



Why the little things matter: Exploring situational influences on customers' self-service technology decisions



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ABSTRACT

The bulk of self-service research has focused on customers' static attitudes toward the technology while failing to note that situational influences can often have just as much, if not more, influence on a customer's decision to approach or avoid a self-service technology (SST). Exploring the importance of these situational influences, the authors conceptualize and empirically test a model of situational influences on customers' perceived time pressure, shopping effectiveness, and attitude toward using an SST. The results of a national panel database study found that during the SST transaction, four situational variables—order size, wait-time tolerance, location convenience, and employee presence—all had a strong influence in customers' SST decisions. Managerial implications are provided about the importance of accounting for situational influences in the adoption and implementation of SSTs going forward.

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1. Introduction

Self-service technology (SST) transactions are ubiquitous in everyday activities. SST experiences such as withdrawing funds from an ATM, refueling vehicles, and tracking shipped packages have become instinctual scripts in consumer experiences. Customer benefits such as quicker transactions, time flexibility, and increased control in the service process (Meuter, Ostrom, Roundtree, & Bitner, 2000), coupled with firms' perceived promise of future cost savings, have moved many industries to adopt SSTs. However, SSTs have also proven to be sources of frustration and anxiety with many customers (Dabholkar & Bagozzi, 2002; Dabholkar, Bobbitt, & Lee, 2003) resulting in potentially lower usage of this transaction option. Researchers seeking to explain why customers choose SSTs have predominantly focused on the impact of individual factors such as motivations (Meuter, Bitner, Ostrom, & Brown, 2005), desire for autonomy and privacy (Oh, Jeong, & Baloglu, 2013), and technology readiness (Zhu, Nakata, Sivakumar, & Grewal, 2007). While these characteristics are shown to be influential in a customer's evaluation and intention to use an SST, they are limited in their ability to fully explain this behavior. This limitation arises from the ability of these factors to only explain the long-term and static

characteristics of a customer and not the temporary and dynamic conditions which may exist in a given situation.

Though relatively ignored in self-service research, situational influences can play an important role in a customer's decision to use an SST. Situational variables have typically been characterized as circumstances related to the physical surroundings, social surroundings, task orientation, and temporal perspective of the consumer (Belk, 1975), some of which are controllable by a firm. After Belk's (1975) seminal article, a debate has taken place regarding whether individual difference variables or situational variables are a better predictor of human behavior. Those in favor of individual differences argue that individual constructs influence behavior which is consistent across situations (Mattson & Dubinsky, 1987), while others have stated that customers exhibit little cross-situational consistency and that ultimately behavior is situationally determined (Gehrt & Yan, 2004). Subsequently, numerous studies have examined the influence of situational variables in the contexts of retail environment evaluations, product choice, media choice, and shopping patterns (Mattson & Dubinsky, 1987; Verhoef et al., 2009; Wendel & Dellaert, 2005). In each of these contexts, situational factors have a significant impact on customer's actions, intentions, and evaluations.

From a self-service perspective, customers use an SST to decrease their temporal, psychological, or economic costs of a transaction (Sneath, Kennett, & Megehee, 2002; Pujari, 2004; Curran & Meuter, 2007). Situational factors have the potential to increase or decrease these costs, therefore altering one's attitude toward self-service technologies. The customer is often confronted by the choice of whether to engage in a self-service or full service option at the actual moment of transaction. While some customers may be predisposed to approach

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or avoid SSTs based on personal characteristics, many will make the decision to use an SST at the actual time of transaction based upon situational factors. Thus, understanding situational variables may lead to a more comprehensive model of self-service usage than could be achieved through studying individual difference variables alone.

This article draws from self-service and consumer behavior literature to explore potential situational influences in SST use. The authors seek to understand how situational influences impact customers' SST decisions and, based on these findings, offer actionable steps firms can take to account and control for these potential influences. Specifically, the goal of this research is to understand how firm-controllable situational factors influence consumers' attitudes toward using an SST. From a managerial perspective, this approach should also aid in the implementation and continual adoption of a self-service application by providing insight as to what situational influences attract or repel customers from this channel option.

The authors use resource matching theory as a theoretical foundation to conceptualize and empirically test a model that examines the relationship between situational variables and customers' evaluations of shopping effectiveness, perceived time pressure, and overall attitude toward using SSTs. Utilizing this theory allows the authors to understand how retailers can tailor their self-service offerings to better match the output of time and energy consumers are willing to expend to use this service delivery method.

2. Situational influences

Situational variables describe “factors particular to a time and place of observation...and which have a demonstrable and systematic effect on current behavior” (Belk, 1974, p. 157). These variables can be categorized into five distinct groups: physical surroundings; social surroundings; temporal perspective; task definition; and antecedent state (Belk, 1975). These factors can temporarily alter customers' preferences, attitudes, or intentions, exchanging their permanent perspective for a situational perspective, and therefore transforming their behaviors (Simon & Usunier, 2007). For example, a consumer with no time constraints may react quite differently to a service encounter than the same user who is feeling rushed. By including factors specific to the particular time and place, one is able to more fully understand customer motivations and behaviors.

From a self-service perspective, we still know very little about how these situational factors impact SST use. Conversely, the impact of situational variables has been extensively examined in traditional retailing contexts. Previous research isolates specific types of situational influences and examines the impact in consumer behaviors, decisions, and preferences (e.g. Blackwell, Szeinbach, Barnes, Garner, & Bush, 1999), while other studies explore the impact of multiple situational variables at once (e.g. Sirgy, Grewal, & Mangleburg, 2000). Whether isolated or combined, these elements of a consumption situation have been shown to alter consumers' decision processes as well as their attitudes toward the retail experience.

Social surroundings is one of the most often studied situational influences. The social aspect of shopping, including the presence of both retail employees and other shoppers, can affect purchasing and shopping decisions (Sirgy et al., 2000; Pan & Siemens, 2011) as well as evaluations of a service experience (He, Chen, Alden, & Bus Res, 2012; Sirgy et al., 2000). For example, previous studies show that social surroundings in the form of consumer-to-consumer interactions during a service encounter can impact a customer's service experience (McGrath & Otnes, 1995). However, past research notes that the influence of social surroundings is not limited to direct interactions and that the perception of crowding in a retail environment can also impact satisfaction with the shopping experience (Machleit, Eroglu, & Mantel, 2000; Rompay, Kroshoop, Verhoeven, & Pruyn, 2012).

The physical surroundings in a retail environment, particularly the layout of retail stores, can also affect shopping decisions. The

environment in which a transaction takes place, including the functionality of the store layout, can enhance or detract from a consumer's experience (Bitner, 1992) to the extent that store layout can impact the overall performance of the retailer (Kumar & Karande, 2000). Other issues related to a specific buying situation include task definition and temporal perspective. Task definition, including the items for which one is shopping and the intended use of those items, can impact variety seeking behaviors and shopping preferences, including product and retailer choice (Simonson, 1990; Foxall & Yani-de-Soriano, 2005). Temporal issues such as time pressure and wait times can also impact the shopping process in conjunction with task definitions. Lastly, task orientation and time pressure together can influence consumers' information search for potential purchases (Mattson & Dubinsky, 1987), as well as ultimate retailer choice (Sirgy et al., 2000; Gehrt & Yan, 2004).

These situational factors often provide greater predictive power than demographic or attitudinal factors and have been shown to explain greater variance than personal variables alone in traditional full-service retail contexts (Belk, 1975; Stanton & Bonner, 1980). However, self-service situations differ from traditional full-service retailing contexts in many ways. For example, in a traditional retail setting, interaction with a retail employee is an expected element of the process. The employee can typically be counted upon to take charge of at least processing the transaction. This interaction is not necessarily present in a self-service transaction; therefore, the impact of situational variables may be different in a self-service context than in a more traditional retail experience. Additionally, self-service customers often have to account for both environmental and social influences while completing a transaction apart from employee involvement, which could directly influence the attractiveness of this channel option. Hence, the goal of this study is to explore the impact of situational influences on self-service users in a retail setting.

3. Resource matching theory

Resource matching theory (RMT) states that the efficiency of a task is dependent upon “matching” the available resources of the customer to the required resources to complete a task (Anand & Sternthal, 1990). When a task requires more resources than available from the customer, the efficiency and effectiveness of completing the task are lowered. RMT is widely used in the information systems literature to discuss the effectiveness of online applications (Martin, Sherrard, & Wentzel, 2005). Tan, Teo, and Benbasat (2010) find that when customers' cognitive resources fall short of those demanded for the task, decision performance is detrimentally influenced. RMT has also been adapted in the SST literature in a recent article by Zhu et al. (2007) in which they note the available resources required of SST users impacts evaluations of the self-service experience.

From a self-service standpoint, situational factors surrounding an SST can divert resources away from the completion of a transaction. For instance, the resources of the customer may be divided between the task and the environmental concerns if an SST is in an inconvenient location where the customer has to account for other potentially distracting environmental influences. Similarly, if a customer has a very large order with a physically small SST, the task becomes substantially harder due to the extra resources of unloading and loading a shopping cart in a constrained space. Additionally, if customers do not simply know where to wait or if a poorly designed layout promotes crowding around an SST, customers will have to address the felt pressure to complete a transaction with others watching them perform. In these situations, taxing the available cognitive resources of the customer is likely to produce a less effective and efficient transaction.

4. Conceptual framework

Using RMT as our conceptual foundation, the authors wanted to further explore how the physical, social, temporal, and task definition

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