
CONCEPTUALIZING CONSUMER'S LEARNING ADOPTION OF NEW VALUES

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ABSTRACT

The era of modernization has produced a paradigm shift offering a new way of thinking. In the interactive process that links business with its market, a new way of thinking has been created within two domains. First, a business is conditioned by its competitive environment to adapt product innovativeness. Consequently, new values exist. Second, the market has accumulated consumption experience by providing references. Within this perspective, consumer learning capability is used to respond to the existence of new values. This research aims to discuss learning capability where the consumer contextualizes new values, i.e., transforming the values into a new context, and at the same time, develops a mechanism for values operationalization. Respondents were chosen among undergraduate students of University "X" - Palembang, and Content Analysis of their narratives was applied. Keywords related to consumer learning and adopting new values were also identified using emergent coding. Then, the quantitative approach, ie. Regression Analysis was employed to achieve a complete understanding of consumer learning in the adoption of new values.

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INTRODUCTION

The era of modernization has produced a paradigm shift offering a new way of thinking. In the interactive process that links business with its market, a new way of thinking has been created (Dey et al., 2013; Alsabawy et al., 2016; Daugherty et al., 2008; Hanninen; Spiteri Cornish, 2020). Business has to deal with its commitment to exist. That commitment covers setting up efforts to respond competitive environment in which business keeps looking at all the possibilities to produce new values. This is also how business maintains flexibility in moving its vision into two directions. First, it is imperative that business should be able to respond what it is happening in the market. Hence, context of business responsiveness is the ability to create product newness.

Second, within consumer orientation there is a reference which tells much about the accumulation of consumer experience. As consumer involves in meaning construction of his past consumption experience, his accumulated experience can lead the consumer into certain expertise especially in dealing with the adoption of new values.

The term "modernization" has been applicable in which most of aspects in human life are considered as being modernized by human knowledge. The production of innovative products takes only a very small part of understanding about human knowledge within this issue of modernization. So far modernization is in the discourse of the capacity development. Business maximizes its effort to adapt state-of-the art approach only to see that new things can easily be produced (Meißner et al., 2020; Daugherty et al., 2008; Hanninen ; Spiteri Cornish, 2020). This is where the start of creating business opportunity begins. A business entity has developed its strategic resources to produce new values for its market, and technology has become major medium to meet with efficiency and effectivity. There is an opportunity to lower cost of production. The reduction of labor cost, for example, is significant as many companies install technology in the production system. Innovativeness has been a common "language" for those who intend to build a business mindset.

While consumer has power over his involvement in the interpretation of new values, he is becoming more independent to employ his learning capability. Meaning to say, consumer learning capability becomes valuable asset for the adoption of product newness created by business. To learn is to exist. As today's competitive market is also providing learning environment, consumer's effort to respond this environment is actually the manifestation of his existence. There is no such other choice that learning becomes keyword in the discourse of new values adoption.

Learning is a process of getting to know new things. It involves learning faculties that facilitate certain individuals to acquire newness by the employment of new thinking perspective. As this new thinking perspective needs "new territory" ie. the space for all new attention, intention, and orientation, then it removes the "previous territory" (Kahle & Xie, 2015; Hanninen, 2006). This context also elaborates that learning activity requires investment of time and effort when previous thinking perspective is replaced by the present one. In other words, learning is high investment as it is a process of replacement of present values so that the new ones can exist.

Therefore, this research proposes the following problem formulation: How can the process of new values adoption be described within the perspective of consumer learning capability ie. the replacement of present values so that the new ones can exist?

LITERATURE STUDY

Values are built within the consumer's belief system (Dey et al., 2013; Daugherty et al., 2008) when the process of consumption experience takes place. There is an interactive process that links consumer with the product. The process also involves emotion especially in the way consumer encountering what he perceives as expected goals as compared to the unexpected ones. The expected goals are the whole entity of consumer expectation related to the satisfaction of needs and wants. While the unexpected goals happens when product is perceived as failed and dissatisfied.

Emotion is a psychological state which can be used as indicator of the success in a learning effort. The state of happiness and excitement are indicating the success of

learning effort. It is considered as a positive state when consumer spends moment of truth in his/her consumption experience. In this stage the learning effort is moving to the expected direction (Dey et al., 2013; Daugherty et al., 2008). In contrast, the state of sad and upset give a sign that the learning activity goes to the unexpected direction. This stage is considered as high investment of consumer's involvement to familiarize with the product as he/she sacrifices greater part of resources in exchange with product benefit.

Together with this psychological state ie. emotion which is involved in the interactive process of consumer-product benefit connectedness (Alsabawy et al., 2016), adoption of new values begins to create a new path of looking at things (Hoch & Ha, 2014). Learning faculties help consumer to adapt certain thinking perspective and he/she begins to identify the differences between the previous product and the present one. Pattern of consumption might be the same but the different product attribute could result in consumer's lacking knowledge to refer the consumption. In other words, the prior knowledge of consumer is no longer relevant to provide as reference in the present product consumption. But, this situation might be temporal because of consumer's involvement ie. level of consumer participation (Hoch & Ha, 2014) in meaning construction during consumption experience is able to reach at certain point where new knowledge is created. It means that the prior knowledge is replaced with the new knowledge through the process of consumer involvement.

In the concept of learning as investment, consumer spends resources efficiently in order to effectively produce ability to make sense of consumption experience (Dey et al., 2015). Learning as an activity gives opportunity where all the curiosity are satisfied. This is a trade-off condition (Alsabawy et al., 2016). Consumer gives access of strategic resources to be invested in the project of knowledge acquisition. More chances of consumer in learning new things could be related with more chances to acquire new product knowledge, at the same time, a new smart system is developed. This comes the word "expertise".

Context of learning environment is practically linked with today's era of information technology (IT) when information can easily be accessed, and process of knowledge acquisition might be faster than before. This learning environment encourages business to produce more IT-based new product attribute. Business is now doing the best thing to maximize its use of technology ie. product which contains technological touch. The product lifespan is getting shorter, and new version is regularly updated. This phenomena reflects the creation of more economic way of life symbolizing the message of time and space orientation. There is no more time and space constraint.

This era of connectivity shows logical inter-dependent linkage between business, consumer and competitiveness that explains the phenomena of learning environment (Dey et al., 2013; Daugherty et al., 2008; Hanninen ; Spiteri Cornish, 2020) in the adoption of new values. Discussion of this research is illustrated as the following conceptual model (Diagram-1):

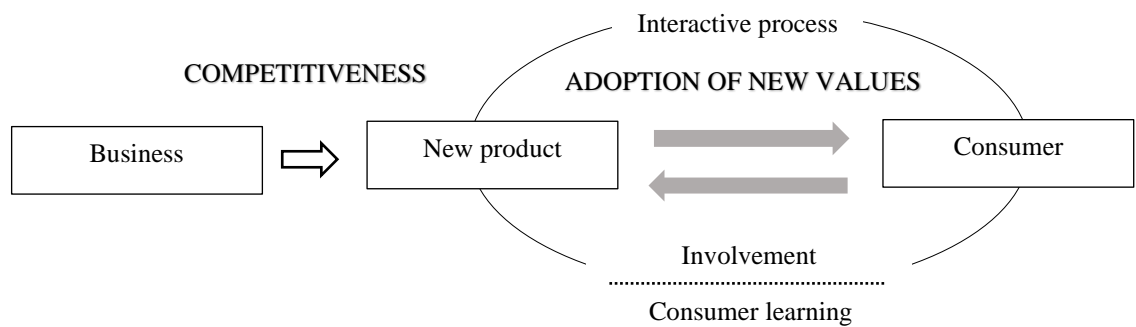


Figure 1. Conceptual model: Consumer learning in the adoption of new values

RESEARCH METHODS

This research uses mixed-method (Blair, 2015) approach to find deeper understanding of consumer learning in the adoption of new values. Learning capability is discussed within area of thinking perspective ie. how consumers are able to treasure "way of looking things" in two process situation of new values adoption. First, knowledge replacement ie. when prior knowledge is replaced by the present one. Second, learning capability employment ie. when consumer employs learning capability.

Using convenience method 144 respondents were selected among undergraduate students of private-owned University "X" in Palembang - Indonesia. They were required to fill up questionnaires. Four of the respondents were required to make a composition entitled My experience in the use of product "L".

Product "L" is a software programme that facilitates the users to engage in a virtual classroom. This product is categorized as IT-based product with highly-contained technological touch. It has been adopted by University "X" as first and the only official learning platform where the teaching-learning activity and the teacher-student interaction are mediated. It has been used to replace the conventional offline teaching-learning platform. Therefore, this product represents the concept of new values adoption as it offers various range of new learning opportunities.

Data analysis can be divided into three stages. The purpose is to produce propositions that are related with thinking perspective in two process situations of new values adoption namely, knowledge replacement and learning capability employment. First, qualitative approach ie. Content Analysis of participants' narrative using emergent coding (Blair, 2015). Second, quantitative approach ie. Regression Analysis of variables in consumer learning of new values adoption. Third, integration ie. rationalization of all propositions produced by the first and second stages.

RESULTS AND DISCUSSION

Qualitative approach: Content Analysis

Four participants were selected. The author identifies the emergent coding from their narratives as shown in Table-1, Table-2 and Table-3.

Table 1. Emergent Coding-1:
Respond to What is Expected/Unexpected

Participant #	Narrative	Emergent coding
1) "DK"	<p>1) ... karena tidak memungkinkannya dilaksanakan perkuliahan secara tatap muka (= <i>it is impossible to have offline lecturing</i>)</p> <p>2) Saya percaya bahwa Universitas telah melalui proses seleksi yang cukup panjang sebelum akhirnya memilih dan memutuskan menggunakan L sebagai sarana pendukung aktivitas belajar (= <i>I believe that the University has conducted a long process of selection and concluded a decision to use L as medium for learning activity</i>)</p> <p>3) Menurut saya sendiri aplikasi ini sangat membantu saya dalam proses pembelajaran daring (= <i>In my own perspective this application is very helpful in my online learning activity</i>)</p> <p>4) ... menurut saya hal ini juga sangat membantu saya di awal penggunaan aplikasi (= <i>I think this is also very helpful at the beginning use of application</i>)</p>	<p>impossible (1EC_1)</p> <p>a long process of selection (1EC_2)</p> <p>very helpful (1EC_3)</p> <p>at the beginning use of application (1EC_4)</p>
2) "NN"	<p>1) Perubahan drastis yang terjadi secara tiba-tiba mengejutkan dan membuat diri saya terkejut untuk melakukan pembelajaran secara online (= <i>I am surprised by dramatic change that I should have online learning activity</i>)</p> <p>2) Terdapat kendala waktu saya mendaftarkan akun (= <i>There is a problem when I register my account</i>)</p> <p>3) Namun pada awal penggunaan sekitar waktu penggunaan selama 2 minggu, saya selalu mendapati masalah (= <i>At the beginning of 2-week time I have encountered problem</i>)</p> <p>4) Kondisi ini membuat diri saya cukup stress dan bingung (= <i>This condition made me stress and confused</i>)</p> <p>5) Dalam beberapa waktu aktivitas presensi L lebih baik dan tidak memberikan masalah lagi (= <i>Then I could take my attendance and have no more problem</i>)</p> <p>6) ...memberikan tampilan virtual class yang baik dan menarik (= <i>to give better and interesting virtual classroom appearance</i>)</p>	<p>dramatic change (2NN_1)</p> <p>a problem (2NN_2)</p> <p>at the beginning (2NN_3)</p> <p>stress and confused (2NN_4)</p> <p>have no more problem (2NN_5)</p> <p>better and interesting (2NN_6)</p>

Participant #	Narrative	Emergent coding
3) "BT"	<p>1) Namun berubah dengan sekejap bahwa semua mahasiswa diharuskan belajar dari rumah dan melakukan segala kegiatan secara online. (= <i>But it has changed immediately and all students need to attend the class from home, and do all the activities online</i>)</p> <p>2) Aku memiliki pengalaman yang sedikit kurang nyaman, karena di hari-hari pertama dalam menggunakan aplikasi virtual classroom ini mengalami kendala susah diakses. (= <i>I feel a little bit uncomfortable as during my first day use of this virtual classroom application I experience difficulty to access</i>)</p> <p>3) Pada saat itu kami merasa panik dan bingung (= <i>When I am panic and confused</i>)</p> <p>4) ... karena caranya cukup mudah dan sangat mempermudah saya sebagai mahasiswa (= <i>as it is easy to use and it is very helpful for the student like myself</i>)</p> <p>5) Hal yang saya suka terutama adalah fitur-fitur yang ada (= <i>What I like most is the current features</i>)</p>	<p>it has changed immediately (3BT_1)</p> <p>I experience difficulty to access (3BT_2)</p> <p>panic and confused (3BT_3)</p> <p>very helpful (3BT_4)</p> <p>the current features (3BT_5)</p>
4) "AB"	<p>1) Pada awal menggunakan L saya sedikit kesulitan untuk mengakses, dan kurang mengerti bagaimana cara menggunakannya karena itu adalah pengalaman pertama saya (= <i>At my first use of L I experience a small difficulty to access and little trouble to use</i>)</p> <p>2) ... saya kira cuma saya yang tidak bisa absen ternyata seluruh teman-teman saya juga tidak bisa absen (= <i>I thought that I'm the only one who fails to take the attendance, in fact the same things happen to all my friend</i>)</p> <p>3) ...tetapi dosen juga mengalami kesulitan (= <i>but the lecturer is also having difficulty</i>)</p> <p>4) Saya pernah mengalami nasib buruk karena terlambat upload tugas yang diberikan dosen (= <i>I have experienced bad luck when I'm late to upload assignment given by my lecturer</i>)</p>	<p>at my first use of L I experience a small difficulty (4AB_1)</p> <p>in fact the same things happen to all my friend (4AB_2)</p> <p>but the lecturer is also having difficulty (4AB_3)</p> <p>experienced bad luck (4AB_4)</p>

Participants are able to express their new product "L" experience using words or group of words that are formally composed in one-page long A4 paper. Most of their sentences are grammatically correct, and can easily be coded. The emergent coding from the narratives are mostly group of words (phrases) that indicate the involvement of participants' emotion in response to product newness "L". At least the involvement tells the rationalization of the existence of "L".

Participant "EC" uses the word impossible (1EC_1) and a long process of selection (1EC_2). The application of product "L" is a formal and well-planned policy of University "X", and that the application is considered as urgent due to unsupported environment situation. Therefore, learning activity needs to shift from the traditional platform to IT-based learning platform. This rationality seems to be sufficient enough to argue the importance of product newness and how this rationality authorize participant to creatively submit themselves to the consequences of learning new things.

The narrative mentions participants' adjustment to respond to newness using various expressive words. Mostly this issue is stated at the introductory part of the narrative. Participants use the word at the beginning use of application (1EC_4), dramatic change (2NN_1), a problem (2NN_2), at the beginning (2NN_3), stress and confused (2NN_4), it has changed immediately (3BT_1), I experience difficulty to access (3BT_2), panic and confused (3BT_3) and experienced bad luck (4AB_4). Those words clearly indicate the need of new thinking perspective to replace the previous one which is no longer relevant. It also contains a strong message that this transitional stage would always cause trouble ie. problem at the first use. The issue of encountering difficulty affects participant's meaning construction of the word problem. For example, participant "AB" tries to qualify level of difficulty in at my first use of L I experience a small difficulty (4AB_1), and at the same time, to make a subjective generalization in in fact the same things happen to all my friend (4AB_2), and but the lecturer is also having difficulty (4AB_3).

Theme of problem that exists in the introductory part of consumption experience flows to the next part ie. intensive consumption process. Participants use various expressive words that emphasize the positive part in the learning process of new values adoption such as very helpful (1EC_3, 3BT_4), have no more problem (2NN_5), better and interesting (2NN_6), the current feature (3BT_5).

The following Table-2 shows categorization of the emergent coding which is divided into two parts. Favourable refers to participants' respond to what is expected, while unfavorable is meant to the response related to what is unexpected.

Table-2 above shows emotional expression through words or group of words which are integrated in consumer learning process. As emotion ie. participants' feeling and seeing in the learning process, becomes major part in directing the understanding of consumer's expectation and in making sense of his/her consumption experience, it can be used to validate stages in consumer learning process. For example, at the introductory stage normally the emotional expressions tend to be unfavorable as consumer is in the process of recognizing product benefit. Once this stage is successfully completed consumer is conditioned to enter other stage where new values are getting fixed ie. consumer is practically having no difficulty with the new product as indicated by favorable emotional expression.

Next, Table-3 is presented. The author identifies codes which are related to new values acquisition. The identified codes are divided into three parts: (1) To know new things; (2) To see new things; and (3) To use new things. All the three parts are closely related and integrated as main components of consumer's thinking perspective i.e., the way of looking at things acquired in the process of consumer learning.

Table 2. Emergent Coding-1 and Categorization

<p style="text-align: center;">Favourable <i>(Respond to what is expected)</i></p>	<p style="text-align: center;">Unfavourable <i>(Respond to what is unexpected)</i></p>
<p>very helpful (1EC_3) at the beginning use of application (1EC_4) have no more problem (2NN_5) better and interesting (2NN_6) very helpful (3BT_4) the current features (3BT_5)</p> <p style="text-align: center;">----</p> <p>TO FEEL : very helpful (1EC_3), have no more problem (2NN_5), better and interesting (2NN_6), very helpful (3BT_4)</p> <p>TO SEE : at the beginning use of application (1EC_4) the current features (3BT_5)</p>	<p>impossible (1EC_1) a long process of selection (1EC_2) a problem (2NN_2) dramatic change (2NN_1) stress and confused (2NN_4) at the beginning (2NN_3) it has changed immediately (3BT_1) I experience difficulty to access (3BT_2) panic and confused (3BT_3) at my first use of L I experience a small difficulty (4AB_1) in fact the same things happen to all my friend (4AB_2) but the lecturer is also having difficulty (4AB_3) experienced bad luck (4AB_4)</p> <p style="text-align: center;">----</p> <p>TO FEEL : stress and confused (2NN_4), I experience difficulty to access (3BT_2), panic and confused (3BT_3), at my first use of L I experience a small difficulty (4AB_1), at my first use of L I experience a small difficulty (4AB_1), in fact the same things happen to all my friend (4AB_2), but the lecturer is also having difficulty (4AB_3), experienced bad luck (4AB_4)</p> <p>TO SEE : impossible (1EC_1), a long process of selection (1EC_2), a problem (2NN_2), dramatic change (2NN_1), at the beginning (2NN_3), it has changed immediately (3BT_1)</p>

Table 3. Emergent Coding - 2: Identification of New Values Acquisition

Participant #	to know new things	to see new things	to use new things
1) "EC"	<i>We spend our days with all digital-related things to ease our work)</i> <u>Code: 1EC_K</u>	<i>All become very close to access. The distance is only we and our screen)</i> <u>Code: 1EC_S</u>	<i>the service provided by this application is truly undeniable)</i> <u>Code: 1EC_U</u>
2) "NN"	<i>That all students need to study at home</i> <u>Code: 2NN_K</u>	<i>I never had this online learning activity before</i> <u>Code: 2NN_S</u>	<i>There is a problem when I register my account in L after a while. I'm waiting for my lecturer to help.</i> <u>Code: 2NN_U</u>
3) "BT"	<i>The students are required to study at home and to do all related online activities.</i> <u>Code: 3BT_K</u>	<i>The institution has decided to provide an online learning platform through virtual classroom L</i> <u>Code: 3BT_S</u>	<i>In my experience of using this virtual classroom L, I find only some parts that I dislike)</i> <u>Code: 3BT_U</u>
4) "AB"	<i>In this L, the lecturers and students could interact and study together online.</i> <u>Code: 4AB_K</u>	<i>L provides online learning activities. It can help the learning process when we need to present teaching material and submit the assignment.</i> <u>Code: 4AB_S</u>	<i>In my first experience of using L, I encountered a minor difficulty in accessing and had a problem on how to use it</i> <u>Code: 4AB_U</u>

Participants show their conceptual capability to make sense of the use of the new products. Components of their conceptual-related rationalization are the significant

presence of certain phenomena (1EC_K), institutional consequences (2NN_K, 3BT_K), and perceived-benefit (4AB_K). At the practical capability, the participants think about applicable values. While conceptual capability refers to the development of premises, practical capability is the ability to connect those premises with the conclusion. Table-3 provides a rationalization of participants' practical capability. Components of their practical-related rationalization are identified as a better idea of the positive impact (1EC_S) and the manifestation of reality (2NN_S, 3BT_S, 4AB_S). Next, the practical capability needs to be manifested. Components of participants' manifestation-related rationalization can be listed as the experience of new product benefit (1EC_U, 3BT_U, 4AB_U) and supportive environment (2NN_U).

Quantitative approach: Regression Analysis

The following Table-4 and Table-5 give detailed results from Regression Analysis. The analysis is made in two parts of variables in consumer learning: (1) Variables in perceived-benefit of new values adoption; and (2) Variables in perceived-newness of new values adoption. This quantitative approach is meant to enrich the discussion of consumer learning in adopting new values. The specific purpose is to provide quantitative validation of consumer perception development during the learning process. Two types of perception in adopting the new values are measured, namely, perception of benefit and perception of newness.

Table 4. Regression Analysis - 1:
Variables in Consumer Learning i.e., Perceived-Benefit of New Values Adoption

Model: $Y = 0.072 + 0.188X1 - 0.066X2 + 0.812X3$		
Y	Recommendation-1 (RC-1)	
X1	Visual Benefit (VB)	$t_{value} = 2.309 / Sig. = 0.022$
X2	Emotional Benefit (EB)	$t_{value} = -1.389 / Sig. = 0.167$
X3	Experiential Benefit (EXB)	$t_{value} = 11.615 / Sig. = 0.000$
R ²	0.620	
F	75.996 (Sig. < 0.000): VB, EB and EXB have simultant contribution to RC-1.	
N	144	

Table-5. Regression Analysis - 2:
Variables in Consumer Learning i.e., Perceived-Newness of New Values Adoption

Model: $Y = 0.171 + 0.086X1 + 0.212X2 + 0.565X3$		
Y	Recommendation-2 (RC-2)	
X1	Visual Newness (VN)	$t_{value} = 1.572 / Sig. = 0.118$
X2	Emotional Newness (EN)	$t_{value} = 2.505 / Sig. = 0.013$
X3	Experiential Newness (EXN)	$t_{value} = 7.828 / Sig. = 0.000$
R ²	0.653	
F	87.640 (Sig. < 0.000): VN, EN, EXN have simultant contribution to RC-2.	
N	144	

In Table 4 the variables in perceived-benefit are identified as a visual benefit, emotional benefit, and experiential benefit. The visual benefit covers the new product performance to attract consumers' attention through visual manipulation. This visual manipulation becomes the main object as consumer participates in the learning process, and new values

are created. Emotional benefit refers to the involvement of the consumer's state of emotion in response to a product benefit. And the experiential benefit is derived from the actual use of the product. It is when the use of the new product i.e., consumption experience, results in meaningful engagement with the product. The Regression Analysis shows Coefficient of Determination (R^2) accounted for 0.620, which indicates 62% of contribution of visual benefit, emotional benefit, and experiential benefit to recommendation (RC-1). The partial significant contribution is shown by visual benefit (VB) ($t_{\text{value}} = 2.309 / \text{Sig. } 0.022 < 0.05$) and experiential benefit (EXB) ($t_{\text{value}} = 11.615 / \text{Sig. } 0.000 < 0.01$). In contrast, the partial contribution of emotional benefit (EB) is not significant ($t_{\text{value}} = -1.389 / \text{Sig. } = 0.167 > 0.05$).

Table 5 presents the strength of variables in consumer learning i.e., perceived-newness of new values adoption and simultant contribution to recommendation (RC-2). R^2 value is 0.653, which indicates 65.3% simultant contribution of visual newness, emotional newness, and experiential newness to recommendation (RC-2). The partial significant contribution is shown by emotional newness (EN) ($t_{\text{value}} = 2.505 / \text{Sig. } 0.013 < 0.05$) and experiential newness (EXN) ($t_{\text{value}} = 7.828 / \text{Sig. } 0.000 < 0.01$). On the contrary, visual newness (VN) has no significant partial contribution to recommendation (RC-2) ($t_{\text{value}} = 1.572 / \text{Sig. } 0.118 > 0.05$).

Integration

The process of learning involves the use of all learning faculties specifically treasured by each consumer. The process begins when the consumer enters the early stage of consumption. This stage initiates the interaction between the consumer and the product. As reflected in the narrative, favorable and unfavorable expressions indicate the emotions stated in the product consumption experience. Unfavorable expressions are primarily present in the early stage of consumption. There is such a critical period in this stage when all the difficulties related to using the product emerge. This also explains the adequate time when the consumer engages and uses his/her best learning capability. Emotional expressions categorized as unfavorable are present and eventually are no longer relevant as the consumer enters the next stage, i.e., the consumption process. The final stage of consumption concludes the consumption experience. The following Table-6 presents the integration of consumer learning (which is divided into three stages, namely, the early stage of consumption, the process of consumption, and the final stage of consumption) and new values adoption.

Table 6. Integration

Consumer learning			New values adoption
The early stage of consumption	Process of consumption	The final stage of consumption	
impossible (1EC_1) a long process of selection (1EC_2) at the beginning use of the application (1EC_4) dramatic change (2NN_1) a problem (2NN_2) at the beginning (2NN_3) stress and confusion (2NN_4) it has changed immediately (3BT_1) I experience difficulty accessing (3BT_2) panic and confusion (3BT_3) At my first use of L, I experience a slight difficulty (4AB_1)	very helpful (1EC_3) have no more problem (2NN_5) very helpful (3BT_4) in fact, the same things happen to all my friend (4AB_2) but the lecturer is also having difficulty (4AB_3)	better and interesting (2NN_6) the current features (3BT_5) experienced bad luck (4AB_4)	<u>Conceptual-related rationalization:</u> the significant presence of certain phenomena (1EC_K), institutional consequences (2NN_K, 3BT_K), and perceived benefit (4AB_K) <u>Practical-related rationalization:</u> A better idea of the positive impact (1EC_S) and the manifestation of reality (2NN_S, 3BT_S, 4AB_S) <u>Manifestation-related rationalization:</u> experience of new product benefits (1EC_U, 3BT_U, 4AB_U) and supportive environment (2NN_U)

It is undeniable that the first stage of the consumption experience is very crucial in terms of many efforts that need to be prepared by consumers to achieve progress in the learning process. Psychological preparation is necessary to anticipate something unexpected and dramatic (1EC_2, 2NN_1, 2NN_4, 3BT_3). Other expressions at the early stage of consumption can be identified as an additional problem that needs to be resolved as part of the risk for new product consumption (1EC_1, 1EC_4, 2NN_2, 2NN_3, 3BT_2, 4AB_1).

At the process consumption stage, the quality of technical difficulty decreases. The consumer begins to familiarize themselves with the product. This is the stage where there should be no more problems related to using the new product (1EC_3, 2NN_5, 3BT_4, 4AB_2, 4AB_3). Lastly, the final stage is mainly indicated by the concluding remark that product benefit is much more worthy than all the costs of encountering difficulty. Most of the product benefits could easily be mentioned by a consumer (2NN_6, 3BT_5, 4AB_4).

Consumer learning is not an instant process of knowledge acquisition in which expertise can easily be accommodated. It is a process where perceived benefit and perceived newness are built within active participation. Making sense of the connection between product newness and product benefit is part of the learning process. The Regression Analysis shows that product benefit and newness can be interpreted as having a powerful impact on behavior (Tables 4 and 5). While new values adoption is identified as the ability to rationalize the whole consumption process (Table 6).

Following the above discussion, the author proposes two propositions related to consumer learning in adopting new values: (1) Consumer learning leads the way to expand new knowledge; (2) Consumer participation becomes integrated so that the learning activity can be directed to product benefit familiarization.

CONCLUSION

Learning activity becomes an integrated part of the consumer narrative of new values adoption. It is a continuous process of finding the right way and a correct path that leads to complete acceptance. The acceptance is validated by the consumer through consumption experience where various emotional moment happens.

Context of technological-based product consumption experience explains learning activity that is divided into three parts: (1) Introduction; (2) Process; and (3) Conclusion. The introductory part shows the consumer's surprise moment encountering the newness. Most of the narratives contain emotional expressions of certain challenging situations. But it does not take too long as consumer involvement increases. The processing part is the intensive use of the product. In contrast, the concluding part is appreciating the whole product consumption experience.

Further in-depth research exploring consumer learning in response to new values adoption might be necessary following the increasing level of business competitiveness.

LIMITATION AND FURTHER STUDY

Data that were analyzed through qualitative and quantitative approaches might not be able to achieve a complete understanding of the issue of consumer learning in the adoption of new values. Due to limited research resources, the scope of the investigation could only cover particular types of products which consequently limited the generalization.

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