

WEB APPENDIX

VALIDATION STUDY

In order to assess the transferability of our findings and theory development through triangulation, we analyzed a second context of expert services. We selected the context of credit repair based on its central relationship with another case of expert services (legal/financial), its relevance to consumer journeys, and because it differs from our original context in significant ways described later in this section. Thus, we were able to understand if responsabilized users of other expert services were likewise contextualizing, coproducing, developing hacks, and moving along the journey in ways that we found in the original context. The credit repair journey focuses around improving a poor credit score, which may entail working with lenders to develop payment plans, hiring a company to dispute credit report errors, and/or working to adopt better financial habits, such as budgeting and paying off debt. It is frequently a labor intensive and time-consuming process for the consumer that also demands contextualization. The outcomes of unresolved bad credit include stress, lost economic power, legal ramifications, higher interest rates, and lost job opportunities.

We adopted a similar approach to our original study, employing netnography to observe consumer contributions to an online forum wherein information is exchanged concerning credit repair experiences, services, and guidance. A site was chosen based on intensity of use, recency of interactions, and public availability. We began by perusing the website to understand how it operates, what various user designations meant, and which threads were most popular in the credit repair space. We collected data from the most popular and most recent threads and subsequently analyzed it by seeking connections to our theories of interest. We present our

findings here with the goal of assessing the transferability of our original theoretical development and thus do not present this study in the same depth as the original healthcare study when our goal was theory development.

Within the credit repair space, we noticed that there were often more objective ways to go about coproducing outcomes. Whereas in healthcare, there were a multitude of options and combinations with which consumers could experiment, in credit repair, there was often an exact or “right” way to complete a task, particularly in paperwork language or legal filings. However, despite the specificity of the content expertise in this space, there was still a need to contextualize.

I know you are excited to help but be sure of what state the OP is in and the rules for that state before you answer based on your narrow field of knowledge in TX. You REALLY need to learn how the SOL for lawsuits works in ALL states. The SOL is tolled (STOPS) on the date the suit is FILED with the court. The date the Defendant is served has NOTHING to do with it. (CIC6)

Well, things are looking up ladies and gentlemen. I guess there are many good things about living in a small town. Seems our Judge is NOT a fan of these types of debt collectors. I went to the office to hand in my answer and ask if I could file my MTC at the same time. I was told; absolutely you can, however with these bastards I bet it doesn't get that far. She told me that on many occasions they neglect to send an attorney to represent them. Seems we don't allow phone in's for hearings here in Small Town Texas? (CIC11)

Each informant’s situation and circumstance presented slightly different nuances, which needed to be addressed and contextualized. In the first example, location impacted regulations, whereas in the second example, the specific individuals and culture involved made a difference. Thus, each consumer had to contextualize to the specifics of their situations, crafting their journeys to fit their respective cases.

Within this space, we also noted that consumers described their experiences with credit repair in job-like language.

Fixing credit problems can be a full-time job in and of itself...so try not to get to the fixing point to begin with. (CIC14)

But you know, after all this time, I have been working on my Credit for 6 months, and I feel addicted and empowered with all the education I have learning by having to search, and ask, and get to know those out there. (CIC5)

Examine EVERYTHING. They always make mistakes, your job is to find the mistakes. Then they compound it by refusing to correct them. Be thorough- the answer is there. (CIC7)

Within these examples, we see evidence of responsibility, required efforts, time input, learning, and diligence—all markers of a consumer coproduced job. Once these jobs have been assumed, we observed in the original data the need to develop hacks in order to successfully contextualize and craft, in pursuit of wellbeing outcomes. We found that supervision, scaffolding, and an entrepreneurial mindset were also central to success in the credit repair context.

Above all- stay on top of your paperwork and document document document! A paper trail proves your case... and good record keeping is vital. Find a system that works for you and USE IT. Any system that works for you is good- as long as it keeps your paperwork easily accessible and neat. (CIC13)

So a few years ago I got into some financial trouble. I found this site, and it helped me immensely. I won 3 court cases, I sued Gold's Gym for collection violations, and I have been cleaning up my credit. I was at an all time low of 430. I protested every negative on all 3 credit reports. some things were removed, some were not. Some I had to wait until they dropped off after 7 years. But, last week I decided to refinance my house. I thought my score was pretty good now, so thought I'd get a decent % rate. eh, todays market, it was 4.2, but still better than the 5.6 I've been stuck with for 10 years. My credit score came back at 840! :) Pretty much cart blanch if your trying to get credit. I do have a couple of credit cards, with like 15k limits, but I won't go down that road again. If I have a major purchase I won't use it unless I have a plan to pay it off in a month or 2. I carry a low balance on my main card so it reflects well with payments, etc without getting socked for huge interest. Just wanted to revisit, and let others know this site is a wealth of info if your willing to invest the time. (CIC19)

In these examples, we see consumer coproducers attuning to their environments and developing hacks in order to achieve success. By seeking supervision (legal counsel, forum advice), employing scaffolding (tools for how to document their cases, navigate legal processes, and develop maintenance systems until they have progressed), and maintaining an entrepreneurial mindset (self-starting, resource integration), these consumer crafters have moved toward

financial wellbeing goals. The development of contextual crafting hacks contributed to positive movement along the customer journey.

Within the credit repair context, we also pinpointed specific movement types that mimicked the types of positive and negative directional, maneuvering, and suspension movements in healthcare. While we do not go into each of the six types here, we did recognize all of them within the new context. Interestingly, we actually found two different movement types represented along the journey of one particular forum participant. At one point he experienced a bump in the road, whereas we later found him accelerating:

I've spent several nights combing this forums here and have learned quite a bit. I've gone thru the ASTMedic and HomelessinCA threads and they are very inspiring. Due to a job loss, I am unable to pay any credit card bills at this time... Thanks for any input. This is a little unnerving to say the least. Should I contact Winn and arrange an agreeable meeting time to meet with their process server? (CIC18)

A quick update: Following [forum member]'s advice, I sent the mutual dismissal letter and I was contacted by the JDB's lawyer. We agreed to a mutual dismissal with prejudice and a removal of the trade line from my credit report ! I checked the court website and saw their dismissal was filed on Feb 27th. I agreed to dismiss my arbitration... So Wow - this is a big relief. I could not have done this without the help of this forum - Thanks everyone ! I'll still be checking in if anyone has any questions or if I can offer any advice. (CIC18)

The ability to see one participant's journey in two unique stages highlights the dynamism of the customer journey. Losing his job represented a setback that presented challenges and a need for additional contextualization and crafting efforts. We found this participant accelerating at a later time, even offering to provide advice back to the community, upon reaching an agreement with a firm after employing hacks based in the community's guidance. Both negative and positive movement are represented here, showcasing how individual contextual crafters can move in various directions along the coproduction journey.

Our major findings held in the new context we explored, but it is important to note some key differences discovered between the two communities. We noticed that the credit repair

community was more somber and serious than the diabetes forums we explored. In the diabetes management community, there was more nurturance, general conversation, and voicing concerns, whereas those in the credit repair forum were to-the-point, factual, and serious. These relative sentiments are reflective of the healthcare and finance industries, of course, but it was particularly interesting when considering potential outcomes. Poor credit can result in loss of economic capabilities, which has serious ramifications for wellbeing, but the possibilities are not quite as grave as the potential for death that accompanies poor health outcomes with mismanaged illness. However, the communities seemed to reflect an opposite level of response to severity. We attribute this to the longer-term, abstract nature of health outcomes and the more rapid, concrete nature of financial outcomes. This can be partially attributed to the immediate feedback and deadlines associated with financial strain, such as calls from collections agencies, inability to access spending power, and upcoming payments or court dates. Thus, the credit repair context appears to have to have a narrowing gulf of evaluation, the environment rapidly, frequently, and consistently providing feedback. There is a difference between the types of feedback mechanisms in each of the contexts as well. The credit repair setting provides straightforward, objective feedback, in the forms of credit scores, payment schedules, settlement amounts, due dates—the numbers are black and white and there are more immediate external consequences. However, while diabetes management has a few objective measures associated with it (such as blood glucose levels or weight loss), much of the feedback is subjective, particularly surrounding how consumers feel and how health impacts their quality of life. Further, even quantitative measures, such as BGL require individual-level interpretation, which can vary from circumstance to circumstance. Ultimately, despite the differences between the

forums surrounding these two expert service contexts, our theoretical findings held and appeared in parallel throughout the analysis of each setting.