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WILLINGNESS TO PAY, USER EXPERIENCE AND CUSTOMER ENGAGEMENT AS THE FOUNDATION OF SUCCESSFUL STRATEGIC MANAGEMENT: EXAMPLE OF A TRAINING PROGRAM

Spremnost da se plati, korisničko iskustvo i angažovanje kupaca kao temelj uspešnog strategijskog menadžmenta – primer programa za vežbanje

Abstract

Gone are the days when the function of marketing activities was reduced to how to sell as much as possible. Today, the focus of marketing is a satisfied and loyal consumer. On the other hand, dynamism in the environment imposes the need for continuous research of consumer behavior in order to understand their needs and desires, and to a certain extent predict the decisions they make when choosing and purchasing products/services. Modern concepts such as willingness to pay, user experience and customer engagement are used to analyze consumer behavior, especially in terms of choosing and purchasing products/services, the price they are willing to pay and the factors that influence their choice. The authors of the paper assume that the consumer's willingness to pay a certain price for the product, repeat the purchase, remain loyal to the brand and recommend it to potential customers, is conditioned by his user experience. Also, the authors start from the assumption that in addition to the fact that a satisfied consumer is ready to pay a certain price for a product or service, he is also ready to get involved, share his experience with others, participate in the development of products or services and recommend them to others. The primary goal of the work is the analysis of consumers¹ willingness to pay for exercise programs and allocate time for traveling to the sports facility and through the same calculation of the acceptable price of the exercise program, as well as the range in which it moves, i.e. the lower and upper price limits, then determining the optimal or ideal program prices, as well as indifference points. For the purposes of this paper, a survey was conducted using a questionnaire containing 26 questions. 308 respondents participated in the research. The data obtained through empirical research were processed using the Van-Westendorp method, descriptive statistics, cross-tabulation and the Pearson correlation coefficient. The IBM SPSS Statistics-version

26 program was used for data processing. The results of the conducted research show that the consumers who participated in the research are ready to allocate money to pay for the exercise program and spend a certain amount of time traveling to the sports facility, while the price they are ready to accept ranges between the lower and upper limits (from 1,200 to 2,700 dinars), and the most common price of the exercise program is 2,000 dinars. The research also found that user experience and customer engagement influence respondents' willingness to pay a higher price for an exercise program.

Keywords: *willingness to pay, exercise programs, user experience, customer engagement, co-creation, optimal price, consumer behavior.*

Sažetak

Prošla su vremena kada se funkcija marketinških aktivnosti svodila na to kako prodati što više. Danas je u fokusu marketinga zadovoljan i lojalan potrošač. Sa druge strane, dinamičnost u okruženju nameće potrebu za kontinuiranim istraživanjem ponašanja potrošača kako bi se razumele njihove potrebe i želje, i u određenoj meri predvidele odluke koje donose pri izboru i kupovini proizvoda/usluga. Savremeni koncepti kao što su spremnost da se plati, korisničko iskustvo i angažovanje kupaca koriste se za analizu ponašanja potrošača, posebno u pogledu izbora i kupovine proizvoda/usluga, cene koju su spremni da plate i faktora koji utiču na njihov izbor. Autori rada pretpostavljaju da je spremnost potrošača da plati određenu cenu proizvoda, ponovi kupovinu, ostane lojalan brendu i preporuči ga potencijalnim kupcima, uslovljena njegovim korisničkim iskustvom. Takođe, autori polaze od pretpostavke da je pored toga što je zadovoljan potrošač spreman da plati određenu cenu za proizvod ili uslugu, spreman je i da se angažuje, podeli svoje iskustvo sa drugima,

¹ In the paper, the term "consumer" primarily refers to respondents who participated in the empirical research.

učestvuje u razvoju proizvoda ili usluga i preporučiti ih drugima. Primarni cilj rada je analiza spremnosti potrošača da plate programe za vežbanja i izdvoje vreme za putovanje do sportskog objekta i kroz istu izračunavanje prihvatljive cene programa vežbanja, kao i raspona u kojem se kreće, odnosno donje i gornje granice cena, zatim određivanje optimalne ili idealne cene programa, kao i tačke indiferencije. Za potrebe ovog rada sprovedeno je anketno istraživanje putem upitnika koji je sadržao 26 pitanja. U istraživanju je učestvovalo 308 ispitanika. Podaci dobijeni empirijskim istraživanjem obrađeni su Van-Vestendorpovom metodom, deskriptivnom statistikom, unakrsnim tabelama i Pirsonovim koeficijentom korelacije. Za obradu podataka korišćen je program IBM SPSS Statistics-version 26. Rezultati sprovedenog istraživanja pokazuju da su potrošači koji su učestvovali u istraživanju spremni da izdvoje novac za plaćanje programa za vežbanje i utroše određeno vreme za putovanje do sportskog objekta, dok se cena koju su spremni da prihvate kreće između donje i gornje granice (od 1.200 do 2.700 dinara), a najčešća cena programa za vežbanje je 2.000 dinara. Istraživanjem je ustanovljeno da korisničko iskustvo i angažovanje kupaca utiču na spremnost ispitanika da plate veću cenu programa za vežbanje.

Ključne reči: *spremnost da se plati, programi za vežbanje, korisničko iskustvo, angažovanje kupaca, ko-kreiranje, optimalna cena, ponašanje potrošača.*

Introduction

Today, in the time of strong globalization and scientific and technological progress, when the consumer's decisions significantly influence the results achieved by the company, understanding his behavior, especially when buying a certain product or service, is the focus of many researches. Therefore, the basic goal of marketing activities of companies, in addition to developing products/services, ensuring an open service environment, internal and external communication, monitoring the competition, is to satisfy the needs and desires of consumers in a way that ensures an increase in the sale of products/services and the realization of profits in the long term [43, p. 2]. In this regard, the subject of this paper is the analysis of consumers' willingness to pay for exercise programs and set aside a certain amount of time to travel to a sports facility. Also, the research is focused on the analysis of the influence of the degree of life satisfaction and self-assessment of the respondents' health condition on the willingness of consumers to pay for exercise programs and allocate time for traveling to a sports facility. In addition, the impact of user experience and consumer engagement

through advertising, information sharing, reviews and joint development on the willingness to pay for a specific product, in this case an exercise program and spare time to travel to a sports facility, was investigated. Given that there are various factors that influence the consumer's choice, the research also includes the motives that drive respondents to play sports and be physically active, while the analysis is focused on their influence on consumers' willingness to buy and pay for an exercise program and highlight travel time to the sports facility.

Profitable business is the goal of every company, while price is one of the factors that decisively influences business results, and most often the consumer's choice. Business decisions related to the formation of prices of products/services are one of the most difficult and mistakes when making the mentioned decisions "are not allowed" because if they happen, the business and survival of the company will be endangered. In order for managers and marketers to make the right decisions and thus avoid the risk of a negative business result, it is necessary to have an organized and systematic approach to consumer behavior research and to have quality and reliable information at their disposal at all times, primarily about how consumers choose and buy products, which the price they are willing to pay, what factors influence their choice and especially how price affects their decisions. In this regard, the primary goal of the research in this work is the analysis of consumers' willingness to pay for exercise programs, viewed through the Van-Westendorp method, which will determine and show the acceptable price of exercise programs, as well as the range in which it moves, i.e. the lower and price ceiling. Also, the aim of the work is to determine the optimal or ideal price of the exercise program, as well as the point of indifference - the most common price of the exercise program.

The authors start from the assumption that, in addition to the price, there are other factors that influence the consumer's decision to buy an exercise program, therefore the secondary objectives of the research are aimed at examining the influence of the degree of life satisfaction and self-assessment of the respondents' health status on their willingness to pay for exercise programs and set aside a certain amount of time to travel to the sports

facility. A positive user experience most often represents a safe path to loyal consumers, and therefore one of the goals of the research is focused on the analysis of how the user experience affects the willingness of consumers to pay for exercise programs and allocate time to travel to a sports facility. Consumers today prefer purchases where they have the opportunity to communicate their opinion, needs, experience and choose the features of the products/services they purchase. In this regard, the aim of the research is to examine the conditionality of two concepts: willingness to pay and customer engagement. By analyzing the motives that drive consumers to engage in sports/physical activity and their influence on the willingness to pay for exercise programs and allocate time to travel to a sports facility, the authors aim to help managers of sports facilities personalize the offer of exercise programs and adapt them to needs and consumer wishes.

In accordance with the stated objectives of the research, the authors propose the following hypotheses:

1. Consumers are willing to shell out money and pay for exercise programs, and the price they are willing to accept ranges between the lower and upper price limits.
2. Consumers are willing to set aside some time to travel to a sports facility in order to use the exercise program.
3. Consumers' willingness to pay a higher price for an exercise program and allocate more time to travel to a sports facility is determined by their level of life satisfaction, self-assessment of their health status, and the motives that drive them to be physically active.
4. The user experience that consumers have when shopping affects their willingness to pay for exercise programs and take the time to travel to a sports facility.
5. Consumers' willingness to pay for exercise programs and take time to travel to a sports facility is influenced by the opportunity to engage and participate in product development, especially through ideas, opinions, reviews.
6. Consumers who have had a positive experience using an exercise program and are willing to engage

and participate in co-development are willing to pay a higher price for an exercise program.

Literature review

Achieving notable success in a market that constantly creates new challenges, opportunities and threats is not an easy task and requires wise business decisions. On the other hand, for companies, long-term strategies and strategic management techniques have an extremely important role for gaining and maintaining competitiveness, primarily because strategic management includes planning and defining goals, research and analysis of competition, as well as resource allocation and many other long-term-oriented activities [2]. In that sense, Živković and Gajić [43], point out that companies today find the potential for successful sales, growth and development in appropriate information about market conditions and trends, business conditions, the development of modern approaches and especially about consumer behavior. In this sense, Gluhović [15], states that a thorough and extensive study of consumer behavior is the backbone of formulating a company's marketing strategy, while, on the other hand, a detailed and comprehensive understanding of various aspects of consumer behavior becomes imperative for a successful organization. The authors Tankosić and Hanić [36], believe that information about what products and services consumers buy, how many different brands they use, how often, where and why they buy them, as well as how consumers in a given situation allocate their income to purchase of certain types of goods. Chaubey and Pant [8], also saw the importance of understanding consumer behavior in the buying process, who state that it is a complex and multifaceted process and that it is extremely important for companies to know this, because planning marketing activities requires making assumptions about consumer buying behavior.

Buying behavior begins even before the purchase is made. In this regard, numerous concepts are used to research the aforementioned behavior, such as willingness to pay, user experience and customer engagement, the essence of which is understanding consumer behavior, not only during the purchase but also in other stages of the

decision process (identifying needs, collecting information, evaluation of alternatives, product use, product disposal).

Given that price studies require information about what consumers buy, how they choose products/services, why they buy and how they make purchase decisions, the concept of willingness to pay (WTP) finds its application, especially in economics. Willingness to pay is defined as the highest price an individual is willing to pay for a particular product or service [40]. On the other hand, [6, p. 107], the assessment of the willingness to pay is seen as the derivation of the marginal rate of exchange between the attributes and the assessment of the monetary parameter (price). Breidert [5], states that there are two different concepts that determine how much a customer is willing to pay, namely: the maximum price and the reservation price. The same author points out that the maximum product price is formed by the consumer as the perceived reference price of a specific product (the price of a competing product that the customer sees as the best alternative), to which is added the value of differentiation between the reference product and the product of interest, while the reservation price represents the highest price that the customer will accept and buy a product or service, i.e. the price at which he is just indifferent between buying and not buying.

There are various methods that can be used to assess consumers' willingness to pay, and they differ fundamentally in whether they are collecting real data or research through surveys. In this regard, Breidert et al. [4], methods of assessing willingness to pay are classified into: observations which can be further divided into: collecting market data and conducting experiments (field and laboratory) and surveys which can be direct (the consumer is asked to indicate the amount he would be willing to pay for a specific product) and indirect (some kind of ranking is used for different products).

The literature highlights the disparity between the concept of willingness to pay and willingness to accept (WTA). Namely, Chapman et al. [7, p. 1], state that in standard economic theory, WTA and WTP are equal monetary amounts. However, Dhimi [10, p. 217], points out that this is not the case and that the willingness to accept in the first place stochastically dominates the willingness to pay, which is called the endowment effect.

Initial research on the concept of willingness to pay was aimed at defining and theoretically explaining it, as evidenced by the already presented literature. On the other hand, the essence of research on the mentioned concept, which is more recent, comes down to statistical analysis of consumers' willingness to pay for a specific product or service. For example, Vehapi and Šabović [38], analyzed the willingness of generation Z consumers to pay a higher price for organic food in Serbia and came to the conclusion that members of this generation are quite careful about spending money and before making a purchase decision conduct research on products to identify the best option and value for money. Also, Alvarez et al. [1], performed an economic evaluation of the Arboretum² of the University of Brasilia and analyzed the determinants of willingness to pay for the arboretum. The mentioned authors came to the results that show that the majority of the respondents are willing to pay for the preservation of the arboretum, which indicates that the respondents recognized the importance of this ecological resource for the well-being of people. By analyzing the data of Alvares et al. [1], identified factors that influence WTP and concluded that individuals with a greater understanding of ecology are more likely to express their willingness to pay for an arboretum. Hojnik et al. [17], investigated the willingness to pay for green energy and, by analyzing the collected data, came to the conclusion that consumers who are informed about green energy, social norms and moral obligations express a greater willingness to pay for green energy. In addition, the mentioned authors found that a high level of WTP is associated with a low perceived risk. The willingness to pay for renewable energy sources was also analyzed by Sabroso et al. [33], who reached significant results, specifically proved that WTP varies depending on the profile of respondents, then found a significant relationship between awareness, level of technology acceptance and willingness to pay. On the other hand, Rahaviana and Widyaningsih [32], analyzed the impact of service quality and toll prices on user satisfaction and, using statistical data processing, calculated respondents' willingness to pay the highest and lowest toll rates, as well as the average value of WTP

2 The Arboretum of the University of Brasilia is an environmental conservation area with a wide range of plant species.

of all respondents. The mentioned research points to the actuality of the concept of willingness to pay, but also proves the fact that its implementation is the basis for making the right decisions regarding prices and at the same time contributes to research and understanding of consumer behavior in the process of making a purchase decision.

Through the analysis of the willingness to pay for a certain product or service, the influence of various factors on the consumer's decision to accept and buy the product/service is most often investigated. For example, Kant et al. [19], investigated how socio-psychological attributes of consumers, then fiscal incentives and socio-demographic characteristics influence the adoption intention and willingness to pay a higher price for electric vehicles. The mentioned authors came to an interesting conclusion, namely that the intention to adopt is directly conditioned by all analyzed factors, while willingness to pay is affected by all factors except financial incentives that are not significantly related to consumers' willingness to pay for electric vehicles. With willingness to pay for a particular product or service, Oesman et al. [29], link the influence of consumer attitudes. Namely, the aforementioned authors examined whether consumer attitudes encourage them to adopt, specifically, a "green lifestyle", which in turn influences consumers to pay a higher price for green products. However, in their research they found results that show that consumer attitudes can influence purchase intention, but not necessarily the willingness to pay a higher price.

In the analysis of consumer preferences and choices, it is important to identify what defines and influences the experience of customers, that is, what constitutes the imperative of user experience. The concept of user experience (eng. User experience), Equestris [13], defines as the entire perception of the product or service that the user acquires through all touch points with the company - from searching for information, communication, visiting the sales facility, the purchase process to the actual use of the product or service. Similarly, Baubonytė et al. [3, p. 95], state that the customer experience is the result of the interaction between the company or brand and the customer through their relationship. Also, Walden [39] views customer experience as a subjective experience of the customer that affects what he thinks and feels, as well as how he behaves.

Klaus [21], points out that the analysis and research of the user experience that consumers had when purchasing is in the head of every manager and that it is an extremely complex process. Although the shopping experience is mainly related to the product and service that is bought and used, Pennington [30], emphasizing the importance of emotions, states that companies must think, recognize and react to how the customer feels, because in addition to the delivered value, emotions which occur at all stages of consumer-brand interaction, influence current and future consumer behavior. Also, Štavljanić [35, p. 8], mentions the product, with its symbolic meanings and subjective characteristics, then the characteristics of the stimuli that are a consequence of the effect on the senses and the communication content that represents the message addressed to the customer, as inputs of the customer's experience. Accordingly, company management must know how consumers feel about their products or services, as well as what their experiences are in relation to the same, because the experience gained will influence their behavior in the future.

Winata et al. [41] believe that customer experience can have a significant impact on consumer satisfaction and loyalty intention. The link between user experience and consumer satisfaction was also observed by Kumar et al. [20], who indicate that the interaction and support provided by a company create a valuable experience that can increase positive impressions and consumer satisfaction. On the other hand, Makudza [23], concludes in his research that customer experience management has a positive effect on customer loyalty, that is, on interaction with services, virtual and physical interaction. The positive relationship between user experience and loyalty was also proven by Martinez - Sanchez and Lahoz - Leo [25] in their research. Also, Koetz [22], believes that customer experience management gives managers, especially retailers, important guidelines for maximizing a positive experience through all touch points with the company and thus increasing customer engagement and loyalty. Accordingly, Winata et al. [41], conclude that customer experience contributes to customer satisfaction and plays a key role in fostering consumer loyalty. That's why companies are interested in developing a positive user experience for their consumers,

while repeat purchases and loyalty represent feedback on how successful companies have been in their intent. The authors of the paper assume that the consumer's willingness to pay a certain price for the product, repeat the purchase, remain loyal to the brand and recommend it to potential customers, is conditioned by his user experience, and they strive to examine the aforementioned relationship through research.

Also, the authors start from the assumption that in addition to the fact that a satisfied consumer is ready to pay a certain price for a product or service, he is also ready to engage, share his experience with others, recommend the product and participate in the development of products or services. Different approaches to observing the concept of customer engagement developed before and after 2010 appear in the literature. Most research prior to 2010 viewed concepts related to customer engagement as one-dimensional, with "engagement" referring to describing behavior in online communities [31, p. 36]. The same author notes that customer engagement in post-2010 research is viewed as a promising concept that is expected to provide improved predictive and explanatory power for customer behavioral outcomes, including brand loyalty. Although there are various methods that can be used in order to engage customers, the fact that none is "best" should not be ignored, but it is important that the chosen method achieves the desired results. There is a division into: information sharing methods (they are inappropriate if the problem is complex and requires significant input from consumers to solve it) and empowerment methods (they are suitable when the company is not able to adapt its behavior in response to feedback) [12]. Given that modern information and communication technology has numerous advantages when it comes to establishing interaction between the company and consumers, it is intensively used in order to engage customers. Accordingly, Poorrezaei [31] as specific methods of customer engagement in online communities, states: socializing, sharing, advocacy, joint development (co-creation) and learning.

Dorđević and Miladinović [11], believe that the business result and performance of the company in the long term directly depend on the success of creating and delivering value for customers. On the other hand,

consumers today have more and more complex requirements and want a product adapted to their needs, so co-creation as a method of engagement is a way to personalize the offer. Zhang [42] believes that co-creation should not be seen as a minimal adaptation of products or services to the personal needs of consumers (for example, tailoring), but co-development refers to the process through which individuals interact with the company and create their own experience. Also, Czarnota [9], defines joint development as collaborative work between consumers and companies, where a significant component of the design, development, production, marketing, distribution of new or existing products/services is contributed by the consumer or consumer communities. Hsieh and Chang [18], point to the importance of co-creation and point out that joint development represents an intriguing and fast-growing brand in the currently extremely competitive market. Similarly, Sugathan et al. [34], suggest that using customer efforts and skills in co-creating products and services can help firms effectively manage failure.

In general, customer engagement, whether through joint development or some other method, gives customers the opportunity to express their ideas, but also their needs at different stages of product or service development, while companies can use it to personalize their offer. Furthermore, adapting products or services to the needs of consumers affects their level of satisfaction. On the other hand, Zhang [42], believes that customer satisfaction fundamentally affects their positive behavior, specifically loyalty, positive word-of-mouth, future purchase intentions, and willingness to pay a certain price.

Through the theoretical analysis of the presented literature, an evident mutual conditionality of willingness to pay, user experience and customer engagement was observed, which was additionally tested and examined by empirical research, the results of which are presented in the continuation of the paper.

Research methodology

In order to test and prove the set hypotheses, a research was carried out that includes a detailed theoretical analysis of the available and relevant literature in the field of the

set topic, as well as empirical research aimed at analyzing the willingness of consumers to pay for exercise programs and allocate time for traveling to a sports facility, but also analysis of the conditionality of WTP by certain factors.

The following scientific methods were used in the work: analysis and synthesis of domestic and foreign literature, analysis of previous research results, comparative analysis, descriptive and historical method, method of analogy, inductive-deductive method, as well as survey method. Also, for the processing of data obtained through empirical research, among others, the Van-Westendorp method was used, which analyzed the willingness of consumers to pay for exercise programs, especially through the point of indifference, the optimal and acceptable price, but also the range between the lower and upper price limits.

The empirical part of the research was realized through the direct survey method. In order to achieve relevant results, the research was carried out in municipalities on the territory of the Republic of Serbia and on a randomly selected sample (the sample consisted of people of different gender, age, education, marital and work status). In the survey, which lasted from March to June 2023, 308 respondents from a total of 26 municipalities participated. For the purposes of empirical research, a questionnaire containing 26 questions classified into 4 groups was created and distributed to randomly selected respondents in paper and electronic form (Google Forms).

The first group of 9 questions includes basic data on respondents: gender, age, municipality where they live, marital status, level of education, average income and number of household members. The second group, which includes 12 questions, is related to consumers' willingness to pay for exercise programs and allocate time to travel to a sports facility. The mentioned group includes questions that examine whether and how much the respondents are physically active, then whether they are ready and what amount to spend for an exercise program, whether they are ready to allocate time for traveling from home/apartment to a sports facility, then questions which refer to obtaining data on the price that respondents consider low, high, totally low and totally high for an exercise program. Also, through this group of questions, the conditionality of respondents' willingness to pay for exercise programs

and take time to travel to a sports facility, the respondents' life satisfaction, self-assessment of their health status, as well as the motives that drive them to physical activity were examined. In this regard, two scales were used to analyze the mentioned conditioning: the life satisfaction scale presented through 19 items [24], then the *EQ-5D-5L scale* [14], which includes a self-assessment scale of overall health conditions on the day of the survey, numbered from 0 to 100, and especially the self-assessment of the state of health in five areas, namely: mobility, self-care, usual activities, pain/discomfort and worry/depression, and the scale on motives that trigger physical activity - *The Motives for Physical Activity Measure – Revised, MPAM-R* [26], presented through 30 items. The respondents rated the degree of agreement with the statements presented in the aforementioned scales using a five-point Likert scale (1 - I do not agree at all, 2 - I do not agree, 3 - I neither agree nor disagree, 4 - I agree, 5 - I completely agree). The third group of 2 questions refers to the user experience and engagement of customers and through it, it is examined on the one hand, whether the realized experience during the purchase has an impact on the decisions made by consumers and on the willingness to pay a certain, especially higher price for the exercise program, on the other hand. Also, through this group, it was analyzed whether the opportunity to engage in communication, sharing of information, experience, ideas and the choice of features, affects the willingness of customers to pay a certain/higher price for an exercise program. The willingness of the respondents to participate in co-creation is examined through the fourth group of 3 questions related to the respondents' past experience in surveys, then to their willingness to participate in certain segments of joint development (presentation of ideas, product projection, participation in workshops, channel projection distribution, participation in testing and receipt of products/services) and finally on the respondents' opinion on the importance of participation in joint creation for the personalization of the offer. The offered answers to the questions asked in the questionnaire are shown in a five-level level.

The *IBM SPSS Statistics-version 26* program was used for statistical data processing. Descriptive statistics,

cross-tabulation, Cronbach’s alpha coefficient and Pearson’s correlation coefficient were performed in the aforementioned program.

Results of the research

In order to analyze respondents’ willingness to pay for exercise programs and allocate time to travel to a sports facility and the conditioning of WTP by user experience and customer engagement, a five-point Likert scale was used (1 - do not agree at all; 5 - strongly agree). In this regard, the reliability of the scales was examined by Cronbach’s coefficient α , whose value ranged from 0.845 to 0.930, which shows high reliability and internal agreement of the observed scales.

Table 1: Structure of the sample according to education level, work status and average income

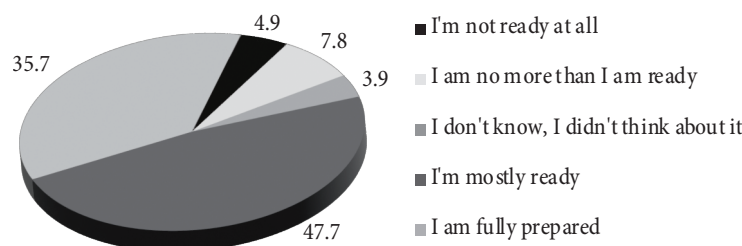
Variables N		Number of respondents	
		%	
Level of education	Basic education	4	1.3
	Secondary education	89	28.9
	College/vocational college	58	18.8
	Faculty	117	38.0
	Master’s degree	32	10.4
	Doctor of Science	8	2.6
Work status	Unemployed	88	28.6
	Employed for a certain period of time	122	39.6
	Employed for an indefinite period	79	25.6
	Entrepreneur (own business owner)	5	1.6
	Pensioner	14	4.5
Average amount of income	up to 20,000 dinars	62	21.2
	from 20,000 to 40,000 dinars	45	15.4
	from 40,000 to 60,000 dinars	94	32.2
	from 60,000 to 80,000 dinars	48	16.4
	80,000 and more thousand dinars	43	14.7

Source: Author’s research.

A total of 308 respondents participated in the survey, 183 (59.4%) women and 125 (40.6%) men. The research was conducted in municipalities throughout the Republic of Serbia, however, the largest number of respondents were from the territory of Kosovo and Metohija, namely from: Leposavić (16.7%), Zvečan (13.9%), Kosovska Mitrovica (9.9%) and Zubin Potok (6.2%), while there is also a significant participation of respondents who come from Raška (7.6%), Belgrade (3.1%) and Niš (2.3%). The structure of the sample according to age shows that the largest, and at the same time, approximately equal number of respondents aged 26 to 36 (34.1%), as well as between 15 and 25 (33.8%), while the smallest participation of respondents older than 58 (3.6%).

The results shown in *Table 1* show that most university-educated respondents participated in the research (38.0%), while there was also a significant participation of those with secondary education (28.9%). In terms of employment status, the majority of respondents were employed, namely 39.6% of fixed-term employees and 25.6% of indefinite-term employees. The cross-analysis shows that the respondents have an average income of 40,000 to 60,000 dinars (32.2%) and 60,000 to 80,000 (16.4%). Also, the participation of unemployed respondents (28.6%), as well as those with an average income of up to 20,000 dinars (21.2%), is noticeable, and the crosstabulation shows that, above all, it is about the student population, i.e. respondents who are still studying and have income in the form of a scholarship or student loan. The analysis of marital status found that the approximate participation of unmarried respondents (47.7%) and married respondents (40.6%) was the same. More than half of the respondents come from multi-member families, more precisely from families with more than two members (3-4 members 53.2%; 5-6 members 27.6%).

Chart 1: Respondents’ answers to the question “Are you ready to spend the money to buy an exercise program?”



Source: Author’s research.

The first hypothesis is: *Consumers are willing to shell out money and pay for exercise programs, and the price they are willing to accept ranges between the lower and upper price limits.*

As shown in Chart 1, most respondents are ready to spend money and pay for an exercise program (47.7% mostly ready; 35.7% completely ready). Also, to the question “What is the maximum monthly amount of money you are willing to spend to pay for an exercise program?”, most of the respondents had an affirmative answer and approximately the same number of them were ready to allocate up to 2,000 dinars (33.4%), as well as from 2,000 to 4,000 dinars (33.1%), while 11.7% of those who are ready to allocate from 4,000 to 6,000 dinars and 2.9% of those who are ready to pay more than 6,000 dinars for an exercise program.

The respondents’ answers to four questions were processed using the Van-Westendorp method:

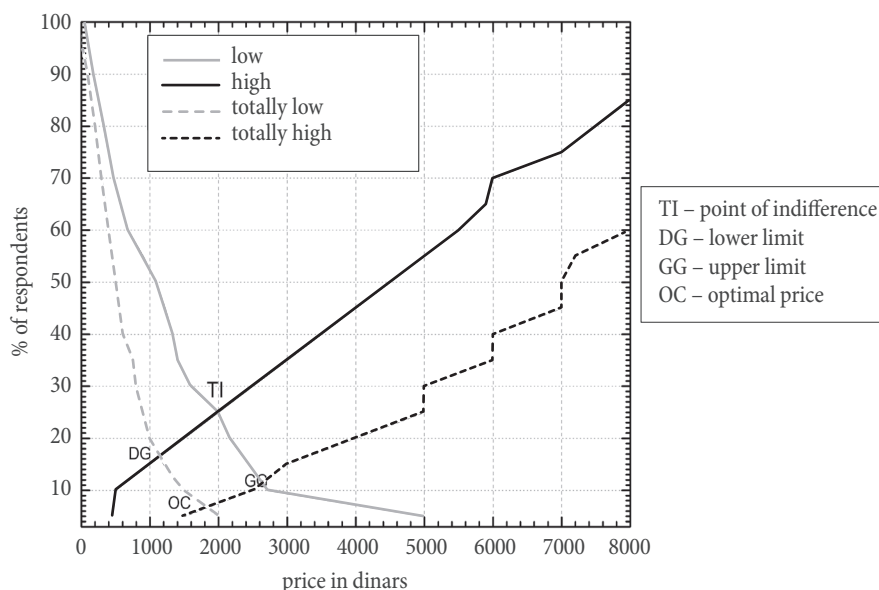
1. What price do you consider low for an exercise program?
2. What price do you consider high for an exercise program?
3. What price would be so low as to call into question the quality of the exercise program offered?
4. What price would be so high that you would not consider purchasing the offered exercise program?

Graph 2 shows the lower and upper price limits, the indifference point and the optimal price. The price floor (second and third questions) represents the point at which an equal number of respondents consider the price of the product to be too high and too low. In this case, it is 16% of respondents, while the price of the exercise program, which represents the lower limit, is 1,200 dinars. On the other hand, the price ceiling (first and fourth questions) shows the point at which an equal number of respondents consider the product too expensive and cheap. The results show that it is 11% of respondents, while the upper limit of the price of the exercise program is 2,700 dinars. The results shown in Graph 2 show that the most common price of the exercise program, i.e. the indifference point (answers to the first and second questions) is 2,000 dinars, while the optimal price, which represents the ideal price, is 1,800 dinars. In this regard, we conclude that the acceptable price ranges between the lower and upper limits, that is, between 1,200 and 2,700 dinars. The results shown in Graph 1 and Graph 2 fully confirm the first hypothesis.

The second hypothesis is: *Consumers are willing to set aside a certain amount of time to travel to a sports facility in order to use an exercise program.*

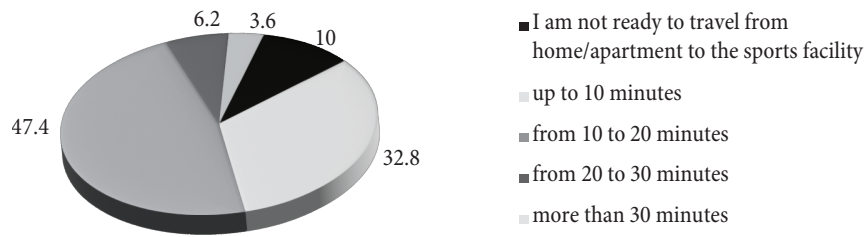
The majority of respondents are ready to set aside a certain amount of time to travel to a sports facility, specifically 47.4% of them are ready to travel from 10 to

Graph 2: Van-Westendorp method



Source: Author’s research.

Chart 3: Respondents’ answers to the question “What is the maximum time (measured in minutes) that you are willing to spend traveling from your home/apartment to the sports facility?”



Source: Author’s research.

20 minutes to a sports facility, and 32.8% of respondents are ready to spend up to 10 minutes traveling, while 10.1% of respondents are not ready to travel to the sports facility. Through cross-analysis, it was determined that the respondents are physically active. Namely, to the question “Can you say for yourself that you are physically active?”, the majority of those surveyed had an affirmative answer. Specifically, more than half of the respondents are mostly physically active (56.8%), 17.2% are extremely physically active, and only 2.9% are not physically active at all. The presented results *fully confirm the second hypothesis*.

to be physically active, but that it is mainly the desire to improve physical appearance, care for health, the desire to maintain the existing level of physical activity, but also to master new skills, the desire to having fun and meeting new people, but also love for sports.

Table 2: Motives that motivate respondents to engage in physical activity

Claims - Motives	Answers of respondents (%)				
	I don't agree at all	I don't agree	I neither agree nor disagree	I agree	I completely agree
I have fun working out.	3.6	14.0	16.8	41.2	24.4
I want to master new skills.	3.9	10.1	18.1	44.2	23.7
I take care of my appearance, I want to control my weight and look better.	2.2	6.2	16.9	47.4	27.3
I want to improve my physical appearance.	1.6	6.5	16.9	46.1	28.9
I want to meet new people.	2.7	8.4	25.6	37.7	25.6

Source: Author’s research.

The results related to the assessment of respondents’ life satisfaction show that most of them agreed (48.7% - agree; 28.2% - completely agree) with the statement “I am satisfied with how my life is going.”, while only 4.5% of them had a negative attitude. Also with the statement “When I think about what I want from life, I find that nothing is missing.”, 41.9% of respondents agreed, and 14.3% of them fully agreed with the stated statement. On the other hand, most respondents declared that they do not want changes in their lives. Specifically, the largest number of respondents did not agree with the statements “I envy other people’s lives” (60.4% - do not agree at all; 23.4% do not agree) and “I want to change the way my life unfolds.” (26.6% - at all disagree; 33.8% disagree). The above results show that the respondents express a high level of satisfaction with their life.

Given that the largest number of respondents declared that they are physically active, we analyzed what motivates them to be physically active and to play sports. The response frequencies show that all 30 items presented in the scale of motives that trigger physical activity received the most positive responses, and *Table 2* shows five statements with a high response frequency. Namely, the results show that there are different motives that inspire respondents

In order to self-assess the state of health, the respondents evaluated their health in several areas, namely: mobility, self-care, usual activities, pain/discomfort and worry/depression. The results show that the majority of respondents had the following attitude:

1. I have no problems when moving – 86.7%;
2. I have no problems with self-care – 94.5%;
3. I have no problems with performing my usual activities – 86.7%;
4. I do not feel pain or discomfort – 65.6%;
I feel a little pain or discomfort – 26.3%;
5. I am not upset or depressed – 52.9%
I am a little upset or depressed – 29.2%.

On a scale from 0 to 100, the majority of respondents rated their state of health on the day of the attack as extremely good (56.2%), with a score ranging from 81 to 100. The presented results show that the largest number of respondents rated their state of health as extremely good.

That the experience that customers experience when purchasing products/services is important because it determines their behavior in future purchases, as stated by numerous authors [16; 41], is confirmed by the respondents' answers to the question "Is a positive experience during of using the exercise program affects your decision to buy it?". Namely, slightly more than half of the respondents (50.6%) had the opinion that it influences, while 11.7% of the respondents fully influence it. Also, 38.6% of respondents agreed with the statement "The experience I had in previous purchases affects which products/services I choose and buy." However, one should not ignore the significant participation of those who had a negative attitude, more precisely 20.8% of the respondents did not agree with the stated statement. This result can be justified by the fact that, in addition to user experience, the decision to choose and purchase a product is influenced by other factors such as: personal determinants, interpersonal and situational factors. However, the situation is different with exercise programs (Graph 4).

The results shown in Chart 4 support the confirmation of the fourth and sixth hypotheses, because they show that the experience of consumers when using exercise

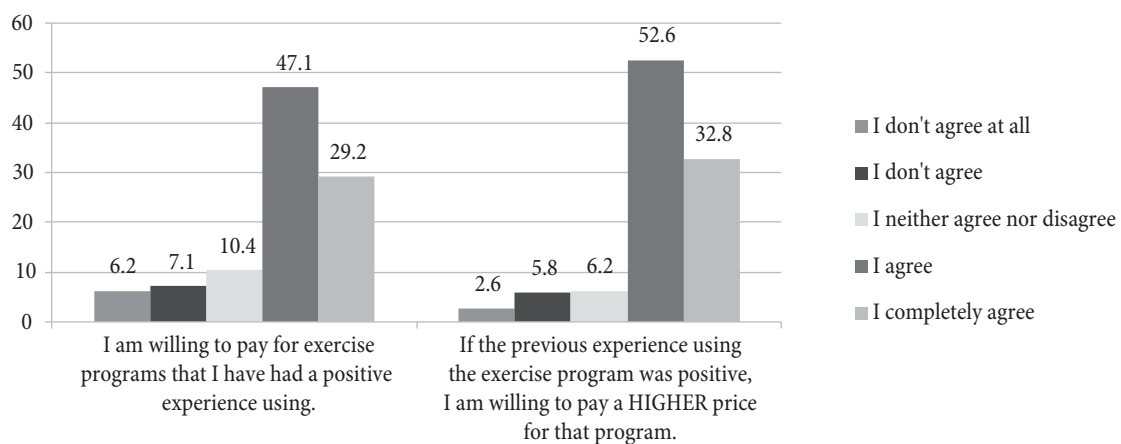
programs affects their willingness to pay for them, and that the majority of respondents are willing to pay, even a higher price for an exercise program if the experience when using them was positive. This information is extremely important for businesses, specifically sports facilities that offer exercise programs, as it can help them manage sales effectively. In this sense, Moraru and Duhnea [28], consider that managing the sale of products and services to existing satisfied clients represents a significant opportunity for improving financial performance.

Today's customers are increasingly demanding and want an offer adapted to their needs and wishes, that's why companies try to engage them, especially in terms of the selection of product features, purchase conditions, joint development, but also in terms of promotion, word-of-mouth stories, sharing experiences, opinions and an idea. More than half of respondents (54.2) agreed with the statement "The possibility to choose product/service features and purchase conditions further motivates me to buy them.", more than one fifth (23.7%) fully agreed, while only 1.6% they had a negative attitude.

The following results show that the respondents are ready to engage:

1. 43% of respondents "like to share with other people information about products/services they have used";
2. 71.1% of respondents "are ready to recommend the product/service with which they had a positive experience to their friends";

Chart 4: Respondents' degree of agreement with the statements "I am willing to pay for exercise programs where I have had a positive experience using the program/If the previous experience using the exercise program was positive I am willing to pay a HIGHER price for that program."



Source: Author's research.

- 39.9% of those surveyed “*whenever there is an opportunity to do so, on the platforms used by the company, they leave a review (opinion/customer experience)*”.

The subject of a special analysis was also co-creation (joint development), as one of the methods of customer engagement, in this case observed through the assessment of respondents’ willingness to take part in different segments of joint development. The majority of respondents rated their willingness to participate in co-creation as high, especially in the following segments:

- 70.8% of respondents gave a high rating to participation in the presentation of ideas about the product;
- product projection highly rated by 63% of respondents;
- participation in product prototyping workshops, 50% of respondents gave a high rating;
- projection of the distribution channel rated highly by 34.4% of respondents;
- participation in product testing workshops, 52.6% of respondents rated it highly;
- participation in product promotion activities was highly rated by 57.5% of respondents.

The presented results additionally confirm that the respondents are ready to engage and participate in joint development, especially through the presentation of ideas about the product/service, the selection of product features (product projection) and participation in its promotion activities.

The results shown in *Table 3* show that the respondents are ready to use modern information and communication technology for the purpose of their own engagement, especially through reviews, experience sharing and product recommendations on the Internet. However, to

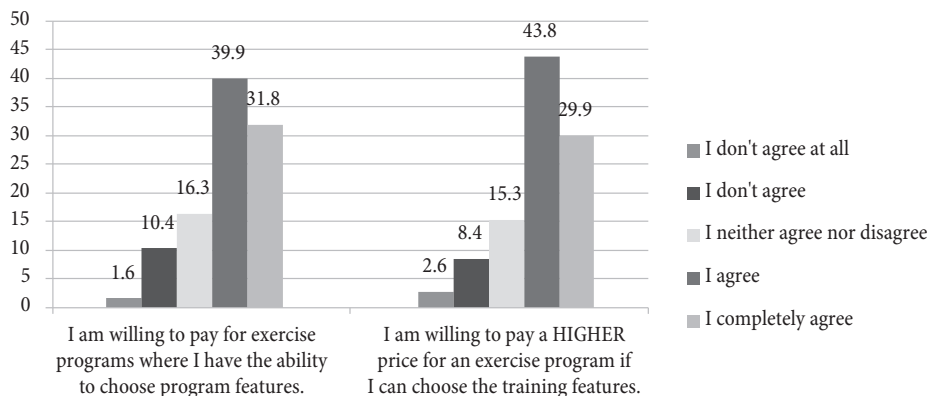
the question “*Have you had the opportunity to participate in surveys and present your ideas about product design and manufacturing?*”, slightly more than a quarter of the respondents, more precisely 25.3% of them, answered yes, three or four times. 20.1% of those surveyed had this opportunity maybe once or twice, and 7.5% of them more than four times so far. There is also a significant participation of respondents who have never had the opportunity to participate in surveys and express their opinion and ideas about product development (22.4%), while 24.7% of them do not remember having such an opportunity. The above results point to the conclusion that companies are perhaps still not ready to provide customers with the possibility and opportunity to engage in all phases of interaction. On the other hand, the results shown in *Table 3* show that modern information and communication technology and digital platforms have potential that companies should use in order to engage their customers. In this sense, Trajković et al. [37], believe that the Internet, websites, mobile applications, social networks, as well as other digital marketing techniques contribute to the realization of the company’s marketing goals, but also to the improvement of business, especially through the personalization of the offer, which is the key to creating a base of loyal consumers. Companies are forced to adapt to changes, especially with regard to the application of modern information and communication technology and artificial intelligence that consumers use every day, because as Milovanović and Janošević [27], state, the modern business environment requires companies to be highly flexible in terms of adapting to customer requirements, price competitiveness and consistency in quality.

Table 3: Respondents’ views on engagement through information sharing, product recommendations and leaving reviews on the Internet

Claims	Answers of respondents (%)				
	I don't agree at all	I don't agree	I neither agree nor disagree	I agree	I completely agree
I prefer to visit websites or platforms where I can leave a review, share my opinion and participate in product development.	1.0	5.5	12.3	45.1	36.1
I like to share my experience and opinion about certain products/services with people on the Internet.	1.6	4.9	4.5	41.3	47.7
I am happy to recommend products or services with which I have had a positive experience to my friends on social networks.	3.9	9.4	21.1	35.4	30.2

Source: Author’s research.

Chart 5: Respondents' degree of agreement with the statements
"I am willing to pay for exercise programs where I can choose the features of the program.
I am willing to pay a HIGHER price for an exercise program if I can choose the features of the training."



Source: Author's research.

To the question *"Does, in your opinion, learning from customers in joint development help companies to adapt their offer to the demands and needs of customers?"*, approximately the same number of respondents answered yes, partially (36.7%) and yes, completely (35.4%), while only 3.6% of respondents had a negative attitude. The above results show that there is a connection between engagement and satisfaction, because a personalized offer based on customer engagement is the way to satisfied customers.

The presented results in terms of engagement support the confirmation of the fifth and sixth hypotheses, primarily because they show that the opportunity for customers to engage and participate in joint development affects their level of satisfaction and, consequently, the purchase decision. Also, the results from *Chart 5* confirm the assumption that the respondents are ready to allocate money and pay, even a higher price for the exercise program, if they have the opportunity to engage and choose the characteristics of the training. In addition to the mentioned relationship

between engagement and satisfaction, the presented results show that there is also a relationship between engagement and willingness to pay.

Discussion

Correlation analysis was used to test whether and to what extent the willingness to pay for exercise programs and spend time traveling to a sports facility directly depends on gender, age, level of education, work status, level of life satisfaction, self-assessment of health status, as well as user experience and customer engagement, especially through participation in joint development. Also, to test the set hypotheses, the aforementioned analysis was used. Consequently, the Kolmogorov-Smirnov normality test was performed for each variable individually.

By cross-analysis of gender and willingness to pay for an exercise program and allocate time for traveling to a sports facility (*Table 4*), it was found that women,

Table 4: Cross-sectional analysis of gender and willingness to pay for an exercise program and spend time traveling to a sports facility

A question	What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?				
	I am not ready to pay (0 dinars)	up to 2,000 dinars	from 2,000 to 4,000 dinars	from 4,000 to 6,000 dinars	more than 6,000 dinars
Answers of respondents (N)					
male	28	40	32	20	5
female	30	63	70	16	4
A question	What is the maximum time (measured in minutes) you are willing to spend traveling from your house/apartment to the sports facility?				
	not ready to travel (0 minutes)	up to 10 minutes	from 10 to 20 minutes	from 20 to 30 minutes	more than 30 minutes
Answers of respondents (N)					
male	14	40	58	8	5
female	17	61	88	11	6

Source: Author's research

Table 5: Relationship between respondents' attitudes about willingness to pay for an exercise program and allocate time to travel to a sports facility and age, level of education, average income and number of household members

variables			
What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?	Years of age..	Level of education.	Average amount of income.
Sig. (2-tailed) p	0,001	0,000	0,003
Pearson corr. ρ	-0,197	0,203	0,175
What is the maximum time (measured in minutes) you are willing to spend traveling from your house/apartment to the sports facility?	Years of age..	Level of education.	Number of household members.
Sig. (2-tailed) p	0,000	0,003	0,026
Pearson corr. ρ	-0,234	0,167	0,127

Source: Author's research.

compared to men, are ready to allocate more money to pay for an exercise program, but also that allocate more time to travel to the sports facility.

The relationships shown in *Table 5* show that there is statistical significance between willingness to pay for an exercise program, age, level of education, and average income. Namely, the values of the Pearson coefficient indicate a slight positive relationship and show the following:

1. younger respondents are ready to allocate more money to pay for an exercise program (negative value of the Pearson coefficient);
2. people with a higher level of education are willing to allocate more money to pay for exercise programs;
3. people with higher monthly incomes are willing to shell out more money to pay for an exercise program.

Also, there is a statistically significant relationship between respondents' willingness to set aside a certain amount of time to travel to a sports facility, age, level of education and number of household members. Pearson's coefficient of insignificant positive relationship, shows that:

- younger respondents ready to spend more time traveling to the sports facility;
- respondents with a higher level of education ready to spend more time traveling to the sports facility;
- respondents who come from large families are prepared to spend more time traveling to the sports facility.

We expected that multi-member families would allocate less to purchase exercise programs, however, an interesting result shows that there is no statistically significant relationship between the willingness to pay for exercise programs and the number of household members, which means that the number of household members does

not affect willingness respondents to allocate and spend a certain amount of money to pay for the training program.

The third hypothesis is: *Consumers' willingness to pay a higher price for an exercise program and spend more time traveling to a sports facility is determined by their level of life satisfaction, self-assessment of their health status, and the motivations that drive them to be physically active.*

The results shown in *Table 6* show that statistical significance exists between respondents' attitudes about willingness to pay for an exercise program and a total of 19 statements indicating the level of satisfaction/dissatisfaction with life. Namely, the positive values of the Pearson coefficient, which show an insignificant and weak positive relationship, were observed in the statements that indicate how satisfied the respondents are with their life. The mentioned values show that the respondents, who are satisfied with their life, are ready to allocate more money to pay for the exercise program. On the other hand, the negative values of the Pearson coefficient, recorded in statements related to the level of dissatisfaction with life and the desire for changes, indicate that the level of life satisfaction affects the willingness to pay for an exercise program. This practically means that people who have a lower feeling of dissatisfaction with their own life and do not want changes in it, are ready to spend a larger amount of money to pay for an exercise program.

When it comes to respondents' willingness to spend time traveling to a sports facility and the level of life satisfaction, a statistically significant relationship was observed with a total of 4 statements. The Pearson coefficient values show a slight positive relationship, which means that respondents who are satisfied with their life are willing to spend more time traveling to a sports facility. On the other hand, statistical significance was

Table 6: Relationship between respondents’ attitudes about willingness to pay for an exercise program and level of life satisfaction

Findings that indicate the level of life satisfaction.	What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?	
	Sig. (2-tailed) <i>p</i>	Pearson corr. <i>ρ</i>
I am satisfied with how my life is going.	0,000	0,263
When I look at my life, I feel satisfied.	0,000	0,221
I am generally satisfied with my life.	0,000	0,287
My life is going very well right now.	0,000	0,342
I like how my life is going.	0,000	0,258
I am satisfied with my life.	0,000	0,318
I am happy with where I am in life right now.	0,000	0,213
I would be satisfied if my life continued as it has been.	0,000	0,258
When I think about what I want from life, I find that nothing is missing.	0,000	0,225
I wish I had made different choices in my life.	0,002	-0,172
I will not be satisfied with my life until I reach certain goals.	0,045	-0,114
Sometimes I wish my life was different.	0,000	-0,233
There are problems in my life that I really want to solve.	0,006	-0,155
I have a desire to exchange my life with someone else.	0,001	-0,183
It seems to me that the people around me live better than me.	0,005	-0,161
I want to change the way my life is going.	0,003	-0,171
I'm thinking of moving and starting a new life.	0,006	-0,178
There are things I would do differently if I could choose again.	0,001	-0,161
When it comes to important life choices, I wish I hadn't made so many mistakes.	0,002	-0,178

Source: Author’s research.

also observed with 2 statements indicating dissatisfaction with life. We are talking about respondents who are ready to set aside a certain amount of time to travel from their house/apartment to the sports facility, and at the same time they have a desire to move and start a new life and for things from the lives of their friends and other people to be a part of their lives.

In addition to the level of life satisfaction, the relationship between willingness to pay for an exercise program and spend time traveling to a sports facility and self-assessment of health status was also examined.

Namely, a statistically significant relationship ($p = 0,000$) observed between the variables “*What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?*” and “*On a scale from 0 to 100, indicate how you rate your health today.*”, with a Pearson coefficient of a weak positive relationship ($\rho = 0,313$), which shows that respondents who rate their health condition with a higher score are willing to allocate more money to pay for an exercise program.

A statistically significant relationship was observed between respondents’ willingness to pay for an exercise

Table 7: Relationship between respondents’ attitudes about willingness to allocate time to travel to a sports facility and the level of life satisfaction

Findings that indicate the level of life satisfaction.	What is the maximum time (measured in minutes) you are willing to spend traveling from your house/apartment to the sports facility?	
	Sig. (2-tailed) <i>p</i>	Pearson corr. <i>ρ</i>
When I look at my life, I feel satisfied.	0,044	0,115
My life is going very well right now.	0,024	0,128
I am happy with where I am in life right now.	0,024	0,128
I would be satisfied if my life continued as it has been.	0,002	0,175
There are things in my friends’ lives that I wish were a part of mine.	0,016	0,138
I'm thinking of moving and starting a new life.	0,006	0,128

Source: Author’s research.

Table 8: Relationship between respondents' attitudes about willingness to pay for an exercise program and dimensions of self-reported health status

Dimensions of self-assessment of health status.	What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?	
	Sig. (2-tailed) p	Pearson corr. ρ
Mobility	0,000	-0,204
Selfcare.	0,000	-0,273
Usual activities (work, study, housework, family or leisure activities)	0,000	-0,302
Pain/discomfort.	0,000	-0,297
Worry/Depression.	0,000	-0,251

Source: Author's research.

program and 5 dimensions of self-reported health status (Table 8). The values of the Pearson coefficient record a slight negative relationship and indicate that the respondents, who have no problems with mobility, self-care, carrying out usual activities and do not feel pain and depression, are ready to pay a higher price for an exercise program. This is the result I expect, because people who have health problems and cannot take care of themselves, most often are not able to use exercise programs.

When it comes to time, i.e. willingness to set aside a certain amount of time to travel to a sports facility and self-assessment of health status, statistical significance was observed with two dimensions of self-assessment, specifically with mobility ($p = 0,003$) and self-care ($p = 0,000$). In the case of mobility, the Pearson correlation coefficient shows a slight negative relationship ($\rho = -0,171$), which means that people who do not have mobility problems are willing to take more time to travel to the sports facility. The same is the case with self-care, the Pearson coefficient records a slight negative relationship ($\rho = -0,214$) and shows that respondents who do not have problems with self-care are willing to spend more time traveling to a sports facility. Regarding usual activities, pain/discomfort and worry/depression, no statistically significant relationships were observed, which can be justified by the assumption that people who have problems with performing usual activities (work, study, housework), feel pain/discomfort and are depressed, are not ready to travel to the sports facility because they dedicate their time to overcoming the mentioned problems.

The results shown in Table 9 show that statistical significance exists between respondents' willingness to pay

for an exercise program and all thirty motives that drive them to engage in sports/physical activity. All Pearson coefficient values are positive and most of them indicate a weak relationship. There is also a statistically significant relationship between respondents' willingness to spend time traveling to a sports facility and all the mentioned motives. Statistical significance is the value ($p = 0,000$), while the Pearson correlation coefficient ranges from 0.227 to 0.406, that is, it indicates an insignificant and weak positive relationship. The above results show that people who are driven to be physically active by different motives (physical appearance, health, socializing with other people, challenges, love of sports, excitement of participating in sports) are ready to spend a larger amount of money to pay for an exercise program, but also to allocate more time for traveling to the sports facility. The results presented in order to prove the third hypothesis point to the following conclusion:

- consumers' willingness to pay a higher price for an exercise program and spend more time traveling to a sports facility is conditioned by the level of life satisfaction;
- consumers' willingness to pay a higher price for an exercise program is conditioned by self-assessment of their health status in all analyzed dimensions;
- consumers' willingness to spend more time traveling to a sports facility is conditioned by self-assessment of their health status in two dimensions, mobility and self-care;
- the willingness of consumers to pay a higher price for an exercise program and spend more time traveling to a sports facility is conditioned by the motives that drive them to physical activity.

Table 9: Relationship between respondents' attitudes about the willingness to pay for an exercise program and the motives that drive them to engage in physical activity

Motives	What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?	
	Sig. (2-tailed) p	Pearson corr. ρ
I want to be in good shape.	0,000	0,440
I have fun working out.	0,000	0,454
I like to participate in activities that are physically demanding.	0,000	0,400
I want to master new skills.	0,000	0,470
I take care of my appearance, I want to control my weight and look better.	0,000	0,419
I want to spend time with my friends.	0,000	0,342
I like to play sports.	0,000	0,447
I want to improve my existing skills.	0,000	0,462
I like challenges.	0,000	0,483
I want to define my muscles and look better.	0,000	0,482
Exercise makes me happy.	0,000	0,495
I want to maintain the level of skills achieved.	0,000	0,430
I want to have more strength and energy.	0,000	0,392
I like activities that are physically demanding and challenging.	0,000	0,413
I like to socialize with other people who are interested in the same sports activity.	0,000	0,448
I want to improve my respiratory and cardiovascular system/fitness.	0,000	0,408
I want to improve my appearance.	0,000	0,487
I think coaching is interesting to me.	0,000	0,467
I want to maintain the physical strength I have achieved in order to live a healthy life.	0,000	0,476
I want to be attractive to/on others.	0,000	0,434
I want to meet new people.	0,000	0,446
I like sports/physical activity.	0,000	0,403
I want to maintain physical health and live a healthy life.	0,000	0,402
I want to improve my physical appearance.	0,000	0,456
I want to get better at sports/physical activity.	0,000	0,408
I find sport/physical activity stimulating.	0,000	0,465
If I don't do sports/physical activity, I feel physically unattractive.	0,000	0,421
My friends want me to do sports/physical activity.	0,005	0,158
I like the thrill of participating in sports.	0,000	0,412
During sports/physical activity I enjoy spending time with other people.	0,000	0,404

Source: Author's research.

Based on all of the above, we conclude that **the third hypothesis has been fully confirmed.**

The fourth hypothesis is: *The user experience that consumers have when shopping affects their willingness to pay for exercise programs and allocate time to travel to a sports facility.*

Statistically significant relationship ($p = 0,025$), exists between the two variables, "Are you willing to spend money to buy an exercise program?" and "The experience I've had in previous purchases influences what products/services I choose and buy." positive relationship ($\rho = 0,128$), proves that respondents, for whom the experience they have had influences the choice and purchase of products, are more willing to allocate money for the purchase of an

exercise program. A statistically significant relationship is in support of the mentioned results ($p = 0,000$), between the variables „What is the monthly amount of money you are willing to spend to pay for one exercise program?“ and „The experience I had in previous purchases affects which products/services I choose and buy.“, with Pearson's correlation coefficient ($\rho = 0,540$) positive links of medium strength. This practically means that respondents whose experience influences their choice and purchase of products are willing to spend more money to pay for an exercise program. A statistically significant relationship was also observed in terms of time, between the variables „What is the maximum time (measured in minutes) you are willing to spend traveling to a sports facility?“ and „The

experience I have had in previous purchases affects which products/services I choose and buy.“, while Pearson’s correlation coefficient of the weak positive link ($\rho = 0,251$), shows that respondents whose experience influences their purchase decision are willing to spend more time traveling to a sports facility. The high importance of user experience, as the results show, primarily because it affects the respondents’ willingness to allocate and spend money for purchases, but also to sacrifice their time to travel to the sports facility, was established by Hariguna et al. [16], who point out that customer experience is very important because it is a psychological perception in the hearts of users that can significantly influence their behavior when purchasing and using products.

Taking into account the above results, as well as the results shown in *Chart 4* (76.3% of respondents are ready to pay for exercise programs, if the previous experience using them was positive), we conclude that **the fourth hypothesis is fully confirmed.**

The fifth hypothesis reads: *Consumers’ willingness to pay for exercise programs and allocate time to travel to a sports facility is influenced by the opportunity to engage and participate in product development, especially through ideas, opinions, reviews.*

How important opportunities to engage, especially through surveys, reviews, sharing opinions and joint development, are to customers is shown by statistically significant, the relationship between the variables „Are you ready to spend money to buy an exercise program?“ and „Have you had the opportunity to participate in surveys and share your ideas about product design and development?“, with a Pearson correlation coefficient, insignificant positive relationship. The above results show

that respondents who had more opportunities to engage through surveys and express their ideas about product development, are more willing to allocate money to purchase exercise programs. Also, there is a statistically significant relationship between the opportunity to engage and the respondents’ willingness to spend a certain amount of time traveling to a sports facility, with the Pearson correlation coefficient, which shows that respondents who had the opportunity to engage more often are willing to spend more time traveling to a sports facility.

Table 10 shows the relationship that evidently exists between respondents’ willingness to allocate money to purchase an exercise program, spend time traveling to a sports facility, and the opportunity to engage through sharing opinions, ideas, leaving reviews, and participating in joint product development/ servant. The results show that respondents like when they have the opportunity to engage, because they prefer to make purchases that allow them to do so and prefer to visit sites and platforms that give them the opportunity to leave a review, share their opinion and participate in the development of products/ services. Namely, the statistically significant relationship that exists between the mentioned variables, with the Pearson correlation coefficient, which records positive values, shows that respondents who prefer to make purchases in which they can engage and who prefer to visit platforms where they have the opportunity to leave a review, share opinion and participate in joint development, more willing to allocate money to purchase an exercise program and spend more time traveling to the sports facility. The relationship between engagement and willingness to pay for exercise programs and travel time is shown, along with the results shown in *Table 3* (89% of respondents

Table 10: The relationship between respondents’ attitudes about the willingness to allocate money to purchase an exercise program, spend time traveling to a sports facility, and opportunities to engage

Variables	Are you ready to shell out the cash to buy an exercise program?		What is the maximum time (measured in minutes) that you are willing to spend traveling from your home/apartment to the sports facility?	
	Sig. (2-tailed) <i>p</i>	Pearson corr. <i>ρ</i>	Sig. (2-tailed) <i>p</i>	Pearson corr. <i>ρ</i>
I like and prefer to make purchases where I can communicate my opinion and ideas.	0,004	0,164	0,001	0,190
I prefer to visit websites or platforms where I can leave a review, share my opinion and participate in product development.	0,024	0,129	0,000	0,303

Source: Author’s research.

like to share their experience and opinion about certain products/services with people on the Internet, while 65, 6% of them are happy to recommend products or services with which they had a positive experience to their friends on social networks) and in *Chart 5* (71.7% of respondents are ready to pay for exercise programs where they have the option to choose training features), **fully confirm the fifth hypothesis.**

The sixth hypothesis is: *Consumers who have had a positive experience using an exercise program and who are willing to engage and participate in co-development are willing to pay a higher price for an exercise program.*

Between the variables “*What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?*” and “*Does a positive experience when using an exercise program influence your decision to purchase it?*”, there is a statistically significant relationship ($p = 0,000$), with the Pearson correlation coefficient ($p = 0,424$), which shows a weak positive relationship. This practically means that the respondents for whom a positive experience while using the program influences their purchase decision, are willing to allocate more money to pay for the exercise program. All of the above, together

with the results shown in *Chart 4* (85.4% of respondents agreed with the statement „*If the previous experience when using the exercise program was positive, I would be willing to pay a HIGHER price for that program.*“), **supports the evidence the sixth set hypothesis.**

Statistically significant relationships, with Pearson’s coefficient of mean positive relationship, shown in *Table 11*, indicate a relationship between respondents’ willingness to engage and pay a higher price for an exercise program. Namely, the results show that respondents who engage, share information with other people, leave reviews and answer surveys, are willing to pay a higher price for an exercise program.

The results in *Table 12* also prove that engagement influences respondents’ willingness to pay for exercise programs. In this regard, statistically significant relationships, with the Pearson correlation coefficient, which in most cases indicates a weak positive relationship, except for the segment “*distribution channel projection*” in which a slight positive relationship was observed, show that respondents who are willing to participate in different segments of co-creation are simultaneously willing to pay a higher price for an exercise program. The importance of

Table 11: Relationship between respondents’ willingness to pay for an exercise program and willingness to engage

Variables	What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?	
	Sig. (2-tailed) <i>p</i>	Pearson corr. <i>p</i>
I like to share with other people information about the products/services I have used.	0,000	0,537
Whenever there is an opportunity, I leave a review (opinion/customer experience) on the platforms that the company uses.	0,000	0,565
I am happy to answer surveys posted on the website of the company whose products/ services I buy.	0,000	0,491

Source: Author’s research.

Table 12: Relationship between respondents’ willingness to shell out money to pay for an exercise program and willingness to participate in co-creation

Co-creation segments	What is the maximum monthly amount of money you are willing to spend to pay for one exercise program?	
	Sig. (2-tailed) <i>p</i>	Pearson corr. <i>p</i>
Pitching product ideas.	0,000	0,408
Projection of the product in terms of features.	0,000	0,465
Participation in product prototyping workshops.	0,000	0,421
Distribution channel projection.	0,005	0,158
Participation in product testing workshops.	0,000	0,412
Participation in product promotion activities.	0,000	0,404

Source: Author’s research.

engagement was also noticed by Zhang [42], who believes that positive behavior, word of mouth and customer loyalty stem from consumer satisfaction, which is largely based on the opportunity for consumers to engage and express their opinion, share information, ideas and experiences and participate in joint development.

The presented results, together with the results in *Chart 5* (73.7% of respondents are willing to pay a higher price for an exercise program if they have the opportunity to choose training features), clearly show that the user experience and engagement of respondents affects their willingness to pay for an exercise program. Accordingly, we conclude that **the sixth hypothesis is fully confirmed.**

Conclusion

Based on detailed theoretical analysis and conducted empirical research, we can conclude that the understanding of consumer behavior is conditioned by complex and comprehensive research, which is the basis for formulating a successful and effective marketing strategy. On the other hand, the results of the implementation of the aforementioned strategy are measured by the degree to which consumers are satisfied with the purchased product or service, followed by a positive user experience, brand loyalty, but also by the willingness to pay a certain price for a specific product or service, as well as to engage and recommend product/service, influence the behavior of other consumers through word-of-mouth propaganda and participate in the co-creation (joint creation) of the product/service. Accordingly, we conclude that a person - a consumer is a complex being and that his willingness to pay a certain price for a specific product or service stems from various motives and factors that move him to action, but also from the experience he has had during the purchase and the opportunity to engage in during the purchase, as well as after it.

The conditionality of willingness to pay for a certain product/service with user experience and customer engagement, observed through theoretical analysis, is also confirmed by the results of empirical research, which was conducted on the example of an exercise program. The presented results confirm the set hypotheses and based on them we conclude the following:

1. *consumers are ready to allocate money and pay for exercise programs, while the price they are ready to accept ranges between the lower and upper limits (from 1,200 to 2,700 dinars);*
2. *the most common price of the exercise program is 2,000 dinars, while the optimal price, which represents the ideal price, is 1,800 dinars;*
3. *respondents are ready to set aside and spend a certain amount of time to travel to the sports facility, usually more than 10 minutes;*
4. *the willingness of consumers to pay a higher price for an exercise program and allocate more time for traveling to a sports facility is conditioned by the level of life satisfaction, self-assessment of health status and motives that drive them to be physically active;*
5. *the user experience that consumers have when shopping affects their willingness to pay for exercise programs and take the time to travel to a sports facility.*
6. *consumers' willingness to pay for an exercise program and allocate time to travel to a sports facility is conditioned by the opportunity to leave a review, share their opinion and ideas, participate in surveys and develop products/services;*
7. *Consumers who have had a positive experience using an exercise program and are willing to engage and participate in co-development are willing to pay a higher price for an exercise program.*

That user experience and customer engagement is extremely important because it influences consumer decisions, especially purchasing decisions, is also indicated by the results related to respondents' willingness to spend a certain amount of time traveling to a sports facility. Namely, consumers who had positive experiences when using exercise programs and the opportunity to engage and choose training features are ready to set aside and sacrifice their time specifically for traveling to a sports facility in order to use exercise programs, while most of them are ready to pay a higher price for the same.

The connection between the three concepts of willingness to pay, user experience and customer engagement is evident and indicates that consumers make purchase decisions on the basis of attributes, that is, features of products or services, but also on the basis of the experience gained

in the realization of the purchase and the opportunity to through interactive communication present their ideas and needs and take part in the various stages of product development. Consequently, future research will be focused on the analysis of consumer behavior in the process of making a purchase decision, and in particular on the investigation of values, motives and factors that influence consumer behavior, user experience, engagement and, consequently, willingness to pay.

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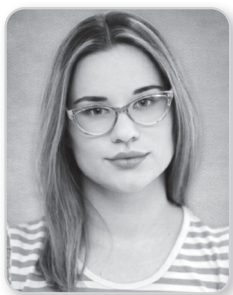
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