

Customer Education, Evaluation Skills And Perceived Value: A Theoretical Framework

Angelo Bonfanti

Department of Business Management, University of Verona (Italy)
email: angelo.bonfanti@univr.it

Federico Brunetti

Department of Business Management, University of Verona (Italy)
email: federico.brunetti@univr.it

Abstract

Purpose: The aim of this paper is to propose a theoretically grounded conceptual framework regarding the relationships existing between customer education and customer perceived value, mediated by customer evaluation skills.

Methodology: This is a conceptual paper whose analytical approach draws heavily on theoretical evidence published in service marketing and management literature.

Findings: Customer education is a under-researched concept in the service marketing and management literature. It is a multilevel process aimed at informing and training customers in order to increase their knowledge levels (basic, general, and deep). It affects customer perceived value in terms of benefits (skill of information evaluation, satisfaction and appreciation, perceived risk, purchasing power, and protection of rights and interests), and outlays (economic commitment, product complexity, information accessibility, time employed, cognitive and behavioral effort, and resulting stress). Customer evaluation skill mediates this relationship.

Practical implications: Providing to customers a number of aspects and tools for evaluating products reduces information asymmetries between a company and its customers. However, at least in principle, this can reduce the power of the company. Therefore, managers should consider this risk by both creating knowledge about service alternatives and evaluating what information can be offered to customers for increasing their knowledge levels. Managers should not block the development of initiatives aimed at strengthening customers education because they allow companies to obtain a number of advantages.

Originality/value: The study contributes to enrichment of analyses of customer education by proposing a conceptual framework primarily considering cognitive dimension of the post-purchase evaluation phase.

Keywords

customer education; consumer information and knowledge; customer perceived value; expertise; evaluation skills; conceptual framework

1. Introduction

Strong propensity of consumers to self-service, routine nature and less time spent on purchases, as well as better knowledge of products, contribute to make commoditised goods (convenience and shopping) and services. Companies react generally by adopting a differentiation strategy for their products with respect to those of competitors (Rangan and Bowman, 1992) through enhancing or innovating attributes that are meaningful, relevant and valuable for customers (Carpenter et al., 1994). As benefits provided by means of the differentiation are not readily available from other substitutes, customers become less sensitive to price differentials (Barney, 2007). Over time, customers tend to get used to additional benefits and so become less available to pay any premium price. In addition, competitors may imitate product innovations, introduce superior attributes or launch the same but lower-priced products. In this way, the advantages previously obtained are diluted (Porter, 1980). Therefore, differentiation only provides temporary advantages (Rangan and Bowman, 1992; D'Aveni, 2010). In addition, it is a futile strategy in some business contexts, such as food product marketing (McGrath, 2013; Sogn-Grundvåg and Young, 2013).

As customers commoditise purchases if their involvement is low, commoditisation processes can induce customers, even if informed and careful, not to perceive value in terms of cognitive and emotional understanding and involvement, of goods and services they intend to buy. In order to deal with this problem, companies may invest in consumer education by offering to customers information useful for shopping and product usage, and by creating the conditions for developing the skill to capitalise on such expert information.

Studies in consumer education conducted since the 1970s have embodied economic (e.g. Armstrong and Uhl, 1971; LaForge, 1989), life goal (e.g. Office of Superintendent of Public Instruction, 1968), and marketing (e.g. McNeal, 1978; Harty, 1979; Fast et al., 1989; Carsky, 1991) perspectives. Essentially, these studies aim to protect consumers' interests and are addressed from the consumer's point of view. Several studies focus on consumer education programmes (e.g. Bloom and Ford, 1979; Oumlil et al., 2000; Xiao et al., 2004; Makela and Peters, 2004). As with goods marketing, only recently has the consumer education issue been examined in the service marketing literature (Oumlil et al., 2000; Burton, 2002). Such studies on services highlight that consumer education is mainly based on the following three elements: a) presentation of information related to goods, services and their providers; b) improvement of basic and in-depth knowledge and c) development of skills to use information. Effects of information on consumer behaviour have particularly been discussed with regard to services' intangibility (see Murray, 1991). Recently consumer education and information have been seen as concepts intended as part of a continuum in which consumer information is a lower-level activity useful for achieving a basic knowledge, whereas consumer education is at a higher and advanced level of knowledge (Burton, 2002). For us, educating consumers requires that companies not only provide information but also create conditions that allow customers to evaluate such information, increase their level of knowledge and understanding, and feel involved in their purchasing activities. In this way, consumer education is a process through which customers can improve their perceived value.

This paper proposes a theoretically grounded conceptual framework regarding the relationships existing between customer education and customer perceived value, mediated by customer evaluation skills. It primarily considers the cognitive dimension, which is not affective and emotional, of the post-purchase evaluation phase.

The study particularly contributes to enrichment of analyses of customer education in the following five ways: 1) it offers an overview of the consumer education issue in a service marketing perspective; 2) it proposes a theoretically grounded conceptual framework relating to the factors favouring customer education as a multilevel process closely related to different

consumer knowledge levels, and the relationships between customer education and customer perceived value mediated by customer evaluation skills; 3) it highlights the benefits and outlays that educated customers can perceive; 4) it suggests a number of practical implications to managers that want to invest in customer education for improving customer perceived value and 5) it suggests some directions for future research.

This is a conceptual paper whose analytical approach draws heavily on theoretical evidence published mainly in the service marketing and management literature.

2. Consumer education in service marketing and management literature

With the exception of consumer misbehaviour studies (e.g. Harris and Reynolds, 2003; Reynolds and Harris, 2009; Fisk et al., 2010; Baccarani and Brunetti, 2011; Daunt and Harris, 2012), research focused on consumer education in a service context is particularly limited (Fast et al., 1989). It is specifically related to the context of technical services such as specialist information technology suppliers, where information alone is often insufficient to ensure high levels of service quality (Carsky, 1991).

Consumer education is examined with respect to two perspectives: a) the relationship between consumer education, the service delivery process and consumer education programs; and b) the relationship between consumer education and service quality.

2.1 Relationship between consumer education, the service delivery process and consumer education programmes

If consumers are informed and educated about the expectations and features of services and collaborate with service providers, service performance will be successful. In other words, the effectiveness of the service delivery process depends on the role played by consumers (as well as service personnel) during service encounters (Solomon et al., 1985). One of the factors that affects service performance is the script defined as “a coherent sequence of events expected by the individual, involving him either as a participant or as an observer” (Abelson, 1976, p. 33).

In order to perform their role, as well as sticking to the service script, consumers must be educated in sociality: by means of the socialisation process, consumers are able to understand the service organisation’s values, as well as how to operate within the servicescape and develop knowledge and skills useful to interact with employees and other customers during service encounters (Kelley et al., 1990).

To this end, consumer education programmes are useful in helping consumers to understand their role and what they can expect from the service delivery process, even before they experience it. Such programmes include formalised consumer orientation programmes, written documents provided to customers (Zeithaml et al., 2012), learning by service personnel and other customers or users, and signals and cues allocated within the servicescape (Bonfanti, 2013).

Specific studies focus on consumer education programmes for mature consumers (Oumlil et al., 2000) suffering from a disorder termed “learned helplessness” by psychologists (LaForge, 1989). Concerns about organisations and the consumption process, physical disability, financial instability (LaForge, 1989) and lack of experience (Aronson, 1993) can cause a feeling of helplessness and loss of control over various activities. Such programmes contribute to prepare elderly consumers to more adroitly confront the marketplace.

2.2 Relationship between consumer education and service quality

Burton's (2002) study identifies three different approaches to the relationships between consumer education and service quality.

The first approach argues that consumer education can be used as a core element of service quality in a competitive strategy perspective: consumer education allows differentiation of service organisations from competitors, adds value to service offerings, increases loyalty and assists in customer retention (Burton, 2002). In addition, consumer education can help service organisations to obtain and keep satisfied customers, contribute to the favourable attitude among consumers towards a product or company and reduce confrontation with consumer advocates (McNeal, 1978). Financial (e.g. Dery, 1998), software (e.g. Kaeter, 1994) and healthcare services (e.g. Gummesson, 2000) are some of the service contexts more often examined in the service marketing and management literature.

The second approach is based on the assumption that consumers need to be educated in a post-modern world. Service organisations should educate themselves about the change of consumer behaviour, which is depicted as powerful and reflexive (e.g. Brown, 1995; Firat et al., 1995). However, it is impossible precisely to define such behaviour (Cova, 1999). In addition, an informed consumer is one empowered to make decisions and participate meaningfully in the customer-provider relationship (Bielavitz et al., 2011).

The third approach assumes that concepts of consumer education and service quality are not associated with each other. When a consumer is educated, they are able to identify poor service quality. This change is damaging for any service organisation, such as financial services (Burton, 1994). Education leads to a reduction in information asymmetries between the firm and its customers. Service organisations could paradoxically maintain such information asymmetry and not reconfigure the knowledge relationship (Nayyar, 1990). Customer education has been found to be positively associated with customer expertise (Bell and Eisingerich, 2007): if customer expertise is high, the positive effect of technical service quality on customer loyalty is indeed stronger, while the positive relationship between functional service quality and customer loyalty decreases. In addition, when customers become expert, they perceive a reduced risk in switching firms and, as a result, are more confident in assessing competitive alternatives (Heilman et al., 2000).

3. Relationships between customer education, evaluation skills and perceived value: a conceptual framework

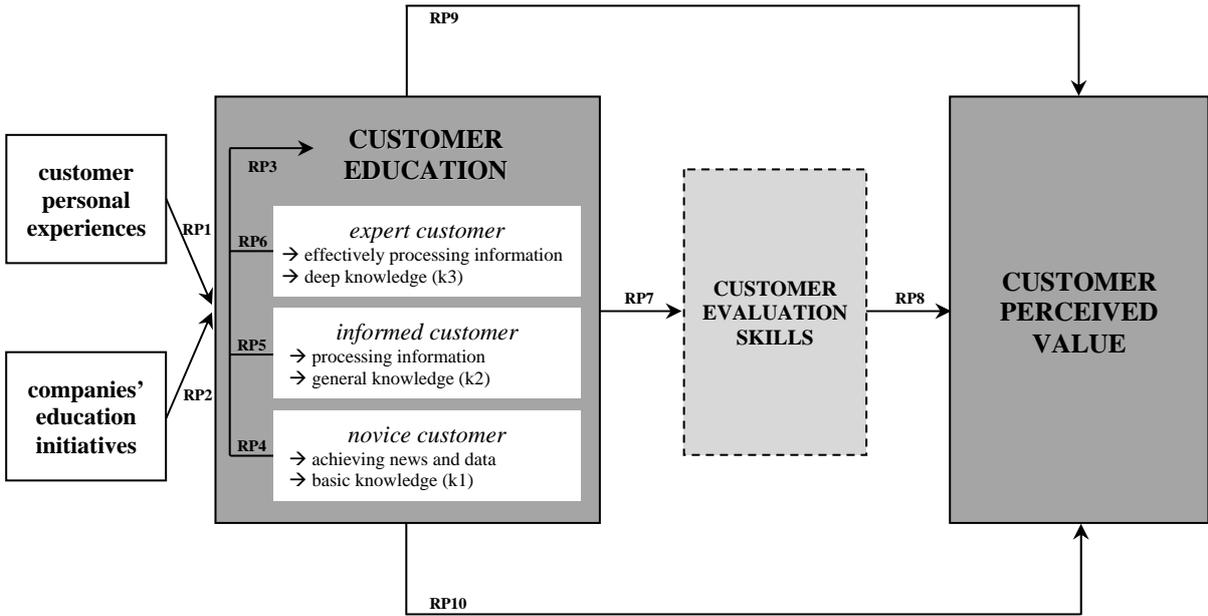
In this section, we develop a conceptual framework highlighting how customer education is a multilevel process closely related to different customer knowledge levels, and how it affects customer perceived value (see Figure 1). Customer evaluation skills mediate this relationship. We will discuss these constructs and their relationships by presenting corresponding and testable research propositions (RPs).

Customer personal experiences contribute to generating customer education. Personal experience is subjective in nature; it includes the interactions people develop both by using a goods or service and during the purchasing process, service encounters and more generally, different stages of life. Recent definitions of customer experience highlight that "customer experience originates from a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction. This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual)" (Gentile et al., 2007, p. 397). In addition, "customer experience is the internal and subjective response customers have to any direct or indirect contact with a

company. Direct contact generally occurs in the course of purchase, use, and service and is usually initiated by the customer. Indirect contact most often involves unplanned encounters with representatives of a company’s products, service or brands and takes the form of word-of-mouth recommendations or criticisms, advertising, news reports, reviews and so forth” (Meyer and Schwager, 2007, p. 118). Customer experience can also be defined by means of two sub-constructs: intensiveness, which is ‘the amount or the frequency with which a person has been exposed to a product category’, and extensiveness, which is ‘the breadth or the variety of exposure a person has accumulated in a product environment throughout her consumption history’ (Hoeffler et al., 2013, p. 332). Customer experience affects the preference learning and formation process. Customers can accumulate experiences by developing curiosity and interest for a topic in a number of ways, such as participating in training courses, reading specialised magazines, living experiences in relation to purchase of goods and services, relating to experts, as well as gathering information by means of websites, word-of-mouth, recommendations, criticisms, advertising, news and reports. Therefore, the following proposition is made:

RP1: There is a positive relationship between customer experience and customer education.

Figure 1. Relationship between customer education and customer perceived value mediated by customer evaluation skills



Source: Our own elaboration

Also, education initiatives provided by companies contribute to improved customer education. Such actions are objective in nature and include customer education programmes such as seminars and training activities, as well as external communication activities such as printed materials (e.g. instruction booklets, flyers and tourist guides), websites, e-mail, consulting services and personal advice.

Education programmes allow customers to obtain information and advice, learn how to make rational and efficient future choices, and protect their rights. Research on consumer behaviour (e.g. Garman, 1979) has highlighted that a positive relationship exists between participation in customer education programmes and knowledge levels. With specific regards

to knowledge of safety principles, Staelin (1978) noted how increased knowledge leads to safe behaviour, as the consumer both has a better understanding of how products work, and is more able to accurately assess the hazards associated with these products.

In order to increase customer knowledge levels, companies can develop a number of fundamental communication activities (Zeithaml et al., 2012). Providing information by preparing customers for service delivery is useful to novice customers who need to be informed and trained, as well as know what they should expect from a service provider. Confirming service performance in relation to standards and expectations is another activity by which customers can perceive value: it is important that service providers communicate to customers that the provision of services is correctly made, as not all customers are able to evaluate service effectiveness, because of their inexperience, service invisibility or technicality. Communication skills of service providers can reassure customers. Clarifying after-sales expectations is a third possible activity: as sellers often promise something that goes beyond customers' expectations, service providers can prevent disappointments, complaints and poor service by clarifying the situation during the conclusion of the contract. Finally, educating customers to avoid peak periods of demand is advantageous for both the customer, who will enjoy faster service, and for the organisation because it reduces problems related to excess demand. Thus:

RP2: There is a positive relationship between companies' education initiatives and customer education.

Customer education is a concept variously defined in the literature, notably in consumer behaviour studies. Nelson et al. (1977) argue that consumer education includes the development of skills, concepts and understanding to help consumers attain a maximum level of satisfaction and utilisation of their human and material resources. Wells and Atherton (1998) maintain that consumer education is concerned with the skills, attitudes, knowledge and understanding needed by individuals living in a consumer society. Bannister and Monsma (1982) define consumer education as the process of gaining the knowledge and skills needed to manage consumer resources and take action to influence those factors, which affect consumer decisions. We argue that service knowledge, as well as access and intent to use it, is an indispensable factor for any customer who wants to use a service effectively (Yeatts et al., 1992). Jointly integrating different information promotes increased knowledge levels (Peter and Olson, 2002) and thus education of customers. The above studies agree that customer education is a multilevel process aimed at informing and training customers in relation to goods and services attributes and properties as well as their use, production process, and metatext connected to goods and services purchasing. During such a process, customers increase their knowledge levels to become either novice, informed or expert customers. Hence:

RP3: Customer education is a multilevel process leading to a novice, informed or expert customer.

The first stage of the customer education process concerns novice customers. They (deliberately and unintentionally) achieve news and data, which is a set of qualitative, technical and quantitative notions and aspects. Although such information is devoid of meaning and interpretation (Narduzzo, 2003), customers can acquire by means of them a basic knowledge level (k1) about facts and events relevant or interesting to them. As sources of news and data collection are many and varied, customers can acquire messages in a scattered and fragmented way. For this reason, a customer's knowledge generally is distracting and redundant (Panati and Golinelli, 1991). For instance, if a customer seeks to

buy a Persian carpet, its country of origin, the number of nodes, and the dyes used are technical attributes and proprieties useful to compare among products. Therefore:

RP4: There is a positive relationship between novice consumer and related basic knowledge level, and customer education.

Novice customers become informed customers by means of an interpretation process of news and data acquired by them. This process involves the cognitive steps of exposition, attention and understanding (Dalli and Romani, 2003). Exposition is the physical and mental skill of receiving information within an environment (Peter and Olson, 2002). As attention is part of the process in which the customer consciously considers certain information (Hawkins et al., 2001), it implies selectivity of information (Lachman et al., 1979) and presupposes that the customer is receptive to information processing (Kahneman, 1973). Understanding is giving a complete meaning to the information gathered by integrating new and existing knowledge (Hawkins et al., 2001): customers conduct an information search by relying on both internal and external sources. Internal sources refer to things that they already know (their knowledge base), whereas external sources of information are those that are available in the marketplace (Su et al., 2008). In other words, information is news and data processed, measured, categorised, filtered and synthesised. As it assumes significance, customers can use information in order to make a decision. Any information has to fully respond to the customer's needs and be immediately used without requiring additional processing (Panati and Golinelli, 1991). According to Burton (2002), customer information is a lower-level activity providing general knowledge (k2). Jointly integrating different information increases knowledge levels (Peter and Olson, 2002). For instance, if customers understand the meaning of a Persian carpet and are able to interpret and decode data and news, they gather information useful to understand more products. Thus:

RP5: There is a positive relationship between an informed customer and their related general knowledge level, and customer education.

The third step in the customer education process involves equipping them with the skills and abilities to utilise information (Burton, 2002). In other words, customers are trained to the services delivery and goods purchase process through their learning (Peter and Olson, 2002), which can be direct (individual experience in relation to perceived information and processing of a behavioural reaction) or indirect (imitation of others' behaviour). If customers possess a richer experience base and deeper knowledge level (k3), they become experts. Expertise is defined as the customer's ability to be more selective in their information search (Johnson, 1998), able to acquire information in a less structured environment (Brucks, 1985), make discerning choices, resolve problems effectively and seek further information (Ritters, 2003), and process new information in greater depth (e.g. Alba and Hutchinson, 2000; Bell and Eisingerich, 2007). A few consumer studies highlight that the relationship between customers' experience of the product and knowledge is inverted (Punj and Staelin, 1983; Johnson and Russo, 1984): expert customers can process new information with more knowledge, but with increasing knowledge they can ignore information and think that the effort employed is not worthwhile (Moorthy et al., 1997). For instance, if customers know other kinds of carpets in addition to Persian carpets, and also the culture of a carpet, they become experts in the purchase of that product. Hence:

RP6: There is a positive relationship between the expert customer and their related deep knowledge level, and customer education.

Any knowledge level gained by customers during the customer education process implies an evaluation (Bettman and Sujjan, 1987; Narduzzo, 2003), which requires estimation of the

likelihood that goods or services have certain attributes and expression of a preference. Customers develop an evaluation skill based on personal experience and companies' education initiatives not in order to make a choice but rather to evaluate goods and services in terms of their attributes, properties and use. Information improves customer evaluation skills in relation to product quality (Sproles et al., 1979) because over time customers become able to identify and appreciate higher-quality products. In addition, extensiveness more than intensiveness of experience, increases the ability to predict the customer's own preferences (Hoeffler et al., 2013). Accordingly, it seems reasonable to argue that expertise level affects customer perception in the after-use phase. "Since expert customers possess a richer knowledge and experience base, they may process new information in greater depth (Alba and Hutchinson, 1987, 2000; Johnson and Russo, 1984; Mason and Bequette, 1998; Rao and Monroe, 1988) and, thus, may feel more confident in assessing technical outcomes and questioning service providers' explanations than do novices when making decisions" (Bell and Eisingerich, 2007, p. 467). Ritters (2003) acknowledges that while laws and markets may change, customer education skill will enable people to move through life as effective customers. Therefore:

RP7: There is a positive relationship between customer education and customer evaluation skills.

In the service marketing and management literature, consumer education studies highlight the importance of presenting information related to goods, services and their providers, to improve basic and in-depth knowledge and develop skills for using information in a service quality perspective (Oumlil et al., 2000; Burton, 2002). Customer education can also be analysed in terms of customer perceived value, which is fundamentally defined in a service marketing perspective in the following ways (Zeithaml, 1988): a) value is a low price; b) value is everything I want in goods or a service; c) value is quality obtained in exchange for the price paid; d) value is what I get in return for what I give. In the latter sense, the customer perceived value concept is an expression of the benchmark between benefits that customers receive by service performance or a satisfactory purchase in relation to perceived outlays or sacrifices made in order to obtain that particular service or goods (Ravald and Grönroos, 1996; Grönroos, 1997). Lovelock (2001) argues that perceived value can be enhanced by adding benefits to the service or by reducing outlays associated with purchase. Accordingly, if the sacrifice made is not too high, customers recognise a high perceived value level (Lovelock, 1995).

Customer evaluation skills mediate this relationship by allowing customers to perceive value in the function of the different knowledge levels acquired. If customers become expert, they are able to: a) use a better vocabulary, with appropriate and specific technical terms; b) understand relevant aspects of a goods or service that they have to evaluate; c) have an ideal reference for how the product should be and can thus make a comparison; d) derive more meaning from a product because they possess more information about it; e) experience a learning process that is pleasant in itself; f) experience an activity that is sense making in nature; g) know better their needs; h) feel they increased their personal growth level in terms of knowledge and are consequently more expert; i) better justify to themselves the reasons for choosing a product (preference justification); j) increase their curiosity and passion for a product; and k) develop social interactions. Thus:

RP8: There is a positive relationship between customer education and related knowledge levels, and customer perceived value mediated by customer evaluation skills.

With specific regard to customer perceived benefits, they include the advantages that the customer achieves through the education process evaluation skills and also a) satisfaction and

appreciation, b) perceived risk, c) purchasing power, and d) protection of their rights and interests.

Customer education improves decision making under changing situations and provides greater control over personal economic destiny, so it increases personal satisfaction (Oumlil et al., 2000) and appreciation. For example, if service organisations explain to customers the reasons for a certain system of service delivery, as well as how they can benefit from it, customers will better appreciate the service because of this education (Stepanek, 1980).

The collection of a lot of information about available alternatives leads customers to reduce their perceived risk. Such risk may be related to the uncertainty that the product meets their expectations, or the conditioning of others (i.e. family or friends) about the purchase choices they made. Several studies (e.g. Beatty and Smith, 1987) have shown that by increasing the perceived risk associated with the product, the customer is looking for much more information.

Customers can also benefit from increased purchasing power resulting from more effective buying (Oumlil et al., 2000), and can protect their rights and interests as well as promote social civilisation and progress (Purutcuoglu and Bayraktar, 2004).

All of these observations lead to the following proposition:

RP9: There is a positive relationship between customer education and customer perceived value in terms of benefits.

Customer perceived outlays concern the disadvantages that customers have identified in obtaining the desired goods and services. Such sacrifices include: a) economic commitment, b) product complexity, c) information accessibility, and d) time employed, cognitive and behavioural effort, and resulting stress.

Customer education can require customers in the information search phase to support an economic commitment related, for example, to fuel costs involved in visits to multiple stores, or costs for the purchase of specialised magazines.

In addition to economic effort, product complexity implies more information searching in order to understand attributes and functionalities. Information searching and processing activities increase if a product is new and specific. Further, information accessibility - that is, its availability in the place and in the format desired by customers - affects customer perceived value. Some studies (Bettman et al., 1991; Miyazaki et al., 2000) noted that costs related to information searching and processing are reduced if, caeteris paribus, such activities are easily accessible to customers. Accordingly, customers can make decisions more accurately and satisfactorily.

Time employed in information searching and processing, cognitive and behavioural effort and the resulting stress from such activities, are sacrifices that customers must generally make.

All of these observations inspire the following proposition:

RP10: There is a positive relationship between customer education and customer perceived value in terms of outlays.

4. Managerial implications

Although this study is conceptual in nature, it offers a number of practical implications for managers that want to improve their consumer education process.

As the complexity of the marketplace grows, the importance of customer education becomes paramount (Halatin and Taylor, 1994). This paper highlights the importance for any company to educate its customers to increase their knowledge and evaluation skills in order to

positively affect customer perceived value. Developing initiatives aimed at strengthening customer education allows companies to obtain a number of advantages, for example: a) increasing customer perceived value and, consequently, strengthening company strategies of differentiation from competitors; b) being perceived as a company concerned with their customers' benefits, as it is more open and transparent, thus applying affiliation principles and inspiring more trustworthiness and social legitimation through offering more information about product attributes and properties, their use and providers, and production processes; c) expert customers speak more and better of the products and company through word-of-mouth and e-word-of-mouth conversations (<http://www.cluetrain.com>; Brunetti, 2003), and can also become brand advocates; and d) having expert customers allows a company to attract better partners for developing possible co-creation (Vargo and Lusch, 2004, 2008 a,b; Vargo et al., 2008) and collaborative innovation (Verona and Prandelli, 2006) processes and, consequently, to win at a competitive level.

In relation to this last aspect, as customer participation in service production and delivery is increasingly viewed as a source of value creation (Lengnick-Hall, 1996; Prahalad and Ramaswamy, 2000; Bettencourt et al., 2002), companies can effectively educate customers directly by involving them in the material goods production (Prahalad and Ramaswamy, 2003; Brunetti and Bonfanti, 2014) or service delivery (Bendapudi and Leone, 2003; Meuter et al., 2005). In this way, customers can attain new knowledge and at the same time appreciate and enjoy more of their purchases. Such involvement affects customers at both the cognitive and emotional level. The direct experience makes customers active partners of their purchases, not just passive recipients.

It is also important to consider that “not all customers require similar levels of educational support in the same service context” (Burton, 2002). Therefore, managers need to develop education initiatives mainly aimed at customers that want to satisfy their curiosity and increase their knowledge levels.

The analysis carried out highlights how managers should not only develop a number of education and communication activities but also make a cultural leap in order to educate customers.

Providing to customers a number of aspects and tools for evaluating products reduces information asymmetries between a company and its customers (Nayyar, 1990; Bell and Eisingerich, 2007). However, at least in principle, this can reduce the power of the company. Therefore, managers should consider this risk by both creating knowledge about service alternatives - because “the difference in the amount of search or sources of information considered by consumers disappears” (Venkatraman and Dholakia, 1997, p. 313) - and evaluating what information can be offered to customers for increasing their knowledge levels.

5. Conclusions, limitations and directions for future research

This study explored the customer education process, its generating factors, and its relationships with customer perceived value mediated by customer evaluation skills. It especially proposed a theoretically grounded conceptual framework that can be considered a first step towards compensating for the lack of studies on customer education in the service marketing and management field. Although it is not comprehensive, the review should encourage future researchers to explore this area in greater depth. To further this goal, we offer the following suggestions, which coincidentally represent limitations of this study.

In addition to empirically testing in the future the model presented, it could be interesting to develop, and subsequently test, another model considering both cognitive and emotional dimension of the after-purchase evaluation phase.

Another promising research area is to apply this model to different product categories of (convenience and shopping) goods and (high- and low-contact) services and experiences.

It may also be relevant to consider the contribution offered to customer education initiatives by third parties such as practice communities, and examine if companies in the private and public sector can contribute in different ways to the customer education process, and customer evaluation skills and perceived value.

Finally, we suggest more in-depth examination of the situations in which it is appropriate to create expert customers by communicating both by providing detailed information about product features and properties, use of products, providers and production processes; and allowing customers to actively participate in education programmes and to feel more involved in the company's activities.

References

- Abelson, Robert F. (1976). "Script Processing in Attitude Formation and Decision Making", in Carroll J.S., Payne J.S. (eds.), *Cognition and Social Behavior*. Hillsdale, NJ: Erlbaum.
- Alba J.W., Hutchinson J.W. (1987). "Dimensions of Consumer Expertise", *Journal of Consumer Research*, 13(4), 411-454.
- Alba J.W., Hutchinson J.W. (2000). "Knowledge Calibration: What Consumers Know and what they Think they Know", *Journal of Consumer Research*, 27(2), 123-156.
- Armstrong J., Uhl J.H. (1971), "Survey of Consumer Education Programs in the United States", *Journal of Home Economics*, 63(December).
- Aronson J. (1993). "Giving Consumers a Say in Policy Development: Influencing Policy or Just Being Heard", *Canadian Public Policy*, 19(4), 367-378.
- Baccarani C., Brunetti F. (2011), "The Need for Customer Education in high People-Density Services: A New Role for Service Providers?", in *14th Toulon-Verona Conference - Organizational Excellence in Services*, University of Alicante (Spain), 1-3 September 2011, 1-17.
- Bannister R., Monsma C. (1982). *Classification of Concepts in Consumer Education*, Dallas, TX: South-Western.
- Barney J.B. (2007). *Gaining and Sustaining Competitive Advantage* (3rd ed). Upper Saddle River, NJ: Pearsons Prentice Hall.
- Beatty S.E., Smith S.M. (1987). "External Search Effort: An Investigation Across Several Product Categories", *Journal of Consumer Research*, 13(June), 83-95.
- Bell S.J., Eisingerich A.B. (2007). "The Paradox of Customer Education: Customer Expertise and Loyalty in the Financial Services Industry", *European Journal of Marketing*, 41(5/6), 466-486.
- Bendapudi N., Leone R.P. (2003). "Psychological Implications of Customer Participation in Co-Production", *Journal of Marketing*, 67, 14-28.
- Bettencourt L., Ostrom A., Brown S., Roundtree R. (2002). "Client Co-Production in Knowledge-Intensive Business Services", *California Management Review*, 44(4), 10-128.
- Bettman J.R., Johnson E.J., Payne J.W. (1991). "Consumer Decision Making", in Robertson T.S., Kassarian H.H. (eds.), *Handbook of Consumer Behavior*. Englewood Cliffs: Prentice Hall.

- Bettman J.R., Sujan M. (1987). "Effects of Framing on Evaluation of Comparable and Noncomparable Alternatives by Expert and Novice Consumers", *Journal of Consumer Research*, 14, 141-154.
- Bielavitz S., Wisdom J., Pollack D.A. (2011). "Effective Mental Health Consumer Education: A Preliminary Exploration", *The Journal of Behavioral Health Services & Research*, 38(1), 105-113.
- Bloom P.N., Ford G.T. (1979). "Evaluation of Consumer Education Programs", *Journal of Consumer Research*, 6(December), 270-279.
- Bonfanti A. (2013). "Towards an Approach to Signage Management Quality (SMQ)", *The Journal of Services Marketing*, 27(4), 312-321.
- Brown S. (1995). *Postmodern Marketing*. London: Routledge.
- Brucks M. (1985). "The Effects of Product Class Knowledge on Information Search Behavior", *Journal of Consumer Research*, 12(1), 1-16.
- Brunetti F. (2003). "The Cluetrain Manifesto: Customers and Employees as People", *Total Quality Management & Business Excellence*, 14(2), 243-248.
- Brunetti F., Bonfanti A. (2014). "Intelligenza Generativa in Azione: Esperienze di Crowdfunding nei Progetti "#DivanoxManagua" e "#Sofa4Manhattan" di Berto Salotti", *Sinergie Referred Conference Proceedings*, in press.
- Burton D. (1994). *Financial Services and the Consumer*. London: Routledge.
- Burton D. (2002). "Consumer Education and Service Quality: Conceptual Issues and Practical Implication", *Journal of Services Marketing*, 16(2), 125-142.
- Carpenter G.S., Glazer R., Nakamoto K. (1994). "Meaningful Brands from Meaningless Differentiation: The Dependence on Irrelevant Attributes", *Journal of Marketing Research*, 31(3), 339-350.
- Carsky M.L. (1991). "An Alternative Measure for Evaluating Consumer Education", *International Conference Series - Academy of Marketing Science*, 5, 207-211.
- Cova B. (1999). "From Marketing to Societing: When the Link is more Important than the Thing", in Brownlie D., Saren M., Wensley R, Whittington E. (Eds.), *Rethinking Marketing*, London: Sage.
- D'Aveni R. (2010). *Commodity trap: sconfiggere le insidie della "banalizzazione" dei prodotti*. Milano: FrancoAngeli.
- Dalli D., Romani S. (2003). *Il Comportamento del Consumatore. Acquisti e Consumi in una Prospettiva di Marketing*. 2th Edizione. Milano: FrancoAngeli.
- Daunt K., Harris L.C. (2012), "Motives of Dysfunctional Customer Behavior: An Empirical Study", *Journal of Services Marketing*, 26(4), 293-308.
- Dery D.A. (1998). "Bank Retailing: Oxymoron or Opportunity?", *ABA Banking Journal*, 90(6), 56a-d.
- Fast J., Vosburgh R., Frisbee W. (1989). "The Effects of Consumer Education on Consumer Search", *The Journal of Consumer Affairs*, 23(1), 65-90.
- Firat A.F., Dholakia N., Venkatesh A. (1995). "Marketing in a Postmodern World", *European Journal of Marketing*, 29(1), 40-56.
- Fisk R., Grove S., Harris L.C., Keeffe D., Daunt K.L., Russell-Bennett R., Wirtz J. (2010), "Customers Behaving Badly: A State of the Art Review, Research Agenda and Implications for Practitioners", *Journal of Services Marketing*, 24(6), 417-429.
- Garman T.E. (1979). "The Cognitive Consumer Education Knowledge of Prospective Teachers: A National Assessment", *Journal of Consumer Affairs*, 13(1), 54-63.
- Gentile C., Spiller N., Noci G. (2007). "How to Sustain the Customer Experience: An Overview of Experience Components that Co-create Value with the Customer", *European Management Journal*, 25(5), 395-410.

- Grönroos C., (1997), "Value-Driven Relational Marketing: From Products to Resources and Competencies", *Journal of Marketing Management*, 13(5), 407-419.
- Gummesson E. (2000). "Sustainable Service Strategies: Lessons from Health Care", In Edvardsson B., Brown S.W., Johnston R., Scheuing E.E. (Eds). *Service Quality in the New Economy: Interdisciplinary and International Dimensions*. New York, KY: International Service Quality Association, 169-180.
- Halatin T.J., Taylor R.L. (1994). "When Customers (or Clients) are Marketplace Illiterate", *Journal of Professional Services Marketing*, 11(1): 255-263.
- Harris L.C., Reynolds K. (2003), "The Consequences of Dysfunctional Consumer Behavior", *Journal of Service Research*, 6(2), 144-161.
- Harty S. (1979). *Hucksters in the Classroom*, Center for Study of Responsive Law, Washington, DC.
- Hawkins D.I., Best R.J., Coney K.A. (2001). *Consumer Behavior: Building Marketing Strategy*. 8th Edition. Boston: Irwin/McGraw-Hill.
- Heilman C.M., Bowman D., Wright G.P. (2000), "The Evolution of Brand Preferences and Choice Behaviors of Consumers new to a Market", *Journal of Marketing Research*, 37(2), 139-155.
- Hoeffler S., Ariely D., West P., Duclos R. (2013). "Preference Exploration and Learning: The Role of Intensiveness and Extensiveness of Experience", *Journal of Consumer Psychology*, 23(3), 330-340.
- Johnson E.J., Russo J.E. (1984). "Product Familiarity and Learning New Information", *Journal of Consumer Research*, 11(1), 542-550.
- Johnson M. (1998). *Consumer Orientation and Market Action*. Upper Saddle River, NJ: Prentice Hall.
- Kaeter M. (1994). "Customer Training more than a Sales Tool", *Training*, March, 33-38.
- Kahneman D. (1973). *Attention and Effort*. Englewood Cliffs: prentice Hall.
- Kelley S.W., Donnelly J.H. Jr, Skinner S.J. (1990). "Customer Participation in Service Production and Delivery", *Journal of Retailing*, 66(3), 315-335.
- Lachman R., Lachman J.R., Butterfield E.C. (1979). *Cognitive Psychology and Information Processing: An Introduction*. Hillsdale: Lawrence Erlbaum.
- LaForge M.C. (1989), "Learned Helplessness as an Explanation of Elderly Consumer Complaint Behavior", *Journal of Business Ethics*, 8, 359-66.
- Lengnick-Hall C.A. (1996), "Customer Contributions to Quality: A Different View of the Customer-Oriented Firm", *Academy of Management Review*, 21(3), 791-824.
- Lovelock C. (2001). *Services Marketing. People Technology Strategy*. 4th edition. New Jersey: Perason Prentice-Hall.
- Lovelock C.H. (1995), "Managing Services: The Human Factor", in Glynn W.J., Barnes J.G., *Understanding Services Management*, Chirchester, UK: John Wiley & Sons.
- Makela C.J., Peters S. (2004). "Consumer Education: Creating Consumer Awareness among Adolescents in Botswana", *International Journal of Consumer Studies*, 28(4), 379-387.
- Mason K., Bequette J. (1998). "Product Experience and Consumer Product Attribute Inference Accuracy", *Journal of Consumer Marketing*, 15(4), 343-357.
- McGrath R.G. (2013), *The End of Competitive Advantage: How to Keep Your Strategy Moving as Fast as your Business*. Boston (Mass.): Harvard Business Review Press.
- McNeal J.U. (1978). "Consumer Education as a Competitive Strategy", *Business Horizons*, February, 50-56.
- Meuter M.L., Bitner M.J., Ostrom A.L., Brown S.W. (2005). "Choosing among Alternative Service Delivery Modes: An Investigation of Customer Trial of Self-Service Technologies", *Journal of Marketing*, 69(April), 61-83.

- Meyer C., Schwager A. (2007). "Understanding Customer Experience", *Harvard Business Review*, February, 117-126.
- Miyazaki A.D., Sprott D.E., Manning K.C. (2000). "Unit Prices on Retail Shelf Labels: An Assessment of Information Prominence", *Journal of Retailing*, 76(1), 93-112.
- Moorthy S., Ratchford B., Talukdar D. (1997). "Consumer Information Search Revisited: Theory and Empirical Analysis", *Journal of Consumer Research*, 23, 263-277.
- Murray K.B. (1991). "A test of Services Marketing Theory: Consumer Information Acquisition Activities", *Journal of Marketing*, 55(January), 10-25.
- Narduzzo A. (2003). *Gestire le competenze: gli artefatti e la rappresentazione della conoscenza nelle imprese*. Bologna: Bononia University Press.
- Nayyar P.R. (1990). "Information Asymmetries: A Source of Competitive Advantage for Diversified Service Firms", *Strategic Management Journal*, 11, 513-519.
- Nelson H.Y., Jacoby P.G., Shannon T.M. (1977). "Evaluation of Homemaking and Consumer Education Programs for Low Income Adults", *Home Economics Research Journal*, 6, 223-241.
- Office of the Superintendent of Education (1968), *Guidelines for Consumer Education*, Springfield, IL.
- Oumlil A.B., Williams A.J., Oumlil L. (2000). "Consumer Education Programs for Mature Consumers", *Journal of Services Marketing*, 14(3), 232-243.
- Panati G, Golinelli G.M. (1991). *Tecnica Industriale e Commerciale*. Roma: La Nuova Italia Scientifica.
- Peter J.P., Olson J.C. (2002). *Consumer Behavior and Marketing Strategy*, 6th Edition. Boston: McGraw-Hill.
- Porter M.E. (1980). *Competitive Strategy: Techniques for Analysing Industries*. New York: The Free Press.
- Prahalad C.K., Ramaswamy V. (2000), "Co-Opting Customer Competence", *Harvard Business Review*, 78(1), pp. 79-87.
- Prahalad C.K., Ramaswamy V. (2003). "The New Frontier of Experience Innovation", *Sloan Management Review*, Summer, 12-18.
- Punj G., Staelin R. (1983). "A Model of Consumer Information Search Behavior for new Automobiles", *Journal of Consumer Research*, 9, 366-380.
- Purutcuoglu E., Bayraktar M. (2004). "Investigating the Need for Consumer Education among Turkish Secondary School Students", *International Journal of Consumer Studies*, 28(5), 443-453.
- Rangan K.V., Bowman G.T. (1992). "Beating the Commodity Magnet", *Industrial Marketing Management*, 21(3), 215-224.
- Rao A.R., Monroe K.B. (1988). "The Moderating Effect of Prior Knowledge on Cue Utilization in Product Evaluations", *Journal of Consumer Research*, 15(2), 253-264.
- Ravald A., Grönroos C. (1996), "The Value Concept and Relationship Marketing", *European Journal of Marketing*, 30(2), 19-30.
- Reynolds K.L., Harris L.C. (2009), "Dysfunctional Customer Behavior Severity: An Empirical Examination", *Journal of Retailing*, 85(3), 321-355.
- Ritters K. (2003). *Consumer Education in the UK*. Essex: Trading Standards Institute.
- Sogn-Grundvåg G., Young J.A. (2013). "Commoditization in Food Retailing: Is Differentiation a Futile Strategy?", *Journal of Food Products Marketing*, 19(3), 139-152.
- Solomon M.R., Surprenant C., Czepiel J.A., Gutman E.G. (1985). "A Role Theory Perspective on Dyadic Interactions: The Service Encounter", *Journal of Marketing*, Winter, 99-111.

- Sproles G.B., Geistfeld L.V., Badenhop S.B. (1980). "On Merging Consumer Efficiency Research Into the Stream of Consumer Information Processing Research", *Advances in Consumer Research*, 7, 198-202.
- Staelin R. (1978). "The Effects of Consumer Education on Consumer Product Safety Behavior", *Journal of Consumer Research*, 5(June), 30-40.
- Stepanek S.H. (1980). "Educate your Customers to Appreciate Service", *Business Horizons*, 23(4), 21-22.
- Su H.-J., Comer L.B., Lee S. (2008). "The Effect of Expertise on Consumers' Satisfaction with the Use of Interactive Recommendation Agents", *Psychology & Marketing*, 25(9), 859-880.
- Vargo S.L., Lusch R.F. (2004). "Evolving to a new Dominant Logic for Marketing", *Journal of Marketing*, 68(1), 1-17.
- Vargo S.L., Lusch R.F. (2008a). "Service-Dominant Logic: Continuing the Evolution", *Journal of Academy Marketing Science*, 36, 1-10.
- Vargo S.L., Lusch R.F. (2008b). "Why "Service"?", *Journal of Academy Marketing Science*, 36, 25-38.
- Vargo S.L., Maglio P.P., Akaka M.A. (2008). "On Value and Value Co-Creation: A Service Systems and Service Logic Perspective", *European Management Journal*, 26, 145-152.
- Venkatraman M., Dholakia R.R. (1997). "Searching for Information in Marketplace: Does the Form- Product or Service- Matter?", *Journal of Services Marketing*, 11(5), 303-316.
- Verona G.M., Prandelli E. (2006). *Collaborative Innovation. Organizzazione e Marketing dei Nuovi Prodotti*. Roma: Carocci.
- Wells J., Atherton M. (1998). Consumer Education: Learning for Life, *Consumer*, 21, 15-20.
- Xiao J.J., O'Neill B., Prochaska J.M., Kerbel C.M., Brennan P., Bristow B.J. (2004). "A Consumer Education Programme based on the Transtheoretical Model of Change", *International Journal of Consumer Studies*, 28(1), 55-65.
- Yeatts D.E., Crow T., Polts E. (1992). "Service use among Low-Income Minority Elderly: Strategies for Overcoming Barriers", *The Gerontologist*, 32(1), 24-32.
- Zeithaml V.A. (1988). "Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence", *Journal of Marketing*, 52(July), 2-22.
- Zeithaml V.A., Bitner M.J., Gremler D.D. (2012). *Services Marketing: Integrating Customer focus Across the Firm*. Second European edition. Berkshire: McGraw-Hill.

