

## **My Brand, My Creation: The Mediating Role of Psychological Ownership in the Relationship Between Co-Creation and Loyalty**

**Bustam , Asriadi <sup>2</sup>**

<sup>1</sup> Management Studies Program, Mujahidin College of Economics

<sup>2</sup> Faculty of Economics and Business, Tadulako University

### **Abstract**

This study aims to examine the mediating role of psychological ownership in the relationship between co-creation and value-driven brand loyalty in digital platform users in Indonesia. Using a causal-correlational quantitative design, data was collected through purposive sampling techniques from active users of digital platforms who customized features, and then analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results showed that co-creation had a positive and significant effect on brand loyalty ( $\beta = 0.230$ ,  $p < 0.001$ ) and psychological ownership ( $\beta = 0.455$ ,  $p < 0.001$ ). Furthermore, psychological ownership had a positive effect on brand loyalty ( $\beta = 0.347$ ,  $p < 0.001$ ) and was shown to play a complementary role in the relationship between co-creation and brand loyalty ( $\beta = 0.158$ ,  $p < 0.001$ ). These findings prove that psychological ownership serves as an emotional bridge that converts the cognitive capital and effort of users during co-creation into long-term loyalty that is resistant to price wars, while minimizing the risk of perceived unpaid labor. Digital platform developers are advised to design customization features that provide real control to reinforce the user's sense of belonging.

**Keywords:** *Co-Creation; Psychological Ownership; Brand Loyalty; Digital Platforms; PLS-SEM.*

Copyright (c) 2026 Bustam

---

 Corresponding author :

Email Address : [ox.clothingsystem@gmail.com](mailto:ox.clothingsystem@gmail.com)

## INTRODUCTION

In an exponentially evolving digital economy landscape, the paradigm of customer loyalty has undergone a fundamental shift. Conventional retention strategies relying on transactional advantages—such as price discounts, point programs, or aggressive promotions—are no longer robust enough to secure long-term loyalty (Verhoef et al., 2021).

The contemporary market is witnessing the emergence of value-driven loyalty, a state where consumer loyalty is driven not merely by utilitarian motives, but by an existential alignment between personal consumer identity and brand ideology. Modern consumers no longer merely consume commodities; they consume meaning, reinforced by a strong internal affirmation: "I am loyal because this brand reflects who I am" (Kumar & Nayak, 2019). Consequently, the critical challenge for modern marketers lies in transforming routine digital interactions into profound identity bonds.

As an operational response to this shift, digital marketing strategies have extensively adopted the doctrine of co-creation to facilitate active consumer participation in designing their own experiences (Ramaswamy & Ozcan, 2018). When a digital platform enables users to participate, design, or configure their experience independently, the interaction ceases to be one-way.

However, a theoretical gap arises: the internal psychological mechanisms bridging co-creation activities and the formation of value-driven loyalty remain insufficiently mapped and systematically analyzed. Most prior studies treat the co-creation–loyalty relationship as a mechanistic direct effect or rely solely on customer satisfaction as a single mediator (Cossío-Silva et al., 2016). This conventional approach fails to explain how motoric and cognitive engagement on digital screens mutates into long-term emotional commitment resilient to price wars.

To uncover this psychological black box, psychological ownership theory offers an urgent conceptual intervention. Psychological ownership emerges when consumers feel that a digital object or service has become "theirs," despite lacking formal legal or financial ownership (Atasoy & Morewedge, 2017). This feeling is stimulated by the investment of time, effort, and cognitive contribution during co-creation.

Co-creation without fostering a sense of ownership risks being perceived as unpaid labor, failing to generate emotional attachment (Fuchs et al., 2010). Although the urgency of this integration is gaining traction in global academic discourse, literature over the past five years exhibits severe conceptual fragmentation, with existing studies examining these variables in isolation. Hence, this empirical study is designed to rigorously examine the mediating role of psychological ownership as the key explanatory pathway in the relationship between co-creation and value-driven loyalty.

The primary novelty of this research lies in shifting the analytical focus from transactional dimensions to the existential-psychological dimensions of digital consumer behavior. Practically and theoretically, this study contributes by: 1) Statistically demonstrating through a structural approach that psychological ownership serves as an essential intervening variable that must be activated during digital co-creation and; 2) Providing an empirical blueprint for digital platform developers on converting user ego-cognitive effort investments into a sense of ownership, serving as a critical foundation prior to examining advanced phenomena such as the Digital IKEA Effect.

## Literature Review

### Service-Dominant Logic (S-D Logic) and Co-Creation Activities

The conceptual roots of co-creation activities are firmly anchored in Service-Dominant Logic (S-D Logic) introduced by Vargo and Lusch (2004). This paradigm shifts away from traditional commodity-based marketing (Goods-Dominant Logic) toward the perspective that value is no longer produced unilaterally by firms and distributed to passive consumers. Instead, S-D Logic asserts that value is inherently interactive and dynamic, with consumers serving as active co-creators of value through resource integration (Ramaswamy & Ozcan, 2018).

In digital ecosystems, co-creation manifests through interactive platforms that facilitate dialogue, access, risk assessment, and transparency between firms and users (Prahalad & Ramaswamy, 2004). According to Kumar and Nayak (2019), consumer-side co-creation involves allocating cognitive capital, creativity, and physical/mental effort to personalize, configure, or modify digital system outputs to align with personal preferences.

### Psychological Ownership Theory

Psychological Ownership Theory was formally conceptualized within organizational psychology by Pierce, Kostova, and Dirks (2003). It defines psychological ownership as an emotional-cognitive state in which an individual perceives an object—whether tangible or abstract-digital—as "MINE!", regardless of formal legal ownership. Over time, this theory expanded into digital consumer behavior to explain ego closeness between users and virtual artifacts (Karahanna et al., 2015).

According to Pierce et al. (2003), feelings of psychological ownership stem from three fundamental human motives: the need for self-efficacy, self-identity, and having a place. To activate this feeling, consumers navigate three main routes to psychological ownership: 1) **Controlling the Object:** Greater consumer control over a digital platform yields stronger perceived ownership; 2) **Intimately Knowing the Object:** Through repeated interactions, consumers intuitively understand the system's nuances and; 3) **Investing the Self into the Object:** When consumers devote time, emotional energy, and creative ideas into the platform, it absorbs part of their ego.

### Value-Driven Brand Loyalty

In saturated digital ecosystems, conventional transactional loyalty driven by economic incentives (such as discounts or point schemes) proves highly vulnerable to competitor interventions (Verhoef et al., 2021). Thus, this study focuses on value-driven brand loyalty—a deep commitment to consistently repurchase or reuse a brand due to identity and personal value alignment between consumer and brand. Value-driven loyalty is characterized by three key behaviors: high resistance to competitor price wars, willingness to organically advocate for the brand (brand advocacy), and integration of the brand into the consumer's extended self (Stokburger-Sauer et al., 2012).

### Relationship Between Co-Creation and Brand Loyalty

When firms facilitate co-creation, they empower consumers to experience superior, personalized value (Ramaswamy & Ozcan, 2018). Through active engagement, consumers view their brand interactions as productive partnerships

rather than cold commercial transactions. Prior empirical research demonstrates that consumer involvement in designing digital services significantly enhances intrinsic satisfaction and drives sustained repurchase intention.

**H1:** *Co-creation activities have a positive and significant effect on Brand Loyalty.*

### **Relationship Between Co-Creation and Psychological Ownership**

Digital co-creation activities, such as customizing account settings or curating personal portfolios, simultaneously activate the three psychological ownership routes formulated by Pierce et al. (2003). When consumers configure features, they exercise control over the digital platform (Atasoy & Morewedge, 2017). Furthermore, the thought and time invested during customization represent concrete self-investment, binding consumer ego to the created digital object (Kirk & Swain, 2018). Consequently, higher levels of consumer co-creation strengthen psychological ownership toward the platform.

**H2:** *Co-creation activities have a positive and significant effect on Psychological Ownership.*

### **Relationship Between Psychological Ownership and Brand Loyalty**

Once psychological ownership becomes established in consumer cognition, the digital platform evolves beyond a mere commercial commodity into an extended self (Atasoy & Morewedge, 2017). Individuals naturally tend to care for, defend, and remain loyal to objects defined as part of themselves (Jussila et al., 2015). Empirical studies demonstrate that consumers with high psychological ownership exhibit low price elasticity; they refuse to switch to competitors even when offered lower prices because migrating feels equivalent to losing their digital identity.

**H3:** *Psychological Ownership has a positive and significant effect on Brand Loyalty.*

### **Mediating Role of Psychological Ownership**

The central theoretical narrative of this model proposes that the positive effect of co-creation on loyalty does not occur automatically or mechanistically; rather, it must be mediated by transformations in consumer psychological structure (Kumar & Nayak, 2019). Without stimulating psychological ownership, cognitive and time-intensive co-creation activities risk being perceived as exhausting unpaid labor, ultimately diminishing repurchase intentions (Fuchs et al., 2010). Psychological ownership functions as an emotional bridge, converting the mechanical energy of co-creation into meaningful intrinsic value. This sense of ownership explains why self-directed involvement fosters long-term commitment resilient to market pressures.

**H4:** *Psychological Ownership mediates the relationship between Co-Creation and Brand Loyalty.*

## **METHODOLOGY**

This quantitative research employs a correlational-causal design to test the proposed structural mediation model. The population comprises active users of digital service platforms in Indonesia incorporating moderate-level co-creation /customization features. Non-probability purposive sampling was utilized for sample selection.

Strict inclusion criteria were established: respondents had to be active users of digital platforms (e.g., stock investment applications, fintech applications, or media streaming platforms) for at least the past six months and independently customized or

configured features at least three times within the last three months. Minimum sample size was determined based on recommendations by Hair et al. (2026), requiring at least ten times the maximum number of indicators concentrated on structural model constructs.

### Variable Operationalization and Measurement Instruments

All operational variables were measured using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), adopted from validated international measurement scales: 1) **Co-Creation (X)**: Measured using 4 indicators (CC1–CC4) adapted from Kumar & Nayak (2019), assessing information contribution, mental engagement, platform interaction intensity, and operational tolerance and; 2) **Psychological Ownership (M)**: Measured using 4 indicators (PO1–PO4) adapted from Fuchs et al. (2010) and Kirk et al. (2018), capturing feelings of personal ownership, self-identity signaling, emotional attachment to the object, and perceived feature control.

**Brand Loyalty (Y)**: Measured using 4 indicators (LY1–LY4) adapted from Stokburger-Sauer et al. (2012), focusing on meaning alignment loyalty, competitor price resistance, primary choice preference, and word-of-mouth advocacy intensity.

**Tabel 1. Operasional Variabel**

| Variable                            | Definition                                                                                                                                                                       | Indicators                                   | Source                                  |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------|
| <b>Co-Creation (CC)</b>             | Customer allocation of cognitive capital, creativity, and physical/mental effort to personalize, configure, or modify digital system outputs to align with personal preferences. | <b>CC1</b> - Information contribution.       | Kumar & Nayak (2019)                    |
|                                     |                                                                                                                                                                                  | <b>CC2</b> - Mental engagement.              |                                         |
|                                     |                                                                                                                                                                                  | <b>CC3</b> - Platform interaction intensity. |                                         |
|                                     |                                                                                                                                                                                  | <b>CC4</b> - Operational tolerance.          |                                         |
| <b>Psychological Ownership (PO)</b> | An emotional-cognitive state in which an individual perceives an object—whether physical or abstract-digital—as "MINE!", regardless of formal legal ownership.                   | <b>PO1</b> - Feeling of personal ownership.  | Fuchs et al. (2010); Kirk et al. (2018) |
|                                     |                                                                                                                                                                                  | <b>PO2</b> - Self-identity marker.           |                                         |
|                                     |                                                                                                                                                                                  | <b>PO3</b> - Emotional closeness to the      |                                         |

object.

**PO4** - Perceived control over platform features.

|                   |                |                                                                                                                                                                   |                                                  |                                |
|-------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------|
| <b>Brand (LY)</b> | <b>Loyalty</b> | Deep commitment to consistently repurchase or reuse a brand due to identity and personal value alignment between consumer and brand (value-driven brand loyalty). | <b>LY1</b> - Loyalty based on meaning alignment. | Stokburger-Sauer et al. (2012) |
|                   |                |                                                                                                                                                                   | <b>LY2</b> - Resistance to competitor prices.    |                                |
|                   |                |                                                                                                                                                                   | <b>LY3</b> - Primary choice preference.          |                                |
|                   |                |                                                                                                                                                                   | <b>LY4</b> - Positive Word-of-Mouth intensity.   |                                |

## RESULTS AND DISCUSSION

### Measurement Model Evaluation (Outer Model)

Evaluation of the outer model was conducted to assess instrument validity and reliability using empirical data from SmartPLS outputs. The analysis results are presented in Table 2 below:

**Table 2.** Measurement Model

| Construct               | Item | Cronbach's Alpha | CR    | Outer Loading | AVE   | Mean  |
|-------------------------|------|------------------|-------|---------------|-------|-------|
| Co-Creation             | CC1  | 0.950            | 0.964 | 0.944         | 0.869 | 3.325 |
|                         | CC2  |                  |       | 0.924         |       | 3.350 |
|                         | CC3  |                  |       | 0.930         |       | 3.355 |
|                         | CC4  |                  |       | 0.930         |       | 3.375 |
| Psychological Ownership | PO1  | 0.947            | 0.965 | 0.918         | 0.863 | 3.425 |
|                         | PO2  |                  |       | 0.940         |       | 3.465 |
|                         | PO3  |                  |       | 0.928         |       | 3.415 |
|                         | PO4  |                  |       | 0.929         |       | 3.405 |
| Loyalty                 |      |                  |       |               |       |       |



|     |       |       |       |       |       |
|-----|-------|-------|-------|-------|-------|
| LY1 | 0.952 | 0.962 | 0.935 | 0.874 | 3.505 |
| LY2 |       |       | 0.933 |       | 3.495 |
| LY3 |       |       | 0.934 |       | 3.500 |
| LY4 |       |       | 0.938 |       | 3.460 |

Note:

CR = Composite Reliability, AVE = Average Variance Extracted

Table 2 demonstrates that all indicators for Co-Creation, Loyalty, and Psychological Ownership exhibit outer loadings above 0.70 (ranging from 0.918 to 0.944). Thus, all indicators are valid reflections of their underlying latent constructs. Cronbach's Alpha and Composite Reliability values ( $\rho_a$  and  $\rho_c$ ) for all three constructs far exceed the minimum threshold of 0.70. Furthermore, AVE values for all constructs surpass the 0.50 cutoff, led by Loyalty at 0.874, confirming exceptional reliability and convergent validity.

### Structural Model Evaluation (Inner Model)

Structural model evaluation was conducted to assess model predictive power via the Coefficient of Determination ( $R^2$ ).

Table 3. R Square Value

| Endogenous Variable         | R-Square | R-Square Adjusted | Model Classification |
|-----------------------------|----------|-------------------|----------------------|
| Loyalty (Y)                 | 0.246    | 0.238             | Weak to Moderate     |
| Psychological Ownership (M) | 0.207    | 0.203             | Weak                 |

Table 3 presents the following empirical findings:

1. **Loyalty** exhibits an  $R^2$  of 0.246, indicating that the combination of Co-Creation and Psychological Ownership explains 24.6% of the variance in value-driven brand loyalty, while the remaining 75.4% is explained by factors outside this model.
2. **Psychological Ownership** exhibits an  $R^2$  of 0.207, demonstrating that 20.7% of its variance is driven by user digital co-creation intensity.

### Hypothesis Testing and Path Analysis

Significance testing for direct causal relationships (H1, H2, and H3) was performed using SmartPLS bootstrapping, evaluating path coefficients ( $\beta$ ), t-statistics, and p-values.

Table 4. Line Coefficient (Direct Effect)

| Hypothesis | Relationship Path     | Original Sample ( $\beta$ ) | T Statistics | P Values | Status    |
|------------|-----------------------|-----------------------------|--------------|----------|-----------|
| H1         | Co-Creation → Loyalty | 0.230                       | 3.439        | 0.000    | Supported |

|           |                           |                |       |       |       |           |
|-----------|---------------------------|----------------|-------|-------|-------|-----------|
| <b>H2</b> | Co-Creation<br>Ownership  | →Psychological | 0.455 | 7.642 | 0.000 | Supported |
| <b>H3</b> | Psychological<br>→Loyalty | Ownership      | 0.347 | 5.059 | 0.000 | Supported |

## Findings:

1. **Testing H1 (Co-Creation →Loyalty):** Path coefficient  $\beta = 0.230$ ,  $t = 3.439$ ,  $p = 0.000$  ( $p < 0.05$ ). Co-creation exerts a direct, positive, and significant effect on brand loyalty. **H1 is supported.**
2. **Testing H2 (Co-Creation →Psychological Ownership):** Path coefficient  $\beta = 0.455$ ,  $t = 7.642$ ,  $p = 0.000$  ( $p < 0.05$ ), representing the strongest effect in the model. Increased co-creation significantly drives psychological ownership. **H2 is supported.**
3. **Testing H3 (Psychological Ownership →Loyalty):** Path coefficient  $\beta = 0.347$ ,  $t = 5.059$ ,  $p = 0.000$  ( $p < 0.05$ ). Demonstrates a strong positive effect of psychological ownership on value-driven loyalty. **H3 is supported.**

## Mediation Mechanism Analysis (H4)

To evaluate the mediating role of Psychological Ownership, specific indirect effects were evaluated.

**Table 5.** Indirect Effects

| Hypothesis | Mediation Path                                | Original Sample (β) | T Statistics | P Values | Status    |
|------------|-----------------------------------------------|---------------------|--------------|----------|-----------|
| H4         | Co-Creation →Psychological Ownership →Loyalty | 0.158               | 4.426        | 0.000    | Supported |

Table 5 reveals an indirect effect coefficient of  $\beta = 0.158$  ( $t = 4.426$ ,  $p = 0.000$ ). Because  $t > 1.645$  and the confidence interval excludes zero, Psychological Ownership empirically mediates the relationship between Co-Creation and Brand Loyalty. **H4 is supported.**

**Mediation Typology:** Following Zhao, Lynch, and Chen (2010), because both the indirect effect ( $\beta = 0.158$ ,  $p = 0.000$ ) and direct effect ( $\beta = 0.230$ ,  $p = 0.000$ ) are positive and significant, the mediation mechanism is classified as **Complementary Mediation** (positive partial mediation). This indicates that psychological ownership acts as a complementary explanatory pathway reinforcing the direct impact of co-creation on loyalty.

## Discussion

These empirical findings successfully address the theoretical gap regarding internal psychological mechanisms among digital consumers.

First, confirming the direct impact of Co-Creation on Brand Loyalty (H1) supports Service-Dominant Logic (Vargo & Lusch, 2004). When Indonesian digital platform users gain operational autonomy to participate and personalize systems, they



perceive the relationship as a high-value partnership rather than a cold commercial transaction (Ramaswamy & Ozcan, 2018), resulting in strong brand preferences and consistent repurchase intentions.

Second, the primary contribution of this model lies in the substantial impact of Co-Creation on Psychological Ownership ( $H2, \beta = 0.455$ ). This result validates Pierce et al.'s (2003) routes to ownership. Through digital customization (e.g., financial portfolio setup or account curation), users actively allocate cognitive capital, time, and mental effort. This effort allocation acts as self-investment and control over virtual objects. The platform absorbs user ego, mutating from a mere utility tool into an emotionally meaningful digital artifact.

Third, the strong impact of Psychological Ownership on Brand Loyalty ( $H3$ ) explains why consumers engage in organic brand advocacy. Aligned with Atasoy & Morewedge's (2017) extended self concept, individuals naturally protect and remain loyal to items identified as part of themselves. This sense of ownership minimizes price sensitivity; users resist switching to competitors to protect their digital identity.

Finally, mediation testing ( $H4$ ) confirms Psychological Ownership as an essential emotional bridge. Digital co-creation does not automatically yield long-term loyalty. Without ownership, complex customization risks being perceived as burdensome unpaid labor, diminishing retention (Fuchs et al., 2010). Psychological ownership converts mechanical co-creation energy into existential intrinsic value, locking in emotional commitment.

## CONCLUSION

Based on the data analysis and discussion, the main conclusions of this empirical study are:

1. **Co-creation activities exert a direct, positive, and significant effect on value-driven brand loyalty** among digital platform users in Indonesia. Active user involvement in personalizing services fosters long-term usage commitment.
2. **Co-creation activities exert a positive and significant effect on psychological ownership.** Higher cognitive contribution and mental effort invested in the platform strengthen the psychological ownership perception ("it is mine").
3. **Psychological ownership exerts a direct, positive, and significant effect on brand loyalty.** When digital platforms are internalized as extensions of the self, users display high resistance to competitor price interventions.
4. **Psychological ownership functions as a complementary mediator** in the relationship between co-creation and brand loyalty. Psychological ownership serves as the primary explanatory pathway converting digital screen customization into long-term emotional loyalty while mitigating perceived unpaid labor risks.

## Theoretical Contributions

Academically, this study contributes to digital consumer behavior literature by integrating marketing theory and cognitive psychology:

1. **Uncovering the Black Box:** Identifies internal psychological mechanisms connecting co-creation and value-driven loyalty. Demonstrating complementary mediation ( $\beta = 0.158, p = 0.000$ ) challenges mechanistic views

assuming digital engagement automatically yields loyalty without prior ego involvement.

2. **Extending S-D Logic:** Extends Vargo and Lusch's (2004) S-D Logic within Indonesian digital platforms. Confirms that resource integration must be internalized into cognitive structures to trigger psychological ownership for long-term commitment.
3. **Validating Ownership Routes in Virtual Spheres:** Demonstrates the strongest structural path ( $\beta = 0.455, t = 7.642$ ), strongly supporting Pierce et al. (2003) in virtual environments by proving digital customization acts as self-investment.

### Managerial and Practical Implications

For marketing practitioners, app developers, and digital platform decision-makers (FinTech, e-commerce, media streaming), these findings offer a strategic blueprint:

1. **Value-Based Retention over Price Wars:** Given the strong effect of Psychological Ownership on Loyalty ( $\beta = 0.347$ ), digital firms should shift from fragile transactional retention (discounts, aggressive promos) to existential engagement.
2. **UI/UX Optimization for Ownership:** Designers should create UI/UX that offers genuine psychological control (e.g., flexible portfolio organization, layout customization) rather than cosmetic tweaks.
3. **Balancing Effort to Prevent Cognitive Fatigue:** Effortful customization must generate ownership; otherwise, consumers perceive it as unpaid labor. Streamlining co-creation flows while retaining user control is key.

### Limitations

1. **Explanatory Power ( $R^2$ ):**  $R^2$  values are weak to moderate (24.6% for Loyalty, 20.7% for Psychological Ownership), indicating key unexamined external variables.
2. **Cross-Sector Generalization:** Combining users across stock apps, fintech, and streaming limits sector-specific insights (utilitarian vs. hedonic differences).
3. **Cross-Sectional Design:** One-shot cross-sectional data cannot fully capture dynamic psychological shifts over time.

### Future Research Directions

1. **Integrating Advanced Existential Constructs:** Incorporating concepts like the Digital IKEA Effect or Algorithmic Ownership to improve explanatory power.
2. **Exploring Moderating Effects:** Testing variables such as tenure, platform type (hedonic vs. utilitarian), or customization thresholds to identify burnout/unpaid labor tipping points.
3. **Longitudinal and Experimental Approaches:** Employing longitudinal or experimental designs to observe how customization evolves into price-resistant emotional commitment over time.

### References:

A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). (2026, July 19).

- SAGE Publications Ltd. <https://uk.sagepub.com/en-gb/eur/a-primer-on-partial-least-squares-structural-equation-modeling-pls-sem/book270548>
- Atasoy, Ö., & Morewedge, C. (2017). Digital Goods Are Valued Less Than Physical Goods. *Journal of Consumer Research*, 44, 1343–1357. <https://doi.org/10.1093/jcr/ucx102>
- Cossío-Silva, F.-J., Revilla-Camacho, M.-Á., Vega-Vázquez, M., & Palacios-Florencio, B. (2016). Value co-creation and customer loyalty. *Journal of Business Research*, 69(5), 1621–1625. <https://doi.org/10.1016/j.jbusres.2015.10.028>
- Fuchs, C., Prandelli, E., & Schreier, M. (2010). The psychological effects of empowerment in new product development. *Journal of Marketing*, 74(4), 65–79. <https://doi.org/10.1509/jmkg.74.1.65>
- Jussila, I., Tarkiainen, A., Sarstedt, M., & Hair, J. F. (2015). Individual Psychological Ownership: Concepts, Evidence, and Implications for Research in Marketing. *Journal of Marketing Theory and Practice*, 23(2), 121–139. <https://doi.org/10.1080/10696679.2015.1002330>
- Karahanna, E., Xu, S. X., & Zhang, N. (Andy). (2015). Psychological Ownership Motivation and Use of Social Media. *Journal of Marketing Theory and Practice*, 23(2), 185–207. <https://doi.org/10.1080/10696679.2015.1002336>
- Kirk, C. P., & Swain, S. D. (2018). Consumer Psychological Ownership of Digital Technology. In J. Peck & S. B. Shu (Eds.), *Psychological Ownership and Consumer Behavior* (pp. 69–90). Springer International Publishing. [https://doi.org/10.1007/978-3-319-77158-8\\_5](https://doi.org/10.1007/978-3-319-77158-8_5)
- Kumar, J., & Nayak, J. (2019). Consumer psychological motivations to customer brand engagement: A case of brand community. *Journal of Consumer Marketing*, 36, 168–177. <https://doi.org/10.1108/JCM-01-2018-2519>
- Pierce, J. L., Kostova, T., & Dirks, K. T. (2003). The State of Psychological Ownership: Integrating and Extending a Century of Research. *Review of General Psychology*, 7(1), 84–107. <https://doi.org/10.1037/1089-2680.7.1.84>
- Prahalad, C. K., & Ramaswamy, V. (2004). Co-creation experiences: The next practice in value creation. *Journal of Interactive Marketing*, 18(3), 5–14. <https://doi.org/10.1002/dir.20015>
- Ramaswamy, V., & Ozcan, K. (2018). What is co-creation? An interactional creation framework and its implications for value creation. *Journal of Business Research*, 84, 196–205. <https://doi.org/10.1016/j.jbusres.2017.11.027>
- Stokburger-Sauer, N., Ratneshwar, S., & Sen, S. (2012). Drivers of consumer-brand identification. *International Journal of Research in Marketing*, 29(4), 406–418. <https://doi.org/10.1016/j.ijresmar.2012.06.001>
- Vargo, S. L., & Lusch, R. F. (2004). Evolving to a New Dominant Logic for Marketing. *Journal of Marketing*, 68(1), 1–17. <https://doi.org/10.1509/jmkg.68.1.1.24036>
- Verhoef, P. C., Broekhuizen, T., Bart, Y., Bhattacharya, A., Qi Dong, J., Fabian, N., & Haenlein, M. (2021). Digital transformation: A multidisciplinary reflection and research agenda. *Journal of Business Research*, 122, 889–901. <https://doi.org/10.1016/j.jbusres.2019.09.022>
- Zhao, X., Lynch, J. G., Jr., & Chen, Q. (2010). Reconsidering Baron and Kenny: Myths and Truths about Mediation Analysis. *Journal of Consumer Research*, 37(2), 197–206. <https://doi.org/10.1086/651257>