SATISFACTION DRIVERS OF BROKERAGE SERVICES IN THAILAND

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ABSTRACT

Stock brokerage service firms in Thailand have been extensively offering interpersonal services in efforts to increase efficiencies of customized services. It is important to understand how these human services have influenced customer satisfaction. This article reports results of exploratory research to identify sources of customer satisfaction and dissatisfaction with interpersonal service encounter in Thai stockbrokerage firms. The in-depth interview findings support the literature that customers and service providers determine sources of customer dis/satisfaction somewhat differently. The drivers of customer satisfaction with interpersonal service encounters include (1) response to customer needs and requests, (2) response to service delivery failures, and (3) employees spontaneously delight customers. The results also confirmed the previous results that the drivers of customer dissatisfaction with interpersonal service encounters are largely the opposite side of those about satisfaction.

CUSTOMER SATISFACTION WITH SERVICE ENCOUNTERS

Customer satisfaction has been conceptualized differently based on a variety of service settings (Erevelles and Leavitt 1992). Customer satisfaction model that has been applied since the early 1980s is the expectancy disconfirmation model (e.g., Oliver 1980). The disconfirmation of expectations model has been the dominant one used by both researchers and practitioners, according to Patterson (2000).

In recent satisfaction literature, the customer satisfaction concept still frequently follows the disconfirmation of expectations paradigm (McCollough, Berry, and Yadav 2000). Customers form expectations then compare these to the perceived service performance. Expectations are defined as predictions of future performance (e.g. Oliver 1980). Thus, the outcome measured against expectations suggests that services fulfilling high expectations are predicted to generate greater satisfaction than services that meet low expectations.

Oliver (1989) supports that customers compare performance with their standards, then form confirmation or disconfirmation perceptions, and then form summary satisfaction judgments. Thus, in the expectations-disconfirmation paradigm, a comparison of expectations and perceptions of performance will result in either confirmation or disconfirmation. Some research, however, found that only the perceived performance had direct impact, or that it had a stronger direct affect on customer satisfaction than the disconfirmation, particularly in the high-involvement situation (Patterson 1993).

Giese and Cote (2000) reviewed the definitions of customer satisfaction published during 1969 to 1997 and suggested that some of the definitions have overlapping components. In particular, customer satisfaction is the response to either emotional or cognitive cues. It is the response to a particular focus such as expectations or perceived product/service performance, which

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occurs at a particular time. The particular time could be after consumption, after choice, and based on either accumulative experience or a singular time of interaction between customer and service provider.

Oliver (1989) suggests that customer satisfaction can be classified into five affective prototypes (e.g., contentment, pleasure, relief, novelty, and surprise). Additionally, Stauss and Neuhaus (1997) propose the qualitative satisfaction model, which takes the emotional, cognitive, and intentional dimension of the satisfaction into account. Thus, customer satisfaction includes both affective (or emotional) and cognitive components and is evaluated from a summary attribute phenomenon coexisting with other consumption emotions (Liljander and Strandvik 1997; Oliver 1993). For instance, Dubè and Menon (2000) suggested that emotions are one of the core components of post-purchase satisfaction, especially with extended service transactions.

Moreover, it has been argued that the traditional cognitive disconfirmation of expectations model is inadequate in modeling satisfaction, especially in the context of services (Wirtz and Bateson 1999). Fournier and Mick (1999) supported this, suggesting that the disconfirmation of expectations paradigm has likely underrepresented the emotional aspects of satisfaction.

Though, previous studies on customer satisfaction measurement employed expectations as a comparison standard against customers' perceptions of actual performance, recent literature tends to downplay the importance of expectation in forming satisfaction judgment. Therefore, this exploratory research employed the perceived performance to evaluate customer satisfaction. Therefore, this research defines customer satisfaction as customers' positive response to the perceived service performances during the interaction with service providers. The definition of customer satisfaction is based on three components, 1) a positive response pertaining to 2) a particular focus determined

at 3) a particular time, following guidelines of a context-specific definition of customer satisfaction proposed by Giese and Cote (2000). The particular responses include both cognitive and affective components as seen in service encounter satisfaction drivers.

As the discussion above suggests, the concept of customer satisfaction needs to be further explored, since the exact concept is still an issue under debate.

Besides debate about the concept of customer satisfaction at the overall level, customer satisfaction with the service encounter is also under discussion. However, this study defines service encounter satisfaction as customer satisfaction derived during times of the direct interaction by customers with service providers. The particular times that are of interest are the times of service encounter, but this interaction is not limited to employee-customer interactions.

Generally, service encounters often consist of several attributes (Nicholls, Gilbert, and Roslow 1998). This study aims to gain more understanding of customer satisfaction and dissatisfaction at the service encounter / interaction level, thus, the customer satisfaction measurement is focused on service encounter dis/satisfaction derived from customer dis/satisfaction drivers.

CUSTOMER SATISFACTION WITH INTERPERSONAL SERVICE ENCOUNTERS

Previous research on services shows differences in how consumers experience satisfaction or dissatisfaction depending on the service performances and the nature of service encounters. The drivers of customer dis/satisfaction with interpersonal service encounters have been identified in detail through critical-incident technique, CIT, (Bitner, Booms, and Tetreault 1990; Bitner, Booms, and Mohr 1994). CIT is a qualitative methodology which has proven useful in providing more understanding of the nature of the dis/satisfaction phenomenon. With CIT, respondents are not asked to

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identify the cause of their dis/satisfaction directly, but rather to describe a specific incident in as much detail as possible. Analysis of such responses allows the researcher to develop a schema for categorizing the elements of dis/satisfaction drivers (Bitner, Booms, and Mohr 1994).

Interpersonal service encounters, the interaction of customers and employees of service provider firms, influence customer satisfaction substantially. Bitner, Booms, and Tetreault (1990) found several key categories of customer satisfaction with interpersonal service encounters: (1) employee response to service delivery failures, (2) employee response to customer needs and requests, and (3) unprompted and unsolicited employee actions. These service encounter satisfaction drivers were originally uncovered from the customers' viewpoint in the western contexts of hotels, restaurants, and airlines. They are described as follows.

Employee response to service delivery system failures

Customer satisfaction with interpersonal service encounter is driven by employee responsiveness to service failures. The examples of service failures are unavailable service, unreasonably slow service, and other core service failures (Smith, Bolton, and Wagner 1999). Thus, when service delivery system failures occur, contact employees should acknowledge the failures, apologize when appropriate, explain what happened, and offer to compensate in order to increase customer satisfaction (Bitner, Booms, and Tetreault 1990). This is called service recovery, which consists of actions that service providers take in response to service failures (Grönroos 1988). Both academics and practitioners have come to the recognition that there is a need to respond to service failure.

Employee response to customer needs and requests

The ability and willingness of a contact employee to respond to special needs and special requests, to deal with admitted customer error, and to handle with some customers who are potentially disruptive to others, all affect customer satisfaction with interpersonal service encounters (Bitner, Booms, and Tetreault 1990; Bitner, Booms, and Mohr 1994). Examples of special needs in the services they investigated are special language, special chairs for children, and special food for dietary needs. Many customers demand these special requests, but some customer preferences are beyond the scope of firm norms. However, the contact employee must show an interest in helping the customer in order to keep customers satisfied.

Employees spontaneously delight customers

Customers are greatly satisfied (mainly through the emotional component of satisfaction) with unexpected elements of a service encounter if the service employee pays special attention to the customer without having been requested (Bitner, Booms, and Tetreault 1990; Bitner, Booms, and Mohr 1994). One example of attention paid to customers is provision of more intelligence information to stock trader customers. Some truly out-of-the-ordinary employee behavior, such as unrequested acknowledgement of an occasion with a special gift, also affects customer satisfaction. Other employee behaviors in the context of cultural norms also influence customer satisfaction.

Research has found similar views on causes of customer satisfaction with interpersonal service encounters even from the employees' viewpoint (Bitner, Booms, and Mohr 1994; Gremler, Bitner, and Evans 1994). However, employees also identified the customer's own misbehavior (e.g., drunkenness, verbal and physical abuse, breaking laws or company policies, and uncooperative customers) as a source of dissatisfaction. Generally, though, service providers seem to agree with

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customers on the kinds of things, which satisfy customers.

Empirically, service encounter dis/satisfaction is not exactly a bipolar concept, with positive and negative sides of the scale. Customers perceive that interpersonal service encounter dissatisfaction drivers are somewhat different from satisfaction drivers, particularly indetails. Thus, even though the terminology for dissatisfaction drivers often sounds like the opposite of the satisfaction drivers, conceptually, customers seem to perceive satisfaction and dissatisfaction separately.

Therefore, in the following sections, sources of dissatisfaction with interpersonal service encounters are discussed. Although from the employees viewpoint, the customer's own misbehavior may sometimes cause customer dissatisfaction with interpersonal service encounters (Bitner, Booms, and Mohr 1994), customers do not see it this way. Customers perceive dissatisfaction with interpersonal service encounters when human interaction services do not perform exactly as they want.

Do Not Respond to Service Delivery System Failures

Smith, Bolton, and Wagner (1999) suggested that customers were even more dissatisfied after inattentive service or unreasonably slow service than after unavailable service. Thus, when service delivery system failures occur and employees do not respond immediately, this lack of attention by contact employees causes greater customer dissatisfaction with interpersonal service encounters, and finally can even result in customer switching behaviors (Keaveney 1995). Even if employees respond to service failures and made corrections, but do so with obvious reluctance, customers are still dissatisfied with interpersonal services. In other words, reluctant responses, failure to respond, and patently negative responses of contact employees drive customer dissatisfaction with interpersonal service encounters.

Do Not Respond to Customer Needs and Requests

Some customer requests are in violation of firm policies, thus some contact employees do not respond in helping the customer. However, this non-response causes strong dissatisfaction, since customers usually made the request because they need something (Bitner, Booms, and Tetreault 1990). Whatever the reason for non-response, it would be in the interests of service providers to find a way to cope with customer requests in a more positive manner, even if they cannot be fulfilled. Ignoring the request or inappropriate and inadequate response of contact employees to special needs and requests is a significant driver of customer dissatisfaction with interpersonal services.

Spontaneously Disappoint Customers

Customers are emotionally dissatisfied with unexpected behaviors of contact employees such as yelling or rudeness. Keaveney (1995) showed that if contact employees were impolite, customers often switched service providers. Such extraordinary employee behavior might strongly dissatisfy the customer in interpersonal service encounters.

RESEARCH METHODOLOGY

This research was designed to investigate sources of customer satisfaction in a Asian context where respondents have accessed service through interpersonal service encounters for years. Retail stock trading firms in Thailand were selected as the context for the research.

Most of the interpersonal service encounter drivers were generated and have been applied, sometimes extensively, in the Western context (e.g., the USA and European countries). However, little research has been conducted in an Asian context. Thus, this research conducted in-depth interview to explore how the existing drivers were the same as from the perspective of Thai retail stock trading customers' perceptions. The in-depth interviews with both customers (retail stock traders)

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and service providers (marketing officers / brokers) was conducted to understand and identify the service encounter dis/satisfaction drivers.

Research Methodology

The qualitative research was conducted to identify interpersonal service encounters of brokerage services inThailand. Such qualitative approaches are very appropriate, even necessary, in the beginning stages of developing knowledge about unfamiliar situations (Kirk and Miller 1986; Spiggle 1994). Certainly, research on dis/satisfaction with service encounters is an area, which has not received extensive research, and the concepts are not well developed or extensively tested in Thai context. Therefore, in-depth interviewing seemed to be more appropriate in this case.

Interviewing of the two respondent bases - brokers and customers - was parallel, not consecutive. The in-depth interviews took about four months from January to February 2001. The interviews were conducted in the Thai language, with only one interviewer in order to reduce inconsistencies across interviews. The interviewer took detailed notes during the interview and wrote up a complete interview report immediately after the interview. The main reason for not recording is that most Thai are not comfortable giving their opinions if their words will be recorded. Analysis was continuous throughout the interview process in order to follow up on emergent ideas and to organize insights and incorporate them into further interviews. The in-depth interviews followed a guide covering the sources of customer dis/satisfaction known from the literature. In most of the interview, specific categories from the literature were not mentioned, so that responses about dis/satisfaction came from the respondent, not the interviewer. Through probing, the categories, which had not been mentioned later in the interview were brought in to see if respondents recognized them as independent elements. Retail stock traders were also interviewed following the aforemen-

tioned approach, with twenty interviews conducted either face to face or by telephone as described in the following sections.

In-depth interviews with service providers

The interviews were conducted with ten marketing officers who have direct contact with customers in the eight stock brokerage firms in Thailand, which concurrently provided both offline and on-line trading at the time the qualitative research was conducted. After initial informal conversation about general issues and the respondent's profile and experience, the interview followed an interview guide covering the sources of customer dis/satisfaction when customer traded through the marketing officer. In the last part of each interview, the respondents were asked to classify sources of customer dis/satisfaction with service encounters into the dimensions identified in the literature. The in-depth interviewing was conducted during weekdays at lunch hours or immediately after office hours in the late afternoon. The interviews with the ten marketing officers took about two months and each in-depth interview lasted between two to three hours.

In-depth interviews with typical customers

Retail stock traders (the customers) were the main target group of this research. The in-depth interviews with retail stock traders were also conducted following the aforementioned approach. However, ten of the in-depth interviews were conducted face to face, and another ten were telephone interviews. Although in-depth interviews are best conducted face to face, in some situations telephone interviewing can be successful (Lofland and Lofland 1995). The main reason to employ telephone interviews was that many typical retail stock traders do not come in to trade on the trading floor or directly with the broker, but rather conduct business over the phone. Therefore, the face to face in-depth interviews were conducted with retail stock traders who

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typically stay and trade in the trading rooms, whereas telephone in-depth interviews were conducted with retail stock traders who usually trade via telephone from their remote locations.

The face to face interviews aimed at getting ten customers. During the interviewing times stock traders were interested in talking about trading since the stock market was not busy. These face to face interviews lasted one to two hours. While face to face interviews were conducted with convenience samples at trading floors without advance appointment, the telephone in-depth interviews required introductions, sometimes by brokers, sometimes by other retail traders. Appointments were made for the call, thus, most of those approached were willing to be interviewed. The interview length ranged from 45 to 90 minutes, slightly shorter, on average, than the face to face ones.

The respondents' ages ranged from 30 to 58 years, and the gender split was approximately even. Occupations were quite varied, from housewives to professors, from investors to speculators and even from nonprofessional traders to very sophisticated investors. However, most respondents were members of the middle to upper-middle class. The respondents who trade at a trading room usually execute orders every day, however, the size of a trade is usually less than 500,000 Baht. The respondents who trade remotely execute orders less frequently, but the trade size is usually 500,000 to 1 million Baht for phone trades.

Previous research noted differences in how service suppliers and customers viewed sources of customer dis/satisfaction. The in-depth interviews with 10 service providers and 10 customers in stock brokerage services found that their views on the sources of customer dis/satisfaction in interpersonal service encounters were slightly different from the two perspectives.

RESULTS OF IN-DEPTH INTERVIEWS

Results of in-depth interviews indicate that the stockbrokers or marketing officers seem to understand their customers fairly well, at least in terms of knowing what makes them dis/satisfied, as can be seen in the following discussion. The exploratory interview findings support the literature that there are three main sources of customer dis/satisfaction with interpersonal service encounters as described below.

Satisfaction with marketing officer service encounters

Although service providers and customers perceived specifics of the drivers of customer dis/satisfaction with an interpersonal service encounter slightly differently, results showed three main sources of customer satisfaction, consistent with the literature.

Response to customer needs and requests

Marketing officers perceived that retail traders would be satisfied with being instantly and continuously informed of relevant and useful information (e.g., inside or intelligent information). Traders, though, do not necessarily see provision of all information as an advantage: they want screening. They want their marketing officers to understand their needs and provide services on request. Typical requests are specific stock quotations and continuous reports only of requested information. Traders also need reasonable comments and advice for decision-making. They are highly satisfied with this careful tailoring of information to fit their needs, and with help in evaluating the information, not with simply receiving masses of information.

Both sets of respondents perceived speed and accuracy in providing the information and executing trades as important to customer satisfaction. Marketing officers had somewhat different ideas about speed, believing that traders would be satisfied with confirmation at the end of day. Traders wanted instant confirmation

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at the requested price. Both felt that traders would be satisfied when marketing officers took responsibility for small customer mistakes.

Response to service delivery system failures

Service delivery system failures were not top of mind issues, but came up with probing. Customers said that they would be more satisfied if their marketing officers apologized and compromised when the company's back office provided slow or poor service. Marketing officers also perceived that customers preferred this.

Employees spontaneously delight customers

Although the marketing officers perceived that checking and informing about inside information or intelligence instantly and continuously was simply "response to customer needs and requests" as previously discussed, some stock traders reported that this special service spontaneously delighted them. As in the literature, customers would be delighted if contact employees pay extra attention to customers by providing extra information to the customer and making the customer feel unique.

Marketing officers perceived that their customers would be satisfied when provided with extra services. This might include visiting a company that they had recommended to verify and gain additional information. teaching the customer how to trade via the internet, and even sending a birthday card. Traders did not necessarily always want these things, but sometimes would be delighted if their marketing officers showed respect. One stock trader would remain satisfied with his marketing officer's service as long as the marketing officer provides service with friendship.

But both agreed that spontaneous delight could come from certain privileges such as a hot line number, VIP room for trading, and extra discounts within market rules.

Dissatisfaction with marketing officer service encounters

The satisfaction literature does not provide a clear conceptualization of dissatisfaction. However, customer dissatisfaction with interpersonal service encounters is often essentially the opposite side of satisfaction in the literature. The interviews results generally supported this, with sources of dissatisfaction falling into three categories.

Lack of response to customer needs and requests

Traders were dissatisfied if their marketing officers did not immediately respond to requests, or put them on hold to answer another line. Marketing officers perceived things similarly, that traders would be dissatisfied if telephone lines were always busy. Traders also disliked personal services which were not applicable to their needs. They required their marketing officers to understand their styles of trading. They felt that some marketing officers did not provide reasonable advise for good decisions since the marketing officers handle too many clients. Failure to provide relevant information quickly and continuously could be a source of dissatisfaction, but, as noted, information overload also caused dissatisfaction. Essentially, traders expected brokers to respond to customer trading interests and styles and screen information, and were unhappy if information was not customized this way.

Low skills levels of marketing officers also caused substantial dissatisfaction. such as when analysis was careless. or lacked professionalism, such as enticing customers to trade for no other purpose than to gain commissions. Customers were dissatisfied if their marketing officers did not pay attention closely enough to prevent customer mistakes. Slow and / or inaccurate execution of trades and dishonesty were critical drivers of customer dissatisfaction. Both customers and traders recognized failure to confirm an order or to inform customers of the benefits of holding a particular

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stock as serious problems. Miscommunication and human error could also cause customers to perceive that marketing officers were not responding to their needs and requests. Finally, simply the lack of direct contact could cause dissatisfaction.

No response to service delivery system failures

Some respondents revealed that they were dissatisfied when their marketing officers did not report company mistakes to them. This caused them to switch to other brokerage firms. Furthermore, both traders and brokers said that customers were dissatisfied when marketing officers took no action to speed up slow back office services.

Employees spontaneously disappoint customers

Some disappointing elements were the opposite of what delighted customers, such as no provision of certain privileges (hot line number, VIP room for trading). Unprofessional or unfriendly manners or voice also spontaneously drives customer dissatisfaction. Many elements were regarded as serious enough to switch stockbrokerage firms, such as trades on the customer account without explicit permission from the customer, failure to keep customer information confidential, and direct quarrels with customers.

CONCLUSIONS AND FUTURE RESEARCH

The drivers of customer satisfaction with interpersonal service encounters found in this study are mostly consistent with previous results. They include (1) response to customer needs and requests, (2) response to service delivery failures, and (3) employees spontaneously delight customers. The qualitative results also generally supported the previous results that the topics of customer dissatisfaction with interpersonal service encounters are largely the opposite side of those about satisfaction. Thus, sources of dissatisfaction with interpersonal services fall into three categories which are the failure of customer satisfaction drivers with human interaction services.

Although, customers in western cultures expressed their sources of interpersonal service encounter satisfaction and dissatisfaction clearly, they might prefer to serve themselves through technology. The main reason is their cultures may not contain as much of human orientation (Hofstede's feminine side of the masculine-feminine cultural dimension), and may be more individualistic, so that customers are more used to doing things on their own. However, customers in developing countries have been familiar with human services for a long time. Further, they are not comfortable providing services themselves since they are used to a very high level of human services. For instance, Thai customers are very human relationship oriented. Therefore, many companies in developing countries, particularly in Thailand should still compete on the basis of providing high human service levels since customers are human oriented. Customers still want employees to serve their needs and requests, even in the digital economy era.

Therefore, satisfaction drivers of human services in stock brokerage services, particularly in Thailand, provide a valuable awereness to service firms. However, the nature of in-depth interviews had limited generalizibility of the results. Hence, future research either qualitative or quantitative are needed.

Although customer satisfaction has been studied under the auspices of service marketing, it is apparent that customer satisfaction, particularly with service encounters, means different things to different people across a variety of services. Further research on customer satisfaction with service encounters should extend to other financial services contexts such as insurance and banking services, other high involvement services, and to other developing countries to assure the generalizability of the findings. Future research might focus on other low involvement service also, the context of business-to-business to investigate institutional customers.

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