

Unlocking Value Co-Creation in Online Tourism Services: The Impact of Customer and Website Personalities on Co-Creation through Brand Trust

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ABSTRACT

In current business landscape, value Co-Creation (VCC) has emerged as a key principle in service marketing and management. As organizations increasingly aim to involve customers in meaningful ways, firms are engaging them more actively in designing new products and services. When offerings are developed through a co-creation process that reflects the customers' needs and preferences, they are more likely to succeed in market over the long term. Therefore, understanding the factors that drive VCC is essential for organizational success. While previous research has explored various determinants, relatively few studies have investigated how customer personality and website personality jointly influence VCC, particularly considering the mediating role of the brand trust. This study addressed this gap by combining insights from personality traits and digital interface characteristics, thereby contributing to the literature on technology-mediated co-creation. A descriptive-analytical and correlational approach was used in this paper. The statistical population included online retail customers who had made at least two purchases on tourism websites. The participants were selected using a non-probability convenience sampling method from customers of *Eli Gasht*, *Eghamat24*, and *Koja Ro*. A structured questionnaire was designed and administered, producing 253 valid responses that were analyzed using appropriate statistical methods. The instrument's validity and reliability were confirmed through expert review and Cronbach's alpha, respectively. Findings revealed that both customer personality and website personality have a meaningful impact on VCC, with customer personality exerting a stronger influence. Additionally, the brand trust served as a crucial mediator in the relationship between personality factors and co-creation. These results underscored the importance of aligning digital platforms with the traits of their users and highlighted the strategic role of brand trust in promoting collaborative value creation.

KEYWORDS

Value co-creation, customer personality, website personality, brand trust.

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Introduction

In the contemporary era, with the rapid growth of digital platforms, the expansion of interactions and data can serve as a key enabler for co-creation of value (Hendricks et al., 2025). Co-creation of value is a concept aimed at facilitating the value realization processes, which has received significant attention in research and can provide competitive advantages (Laud & Karpen, 2017). Co-created value is an emerging phenomenon in the sharing economy, facilitating joint production and consumption while highlighting the importance of value co-creation (Zhang, 2018). This concept indicates that both providers and customers actively engage in the process of value creation—whether related to products, services, or knowledge components—through a reciprocal approach. This process involves not only the provider but also the customer (Corsaro, 2018). Value co-creation refers to the creation of interactive and customer-oriented value, which is closely aligned with value-in-use (Hendricks et al., 2025). Value Co-Creation (VCC) represents value processes that are generated collaboratively, collectively, or jointly by actors (Saha et al., 2025).

Companies are striving to develop strategies for adopting a value co-creation approach in the design, development, and delivery of services through digital platforms. However, identifying the key drivers of value co-creation remains a central concern for both researchers and managers, rendering this field as an emerging area of inquiry (Hasan et al., 2024).

The personality of a website plays a crucial role in developing long-term and trustworthy relationships between customers and businesses. Similarly, a business website can be regarded as a salesperson for the company, while its visitors represent potential customers. Therefore, the personality of the website is highly critical. In fact, the website personality can help companies distinguish themselves from competitors and build closer connections with customers (Akrimi & Khemakhem, 2014). Moreover, the website personality can contribute to maintaining customer loyalty in e-commerce (Chishti et al., 2015).

This concept can be applied to a tangible product or a service, including an online product, a store, a website, a country, or even a tourism destination (Akrimi & Khemakhem, 2014). Understanding the users' preferences can help developers improve websites in ways that enhance the users' satisfaction. Developers can design and develop websites more effectively by introducing various product information features, such as colored texts, search boxes, and audio/video clips, thereby creating a website with human-like characteristics. These attributes collectively contribute to the development of the website's personality (Chishti et al., 2015).

On the other hand, understanding the customer personality contributes to building longer relationships, retaining customers, and enhancing their loyalty, as it is widely believed that retaining an existing customer is less costly than acquiring a new one. By recognizing the customer personalities, organizations can save considerable time and effort while ensuring a return on their investments. Identifying the traits and observable behaviors of customers is particularly important for providers of products and services

who are constantly striving to gain a stronger position in the hearts and minds of their customers ([Mishra & Vaithianathan, 2015](#)).

Examining customer personality traits enables a better understanding and prediction of customer behavior in business contexts. In other words, to enhance the customers' positive experiences in commercial environments, providers may take customer personality into account ([Ihtiyar, 2018](#)). Furthermore, psychological studies indicated that when customers are presented with products that align with their personality type or lifestyle, their likelihood of purchase increases significantly, which in turn fosters greater customer satisfaction and contributes to enhanced loyalty ([Marwade et al., 2017](#)).

Brand trust is widely recognized as a crucial factor for fostering long-term relationships between consumers and brands, as well as for helping firms maintain a competitive edge ([Hegner & Jevons, 2016](#)). In the tourism sector, trust plays an especially important role in sustaining long-term customer relationships, given the highly competitive digital environment of today ([Jamporazmey et al., 2024](#)). A strong brand not only enhances a company's market position but also serves as a signal of quality, performance, and product distinctiveness. This, in turn, strengthens the perceived credibility of the company and supports its capacity and commitment to fulfill customer expectations ([Hamid Hawass, 2013](#)).

In consumer markets, a brand acts as a bridge connecting the organization with its customers. Building a trust-based relationship between the consumer and the brand is therefore one of the central objectives of marketing. Empirical studies further indicated that the brand trust is a significant predictor of the brand loyalty ([Wang & Guo, 2017](#)).

Brand trust is widely recognized as a key factor in consumer decision-making, particularly in shaping brand associations and guiding communication choices. Trust operates as a psychological mechanism that helps consumers reduce perceived risks when selecting products. Understanding the nature of brand trust and how it fosters long-term consumer relationships has been a longstanding focus in marketing research ([Srivastava et al., 2015](#)). To build the brand trust, marketers must carefully manage both business communications and brand image. By effectively communicating the brand's values and enhancing its perceived image, companies can cultivate consumer trust, which in turn promotes the brand loyalty. Loyal customers are more likely to continue engaging with the brand, resulting in higher retention rates and lower marketing costs. Moreover, satisfied and trusting customers often share their experiences through word-of-mouth, further amplifying the brand's reach ([Chinomona, 2016](#)).

While collaboration between firms and customers can improve the quality of experiences and outcomes, there remains a significant gap in understanding how companies can effectively engage customers in value co-creation ([Hasan et al., 2024](#)). In particular, little research has examined the combined impact of the website personality and customer personality on VCC, especially considering the mediating role of the brand trust. This study seeks to address this theoretical gap by examining these relationships within the context of digital platforms in the tourism industry.

Literature Review

Value Co-Creation

Currently, research on VCC in the tourism and hospitality is growing ([Borges-Tiago & Avelar, 2025](#)). Recent studies in tourism indicated a shift toward the “value-in-use” or “value-in-context” perspective, where customers can collaborate with tourism organizations through interaction with one another ([Luu Trong Tuan et al., 2019](#)). The emergence of competition in the tourism industry has led companies and their managers to recognize the importance of continuous innovations in order to achieve competitive advantages. Organizations need to seek knowledge and co-create value for both the company and its customers to obtain ideas from outside the organization. Companies should not only generate their own ideas but also integrate innovations from other firms ([Casais et al., 2019](#)).

VCC is one of the emerging concepts that has rapidly attracted significant attention among academics and managers ([Saha et al., 2025](#)). It represents a novel approach to innovation in which all stakeholders can play a role in organizational processes. This concept can be studied and implemented across various fields of management, including marketing, strategic management, and innovation management ([Dehkordi et al., 2017](#)).

VCC asserts that value can be generated by other actors (e.g., customers or suppliers), as opposed to the firm-centered approach where value is solely delivered to customers. Similar to the concept of value-in-use, VCC emphasizes the ongoing process of value creation by actors through their interactions with diverse stakeholders along the customer journey ([Saha et al., 2025](#)).

VCC refers to the process in which customers actively participate in various stages of a product or service, including design, production, and post-sale support. Fundamentally, it is an interactive and creative social process facilitated by the company, where different stakeholders may contribute to value creation at each stage ([Dehkordi et al., 2017](#)). The main goal of the co-created value is to generate outcomes that benefit both the organization and the customer, particularly regarding production efficiency and pricing. This value emerges through continuous interaction and collaboration between the company and its customers ([Wong & Lai, 2019](#)).

[Hasan et al. \(2024\)](#) conceptualized the VCC behavior as a multidimensional construct comprising two main components of customer participation behavior and customer citizenship behavior. The participation behavior refers to actions in which customers are directly involved in service design and delivery, including activities such as seeking information, sharing knowledge, and performing responsible actions—behaviors that are essential for effective value creation. On the other hand, the citizenship behavior encompasses voluntary initiatives by customers, such as providing feedback, advocating for the brand, assisting other customers, and demonstrating tolerance. While these actions are not strictly necessary for value creation, they contribute to enhancing the overall organizational value. This distinction aligns with prior research, which similarly categorizes the participation behavior as required for service exchange and the

citizenship behavior as optional yet beneficial contributions ([Delpechitre et al., 2018](#); [Foroudi et al., 2018](#)).

Tourist involvement in the VCC process is closely linked to customer satisfaction and loyalty, as individuals perceive their participation as active and meaningful. Enhancing the tourists' engagement throughout the tourism experience is therefore essential, emphasizing the significance of user-generated online feedback. In the hospitality sector, such content is recognized as a valuable source of information for improving the service quality and understanding the customer satisfaction ([Casais et al., 2019](#)).

In the following section, considering the importance of identifying the key drivers and factors of VCC in tourism, the study develops a conceptual model that incorporates variables which have not yet been extensively explored.

The Research Conceptual Model and Hypotheses Development

Website Personality and Brand Trust

Some studies (e.g., [Bilgihan, 2016](#)) have indicated that trust is a significant construct in business relationships and transactions, and its role is even more critical in online shopping than in physical stores. Trust, which encompasses competence, predictability, and benevolence/integrity, plays an important role in buyer behavior within e-commerce contexts. Successful e-commerce websites are those that attract customers and enhance their trust in the company's brand. Website features, design quality, and improvements in ease of use positively influence brand trust, which, in turn, can increase the online customer acquisition. In another study, [Rezaei et al. \(2016\)](#) found that website personality and its components—including sincerity, excitement, competence, sophistication, and unpleasantness—affect engaging, useful, and functional web browsing, ultimately influencing trust and online purchase behavior. [Akbari Emami and Najimi \(2024\)](#) suggested that the higher levels of user trust enhance the likelihood of frequent use of digital applications.

Additionally, research by [Shobeiri et al. \(2013\)](#) demonstrated that website personality significantly impacts perceived quality, brand attitude, brand trust, customer satisfaction, preference for the company's brand over competitors, and word-of-mouth advertising. They noted that the effects of factors such as web space cues, website design, usability, and privacy/security on consumer behavior variables—such as brand trust, satisfaction, purchase intention, and loyalty—are well-established in the literature. Similarly, [Yin et al. \(2015\)](#) showed that the dimensions of website personality positively influence brand trust among online banking customers.

Based on these findings regarding the relationship between website personality and brand trust, the following research hypothesis was proposed:

Hypothesis 1: Website personality positively affects brand trust.

The Customer Personality and Brand Trust

In marketing literature, brand trust—comprising competence, predictability, and benevolence/integrity—is considered as a fundamental element for successful

relationships and appears to be central to all transactional interactions (Bove & Mitzifiris, 2007). Some researchers (e.g., Mishra & Vaithianathan, 2015) have argued that marketing efforts aim to strengthen the customer relationships by understanding their personalities, thereby increasing customer retention, brand trust, relationship satisfaction, and loyalty. This strategy is based on the belief that retaining the existing customers is less costly than acquiring new ones.

Menidjel et al. (2017) examined personality traits as the antecedents of brand trust and loyalty, suggesting that personality characteristics are expected to influence both. Similarly, Al-Hawari (2015) noted that customer trust may be affected by personality regardless of the marketing strategies adopted by banks. Thus, considering customer personality traits is essential for determining the nature of their relationships with companies. This perspective emphasizes that customers may select a product or service because it reflects their personality or social status, or fulfills specific psychological needs.

Bove and Mitzifiris (2007) found a significant positive relationship between the personality traits of agreeableness and benevolence and a dimension of trust. Long & Lin (2010) concluded that openness to experience and extraversion, as dimensions of customer personality, positively correlate with brand trust and loyalty. He explained that personality is primarily composed of behavior, appearance, affection, beliefs, and other traits. Lin also reported that young women tend to be more risk-prone than young men but exhibit lower brand trust, while higher income is strongly associated with brand loyalty. Furthermore, Bove and Mitzifiris (2007) observed positive relationships between customer personality traits—agreeableness, conscientiousness, extraversion, neuroticism, and openness to experience—and trust in retail stores.

Based on these findings, the following research hypotheses were proposed:

Hypothesis 2: Extraversion positively affects brand trust.

Hypothesis 3: Neuroticism negatively affects brand trust.

Hypothesis 4: Agreeableness positively affects brand trust.

Hypothesis 5: Conscientiousness positively affects brand trust.

Hypothesis 6: Openness to experience positively affects brand trust.

Website Personality and VCC

Rezaei et al. (2016) stated that various qualities of a website reflect its personality. Accordingly, different features of website personality include engaging website cues, website design, website usability, and privacy and security objectives. Shobeiri et al. (2012) also noted that the effects of website personality variables on consumer behavior variables—such as satisfaction, purchase intention, and customer loyalty—are well-established in literature.

Moreover, customer satisfaction, facilitated by a platform that empowers customer participation, leads to VCC. While it is well recognized that customer satisfaction is a key factor in creating value, an important component of the relationship between satisfaction and value creation is participation (Flores & Vasquez-Parraga, 2015). The Internet and websites are also recognized as useful platforms for delivering value to all

stakeholders. The dynamic nature of the Internet allows for greater customer involvement and interaction with organizations through commercial engagements. Consequently, VCC arises through website personality and customer interactions with companies online (Ozuem & Bowen, 2016).

Based on these concepts, the following research hypothesis was proposed:

Hypothesis 7: Website personality positively affects value co-creation.

Customer Personality and VCC

Researchers such as Twrsnick (2016) have discussed the impact of certain dimensions of customer personality on VCC which allows companies to approach customers in the most effective way. Openness to experience may reflect curiosity, appreciation, interest in novelty, and intellectual engagement. Twrsnick proposed hypotheses regarding the positive effects of openness to experience and extraversion on VCC, which were supported by her findings. Ivanov (2019) hypothesized that extraversion, openness to experience, agreeableness, and conscientiousness positively affect customer participation behavior, a dimension of VCC, while neuroticism negatively impacts the participation behavior. The study results confirmed that three customer personality traits—extraversion, openness to experience, and agreeableness—have significant positive effects on customer participation.

A study conducted by Kvasova (2015) showed that agreeableness, conscientiousness, extraversion, and neuroticism positively influence VCC behavior, whereas openness to experience has a minimal effect on VCC performance. Milfont and Sibley (2012) reported that agreeableness, extraversion, and openness to experience are closely related to VCC. Malone et al. (2018), in a qualitative study, explained how emotions (neuroticism) contribute to the customer value creation process in tourism context.

Based on these insights, the following research hypotheses were proposed:

Hypothesis 8: Extraversion positively affects value co-creation.

Hypothesis 9: Neuroticism negatively affects value co-creation.

Hypothesis 10: Agreeableness positively affects value co-creation.

Hypothesis 11: Conscientiousness positively affects value co-creation.

Hypothesis 12: Openness to experience positively affects value co-creation.

Brand Trust and VCC

Some researchers (e.g., Laroche et al., 2012) have suggested that methods of building brand trust through social media mechanisms and capabilities influence VCC trust. One of the key mechanisms for enhancing trust in value creation is the dissemination of information across various channels, such as customization, welcoming, justification, and documentation. All trust-building methods increase the level of interaction between consumers and the product, brand, other customers, and marketers, which are all elements of a value-creating community. Therefore, as people's trust in a brand increases, they recognize the enjoyable and beneficial values of that brand. Within brand communities and through trust-building practices, individuals establish close

relationships and derive value from their long-term interactions. In another study, [Shen et al. \(2018\)](#) examined the impact of brand trust on VCC. They noted that the sense of security that consumers experience when interacting with and trusting a brand can contribute to co-created brand value. Brand trust facilitates consumer engagement and dialogue with the organization, preventing misunderstandings and delays in problem resolution. Follow-up and after-sales services ensure consumer mastery over brand information and enhance their trust and sense of security. These factors positively influence VCC. Based on these findings, the following research hypothesis was proposed: **Hypothesis 13:** Brand trust positively affects value co-creation.

A Mediating Path for VCC in Tourism Industry

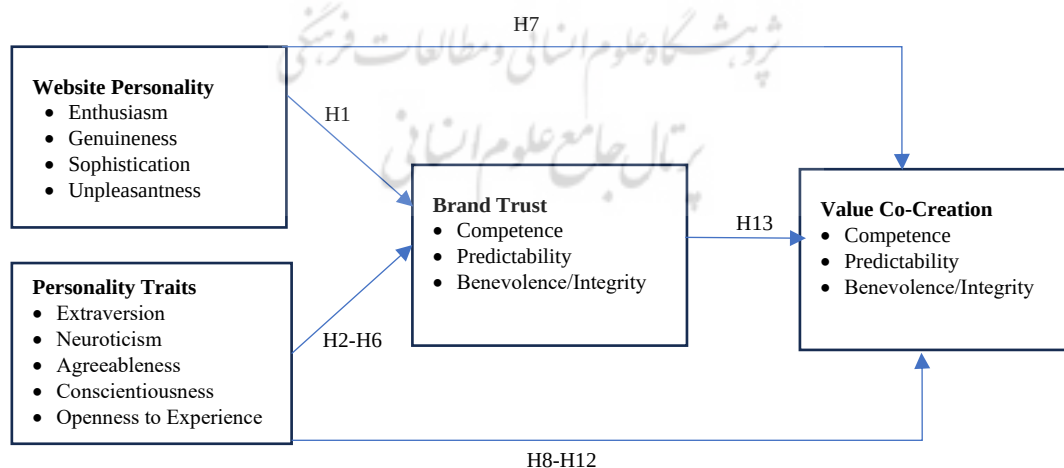
Beyond the direct relationships described earlier, this study examines a mediating mechanism in which website personality and customer personality influence VCC through brand trust. Based on prior discussions regarding the links between personality traits, website personality, and brand trust, it is proposed that brand trust serves as a mediator in the relationship between these personality dimensions and VCC. In essence, the model suggests that website personality and customer personality shape brand trust, which subsequently affects the extent of VCC. Therefore, the following research hypotheses were formulated:

Hypothesis 14: Brand trust mediates the effect of website personality on value co-creation.

Hypothesis 15: Brand trust mediates the effect of customer personality on value co-creation.

Considering the challenges and limitations identified in this area, the study's conceptual framework is presented in Figure 1.

Figure 1.
The Conceptual Model (Source: Authors)



(Source: Researcher's Findings)

Methodology

To test the research hypotheses and examine the developed conceptual model (Fig. 1), a quantitative approach using a survey method was employed. In this section, data

collection procedures, sample characteristics, and validity and reliability of the research instrument are described.

Research Instrument

The questionnaire for this study focused on four primary constructs of customer personality, website personality, brand trust, and VCC. To assess the customer personality, the widely recognized Big Five model was employed, capturing five traits including extraversion, neuroticism, agreeableness, conscientiousness, and openness to experience. Website personality was evaluated following [Shobeiri et al. \(2013\)](#), incorporating dimensions such as solidity, enthusiasm, genuineness, sophistication, and unpleasantness. Brand trust was measured using scales developed by [Hegner and Jevons \(2016\)](#) and [Li et al. \(2015\)](#), which consider three aspects of competence, predictability, and benevolence/integrity. Finally, VCC was assessed based on [Hasan et al. \(2024\)](#), including two key dimensions of behavioral participation and citizenship behavior.

Table 1 summarizes the number of items and sources for each construct. In total, the questionnaire comprised 52 items covering all four constructs. Responses were recorded using a 5-point Likert scale, ranging from 1 ("strongly disagree") to 5 ("strongly agree").

Data Collection and Sample

The statistical population of this study consisted of all customers of online retailers who have purchased from tourism websites more than twice. It can be considered that the number of these customers, and consequently the population, is effectively unlimited. To enable generalization of the findings to the population, a non-probability convenience sampling method was employed. Accordingly, the online questionnaire was distributed to the sample via Telegram and WhatsApp applications. Based on Morgan's table ($n = 384$) and the unlimited population size, 384 questionnaires were distributed. Following continuous follow-ups, 253 completed questionnaires were collected.

Reliability and Validity

To assess the content validity of the questionnaire, the opinions of academic experts in the field were solicited. Having sent the questionnaire to six professors, feedback from four of them regarding the comprehensiveness and clarity of the items was received. Necessary revisions were made, and the questionnaire was ultimately approved. At this stage, efforts were made to ensure that the questions were simple and easily understandable for the respondents.

To evaluate the reliability of the questionnaire, Cronbach's alpha was calculated using SPSS. The obtained value was 0.889, which exceeds the acceptable threshold of 0.7, indicating that the questionnaire has sufficient reliability. Cronbach's alpha was also calculated separately for each construct in the model (Table 1), and all values were above the acceptable limit (≥ 0.7).

Table 1.
The Components of Research Instrument and Their Chronbach's Alpha

Main Constructs	Dimensions	Number of questions	Cronbach Alpha	Sources
Co-creation	Participation Behaviour	4	0.75	Hasan et al. (2024)
	Citizenship Behaviour	3	0.754	
Website Personality	Solidity	3	0.889	Shobeiri et al. (2013)
	Enthusiasm	3	0.871	
	Genuineness	3	0.834	
	Sophistication	3	0.867	
	Unpleasantness	4	0.720	
Personality Traits	Extraversion	5	0.847	Jami pour & Taheri (2019); Fanea-Ivanovici et al. (2025)
	Neuroticism	3	0.819	
	Agreeableness	5	0.718	
	Conscientiousness	5	0.744	
	Openness to Experience	4	0.752	
Brand Trust	Competence	4	0.717	Hegner & Jevons (2016); Li et al. (2015)
	Predictability	3	0.85	
	Benevolence/Integrity	4	0.747	

(Source: Researcher's Findings)

Findings

Sample Profile

All participants in the study had at least two prior purchase experiences from tourism websites. Their annual purchase information, along with demographic details such as gender, age, and level of education, is presented in Table 2.

Table 2.
The Sample Demographic Profile

Variable	Frequency (n=253)	Total sample (%)
Age (year)		
Less than 20	14	5.5%
21-30	147	58.1%
31-40	70	27.6%
40 and over	22	8.7%
Gender		
Male	123	48.6%
Female	130	51.4%
Education		
Associate degree or below	26	10.3%
Bachelor's degree	77	30.4%
Master's degree	130	51.4%
Phd degree or higher	20	7.9%
Online purchase experience in the tourism sector		
At least once a year	117	46.24%
2-4 times a year	79	31.23%
5-8 times a year	38	15.01%
More than 8 times a year	19	7.5%

(Source: Researcher's Findings)

Descriptive Statistics and Correlation Analysis

To examine the appropriateness of the selected items for measuring the studied variables, Confirmatory Factor Analysis (CFA) was employed. In other words, the first step in validating a measurement model is to assess the goodness of fit of the construct's measurement model.

Table 3.
The Results of CFA of the Measurement Model

Main Constructs	Dimensions	Items	Loadings	T-value	AVE	CR
Co-creation	Participation Behaviour	KHM1	0.697	15.215	0.763	0.801
		KHM2	0.699	17.607		
		KHM3	0.598	13.851		
		KHM4	0.800	29.619		
	Citizenship Behaviour	KHSH1	0.674	15.237	0.787	0.813
		KHSH2	0.757	27.520		
		KHSH3	0.658	13.220		
Website Personality	Solidity	WS1	0.636	14.394	0.588	0.749
		WS2	0.591	12.862		
		WS3	0.523	10.126		
	Enthusiasm	WSH1	0.642	15.424	0.682	0.713
		WSH2	0.683	18.003		
		WSH3	0.678	17.228		
	Genuineness	WH1	0.655	12.987	0.663	0.705
		WH2	0.705	16.615		
		WH3	0.624	12.316		
	Sophistication	WP1	0.554	9.198	0.599	0.734
		WP2	0.542	8.987		
		WP3	0.589	10.461		
	Unpleasantness	WN1	0.437	6.708	0.687	0.721
		WN2	0.456	7.305		
		WN3	0.428	7.880		
		WN4	0.502	8.227		
Personality Traits	Extraversion	MB1	0.488	7.813	0.779	0.798
		MB2	0.557	9.073		
		MB3	0.571	9.573		
		MB4	0.596	11.864		
		MB5	0.647	18.468		
	Neuroticism	MR1	0.617	13.371	0.558	0.703
		MR2	0.560	10.886		
		MR3	0.550	13.815		
	Agreeableness	MS1	0.445	7.988	0.814	0.857
		MS2	0.492	5.886		
		MS3	0.565	8.077		
		MS4	0.565	12.445		
		MS5	0.640	19.195		
	Conscientiousness	MV1	0.510	7.152	0.776	0.804
		MV2	0.502	7.306		
		MV3	0.532	7.802		
		MV4	0.480	6.997		
		MV5	0.538	9.325		
	Openness to Experience	MT1	0.457	6.551	0.697	0.751
		MT2	0.534	8.455		
		MT3	0.605	10.655		
		MT4	0.406	6.646		
Brand Trust	Competence	ES1	0.634	15.978	0.718	0.765
		ES2	0.580	10.178		
		ES3	0.668	15.985		
		ES4	0.628	12.887		
	Predictability	EP1	0.754	23.446	0.748	0.772
		EP2	0.731	18.288		
		EP3	0.813	36.009		
	Benevolence/Integrity	EKH1	0.610	12.594	0.747	0.786
		EKH2	0.750	23.388		
		EKH3	0.643	13.025		
		EKH4	0.737	20.759		

(Source: Researcher's Findings)

The threshold values for acceptable factor loadings and t-statistics are 0.40 and ± 1.96 , respectively. As presented in Table 3, all items demonstrated factor loadings above 0.40 and t-values exceeding 1.96. These results indicated that no modifications to the questionnaire or the model were required. Moreover, the results showed that all constructs were successfully validated. The measurement model demonstrated a good fit with the collected data. Convergent validity was assessed using the Average Variance Extracted (AVE), where values above 0.50 are considered acceptable (Fornell & Larcker, 1981). As presented in the table, each construct surpassed this threshold, confirming adequate convergent validity. Additionally, Composite Reliability (CR) was evaluated, with a recommended minimum of 0.70. The findings showed that all the constructs exceeded this benchmark, demonstrating satisfactory reliability and supporting the overall robustness of the measurement model.

Regression Analysis

To examine the impact of the independent variables on the dependent variable, a linear regression analysis was run. This approach enables the prediction and estimation of the dependent construct based on the observed values of the independent constructs. In this study, linear regression was used as the main analytical method to investigate the relationships among variables and to test the research hypotheses.

Table 4.
The Results of the Regression Analysis for Hypotheses

DV IV	Brand Trust			Co-Creation		
	R2	Beta	Sig	R2	Beta	Sig
Website personality	0.609	0.781	0.000**	0.094	0.307	0.000**
Extraversion	0.089	0.298	0.000**	0.141	0.376	0.000**
Neuroticism	0.018	-0.133	0.034*	0.023	-0.153	0.015*
Agreeableness	0.085	0.291	0.000**	0.058	0.24	0.000**
Conscientiousness	0.071	0.267	0.000**	0.199	0.446	0.000**
Openness	0.117	0.342	0.000**	0.196	0.443	0.000**
Brand Trust				0.115	0.339	0.000**
**p<0.001, *p<0.05						
DV indicates dependent variable; IV indicates independent variable						

(Source: Researcher's Findings)

The analysis showed that website personality has a significant positive impact on brand trust ($\beta = 0.781$). Similarly, all dimensions of customer personality were found to influence brand trust. In particular, openness to experience ($\beta = 0.342$), extraversion ($\beta = 0.298$), agreeableness ($\beta = 0.291$), and conscientiousness ($\beta = 0.267$) demonstrated the strongest positive effects, whereas neuroticism exhibited a significant negative effect ($\beta = -0.133$). Consequently, hypotheses 1 to 6 were supported.

The results further indicated that website personality significantly contributes to VCC ($\beta = 0.307$; $p < 0.05$). All customer personality traits also showed significant influences on co-creation. Among these, conscientiousness ($\beta = 0.446$), openness to experience ($\beta = 0.443$), extraversion ($\beta = 0.376$), and agreeableness ($\beta = 0.240$) had positive effects,

while neuroticism ($\beta = -0.153$) had a negative impact. Therefore, hypotheses 7 to 12 were also supported. Moreover, brand trust was found to have a significant positive effect on co-creation of value ($\beta = 0.339$), supporting hypothesis 13.

To examine the mediating role of brand trust in the relationship between customer personality, website personality, and VCC, the PROCESS macro by Hayes (2017) was employed. This approach is widely used to test the mediating and moderating effects in contemporary research (Jami Pour & Taheri, 2019). The results of this mediation analysis are summarized in Table 5.

Table 5

Indirect Effects of Personality Traits and Brand Trust on Value Co-creation in Tourism Sector

Indirect path	95% Bootstrap CI				Results
	B	SE	Lower limit	Upper limit	
Website personality → brand trust → Co-creation	0.2166	0.0875	0.0494	0.3947	Supported
Extroversion → brand trust → Co-creation	0.0579	0.0198	0.0244	0.1008	Supported
Openness → brand trust → Co-creation	-0.0259	0.015	-0.059	-0.0003	Supported
Neuroticism → brand trust → Co-creation	0.078	0.0242	0.0343	0.1291	Supported
Conscientiousness → brand trust → Co-creation	0.0546	0.019	0.0217	0.0958	Supported
Agreeableness → brand trust → Co-creation	0.0579	0.0205	0.022	0.1027	Supported
Note: The analyses were conducted using the PROCESS macro developed by Hayes (2017). The confidence intervals (CI) were calculated via bootstrapping with 5,000 resamples.					

(Source: Researcher's Findings)

As presented in the table, in all paths, the upper and lower bounds of the confidence intervals had the same sign, and zero was not included between them. Hence, the mediating role of brand trust is confirmed across all paths. Consequently, hypotheses 14 and 15 were supported.

Conclusions and Discussion

Although numerous studies have explored various aspects of co-creation behavior, the individual, behavioral, and psychological differences associated with personality traits, as well as the distinctions in website personality, remain insufficiently understood. Accordingly, the present study investigated the relationships among the personality traits, website personality, VCC, and brand trust. The examination of the effects of website personality on brand trust revealed that this relationship was supported (Hypothesis 1). These findings are consistent with the results reported by Chishti et al. (2015), Rezaei et al. (2015), Shobeiri et al. (2012), and Yin et al. (2015).

The analysis of the customer personality dimensions (extraversion, neuroticism, agreeableness, conscientiousness, and openness to experience) on brand trust revealed that all relationships were supported, with each personality dimension significantly affecting the brand trust. These findings are consistent with previous studies by Menidjel et al. (2017), Mitzifiris (2007), Lin (2010), Al-Hawari (2015), and Bove and Mitzifiris (2007), although those studies generally examined either the overall influence of customer personality or selected dimensions on brand trust.

The analysis of the effects of brand trust on VCC showed that the relationship was

supported. These findings are consistent with the studies of [Laroche et al. \(2012\)](#) and [Shen et al. \(2018\)](#).

Furthermore, exploring the impact of customer personality dimensions (extraversion, neuroticism, agreeableness, conscientiousness, and openness to experience) on VCC showed that all relationships were supported. These findings partially align with [Kvasova \(2015\)](#), who reported that agreeableness, conscientiousness, extraversion, and neuroticism positively affect VCC, while openness to experience has a minimal impact. They are also consistent with [Milfont and Sibley \(2012\)](#), who found that agreeableness, extraversion, and openness to experience are closely related to VCC. However, the results differ slightly from those of [Ivanov \(2019\)](#), who reported that extraversion, openness to experience, and agreeableness positively influence participatory behavior, whereas conscientiousness and neuroticism negatively affect it.

Practical and Theoretical Implications

This study is among the first empirical investigations examining the impacts of website personality and customer personality on VCC, considering the mediating role of brand trust. Focusing on tourism industry, the research provides novel insights into VCC behavior, which can assist organizations in enhancing the customer experience and promoting greater satisfaction and engagement. Practical recommendations based on the study findings are subsequently presented.

Considering the study results on the impact of website personality on VCC, organizations are encouraged to enhance the website features such as an attractive and modern design, user-friendly navigation, dynamic and engaging content, privacy protection, secure payment systems, and non-intrusive interfaces to increase the customer engagement and interaction. One way to increase the website attractiveness and enhance the customer engagement with brands, while providing enjoyment and influencing their purchasing behavior, is through gamification and the use of gamified advertising ([Jami Pour et al., 2023](#)). It is recommended that companies leverage gamification approaches in co-creating value with their customers.

In light of the findings regarding the effect of customer personality on VCC, it is recommended to leverage feedback from extraverted and conscientious customers to improve the product and service quality, utilize the patience and cooperativeness of agreeable customers for consistent feedback, apply innovative ideas from customers open to experience, and carefully treat input from neurotic customers due to its inconsistency. The findings related to the influence of website personality on brand trust suggest that companies should focus on improving the website attractiveness, reliability, dynamism, and security, as these enhancements foster greater trust, satisfaction, purchase intention, and customer loyalty.

The results concerning the effect of customer personality on brand trust indicate that personalizing the customer experience by identifying personality, interests, and preferences can help offer relevant and complementary products, gradually strengthening

trust while prioritizing feedback from extraverted and conscientious customers.

Finally, the study findings on the impact of brand trust on VCC highlight the importance of demonstrating brand competence, reliability, and professionalism, ensuring predictability in brand processes, attending to stakeholder well-being, and adhering to ethical standards to foster trust, loyalty, and facilitate co-creation of value.

Research Limitations and Future Study Suggestions

Although the findings of this study are insightful, certain limitations should be acknowledged, highlighting the need for further research. First, the study was conducted exclusively within the tourism industry, and the results may differ across other sectors. Future research is therefore encouraged to examine similar relationships in industries such as food retail or insurance. Second, demographic factors such as gender, age, and education may influence the relationships among the variables. It is recommended that future studies investigate the moderating role of such demographic characteristics, particularly age and gender. Third, as this research study was conducted in Iran within a specific socio-cultural context, replicating the study in other countries is suggested to account for macro-environmental influences on consumer behavior and to enhance the generalizability of the findings.

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