



# Customer-Engagement, Value Creation, & Delivery Leads to Resilient Marketing: A Sentiment Analysis

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## ABSTRACT

Effective customer engagement (CE) is key for long-term marketing success but lacks study on value-creation and value-delivery, especially for financial products. This research aims to explore how CE enhances value-creation and value-delivery, strengthening marketing processes for financial products linked to 'adding value'. The study follows an explorative research design, reviewing literature on CE, value delivery, value creation, resilience marketing, and related studies to define its objectives. Using qualitative methodology, the study analyses qualitative data from customer reviews on mouthshut.com with sentiment analysis including word-cloud, sentiment scores, and sentiment graph in R-Studio software. Results show that CE positively impacts value-creation and value-delivery, enhancing marketing resilience for financial product marketers. The main contribution/novelty of this study is that it uses the aforementioned methodology to derive critical insights, which contribute to the strategic connection between CE, value creation, and value delivery to build the resilient marketing for the industrial implications and for the future research avenues. These outcomes can also help marketers to make strategies to gain competitive advantage on the grounds of value-creation & value delivery in the ever-changing business environment. What's missing from this study is the professional commentary and practical empirical evidence that can make the findings more actionable.

**Keywords:** Creation, Customer, Engagement, Value, Resilient

## 1. Introduction

Customer engagement (CE) has been studied and practised in several business sectors for over 20 years, because CE is a mental state that emerges when a customer has interactive, creative encounters with a central agent or object (i.e., a brand here) in a central service relationship, that's why marketers use it now. Also, its dynamic, iterative process in service partnerships that create value and leads to varied levels of CE depending on the environment (Brodie et al., 2011). Engaged customers organically produce value that supports the business aims and stay loyal to the brand (Hollebeek, 2013) which acts as a base for brand's resilience and makes it more future proof and also allows companies to change and adapt dynamic strategies. In today's time when three megatrends—climate change, improved technology, and geopolitical instability are causing global financial market instability, these concerns are reshaping business environment (Bezamat et al., 2022), which makes the study of resilient marketing a need of the hour. The existing Systems either fail to run properly or completely collapse under such changing dimensions of the market situations. At the same time digital transformation has opened new pathways full of opportunities to the players who have shown resilience. To be resilient, one needs to adopt a value creation attitude, which will allow the firm to better safeguard its current assets, weather any potential shocks, and gain an edge over the competition by investing in its future growth (Cooper & Fox, n.d.), the requirement to run more efficiently and recover rapidly from unforeseen or

unexpected obstacles is a problem shared by industries as different as agriculture, oil & gas, and mining which is a problem because these two targets frequently collide. Further, it's not enough for businesses to raise output; doing so will unavoidably lead to blockages, and if failures intensify capacity issues, the entire network will slow down and become less resilient (Alicke et al., 2020). This scenario can be substantiated by a fact that half of India's chief executive officers worry about supply chain disruptions, and over 67 percent of India's chief executive officers are making changes to their supply chains, according to PwC's 26th Global Annual CEO Survey: India perspective (Nair et al., 2022). This complexity can be nullified by CE as it act as a strategic tool to counter modern day paradigm shift along with value creation that happens when customers actively participate in product or service development carrying a positive association between experience value and customer engagement (Nadeem et al., 2021). Complementing the above results, it can be said that organization's strength comes from the strength of the circle it creates with its customers through cultivating loyalty and trust, which can be provided by excellent customer service and by taking full responsibility for the relationship with every customer that ultimately leads to sustainable and resilient business (*How Do You Build Responsiveness and Resilience into Your Business?*, 2022). So, a clear understanding of the above logical facts will enable the companies to enhance customer engagement, create value for customers, and leverage mental accounting principles to improve marketing strategies (Baden-Fuller et al., 2018), which build the context to define the research problem of the present study.

### 1.1 Research Problem

"Whether resilient marketing can be a consequence of value creation, and value delivery on the context of customer-engagement?"

### 1.2 Objectives of the study

Based on the research problem, objectives of this study are as follows.

- (i) To identify the important antecedents of customer engagement in the context of marketing of financial products.
- (ii) To explore the dimensions of value creation, and value delivery by analysing the sentiment of financial customers.
- (iii) To study the relationship of customer engagement with value creation, value delivery, and resilient marketing.
- (iv) To develop some strategic plan for better marketing of financial products in Indian financial market.

## 2. Research Methodology & Design

Methodology is based on a thorough review of the literature and a shared understanding of customer engagement, value creation, value delivery, mental accounting, resilience marketing, and basic studies in these areas. This research-work addresses research questions in order to move forward with a literature analysis of customer engagement. This study implements 'sentiment analysis' because all the above-mentioned are expressed or implied psychological components relating to the customers that generally determine the resiliency of marketing functions of commercial organizations. The above methodology is justified by the fact that, sentiment analysis is a growing field of research that aims to automatically determine the sentiment expressed forthrightly in the form of text. Further, sentiment analysis has various applications such as determining whether a review is positive or negative that is commonly used in social media analysis, because sentiment analysis is particularly important in the era of social media, where there is a vast amount of opinionated data available (Greco, 2022). It involves analysing the attitude, emotion, or affectual state of the author based on the language used, where linguistic knowledge plays a significant role in sentiment analysis as it helps in extracting information from positive and negative words, as well as the context and linguistic structure of the text (Taboada, 2016). Of course, the complexity and subtlety of language used, creative and non-standard language, and the lack of paralinguistic information pose challenges in sentiment analysis (Mohammad, 2016). Research in this area focuses on classifying documents as positive or negative, and there are methods that utilize supervised learning and unsupervised learning approaches (Li, 2007). This study uses a set of qualitative data that is derived from customer reviews on mouthshut.com and was analysed through R-Studio software. The steps involved in conducting a sentiment analysis include gathering customer reviews, sorting, cleaning, analysing, visualisation, insight sharing with other researchers doing similar study, and putting the findings for interpretations with respect to the objectives of this study.

## 3. Literature Review

### 3.1 Antecedents of Customer-engagement

Customers' involvement, participation, and commitment are the three pillars upon which customer engagement (CE) rests (Vinerean & Opreana, 2021). A responsible merchant or service provider promotes and fulfils its higher mission and values, maximising benefits to stakeholders (shareholders, employees, customers, venders, the surrounding, and the community). Further, by building on these pillars, merchant may increase customer-engagement, create outstanding customer experiences, generate emotional connections, and

construct a common brand based on a clear purpose and values (Grewal et al., 2017). Directly driving customer engagement is the delivery of emotional and informational assistance. In addition, it influences customer engagement since it incorporates member trust inside the social commerce network (Lee et al., 2021). Customer-engagement has the potential to provide businesses with the models and skills necessary to survive in economic downturns and in the current state of conflict in the world and continue working towards their goals of circularity and sustainability (Elf et al., 2022), which imply that CE can build resilience in terms of value creation, because value creation can be understood as a non-transactional activity being a part of behavioural aspect of CE concept along with customers' positive contribution for the concerned brand's image (Busalim et al., 2019). These contributions change and improve the market-offering and change how other stakeholders see, like, expect, or act towards the firm & its market-offering. Further, CE makes value creation a system-level process by causing a wider integration of resources (Jaakkola & Alexander, 2014). Thus, antecedents of customer-engagement can play important roles for firm's value and its resilient marketing.

### **3.2 Customer-engagement: The Base for Value-creation, Value-delivery**

The term 'value' can refer to either the monetary worth of an item or its usefulness, importance, relative worth, or utility (Fitzgerald & Stol, 2017). A consumer worries about more than just the goods—level of service, guarantees and warranties, ways to pay for the product, and return policies, which makes it difficult to help the customer figure that the whole value of buying and using the product is more than its total cost (Kotler, 2017). Businesses that are in a competitive market or don't spend a lot of money on advertising can add value by getting customers more engaged, while businesses with a good reputation are less likely to get anything of value from it (Beckers et al., 2017). In the offline context, the value creation and reciprocation process have three steps, i.e., a good experience creates brand satisfaction and emotional attachment. Further in the second stage, brand trust and brand commitment for the brand gets established and finally, customer brand engagement benefits from emotional attachment, brand satisfaction, and dedication. (Le et al., 2021). In the online world, tactical difficulties for value delivery in virtual project include selection, technological leverage & associated factors, training & continual development, trust, shared understanding, integration, and systemic alignment (Barima, 2009). Complementary results are obtained by Cao et al. (2022) that perceived value has positive effect on usefulness, entertainment, feel of confidence of consumer for doing the desired aspects, and consumer-engagement with the marketers' activities in the virtual space. So, management strategies are improving the quality of e-services and the prevalence of e-commerce that are substantially correlated for the performance of online store (Doherty et al., 2015). So, inference can be drawn that customer-engagement can build the platform for value-creation and value delivery both for in-store shopping and online shopping.

### **3.3 Customer engagement, Mental accounting, and Value dimensions**

Customer engagement, value creation, and mental accounting are all important concepts in understanding consumer behaviour and marketing strategies. Customer engagement refers to the level of involvement and interaction between consumers and a brand or company (Banyté et al., 2021). Value creation, on the other hand, focuses on the process of delivering superior value to customers through products, services, or experiences (Gatautis et al., 2021). Mental accounting theory suggests that consumers tend to categorize their purchases and evaluate them based on perceived gains & losses (Sheen, 2023), where consumers' evaluation of money influence pricing strategies and product positioning (Al-Htaybat et al., 2019). By understanding the above concepts, companies can enhance customer engagement, create value for customers, and leverage mental accounting principles to improve marketing strategies (Baden-Fuller et al., 2018). So, magnifying gain-perception and reducing loss-perception through appropriate marketing strategies, companies can make positive contribution of customer participation on their value-perception (Wang et al., 2009). Thus, it will be wise to infer that customer-engagement can manage the mental accounting in the desired direction of the organization for adequate value creation and value delivery.

### **3.4 Context of Resilient Marketing**

Mindfulness, self-awareness, purpose, positive relationships, and self-care form marketing resilience, which helps the business endure the current crisis and prepare for future challenges (Kumar et al., 2020). Agile companies adjust their marketing priorities quickly to the changing market. Resilient companies also have structures to combat internal and external forces that may prevent them from providing services (Sheffi, 2007). On the other hand, hierarchical resilience has been demonstrated to be the most effective strategy for anticipating, adjusting to, and recovering from strikes (Javier & Steve, 2008). So, resilient marketing emphasises stress management, business health, and adaptability that helps the business in sustainable growth, survival of the healthy economic climate, where resilient marketing is helpful in solidifying methods and adoption of new technology (*4 Steps to Help You Build a Resilient Marketing Strategy* | [Salesforce.com](https://www.salesforce.com) 2023). From the above discussion, it is clear that resilience involves creation of future-proof ideas, tactics, and plans because it is the method and new way of thinking about how urban difficulties and crises carry least impact having the ability of bounce back, bounce forward, and evolution (Ilgen et al., 2019). Thus, it will be logical to conclude that resilient marketing can flourish in the context of customer engagement and the value for customers.

### **3.5 Resilient Marketing with the Value Dimensions**



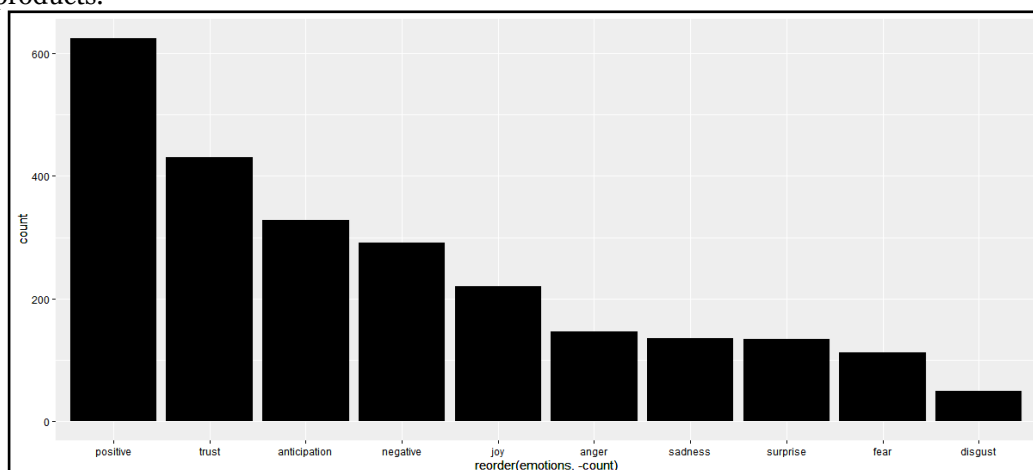
customers) effective keeping in view the above said 2<sup>nd</sup> layer terms, because these terms signify appropriate care of customers by the marketers. In the subsequent layers of the word-cloud, the terms like 'trade', 'help', 'response', 'charges', 'payment', 'close', 'worst', 'request', 'over', 'much', and 'should' are appearing, which are justifying that the marketer can have long-term survival with its financial products, if the company withstand the adverse effects of above said terms after delivering the financial products & services to the customers. Thus, it can be inferred that the long-term survival being preceded by the value delivery and value creation, makes the marketing process resilient.

Table-1 presents an analysis of sentiment scores, delineating between positive and negative sentiments along with their corresponding frequencies and percentages. A statistic for gauging consumer sentiment is sentiment scores. A score can be between 0 and 100, with 100 representing the best possible result and 0 the worst. In speech analysis software, positive words are given a score of +1 and negative ones a score of -1. The total of the positive and negative sentiment scores determines the final score for each response. Sentiment scores show how strongly a customer felt during a particular interaction. The entire number of positive words versus the total number of negative words can be added to determine the average score. We have used lexicons to find the sentiment scores which is one of the many ways to calculate the scores. In our case the sentiment score is approximately 57.38 percent which portrays an overall positive sentiment among the customers of marketable financial products that are currently available in the market. But it does not have an excellent score that is generally 80 percent or above. This shows that there is ample amount of scope for improvement of industry standards to satisfy the customers in the future as nearly 43 percent of the customers have a negative sentiment towards the current scenario of industry operations.

<b>Table- 1: Sentiment scores for the marketable financial products</b>											
<b>Sentiment Scores</b>				<b>Emotion counts</b>							
<b>Sl. No.</b>	<b>Sentiment</b>	<b>n</b>	<b>Sentiment (in percentage)</b>	<b>Trust</b>	<b>Anticipation</b>	<b>Joy</b>	<b>Surprise</b>	<b>Anger</b>	<b>Sadness</b>	<b>Fear</b>	<b>Disgust</b>
1	Positive	455	57.37705	431	328	220	134	147	135	112	50
2	Negative	338	42.62295	27.68%	21.06%	14.12%	8.60%	9.44%	8.67%	7.19%	3.21%

**Source:** Authors' compilation from analyses through 'R' software

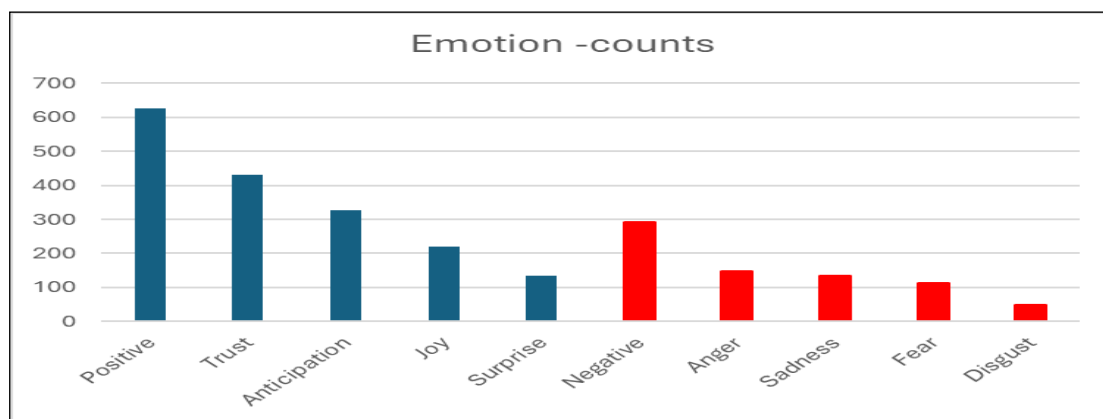
Figure 2 shows the sentiment bar plot, which graphically represents the prevalence of different emotions in our dataset. These are notably not the exact words that appear in the text used for analysis but are the overall emotions behind the word in the text. For instance, anger is an emotion shown in the analysis, but the text might have other sentences that collectively emote anger. The investigation considers the difficulties encountered by people who voiced discontent with their online platform experience. Sentiments are extracted from text data through the sentiment retrieval procedure, and the resulting sentiment status is visually displayed using the ggplot2 package of 'R' software. The factors included in the dataset—positive, trust, anticipation, negative, joy, surprise, anger, sadness, disgust, and fear, are also taken into consideration while doing the analysis. Through the use of the variables, this analysis explores people's opinions about the online financial products.



**Figure-2:** Emotion counts in sentiment analysis.

**Source :** Authors' compilation from analysis through 'R' software

Analysis reveals that trust with a sentiment count of 431 is the second most common sentiment in the group chat, with positive sentiment predominating overall. The majority of people's comments are positive regarding the e-commerce site. Remarkably, the positive sentiment scores are more than 600, suggesting that a considerable proportion of people have had pleasant experiences and left positive reviews regarding the e-commerce site. In addition, feelings with high scores include anticipation with a score of 328, joy with 220, anger with 147, sadness with 135, surprise with 134, fear with 112, and disgust with merely 50 indicating that users are engaged and confident in the online platform, benefiting from its offerings and having a generally favourable experience. Reactions that are unfavourable may result from complaints about specific features of the goods or services offered. By addressing these problems, it may be possible to turn unpleasant encounters into positive ones and increase customer satisfaction. The company's guarantees of prompt delivery serve to reinforce people's faith in the platform and the trust that is placed in online shopping.



**Figure-3:** Emotion counts (segregated) in sentiment analysis.

**Source :** Authors' compilation from analysis

## 5. Summary findings

The results of the sentiment analysis correspond to the general understanding regarding the financial products in the Indian scenario, that the positive sentiment towards the financial products is backed by the 'trust' and 'anticipation' of the financial customers mostly, which are followed by 'joy' and 'surprise' respectively. The negative sentiment of financial customers is backed by 'anger', 'sadness', 'fear', and 'disgust' chronologically from higher to lower order. So, the marketers of financial products have no other alternatives rather than building the trust in the customers' mind, understanding the financial customers' anticipation or mostly expectations.

Further the marketers of financial products can nullify the negative sentiments of the financial customers by managing their anger, understanding the causes of sadness with respect to their financial products. Additionally, the customers' fear and disgust can be minimised with the help of appropriate, adequate, and timely information regarding the financial products, which coincides with the 'trust' (highest score) that back the positive sentiment. The above outcome also justify that currently the marketers of financial products are facing difficulty in providing appropriate, adequate, and timely information to the target customers or failing in their communication strategies for target financial customers (Pattnaik et al., 2023) that can develop the customers' loyalty, the most desirable achievement of the organizations in the competitive scenario.

However, the overall positive sentiment score is nearly 57 percent against the negative sentiment score, which is nearly 43 percent, signifying the right path of marketable financial products in Indian scenario. Still the strategic issues highlighted in the preceding outcomes, if can be addressed through their strategic plans, then the present status of positive sentiment will be enhanced. Formulation of above-mentioned strategic plans can follow the mechanism of value creation and value delivery which is justified from the word cloud. As the caring features of the marketers of financial products are strengthening the rationality characteristics relating to financial products.

The trust and anticipation are solid strategic component for value creation. Extending the discussions of value creation to value delivery, it can be inferred that long term survival of the financial products in the market can be a strategic output by nullifying the anger and sadness, minimising the fear and disgust of the financial customers. Thus, it can be concluded that value creation and value delivery can be understood and can be practiced on the ground of positive and negative sentiments of the customers towards the financial products and their marketers.

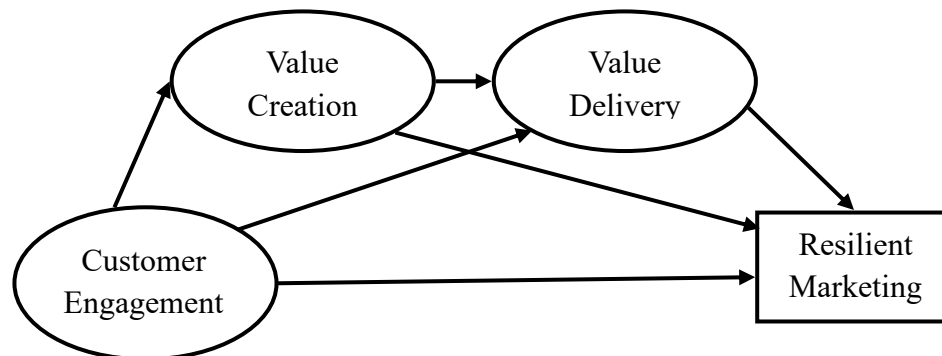
## 6. Conclusion and Contribution/Originality

We conclude that customers' positive and negative attitudes toward financial products and their marketers can be used to understand and practise value creation and delivery. The engagement of the customers can be used

to further enhance the positive sentiments among customers as well as it can minimize the negative sentiments. As these factors are still nascent in the Indian scenario of marketable financial products, the marketers must channel their strategies through these above-mentioned principles as these are successfully implemented in other products in the market. It can explore new possibilities for marketable financial products from both buyers and sellers, which can be helpful in the long run.

## 7. Limitations & Path for Future Researchers

The model of this study is primarily the output of a qualitative technique and driven by the literature review; however empirical evidence may give rise to new industrial implications. This research presents a convincing framework for decision makers in the marketing domain and in the academic point of view, but future researchers can cover other domains in the industry. So, a conceptual model is proposed here to give direction to the future researchers of the similar field.



**Figure-4:** Model for future research.  
**Source :** Authors' compilation from analyses

Thus, future researchers can use the above conceptual model for the relevant empirical testing with psychometric feature estimation. Further, this study is accomplished on one set of qualitative data (texts as consumer opinion extracted from public forum), which can be replicated by taking multiple similar data set with the help of proposed model that will enable the future researchers to develop a new theory.

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