Exploring the Degree of Consumer Readiness for Self Service Technologies

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ABSTRACT

Constant developments of technology and increases in labor costs are the two major reasons for the creation and continuous evolvement of technology-based self services. Consumers' technology readiness should be taken into account in predicting the perception and behavior of potential consumers towards Self Service Technologies. An empirical study of consumers' readiness to use technology based self-services was undertaken in Greece. A survey instrument was developed to investigate the relationship between technology readiness, attitude, perceived ease of use, usefulness and consumers readiness towards adoption of Self Service Technologies. The results showed that population's technology readiness, the attitude of potential consumers towards and perceived usefulness of Self Service Technologies, are the factors that mostly affect their final success, since they define the level of readiness towards these services on behalf of potential consumers.

Keywords: Consumer Readiness, Internet Voice Response, Model Testing, Self Service Technologies (SSTs), Technology Readiness

1. INTRODUCTION

On account of technologies’ broadening characters in service delivery, it is necessary to comprehend consumers’ readiness to use technology-based systems such as e-services (Parasuraman, 2000; Burke, 2002; Lin et al., 2007). The tremendous growth of technology-based products and services, and the increasing rate at which companies are turning to technology to streamline how they market and serve customers, call for a thorough assessment of consumers’ technology readiness, CTR. (Parasuraman, 2000). CTR is a psychological predisposition that turns the scales through the decision process of choosing to use and continue using Self Service Technologies (SSTs)(Lin and Hsieh 2006). Studies investigating predictors of technology usage in services have generally focused on ease of use, usefulness, and other technology design features (Meuter et al. 2005; Zhu et al. 2007), as well as consumer demographics and traits (Dabholkar & Bagozzi 2002; Bruner & Kumar 2007; Weijters et al. 2007).
Technology acceptance suggests that individual differences, including personality traits, generalized beliefs, and predispositions about technology, as well as demographics, may affect the embracement of technology based services (Im, Bayus, & Mason, 2003; Meuter et al., 2005; Parasuraman, 2000). For example, insecurity surrounding technology may negatively reflect on one’s willingness to try out technology based services.

Considering the commercial value of technology, electronic services can be described as the result of a protracted industrial approach, research and development, and continuously evolving innovation plans and actions. Innovations in technology have changed the way services are conceived and delivered (Massey et al., 2007). Consumer satisfaction can be increased through new consumer oriented distribution channels, that allow producers to better meet consumer demands (Liljander et al., 2006).

Individuals within cultures are not passive recipients of innovations. Although it varies in extent, the individuals seek innovations, experiment with them, evaluate them, develop feelings about them, complain about them, and gain experience with them often through dialogue with other users (Greenhalgh et al., 2004). Consequently, the interactivity of technology based services creates experiences and value for the consumer, resulting in a high diffusion rate. Diffusion is a process whereby an innovation spreads across a population of potential adopters over time through various channels (Fichman &Kemerer, 1999).

Fifteen years ago, the Clinton Administration stated that “Over the next decade, advances on the GII [Global Information Infrastructure] will affect almost every aspect of daily life, education, health care, work, and leisure activities. Disparate populations, once separated by distance and time, will experience these changes as part of a global community” (Dean et al., 2012).

According to David Dean et al (2012), the Internet has become pervasive and its economic impact considerable. It will represent more than 5 percent of GDP in the G-20 nations by 2016, and in the most advanced countries, that figure will exceed 12 percent. As The Boston Consulting Group’s latest update to the BCG e-Intensity Index indicates, the gap between the world’s Internet leaders and laggards is widening. Governments of countries that are at the top of the e-Intensity Index rankings or are rapidly moving up-encourage Internet use among consumers, businesses, and within government itself, because they recognize that it can be a powerful edge in the competitive global economy. Countries further down the list in many cases have failed to implement effective policies that encourage widespread adoption and use. These countries risk falling further behind if they do not act.

The digital economy is often described as the “always on” or “real time” economy. The challenge for governments and businesses is to be always on too, in touch with the technology’s impact on their functions, and continually evaluating ways to promote its use. Governments and businesses need to adopt a different style of policymaking. By choosing the right approach and organizing themselves accordingly, they can make sure that they keep up with the best and move ahead by promoting their technology based services’ particular advantages.

The purpose of this article is to investigate consumers readiness to use technology-based self-services. Gaining an in-depth understanding of the key drivers connected to the acceptance or rejection of them prior their usage is of great interest. As key drivers we mean the elements of Technology Readiness - drivers and inhibitors -and Technology Acceptance Model - perceived ease of use and usefulness. Given the fact that SSTs are introduced and promoted to specific target markets, the importance of consumers’ adoption process must be highlighted. By technology based self-services, we refer to the applications derived from their most known channels of SSTs, namely, electronic kiosks, internet, mobile services and telephone. Some of these applications only use self-service and others use both pure self-service options as well as hybrid solutions, by combing SSTs with personal service. The empirical context of this study will be Greece, an emerging market where SSTs...
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