Rhetoric or Reality? The Professed Satisfaction of Older Customers with Information Technology

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Customer satisfaction is one of the more prominent concerns managers face when implementing or using information technology (IT). This paper examines one dimension which is often believed to affect customer satisfaction with IT, the age of the user. The examination challenges the traditional methodology of direct user inquiry for measuring satisfaction, by adding the additional element of twenty-four hour monitoring of user behavior. A traditional survey is compared with behavioral data from various age groups, with the hypothesis being that older users will claim satisfaction on the traditional measure but not exhibit satisfaction in their behavior. However, contrary to this hypothesis, the usage data from the study supports the claims made on the survey, further refuting the notion that older customers are less likely to be satisfied with technology.

The proliferation of information technology (IT) and computer information systems (IS) into business organizations continues at a rapid pace, and these organizations face continual challenges to effectively manage such systems (Cole, 1992; Kohl, 1992; Siferd & Benton, 1992; Thow-Yick, 1993). The uses and types of new technologies are varied, but a central focus and reason for their implementation and usage remains: the customer. Understanding the impact such technologies have on the customer is critical for businesses as they move to develop, implement and enhance existing and future information systems.

There are many dimensions which can be considered when attempting to gauge customer satisfaction with an information system (Rust & Oliver, 1994), and one of the most obvious but not well documented is the differences which exist, or could exist, among age groups of the users (Zeithaml & Gilly, 1987). When considering the dimension of age in user satisfaction, two prevailing attitudes dominate discussion: the first paints a picture of younger users as competent and unafraid, having spent the majority of their years surrounded by modern technology (LaPlant, 1992), and correspondingly paints older users as either intimidated by the technology, confused by the technology, or both (Bearden & Mason, 1979; Dent, 1990; Kerschner & Chelsvig, 1981; Milite, 1992). The second and more prevalent attitude views older users as resilient and able — more than willing to exploit and enjoy the benefits of modern technology (Anthes, 1991; Fischer, 1988; Shannon, 1993; Sheldrick, 1992; Zeithaml & Gilly, 1987). The ramifications of these two divergent modes of thought are substantial for managers considering the installation of new technologies. If the first is correct, managers would be well advised to only offer advanced, computer assisted services to a younger customer base. However, if the second is correct they could confidently offer the services to a much broader base which includes older customers, a population which has shown to be a dominant presence in the service arena (Dent, 1990).
Theoretical Basis of the Research

Respected authors and studies have supported both views. The view of older citizens as resistant to change in general and technology in particular has been studied and confirmed in many disciplines, including sociology and psychology (Botwinick, 1973). Kerschner and Chelsvig (1981) found resistance to marketing technology to be related to age. Further, other studies have revealed resistance on the part of older consumers to the item price removal associated with scanner technology (Harris & Mills, 1981; Milite, 1992; Pommer, et al., 1980), and to direct deposit (Nadler, 1980). Bearden and Mason (1979), Gilly and Zeithaml (1985), Kerschner and Chelsvig (1981), and Robertson (1971) all report that older users are generally the last to adopt and the least likely to use new technologies. The well-documented resistance and late/non-adoption and usage was found to be correlated to views toward technology as well (Bearden & Mason, 1979; Kerschner & Chelsvig, 1981) — the older the customer, the more negative the view toward technology.

Recently, literature has supported the notion that older citizens are as apt to use and enjoy the benefits of technology as the rest of society. Zeithaml and Gilly (1987), despite acknowledging many of the works cited in the previous paragraph, conclude in their study that “A large proportion of the elderly sample had been convinced of the benefits of EFT [Electronic Funds Transfer] and had enthusiastically adopted it, contrary to past research which has shown the elderly consumer to be particularly resistant to technological change” (Zeithaml & Gilly, 1987, p. 65). Additionally, they state that “the elderly adopt retailing technologies when an advantage is offered and communicated” (Zeithaml & Gilly, 1987, p. 66). Anthes (1991) explains that the American Association of Retired Persons (AARP) relies heavily on information technology, with more than satisfactory results. Regarding the acceptance of technology, he states “... none of the images suggested by the word retired fit the Washington, D.C.-based association” (Anthes, 1991, p. 65). Sheldrick (1992) enumerates how new high-level technologies in the automotive industry have been embraced by older users. Shannon (1993) and Fisher (1988) describe the on-line activities of Senioret, a nonprofit organization dedicated to educating its 9,200 senior-citizen members on the use of computers. Many seniors dial up at all hours of the day seeking various information, and Shannon concludes that Senioret belies the notion that older users are resistant to technological change.

Which view is correct? With the population of older end users gaining in consumer strength each year (Dent, 1990), these two conflicting views need resolution; decision makers need to be able to act appropriately when considering the offering of technology across customer groups which vary in age demographics. In particular, a critical stance needs to be taken in regard to current findings which come to either conclusion, because these studies have relied on direct questioning of the subjects involved or anecdotal evidence to support their claims. It has to be considered as a possibility that the older users questioned were influenced in one way or another by societal factors: they may have succumbed to the view that they will not be able to understand, use and enjoy the technology anyhow, and slanted their answers in the direction of that view; or possibly they were overcome by their desire to be seen as intelligent and independent, and might have skewed their answers in this direction.

Supporting this possibility is the fact that previous research on satisfaction with, or the impact of, information technology has focused on subjective perceptions of users, as opposed to actual changes in their behavior (Bailey & Pearson, 1983; Doll & Torkzadeh, 1988; Fleischer & Morrell, 1988; Foster & Flynn, 1984; Hiltz & Johnson, 1990; Ives, et al., 1983; Millman & Hartwick, 1987; Sheldrick, 1992; Zeithaml & Gilly, 1987). This methodology leaves open the potential for users to respond as they think they should, responses that, if contradictory to the users’ behavior, could be damaging information to managers seeking guidance in the implementation and/or continued use of technology. However, behavioral research suggests that these concerns can be alleviated. Both theory (Fishbein & Ajzen, 1975) and a recent path analysis (Baroudi, et al., 1986) suggest that satisfaction leads to usage (S=>U, as opposed to the converse U=>S). Therefore, if users of technology are claiming satisfaction, logically they should also be using the system. If not, their claims of satisfaction need to be questioned.

This study seeks to explore the connection, if any, between age and satisfaction, in a manner which does not simply ask users their satisfaction level. The study examines the effect age has on survey respondents’ claimed satisfaction level, as compared to the effect age has on IS usage behavior. Specifically, the study seeks to explore the hypothesis that social acceptability of response or other confounding factors are affecting the professed satisfaction of older users, as enumerated below and shown in Figure 1.

**H₀:** Older users of Information Technology claim a greater level of satisfaction than they exhibit. In particular, the survey responses of older users will overstate their actual usage behavior with the system, as compared to the responses and behavior of younger users.

**Hₐ:** Age has no effect on the relationship of claims of satisfaction with IT and actual usage of IT.

Testing this hypothesis intends to answer the question “Have the recent results suggesting that older customers are as likely to be satisfied with technology as younger customers been a product of false claims on the part of the older customers?”

This major hypothesis is composed of four sub-hypoth-
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