Chapter 5
Online Self-Services: Investigating the Stages of Customer-SST Systems Interaction

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ABSTRACT
The introduction of self-service applications by online service providers provided an effective solution to the lack of direct personal contact over the Internet, and offered a quick way to expand business operations. However, the success of this customer empowerment method is influenced by the capacity of various clients to use and adopt self service technology. Despite the interest raised by this topic within academic and practitioners communities, the factors that determine the adoption of online self-service applications are still a matter of debate. Using a combination of qualitative and quantitative analysis, this study attempts to identify the main phases of customer-system interaction, as well as the quality dimensions perceived as important by SST users in each particular phase. The findings reinforce the interpretation of SST adoption as a gradual process of learning that presents different challenges for various types of customers depending on their level of online experience.

INTRODUCTION
In the last 20 years, self-service technology (SST) has become a familiar presence in the modern business environment. The introduction of effective self-service systems allow companies to modularize and automatize the repetitive elements of services, concentrating their resources and personnel on more personalised aspects of the company-customer relationship, and thus providing more added-value to their clients (Bobbitt & Dabholkar, 2001). On the other hand, SST systems give clients the feeling that they have a better control on the service choice and delivery. This is especially true for time consuming services that require a personalized research of information and the selection of the best alternative among several available offers.

The implementation of self-service technology (SST) has created new service channels and
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procedures. Nowadays, clients can conduct bank transactions through automated teller machines (ATM) or on the Internet (online banking), make reservations or purchase tickets through online kiosks, check-in automated hotels, or use self-scanning systems in retail stores. The integration of self-service technology with Internet applications has increased even more the convenience of information-rich services—the customers can now access online service from their homes or offices, 24 hours a day, without geographical limitations.

However, the implementation of this strategy requires more than the introduction of self-service applications. These self-service systems need to be tied-in with employee-related policies and procedures. These internal procedures must insure that the customer can rely on virtual assistance when using a self-service interface and feel comfortable in a range of transactions without human intervention (Kotler, Armstrong, Saunders, & Wong, 2002).

The introduction of online self-services has changed the way in which companies relate to their customers. This new technology eliminates firm’s personnel from the service interface, replacing it with software applications that can be accessed through real-time Internet connections. On the other hand, the self-service system gives additional responsibilities to the customer, who will initiate, generate and consume the service interacting directly with software applications. However, this additional responsibility is not necessarily perceived as negative by the involved customers. In fact, existing studies show that customers, and especially online service users, enjoy having a greater degree of control over the service they access (Ding, Verma, & Iqbal, 2007). The self-service systems may also permit a better customisation of the online service, resulting in improved satisfaction for the user.

On the other hand, the lack of a direct relationship with an employee might represent a disadvantage for customers that prefer direct human interactions. The dialogue with an employee adds a personal quality to the service provided, and can provide quick and flexible solutions when things do not go as planned.

All these factors, together with the propensity of customers to adopt a new technology, can significantly influence the adoption and frequency of use of a specific online self-service.

The purpose of this exploratory study is to analytically define and describe the stages of customer-system interaction during the adoption of new self-service technology, and to identify the quality dimensions that influence customers’ perceptions regarding online self-service systems in each of these interaction stages. On the other hand, considering that these interactions and perceptions can vary from one customer to another, the research attempts to compare the behaviour of high-frequency online SST users with that of occasional users.

After a comprehensive presentation of the main research streams that are relevant for the adoption of self-service technology, the chapter presents the research objectives of this research project, as well as the methodology applied to collect primary and secondary data. These results obtained from data analysis are then presented and discussed in direct relation with the defined research objectives. The chapter ends with a summary of the main findings and with propositions for future research.

THEORETICAL BACKGROUND

Customer empowerment through self-service technology is a new, but fertile field of studies. Previous research on this topic can be categorised into four main streams:

1. the innovation diffusion theory – although many self-services offered online were previously provided into the physical environment, the application of self-service technology can be considered as an innovation;
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