed changes to the protocol or project investigators; and
- the project is discontinued before the expected date of completion.

Yours sincerely,

Associate Professor Joanna Howe
Convenor

Dr John Tibby
Convenor

The University of Adelaide

Appendix C: Ethics Approval (Chapter 4)



RESEARCH SERVICES
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CRICOS Provider Number 00123M

Our reference 0000022540

14 November 2018

Professor Carolin Plewa
Entrepreneurship, Commercialisation and Innovation Centre

Dear Professor Plewa

ETHICS APPROVAL No: H-2017-195
PROJECT TITLE: Identifying typologies of engagement disposition

Thank you for your emails and responses to the matters raised. The request to include an online survey in the amended application dated 13/11/18 has been approved.

The ethics amendment for the above project has been reviewed by the Low Risk Human Research Ethics Review Group (Faculty of Arts and Faculty of the Professions) and is deemed to meet the requirements of the *National Statement on Ethical Conduct in Human Research (2007)* involving no more than low risk for research participants.

You are authorised to commence your research on: 23/10/2017
The ethics expiry date for this project is: 31/10/2020

NAMED INVESTIGATORS:

Chief Investigator: Professor Carolin Plewa
Student - Postgraduate Doctorate by Research (PhD): Mr Max Sim
Associate Investigator: Associate Professor Jodie Conduit

Ethics approval is granted for three years and is subject to satisfactory annual reporting. The form titled Annual Report on Project Status is to be used when reporting annual progress and project completion and can be downloaded at <http://www.adelaide.edu.au/research-services/oreci/human/reporting/>. Prior to expiry, ethics approval may be extended for a further period.

Participants in the study are to be given a copy of the information sheet and the signed consent form to retain. It is also a condition of approval that you immediately report anything which might warrant review of ethical approval including:

- serious or unexpected adverse effects on participants,
- previously unforeseen events which might affect continued ethical acceptability of the project,
- proposed changes to the protocol or project investigators; and
- the project is discontinued before the expected date of completion.

Yours sincerely,

Dr Jungho Suh
Convenor

Ms Kellie Toole
Convenor
The University of Adelaide