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<fresh page><cn>18. <ct>**Co-creation for innovation: why do customers get involved?**

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<a>18.1 INTRODUCTION

In the previous two chapters, trust implications of co-creation services and trust-related issues of co-creation websites were discussed from the company's perspective. As explained in Chapter 17, companies as trustees want to ensure they can be trusted by their customers. Furthermore, innovation managers need more knowledge about antecedents and effects of trust in the complex web of relationships among firms, employers, employees and customers.

Building trust is considered an important attribute both in offline and online communities (Ardichvili et al., 2003; Lampel and Bhalla, 2007; Ridings et al., 2002). In online communities, trust is seen as one of the major motivations for information exchange and willingness to collaborate (Ardichvili et al., 2003; Ridings et al., 2002). Companies employ innovation platforms, such as co-creation websites, crowdsourcing and open innovation platforms, in order to involve customers in service innovation processes either in short- or long-term activity. Examples of such platforms, initiated by large companies, are the 'LEGO Ideas' by LEGO, 'Simply Innovate' by Philips and 'Pearlfinder' by Beiersdorf. Although these platforms make customer involvement 'technically easier' in service innovation, companies miss the customers' perspective on how to unlock the antecedents of

customer participation and understand better their challenges and experiences with the platform.

Co-creation websites, open innovation and crowdsourcing platforms have many similarities, yet an integrating definition has been proposed only for the latter. Estellés-Arolas and González-Ladrón-de-Guevara (2012) describe in their definition crowdsourcing as:

<quotation>
a type of participative online activity in which … a company with enough means proposes to a group of individuals … the voluntary undertaking of a task. The undertaking of the task of variable complexity and modularity, and in which the crowd should participate bringing their work, money, knowledge and/or experience, always entails mutual benefit. The user will receive the satisfaction of a given type of need, be it economic, social recognition, self-esteem, or the development of individual skills, while the crowdsourcer will obtain and utilize to their advantage that what the user has brought to the venture, whose form will depend on the type of activity undertaken. (p. 197)</quotation>

This chapter discusses a study with a crowdsourcing platform, initiated by a bank to support customer involvement in service innovation. Whereas Chapter 17 discussed the platform from the company's point of view, this chapter examines it from the customers' perspective. In particular, we study customers' motivation and trust to participate in the bank's crowdsourcing platform and the relationship between these two. Furthermore, we examine if and how the company meets the customers' expectations related to motivation and trust. We first review related motivation theories, empirical studies investigating user motivation and existing approaches to trust. We then present the case study we carried out providing insights from customers' experiences of the bank's crowdsourcing platform and a comparative analysis of the company's and customers' perspective.

<a>18.2 BACKGROUND: MOTIVATION AND TRUST

Understanding why and how customers participate in crowdsourcing platforms builds on the motivation theories (Section 18.2.1) and the results of empirical studies in the area of user motivation and trust (Section 18.2.2).

<b>18.2.1 Motivation Theories

Two types of user's motivation are mainly discussed in the literature: intrinsic and extrinsic motivation. Intrinsic motivation refers to doing an activity because of its inherent satisfactions rather than for some separable consequence (Ryan and Deci, 2000), for example, participating in innovation platforms because of enjoyment of the activity or learning from others. Extrinsic motivation refers to stimulus that originates from external influences. These might be various types of rewards (Ryan and Deci, 2000), such as money, prizes and status. A spectrum-based visualization of motivation theories placed the two dominant theories of motivation – intrinsic and extrinsic – on either sides of the spectrum and the social theories in the middle (Vassileva, 2012). At one end of the spectrum are the needs-based theories, like Maslow's Hierarchy of Needs (Maslow, 1943). On the other end of the spectrum are the rewards-based theories that explain the motivation to perform actions or behaviors driven by extrinsic rewards, like expectancy value theory (Shepperd, 2001). Finally, in the middle of the motivation spectrum are placed social theories, like social identity theory (Del Giudice et al., 2011; Tajfel, 1974). Motivation theories attempt to explain the user activity in crowdsourcing or similar platforms, as it is analysed in the following paragraph.

<b>18.2.2 Studies of User Motivation and Trust

Empirical studies on user motivation and studies on trust in innovation and online communities provide insightful results. Kaufmann et al. (2011) studied payment in the

crowdsourcing marketplace Amazon Mechanical Turk, adopting models from classic motivation theory, work motivation theory and open source software development to crowdsourcing markets. The survey results showed that immediate payoffs, delayed payoffs and social motivation had a strong effect on the time spent on the platform. However, for many workers intrinsic motivation was more important, like enjoyment of 'task autonomy' and 'skill variety.' Leimeister et al. (2009) studied ideas competitions in software companies and how user participation can be supported through systematically designed functionalities. They found that participation can be supported with incentives and motives. Incentives include both monetary and non-monetary rewards, like prizes, access to knowledge, career options, appreciation among others, while motives include learning, direct compensation, self-marketing and social motives. Another study explored participants' motivations in a crowdsourcing platform for transit planning (Brabham, 2012). It was found that participants are motivated to participate by both intrinsic and extrinsic motivations – such as the opportunity to advance their career, to express themselves, to contribute to a collaborative effort, peer recognition, fun and learning. Similar results were presented by Antikainen et al. (2010) who investigated user motivations to collaborate in open innovation communities. The results suggested that both types of motivations are appreciated by contributors. Monetary rewards are not always the best way to motivate contributing users, while many other motivations – such as community cooperation, learning new ideas, entertainment, support and the right cooperation tools – are appreciated. One approach to foster user motivation in various contexts is by employing gamification, which refers to the use of game elements in non-game contexts (Deterding et al., 2011). An example of the application of gamification in crowdsourcing is the study of Kavaliova et al. (2016) who explored how companies can employ gamification to motivate contributions to a crowdsourcing project. Findings showed that consumers are fun seekers and they will contribute if they consider an activity as fun.

However, it remains a central issue for both researchers and practitioners in the field of crowdsourcing how to better support users' behavior towards high quality contributions. For instance, when customers are involved in a company's innovation process, the companies are mostly interested in getting ideas that would lead to new or improved services, in strengthening their relationship with customers and in brand building.

For this purpose, companies attempt to harness the motivational power of crowdsourcing platforms and build trust relations with their customers. Trust is an important issue in building long-term relations in online communities and researchers need to better understand the mechanisms of trust among community members and in the organizations (Ardichvili et al., 2003). Chapter 2 gives a comprehensive overview of the concept of trust.

The empirical studies described below investigate trust in online communities. A study for an online banking community found that trust, with the antecedents of shared value, communication and opportunistic behavior, have a significant positive influence on relationship commitment (Mukherjee and Nath, 2003). Shared value and communication play a significant role in trust, while speed of response and reputation are most critical to communication and trust. In virtual communities, a study of Ridings et al. (2002) explored the effects and the antecedents of trust. Results showed that trust has a significant effect on members' intention to give and get information through a virtual community. Trust was increased through perceived responsiveness, by the general disposition to trust and by the belief that others share personal information. In virtual knowledge-sharing communities Ardichvili et al. (2003) studied the motivation and barriers for employee participation. The study revealed different knowledge flow when the knowledge is seen as a public good belonging to the whole organization and when individuals prioritize organization's interests highly. To remove the barriers, there is a need to develop various types of trust, ranging from the knowledge-based to the institution-based trust. Knowledge-based trust emerges with

repeated social interactions between trustor and trustee, while institution-based trust emerges when necessary structures that ensure trustworthiness are in place, protecting trustors from administrative and procedural falses (Ardichvili et al., 2003).

<a>18.3 CASE STUDY: CROWDSOURCING IN THE FINANCIAL SECTOR

Our case study involves a bank's crowdsourcing platform that was initiated in 2011 to involve customers in service innovation processes. We first describe the platform and how customers participated by presenting ideas. We then present the results of a survey we conducted to investigate customers' motivation and trust to participate in the bank's crowdsourcing platform.

Through the crowdsourcing platform, the bank created an online community for customers to present their ideas on financial services and the future of banking. The platform enables sharing and voting on ideas, with ideas ranked and their status evaluated, generating discussions with comments and feedback from the bank. We utilize a three-dimensional framework to better describe customers' participation in the platform. The framework analyses the presentation of ideas (text/images), moderation and voting (Majchrzak and Malhotra, 2013). In bank's crowdsourcing platform, an idea may be presented using a title, a description and a category, such as online banking and mobile, cards and payments, loans, insurance and more. Keywords, web links and attachments may also be added, while agreement on the 'terms and conditions' is mandatory for idea submission. Furthermore, one can choose to be contacted by the bank if the bank finds interest in the idea. Posting the idea might start a discussion thread, with comments and feedback from the bank's community manager or other customers. Customers might also extend their first posts by adding comments. Moderators of the platform (the bank's 'community managers') are responsible for replying to the posted ideas. When the bank evaluates the submitted content, an idea might be assessed as feasible and it will continue on to the next step of the innovation process. The

status of an idea is determined based on its stage in the evaluation process. Additionally, the bank encourages customers to share ideas through social media as a way of achieving visibility. Ideas that get a lot of attention (comments and votes) have higher chances of being developed further. The voting system provides points to customers for every vote given for an idea, and the ranking system arrange submitted ideas based on the number of points. Other credits or rewards include recognition and praise of customers' ideas, while no financial compensation is provided to customers.

An online questionnaire was sent to all registered customers of the crowdsourcing platform. The questionnaire included open- and close-ended questions (5-item Likert scale) related to their trust, general experience and motivation to participate in the crowdsourcing platform. In total, 161 users participated (male:127, female:34) covering a wide range of ages from 15 to 98, while the latter is probably an imprecise age. The respondents reported that their main activity in the crowdsourcing platform was: voting (48%) and commenting on ideas (33%), checking the status of their own ideas (24%) and sharing ideas on social media (9%). The majority of the respondents didn't submit an idea (58%) or submitted one (21%). Only few respondents submitted two to four ideas (17%) and less submitted five or more ideas (4%).

<a>18.4 USER EXPERIENCE AND EXPECTATIONS

The general user experience with the crowdsourcing platform, the expectations and the motivations of customers were explored with open-ended questions. The respondents described their experience generally as positive, stating several reasons for this, such as sharing things, communication with the service provider, trying new things, making suggestions, attracting attention, having a voice as customers and watching others' ideas.

<quotation>

It is a nice forum to share ideas with others. (Male, 41)</quotation>

<quotation>

I like being able to come up freely with my own ideas, and by now the bank has shown interest in my ideas – something that feels good. (Male, 50)

</quotation>

Additionally, some respondents had negative experiences due to the service itself, the technical support or the content of the crowdsourcing platform.

<quotation>

It didn't engage me. (Male, 33)</quotation>

<quotation>

I experienced it as totally irrelevant to the service provider. When I visited it recently, I couldn't see a single idea that was realized. (Male, 29)

</quotation>

The feedback to customers' ideas from the moderators of the crowdsourcing platform was a major topic that was experienced generally as dissatisfactory with regard to the response time and the quality of comments by the platform moderators. Furthermore, it seems that the respondents' trusting belief in the evaluation process of ideas is relatively low.

<quotation>

I submitted one suggestion ... but never received feedback from the service provider. (Female, 48)</quotation>

<quotation>

It seems there has been scarce feedback. (Male, 41)

</quotation>

Additionally, many challenges were reported with the use of the crowdsourcing platform. For example, challenges were associated with the low quality of submitted ideas, the lack of rewarding mechanisms and innovation processes of the bank.

<quotation>

I used it in the beginning but not lately. One of the reasons is that it feels like I'm working for free for the service provider when I am active on the platform. (Male, 30)</quotation>

<quotation>

I find that it usually takes outrageously long time to launch an idea. In some cases several years. This is pretty hopeless and provides little motivation to contribute. (Male, 26)

</quotation>

Respondents who shared ideas in the crowdsourcing platform were asked about their expectations before and after the idea submission. Before an idea was submitted, the respondents expected that the service would be improved and that they would be taken seriously. Other expectations included the possibility of implementing ideas, feedback on their ideas, communication with the bank and visibility of their ideas among others.

<quotation>

The possibility to get a better product as a customer. (Male, 25)</quotation>

<quotation>

That somebody at the bank receives and considers the ideas seriously. (Male, 40)

</quotation>

The expectations after the idea submission were related to the practicalities of the process. The majority of respondents commented on the evaluation process, the platform's moderators and the availability of resources, while some of the respondents reported that they have no expectations after they submitted ideas.

<quotation>

I hope they have good computer knowledge/technical skills and are not afraid to try out new and ambitious ideas. (Male, 22)</quotation>

<quotation>

Do not know. And it's weird. (Male, 57)

</quotation>

<a>18.5 MOTIVATIONAL FACTORS

Three motivational factors – perceived enjoyment, recognition and social presence (Table 18.1) – were measured to examine how they influence customers' intention to participate in the crowdsourcing platform. All factors used 5-point Likert scales anchored from 'strongly disagree' (= 1) to 'strongly agree' (= 5). Additionally, open questions were supplementary to each construct for respondents to expand their replies.

<TABLE 18.1 HERE>

<caption>*Table 18.1 Operational definitions of measured constructs*

Construct	Operational definition	Source
Perceived enjoyment	Represents an intrinsic motivation and refers to the extent to which the activity of participating in the online community is perceived to be pleasure and satisfaction.	Adapted from Hsu and Lu (2007)

Recognition	Describes the social feedback users receive on their behaviors: users interacting with other users.	Adapted from Hamari and Koivisto (2013)
Social presence	Interpersonal interaction with another person or organization over extended periods of time.	Adapted from Gefen and Straub (2004)

18.1.1 <b>18.5.1 Intrinsic Motives

Customers participate in the crowdsourcing platform due to both intrinsic and extrinsic motivation. Hsu and Lu (2007) consider the main reason for participating in online communities is leisure and pleasure, not to achieve some specific goals or improve performance. In our study, perceived enjoyment is addressed with five measured items, with the results shown in Table 18.2. Among those items, creativity was found to be more influential for respondents (Item mean = 3.70) than other items of the construct. Creativity was also discussed in the open-ended questions. The majority of respondents reported that their motivation to join the crowdsourcing platform was to simplify, improve or extend the functionality of the existing bank services. Some respondents also said that they wanted to contribute by creating new products and services.
<quotation>

I want better bank services! (Male, 32)</quotation>

<quotation>

To implement functionality that is currently missing. (Male, 30)</quotation>

<quotation>

Because I wanted new functionality, and this bank is the only one I'm aware of that allows users to contribute suggestions. (Male, 30)</quotation>

Other intrinsic motivations to join the crowdsourcing platform refer to the perceived dissatisfaction with the current products and identification of a need for a financial service.

Furthermore, the respondents reported that the perceived value of ideas for themselves or others was also a motivation.

<quotation>

Because I think the online bank doesn't function optimally, and I meant the idea could help both me and others use the bank more efficiently. (Male, 29)</quotation>

<quotation>

I work with IT and saw the need for it. (Male, 34)</quotation>

<TABLE 18.2 HERE><for Tables 18.2 and 18.3 retain only the usual horizontal rules at the top and bottom of the table and below the column headings; remove other rules>

<caption>*Table 18.2 Items measuring motivational factors*

	Strongly disagree (%)	Disagree (%)	Neither disagree nor agree (%)	Agree (%)	Strongly agree (%)	Mean
Items measuring enjoyment						
Participating at the crowdsourcing platform is enjoyable.	5.0	6.8	41.9	31.9	14.4	3.44
Participating at the crowdsourcing platform is interesting.	4.3	3.8	30.4	45.3	16.2	3.65
Participating at the crowdsourcing platform is fun.	4.4	8.8	40.0	33.0	13.8	3.43
The crowdsourcing platform encourages creativity.	3.7	6.2	28.0	41.0	21.1	3.70
The crowdsourcing platform appeals to my competitive side.	9.3	12.4	42.9	21.7	13.7	3.18
Items measuring recognition						
I like that my contributions to the crowdsourcing platform are noticed.	1.9	0.6	38.5	33.5	25.5	3.80
I like to get comments from others on the idea I have shared.	1.9	0	37.7	37.1	23.3	3.80
I like the other voices in the idea I have shared.	1.9	0.6	38.5	31.7	27.3	3.82

Items measuring social presence						
To attend the crowdsourcing platform is beneficial for all parties.	7.5	10.5	44.1	28.6	9.3	3.22
To attend the crowdsourcing platform is beneficial for both myself and other people.	6.8	10.6	42.9	29.8	9.9	3.25
The crowdsourcing platform motivates me to share and participate more.	6.9	10.6	39.4	32.5	10.6	3.29
The community of the crowdsourcing platform motivates me to share and participate more.	9.5	10.1	43.0	28.5	8.9	3.17

<b>18.5.2 Extrinsic Motives

In the crowdsourcing platform, the bank states that no compensation or monetary reward is provided for the participation. We thus measure extrinsic motivation with the dimensions of recognition and social presence. The recognition by the bank is considered a social factor and it is addressed with three measured items (Table 18.2). Among these items, the social aspect of recognition and the fact that other customers might contribute to somebody's idea scored higher (Item mean = 3.82) than other items of the construct.

Additionally, social presence refers to interpersonal interaction with the bank or other users of the crowdsourcing platform over extended periods of time (Gefen and Straub, 2004). In this study, social presence is addressed by four items (Table 18.2). Without significant difference in mean score, the highest scored item refers to the platform that motivates customers to share and participate more (Item mean = 3.29).

The respondents also discussed in the open-ended questions that perceived usefulness of their suggested product or service was an additional extrinsic motivation to participate. Perceived usefulness is considered both a selfish and social motive because it relates to both users themselves or other users. Lastly, the motivation for sharing ideas with others was mentioned as well.

<quotation>

Because I see the need for it for me and many others. (Male, 54)</quotation>

<quotation>

Because it's good to share your ideas. (Female, 33)</quotation>

<a>18.6 TRUST IN THE CROWDSOURCING PLATFORM

Trust constitutes an essential element in online communities especially when innovation activities and commercial companies are involved. Trust is related with social interaction in online user communities that 'provides the basis for trust especially for mutual trust that derives from repeated interactions over time' (Chen et al., 2009, p. 152). We studied the relationship of trust with customers' intention to participate in the crowdsourcing platform that facilitates social interaction between the bank and the customers, as well as among customers. As described in Chapter 2 of this book, there are several models of trust. Within the integrative model of Mayer (see Figure 2.1) – factors of perceived trustworthiness – the drivers of trust are ability, integrity and benevolence. We based our measurement of trustworthiness constructs on previous studies of online trust (Gefen and Straub, 2004; McKnight, 2002). Like these, we used 5-point Likert scales anchored from 'strongly disagree' (= 1) to 'strongly agree' (= 5) to measure the level of customers' trust both in the bank and the bank's crowdsourcing platform. The questions were adapted to address our context, followed by open questions.

In our study, the first factor of perceived trustworthiness, ability, is addressed with four measured items (Table 18.3). The item measuring the bank's skills scored higher than other items (Item mean = 3.47). Fifteen respondents expanded their replies, expressing a general displeasure with how the bank manages the crowdsourcing platform. They reported that the ideas were not considered seriously and the contributors were not given detailed feedback from the platform's moderators. According to the respondents, the platform seemed to have no impact on the bank's innovativeness.

<quotation>

No ideas are realized, the website is incredibly slow, and there's almost zero response from the administrators. (Male, 29)</quotation>

<quotation>

The bank doesn't listen to what is shared on the crowdsourcing platform. Not more than generic frontline customer service '*Thanks, we appreciate your ... bla, bla, bla.*' That makes it a waste of time for all parties. (Male, 30)</quotation>

The second factor of trustworthiness – integrity – is addressed with six measured items (Table 18.3). The item measuring the bank's good principles behind its actions scored higher than others (Item mean = 3.50). Eleven respondents expanded on their replies, showing again a general displeasure, pointing to a lack in follow-up and management of the ideas, lack of results and lack of transparency into how ideas are managed by the bank.

<quotation>

It seems as the crowdsourcing platform was a way to get free inventions into the bank, but because of poor execution, little actually happens. (Male, 29)</quotation>

<quotation>

Little is known about what happens to the idea after it is entered into the bank. Things are unclear and seem dead. (Male, 39)</quotation>

The third factor of trustworthiness – benevolence – is addressed in our study with four measured items (Table 18.3). The item on the bank's benevolent intentions scored higher than other items (Item mean = 3.67). At this point, respondents had already expanded on their

perceived critical issues and only five respondents chose to answer the open question. These answers are aligned with the above, pointing to a lack in acting upon and realizing the potential of the innovation platform.

<quotation>

Good intentions, but with lack of realization. It remains a facade that they are concerned with customers' interests and needs. (Male, 30)</quotation>

<quotation>

The intentions appear benevolent, but it is experienced more as '*the right thing to do*' commercially than a real user-involvement initiative. (Male, 35)</quotation>

<TABLE 18.3 HERE>

<caption>*Table 18.3 Items measuring trust*

	Strongly disagree (%)	Disagree (%)	Neither disagree nor agree (%)	Agree (%)	Strongly agree (%)	Mean
Items measuring ability						
The company is very capable of handling the crowdsourcing platform.	6.8	7.5	34.8	34.8	16.1	3.46
The company has much knowledge about the work that needs to be done for the crowdsourcing platform to function properly.	8.1	3.7	38.5	32.9	16.8	3.47
I feel very confident about company's skills as a host for the crowdsourcing platform.	8.2	8.2	32.7	34.6	16.3	3.43
The company has specialized capabilities that can increase the performance of the crowdsourcing platform.	8.1	6.8	44.1	23.6	17.4	3.35
Items measuring integrity						
The company has a strong sense of justice in how they handle customers at the crowdsourcing platform.	3.1	6.3	48.4	30.4	11.8	3.42

Promises made by the company at the crowdsourcing platform are likely to be reliable.	6.2	6.2	47.2	29.8	10.6	3.32
The company tries to be fair in dealing with suggestions and ideas from customers.	5	3.8	49.4	31.3	10.5	3.39
The company is consistent in how they handle ideas.	3.1	8.1	45.3	32.3	11.2	3.40
Promises made by the company at the crowdsourcing platform are likely to be reliable.	5.6	8.7	36.3	33.8	15.6	3.45
Good principles seem to guide company's actions at the crowdsourcing platform.	4.3	5.6	39.8	36.6	13.7	3.50
Items measuring benevolence						
The company clearly shows gratitude for the ideas and suggestions submitted to the crowdsourcing platform.	8.8	10.6	43.8	26.3	10.5	3.19
With the crowdsourcing platform. the company shows they engaged with what is important for me.	8.7	11.2	35.4	34.8	9.9	3.26
With the crowdsourcing platform. the company shows that they are concerned with customers' interests and needs.	8.1	8.8	32.5	38.1	12.5	3.38
I believe company's intentions with the crowdsourcing platform are benevolent.	3.1	3.1	33.8	43.1	16.9	3.67

<a>18.7 THE IMPORTANCE OF TRUSTWORTHINESS AND MOTIVATIONAL FACTORS FOR BEHAVIORAL INTENTION

The relations of the motivational factors and trustworthiness with the customers' intentions to participate in the crowdsourcing platform were further explored by factor analysis, which indicated the constructs with the strongest associations. All constructs were tested in a model with regression analysis. Motivational factors (perceived enjoyment and social presence) and trustworthiness as independent variables, and behavioral intention as the dependent variable explained 56 % of the total variance in customers' behavioral intention ($R^2 = 0.558$, $p < 0.001$).

The study revealed a statistically significant effect of trustworthiness to customers' behavioral intention to share ideas with the bank using the crowdsourcing platform (standardized beta coefficient of 0.411, significance level of 0.00). Customers responded that

they rely on the bank's ability to handle the platform properly, the bank's benevolent intentions and good guiding principles of the platform. Communication and feedback from the bank to idea-contributors, through the platform, were identified as the major antecedents of trust. Feedback refers both to the idea and the innovation management process, as customers expect to receive feedback from the platform's moderators, but also to discuss the impact of their ideas on the bank's innovation processes. Additionally, customers want to receive feedback on how the bank manages ideas and the results of the process. Feedback is considered by customers to provide transparency in the bank's processes. Previous studies highlighted the importance of feedback. For example, the study of Mukherjee and Nath (2003) found communication, shared value and opportunistic behavior to have a significant positive influence on relationship commitment. Furthermore, building trust was considered one of the major motivations for information exchange and trust was increased through perceived responsiveness (Ridings et al., 2002).

To summarize the results, trustworthiness was more strongly associated with customers' behavioral intention to utilize the crowdsourcing platform than motivational factors. This might reflect general customers' expectations when using a platform initiated by a bank. Whereas trustworthiness is a fundamental criterion when choosing a bank, enjoyment is not necessarily what the majority of people associate with the use of bank services. Perceived enjoyment had a stronger relation with intention to use the platform (standardized beta coefficient of 0.262, significance level of 0.002) than social presence (standardized beta coefficient of 0.177, significance level of 0.024). This was also aligned with previous studies showing enjoyment-based motivation (Kaufmann et al., 2011) and fun factors (Brabham, 2012) to be users' motivations to participate and contribute in innovation activities. Perceived enjoyment was addressed with five measured items, and creativity was found to be the most significant for customers. Driven by their interest to create new products and services or

improve the existing bank services, customers commented on the shared value of their ideas for both themselves and the bank.

Extrinsic motivations of recognition and social presence did not reveal any significant association with customers' behavioral intention to utilize the crowdsourcing platform. The platform embedded social aspects of recognition and the fact that customers could contribute to somebody else's idea. The low activity level in terms of customers' comments or feedback from the bank might explain the lack of significant association of recognition with customers' intention to continue participation. Similarly, social presence – the interpersonal interaction with the bank or other users of the crowdsourcing platform over extended periods of time – showed weak association with customers' behavioral intention. One explanation could be the lack of collaboration and contact among users. Previous studies support the observation that extrinsic motivations, such as social motivation and various payoffs, had a strong effect on the time spent on the platform, however, intrinsic motivation aspects were more important (Kaufmann et al., 2011).

<a>18.8 CONCLUSION

Trustworthiness emerges as a key factor for establishing customer-company communication in crowdsourcing platforms. Our study showed the bank's ability to handle the crowdsourcing platform, its integrity to keep promises, and benevolence to act according to customers' interests significantly influence customers' intention to use the platform. As pointed out in Chapter 17, distrust might influence customers' behavior and its role in innovation. Whereas trust towards a company and its crowdsourcing platform is developed over time, distrust might be caused by negative events, such as lack of feedback or inappropriate feedback to customers' ideas.

Both employees (see Chapter 17) and customers agree on the importance of providing feedback to the customers, and showing the tangible results of the submitted ideas. On the one

hand, providing feedback is seen as ‘an expectancy-challenge,’ ‘not easy’ and ‘awkward’ from the bank’s employees. On the other hand, customers are mainly intrinsically motivated to contribute with ideas, describing their experience with the platform generally as positive but having dissatisfactory feedback. Since customers’ intentions to use the crowdsourcing platform are driven by trust and afterwards by intrinsic and extrinsic motivation, the bank as trustee needs to ensure that it can be trusted by providing feedback to the customers throughout the innovation process. This means that crowdsourcing platforms need to be integrated and synchronized with the entire innovation processes of a company. If this is established, the crowdsourcing platform will deal with customers’ and other contributors’ ideas as part of the innovation process and not as an opportunistic, time-consuming task. If not, the value of having such a platform is very limited in gathering ideas and might lead to distrust without proper feedback and follow-up on contributions.

Generally, companies should realize the value of the crowdsourcing platforms as tools for involving customers in service innovation processes but they can also influence customer trust in a company, for example, by giving timely and constructive feedback to customers. Customers’ motivations and motivational factors provided by the platforms’ design could significantly increase or maintain short- or long-term customer activity. For example, since customers are intrinsically motivated, they should probably invest more time in the platform in order to benefit from extrinsic motivation and social interactions. Regarding the platform design, gamification – with game elements and game design – can be employed to support better customers' motivation, such as through feedback, visibility and other means. Feedback may be seen as a gamification element for crowdsourcing, for example, as continuous feedback – when it occurs as a natural result of interaction; emergent feedback – when it flows naturally from the environment; and balanced feedback – when the user reacts to the feedback (Kapp, 2012, p. 34). Visibility to other users could be also fun, while competition,

cooperation and conflict are typical elements that provide meaningful challenge in a certain context (Kapp, 2012, p. 30).

Lastly, considering the basic characteristics of crowdsourcing as Estellés-Arolas and González-Ladrón-de-Guevara (2012) pointed out in the definition, we confirm the importance of including both intrinsic and extrinsic motivations in crowdsourcing platforms. For the '*crowd*,' feedback and recognition are highly appreciated, while the '*crowdsourcers*' should acknowledge the customers' motivational drivers and build crowdsourcing platforms accordingly.

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