ความไม่พึงพอใจในบริการตนเองผ่านเทคโนโลยีและการบริการของพนักงานบริษัทซื้อขายหลักทรัพย์ในประเทศไทย

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บริษัทผู้ให้บริการชั้นนำของประเทศในภูมิภาคเอเชียได้มีการนำเทคโนโลยีมาใช้เพื่อให้ลูกค้าบริการตนเอง (Self-service technologies; SST) อย่างแพร่หลายโดยปราศจากความเข้าใจที่ถูกต้องชัดเจนว่าลูกค้ามีการรับรู้อย่างไรกับบริการที่ไม่มีพนักงานให้บริการ   สถาบันทางการเงินหลายแห่งในยุคโลกาภิวัฒน์ได้นำเสนอบริการที่ให้ลูกค้าบริการตนเองผ่านเทคโนโลยีอาทิ ระบบการธนาคารผ่านเครือข่ายอินเทอร์เน็ต และการซื้อขายหลักทรัพย์ผ่านระบบออนไลน์เพื่อสร้างความได้เปรียบในการแข่งขัน งานวิจัยที่ศึกษาถึงความเข้าใจในการตอบสนองของลูกค้าที่มีต่อการบริการตนเองผ่านเทคโนโลยีนับว่ามีจำนวนน้อย บทความนี้รายงานผลการวิจัยเชิงคุณภาพที่ศึกษาอย่างเจาะลึกถึงความแตกต่างในประเด็นเรื่องความไม่พึงพอใจในบริการตนเองผ่านเทคโนโลยีและความไม่พึงพอใจในบริการของพนักงานการตลาดผู้ให้บริการการซื้อขายหลักทรัพย์ในประเทศไทย   พบว่าลูกค้าในภูมิภาคเอเชียระบุแหล่งที่มาของความไม่พึงพอใจในบริการแตกต่างเพียงเล็กน้อยจากงานวิจัยที่ได้ศึกษาจากลูกค้าในแถบภูมิภาคตะวันตก ทั้งนี้ขึ้นอยู่กับว่าเป็นบริการที่มีพนักงานผู้ให้บริการหรือไม่ แหล่งที่มาของความไม่พึงพอใจในการบริการตนเองผ่านเทคโนโลยีคือ การเป็นทางเลือกที่ด้อยกว่าการได้รับบริการจากพนักงาน (worse than the personal service alternative) โดยเฉพาะในเรื่องการที่ไม่มีการปฏิสัมพันธ์ระหว่างลูกค้ากับพนักงานผู้ให้บริการ (lack of human interaction) นอกจากนี้การที่เทคโนโลยีไม่สามารถใช้งานได้ในขณะที่ลูกค้าทำการบริการตนเองผ่านเทคโนโลยี (technology failure) และการที่ระบบการทำงานของเทคโนโลยีไม่ตอบสนองต่อการสั่งการของลูกค้า (process failure) ทำให้ลูกค้าผู้ใช้บริการผ่านเทคโนโลยีเกิดความไม่พึงพอใจ ในขณะที่ลูกค้าที่ได้รับบริการจากพนักงานการตลาดในการซื้อขายหลักทรัพย์มีความไม่พึงพอในประเด็นที่สอดคล้องกับผลงานวิจัยในภูมิภาคตะวันตกที่ค้นพบว่า (1) ลูกค้าไม่พึงพอใจในการไม่ตอบสนองต่อความต้องการและการเรียกร้องของลูกค้า (2) ลูกค้าไม่พึงพอใจเมื่อไม่มีการตอบสนองต่อการผิดพลาดที่เกิดขึ้นจากการบริการของพนักงาน และ (3) ลูกค้าไม่พึงพอใจในการให้บริการที่ผิดพลาดในเรื่องที่ผู้ให้บริการสร้างความผิดหวังให้ลูกค้าอย่างคาดไม่ถึงและเกินกว่าที่ลูกค้าจะยอมรับได้ นอกจากนี้บทความนี้ได้นำเสนอแนวทางในการศึกษาวิจัยเกี่ยวกับเรื่องความโน้มเอียงของลูกค้าที่มีต่อบุคคลและเทคโนโลยี

DISATISFACTION OF SELF-SERVICE TECHNOLOGY AND PERSONAL SERVICE IN THE SECURITY FIRMS IN THAILAND

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ABSTRACT

Many leading services firms in Asian countries are implementing self-service technologies (SST) without clearly understanding customer perceptions toward a service form that eliminates interpersonal human contact. Financial services in the globalization stage have launched a number of SST such as electronic banking and online trading for gaining competitive advantage. There is little research on understanding customer response toward this form of service interaction. This article reports results of qualitative research investigating customer dissatisfaction with SST vs. full human service encounters in retail stockbrokerage firms in Thailand. Customers in the Asian context identify sources of dissatisfaction somewhat differently from customers in the West, depending on whether the service encounter is technology-based self-service or interpersonal. Sources of dissatisfaction with SST are worse than the personal service alternative, where lack of human interaction is an important part of what makes it worse, technology failure, and process failure. On the other hand, customer dissatisfaction drivers with human service are mostly consistent with previous results in the Western context including (1) no response to customer needs and requests, (2) lack of response to service delivery failures, and (3) employees spontaneously disappointing customers. Furthermore, the proposition of technology prone and human oriented are discussed.

INTRODUCTION

In recent years, many services have been progressively moving toward technology-based self-services, in which the service encounter takes place mainly in the digital world. Many service firms implement technology to standardize services by dropping the personal interaction between employees and customers (Bitner, et al., 2000; Quinn, 1996). In service industries, customer experience depends strongly on the service encounter, which can significantly affect the level of overall satisfaction. Understanding customer perceptions of the service interaction is critical to building customer satisfaction. Dissatisfaction, on the other hand, can result in negative word-of-mouth, or customer disloyalty (Blodgett et al., 1995). Caring a dissatisfied customer perception is useful for resolving the negative feeling of the customer. Service firms are able to seek sources of customer dissatisfaction and learn from their complaints to prevent similar service failures in the future. Therefore, customer complaints are vital for successful service recovery (Blodgett et al., 1995; Tax et al., 1998). However, only forty per cent of dissatisfied customers in the western context express their feelings to the service provider (Heskett et al., 1997).

Prior research has focused mainly on interpersonal service encounters, although some researchers are starting to investigate technology-based self-service encounters, given that many service firms are now implementing SST (Bitner, et al., 2000; Dabholkar, 1996; Lee and Allaway, 2002; Meuter et al., 2000). The future trend is likely to be toward more SST in the service interaction between the

company and customers, thus, it is important to understand customer perceptions of SST interactions. SST options may lead to decline in perceptions of service satisfaction and long-term loyalty among customers (Ines and Hansen, 2001). Thus, service providers should be able to identify dissatisfaction drivers and to rectify their service delivery failures occurring with SST encounters. Moreover, Cisco System's customers can even independently resolve common networking problems (Meuter et al. 2000).

In the stockbrokerage industry, firms are now providing on-line trading via either internet or mobile phones, hoping to gain competitive advantage. Nonetheless, these firms are offering technology-based services without having carefully studied what the true outcomes are when customers use these technology-based services (Parasuraman, 2000; Thornton and White, 2001). Therefore, it is critical to know more about customer perceptions with such encounters in the financial services industry, particularly in the stockbrokering service. This study aims to investigate the core determinants of service encounter dissatisfaction, from both the customers' perspective and from the service providers' perspective.

Comparing how customers and service suppliers view things can indicate how well the service providers know their market or should be careful to research it as they make decisions about structuring the service encounter. This study also presents the similarity and difference in sources of customer dissatisfaction with the two modes of service encounter, SST and full human services, called personal service encounter. If they are somewhat different, companies may not be able to manage customer dissatisfaction exactly the same way in service

encounters that use a technology interface. The context of this study is stockbrokerage services in Thailand. Thailand is representative of developing Asian countries where stock markets have been developing rapidly since the financial crisis of 1997. Stockbrokerage firms in Thailand have rapidly employed technology-based services, but concurrently still rely heavily on personal services to satisfy their customers.

SERVICE ENCOUNTER DIS/ SATISFACTION

Customer satisfaction is the customer's sense that consumption provides outcomes against a standard of pleasure versus displeasure (Oliver, 1997). Customer satisfaction evaluation processes are sometimes more complex than expectancy disconfirmation can account for, particularly in a service context. Patterson (2000) revealed that the relative impact of performance and disconfirmation on satisfaction varies with service complexity, stakeholding, and experience. In addition, some observers point out that satisfaction is a dynamic process (Fournier & Mick, 1999). Thus, customer satisfaction might be perceived as either an aggregated impression of a number of events (Oliver, 1997) or a singular occurrence during a service encounter (Ruyter & Bloemer, 1999).

The exact definition of service encounter satisfaction is still under discussion. This research follows one common way, and defines service encounter satisfaction as customers' positive emotions (e.g., pleasure, pleasantly surprised, delighted, and excited) resulting from their perceptions toward service performances during their direct interaction with service providers. Thus, customer satisfaction is a response pertaining to a particular focus determined at a particular time, following the guidelines of a context-relevant definition proposed by Giese and Cote (2000). The time we are particularly interested in is the service encounter, which is not limited to employee-customer interactions, but can occur with or without the element of human interaction (Shostack, 1985; Bitner et al., 1990).

The service literature has focused heavily on attributes with which customers have substantial prior experience, and therefore have well-formed expectations. However, prior experience and well-developed expectations are not always present. Moreover, it is useful to explore sources of customer satisfaction and dissatisfaction (dis/satisfaction) from new customers or even prospective ones (Fournier & Mick, 1999). The main reason for including the perceived attributes from the prospects is to identify more broadly sources of customer dis/satisfaction with service encounters.

Thus, service encounter dissatisfaction in this study was defined as customers' negative emotions (e.g., displeasure, unpleasantly surprised, unhappy, and bored) resulting from their perceptions toward service performances during their direct interaction with service providers, with or without the element of human interaction.

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SOURCES OF SERVICE ENCOUNTERS DIS/SATISFACTION

Most service researchers believe there are differences in how consumers experience dis/satisfaction depending on the nature of the service encounter. Specifically, technology-based service encounters do not contain the element of human interaction, so satisfaction is likely to form somewhat differently than in an interpersonal service encounter. Much researches use critical-incident technique (CIT), in which respondents are not asked to identify the causes of their dis/satisfaction, but rather to describe a specific incident in as much detail as possible (Chen, 2005). Analysis of responses allows the researcher to develop a schema for categorizing the elements of dis/satisfaction (Bitner et al., 1990; Bitner et al., 1994).

Sources of SST dis/satisfaction in global business

SST is technology interfaces that customers can use to serve themselves without personal service from service providers. For example, in stockbrokering industry, many companies provide on-line services, including stock trading. Customers can buy or sell stock via the company web site without any interpersonal contact with employees. Bitner, et al. (2000) recently explored examples of how technology can effectively improve customer satisfaction through satisfaction drivers (e.g., customization and flexibility, service recovery, and spontaneous delight). Recent research using CIT has found that SST has both positive and negative impacts on satisfaction. Sources of satisfaction with SST include solved intensified need, better than the alternative, and did its job. However, SST may also cause dissatisfaction through technology failure, process failure, poor design, and customer-driven failure (Meuter, et al., 2000).

Solve intensified need : Meuter, et al. (2000) defines intensified need as "situations where external environmental factors add a sense of urgency to the transaction". SST are able to solve the immediate problem that customers face and provide service to satisfy intensified need. For example, ATMs provide service for longer hours of operation and wider availability than traditional teller service, which is useful if customers need access to basic services outside banking hours.

Better than the alternative : A technology-based service encounter may be perceived as a better choice than an interpersonal service encounter, in terms of "saved time", "easy to use", "when I want", "saved money", "where I want", and "avoid service personnel" (Meuter, et al., 2000). Some customers are satisfied with a SST because it allows the actual transaction to be performed more quickly, more easily, or more cheaply than the interpersonal alternative. However, only a few respondents perceived not having to interact with service personnel as an advantage, or that the SST could provide the service more effectively than an employee could. Thus, Bitner, et al. (2000) suggest that it is a dangerous strategy to force customers to use technology in the service encounter without other viable options.

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Did its job : an SST can also satisfy customers simply by doing exactly what it is intended to do. Some customers are fascinated with the capabilities of SST. For example, some on-line bank customers are satisfied when they can check their bank account balance via the internet, simply because the SST only did what it was supposed to do (Meuter, et al., 2000). Bitner, et al. (2000) have noted that not all customers would necessarily be enthused about the increasing role of technology in service encounters, so this fascination with technology is not likely to satisfy all customers. Further, once the technology is standard and everyone is used to it, the fact that it works may no longer provide any special satisfaction, as, for example, with banking ATMs.

Meuter, et al. (2000) have also found four key drivers of customer dissatisfaction with SST as follows:

Technology failure : Contrary to "did its job", failure occurs when the technology does not work as intended. This failure is a malfunction of delivery when the customer is interacting with the technology. For example, an on-line customer may not able to conduct a transaction when the system refuses to log on.

Process failure : Failure in the process after the customer – technology interaction was occurred is defined as "process failure". For example, an on-line banking customer might pay his/her bill on-line. However, process failure results in the customer not being credited with payment. This process failure causes substantial dissatisfaction since customers do not know about the failures until notified

that they have not done something which they have actually done.

Poor design : "Technology Design Problem" and "Service Design Problem" are two components of "Poor Design". Although the SST may function as designed, it performs in such a way that customers are dissatisfied with the service encounter. For example, bank rules limiting the amount which an ATM user can withdraw each day might lead to dissatisfaction, even though the ATM works perfectly well.

Customer-driven failure : Some customers accept that the failure sometimes occurs because of their own actions. For example, ATM users may realize that entering the password incorrectly might have contributed to dissatisfaction with the service encounter.

We examine these sources of dis/satisfaction with stockbrokerage service encounters in Thailand. The implementation of Internet stock trading is taking place in a somewhat different environment than in the West. Asian cultures place high value on interpersonal relationships in business. In Thailand, this Asian focus on human relationships is very prominent; the country is very "feminine" on Hofstede's masculine – feminine dimension

(Hofstede, 1997), indicating very strong orientation toward relationships. Komin (1990) shows that that interpersonal relationships are a fundamental element of Thai society and culture. Even in the West, some observers doubt that technology can fully replace such relationships in some high level financial services (Howcroft and Durkin, 2000).

Sources of dis/ satisfaction with full human services

Bitner et al. (1990) found the following sources of customer dis/satisfaction with human service encounters: (1) employee response to customer needs and requests, (2) employee response to service delivery failures, and (3) unprompted and unsolicited employee actions. These sources were originally uncovered from the customers' viewpoint in three contexts, hotels, restaurants, and airlines. Later research found similar views on causes of customer dis/satisfaction even from the employees' viewpoint (Bitner et al., 1994; Gremler, et al., 1994). However, employees also identified the customer's own misbehavior as a source of dissatisfaction (e.g., drunkenness, verbal and physical abuse, breaking laws or company policies, and uncooperative customers).

Employee response to customer needs and requests : The ability and willingness of a contact employee to respond to "special needs" and "special requests", how they deal with "admitted customer error", and how they handle "potentially disruptive others" all affect customer satisfaction with interpersonal service encounters (Bitner et al., 1990; Bitner, 1994). When such issues are handled well, customers are satisfied, while they are dissatisfied if the needs or requests are not dealt with. Smith, et al. (1999) suggested that customers become even more dissatisfied with inattentive or unreasonably slow response than when the service element is simply not available.

Employee response to service delivery system failures : Customer satisfaction is also driven by employee responsiveness to service

failures (e.g., unavailable service, unreasonably slow service, and other core service failures). Of course, customers are more satisfied with error-free service than with recovery after error (McCollough et al., 2000), but high performance recovery can still contribute substantially to satisfaction. When problems occur, contact employees should acknowledge the failures, apologize when appropriate, explain what happened, and offer to compensate in order to increase customer satisfaction (Bitner et al., 1990). Furthermore, they found that customers prefer to receive a service recovery that "matches" the type of failure they experience, in "amounts" that are commensurate with the magnitude of the failure (Smith, et al., 1999). Other studies confirm that employee response to service failures is one critical factor influencing customer satisfaction (Keavenney, 1995; Smith & Bolton, 1998).

Employees spontaneously delight/ disappoint customers : Customers are greatly satisfied with unexpected elements of a service encounter if the service employee pays special attention to them without having been requested (Bitner et al., 1990; Bitner, et al., 1994). In contrast, extraordinary employee behavior such as yelling might dissatisfy the customer in a service encounter.

RESEARCH METHODS

There is disagreement about the best research approach for identifying sources of customer dis/satisfaction with service encounters. We noted that the CIT approach has frequently been used, as in Bitner, et al. (1990) and Bitner, et al. (1994).

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However, Chandon, et al. (1997) argue that the dimensions of service encounters should be measured by questionnaires, because CIT uses data heavily based on customers' memories and judgment about critical incidents, which are relatively scarce in most services. Thus, they believe that CIT does not give cues to assess ordinary encounters. We take their point, but not their quantitative approach, in this research.

In our view, CIT is essentially a qualitative exploratory approach (Marshall & Rossman, 1989). Qualitative approaches are very appropriate, even necessary, in the beginning stages of developing knowledge about unfamiliar situations (Kirk & Miller, 1986; Spiggle, 1994). Certainly, study of dis/satisfaction with service encounters is an area which has not received extensive research, and the concepts are not well developed or extensively tested. For applications of SST to high-level services, this is particularly true. In contexts such as use of the internet for brokerage services, the SST is so new that almost no research is available on dis/satisfaction.

Depth of understanding is especially critical in looking at concepts in different cultures, even if there has already been some preliminary work about an issue. Ueltschy and Krampf (2001) demonstrate that perceptions of service quality and satisfaction with service delivery may differ across cultures. Many cross-cultural researchers recommend confirmation of "universal" concepts (and measures) before using them in new cultural contexts (Malhotra et al 1996). This requires gaining an in-depth understanding of how the specific culture views such concepts. Such in-depth understanding of a concept, according to Malhotra et al (1996), must come from qualitative research methods.

We chose in-depth interviews in looking at dis/satisfaction with the service encounter in stock trading. Thai culture is quite used to verbal expression, but respondents would not be familiar with extensive expression of their service experiences in critical incidents, particularly by writing as is often used in CIT. Further, it takes some skill at probing to explore dissatisfaction, as Thais do not immediately like to express negative feelings. Therefore, in-depth interviewing seemed more appropriate to investigate sources of customer dis/satisfaction with service encounters of stockbrokerage firms in Thailand.

We conducted in-depth interviews separately with marketing officers of stockbrokerage firms, and with customers (retail stock traders). The interviews were conducted in Thai, and the interviewer took detailed notes during the interview and wrote up a complete interview report immediately after the interview. 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. Triangulation of insights across informants (and with the literature) was employed to elevate the trustworthiness of the findings (Fournier and Mick 1999).

Respondent ages ranged from 25 to 62 years, and the gender split was approximately even. Occupations of customers were quite varied, from housewives to professors, and from nonprofessional traders to very sophisticated investors. Most respondents were in the middle to upper-middle income class. The respondents who trade at a trading room usually execute orders everyday, however, the size is usually less than 500,000 Baht (about US$ 12,800 at a rate of Baht 39 per US$). The respondents

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who trade from their remote places usually execute orders less frequently, but the trade size is usually 500,000 to 1 million Baht for phone trades.

RESULTS OF IN-DEPTH INTERVIEWS

Previous research noted some differences in how service suppliers and customers viewed sources of customer dis/satisfaction. However, our in-depth interviews found that views were generally similar in both perspectives. The stockbrokers seem to understand their customers fairly well, at least in terms of knowing what makes them dis/satisfied. This actually is what might be expected if there are strong interpersonal relationships in this high level financial service. It is more likely that service supplier and customer views about how customers think would diverge where the contact is not very extensive or intimate. We focus the discussion then on the elements of dis/satisfaction and the segmentation implied by the different views, without distinguishing very much between the sources of the views.

Dissatisfaction with on-line service encounters

We have focused on customer dissatisfaction from the customer perspective. Results showed that there are three main sources of customer dissatisfaction with a technology-based service encounter, which follow some of the prior literature noted above.

Technology failure : Limitations of accessibility, incompatibility in computers or software could easily cause customer dissatisfaction. Some

investors could not access the internet because of old hardware or lack of correct software. The failure to function as intended was a strong source of dissatisfaction with a technology-based service encounter.

Process failure : Retail investors expressed mild dissatisfaction with loading times of stock quotations. Many customers complained of the very slow confirmation of orders. They could execute orders quickly, but confirmation took a very long time.

Worse than the alternative : This is the mirror image of "better than the alternative", and it came out strongly as a source of customer dissatisfaction because of the following:

- *Lack of human service :* Most respondents believed that on-line trading is worse than the off-line interaction with the marketing officer, since there is no intelligent information provided by a marketing officer. Besides, many customers were unhappy that they have to spend much time following market movements themselves when they trade on-line.

- *Insecnrity* some respondents who do not have on-line trading accounts are frightened by perceived insecurity of trading via the internet.

- *Customer-driven failure :* Although some respondents are satisfied when they can execute an order independently, most were uneasy with having to take responsibility for their errors. When dealing with the stockbroker, he/she could catch most such errors.

- *Poor design :* Contrary to the literature, no respondent claimed that on-line trading is easier to use than off-line interpersonal service. Some respondents were dissatisfied with an unfamiliar web

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design, particularly the Stock Exchange of Thailand web site and complex and confusing web designs of some stockbrokerage firms.

Dissatisfaction with human service encounters

Customer dissatisfaction with interpersonal service encounters are essentially the opposite side of satisfaction in the literature. Our interviews generally supported this. with sources of dissatisfaction falling into three categories.

Lack of response to customer needs and requests : Investors were dissatisfied if their marketing officers did not immediately respond to requests or put them on hold to answer another line. They felt that some marketing officers did not provide reasonable advice for good decisions since the marketing officers handle too many clients. Essentially, investors expected brokers to respond to customer trading interests and styles and screen information. and were unhappy if information was not customized this way.

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 investors 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 felt. 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.

Although the main objective of this study is to explore sources of customer dissatisfaction with either SST or full human services. sources of service satisfaction are also essential for reducing the level of dissatisfaction with service encounters. However. this research found the similar drivers of service encounter satisfaction with the western context as follows.

SST satisfaction in Thai stockbrokerage firms

Respondents reported issues that roughly fall within the categories found in the Western context.

Solved intensified need was especially evident in busy markets. On-line trading could serve clients if they urgently needed to execute an order when the market was very active. Most customers expressed more satisfaction if they are able to execute an order independently when the marketing officer's phone lines are busy.

Better than the alternative fell into six subcategories of detail about exactly how the technology-based encounter is better:

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● Saved money: The majority of respondents perceived that on-line trading could save money compared to off-line, since the commission on-line is usually lower.

● Real-time: Marketing officers in some firms providing real-time quotations claimed that some clients switched from competitors for this advantage.

● When I want: Retail stock traders generally worry about web page loading times, so that "when I want" is not quite as good as they would like. However, most believe that it is more convenient to search for stock quotations on-line than to contact a marketing officer when the market is busy.

● Avoid personal service: Some respondents are more satisfied by trading independently, either because they feel a sense of accomplishment, or because they believe they can reduce human error (by the broker).

● Where I want: A few retail investors like to be able to access information and stock quotations from anywhere with which they can connect, rather than by traveling to the trading room.

● Broader information coverage: Interestingly, all customer interviewees said that investors could receive better coverage on-line than from marketing officers.

Did its job : Very few respondents expressed any real fascination with the technological capabilities, but some felt happy when they are able to execute an order by themselves through the on-line brokerage service.

Satisfaction with marketing officer service encounters

Results showed three main sources of satisfaction, consistent with the literature.

Response to customer needs and requests : Investors are especially satisfied with careful tailoring of information to fit their needs, and with help in evaluating the information, not with simply receiving masses of information.

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.

Employees spontaneously delight customers : Investors would be satisfied when the marketing officer provided 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. The spontaneous delight could come from certain privileges such as a hot line number, VIP room for trading, and extra discounts.

CONCLUSIONS AND IMPLICATIONS

The trend toward technology-based service encounters is accelerating, but the understanding of dis/satisfaction drivers with SST is not very extensive.

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This problem is particularly acute in financial services, which are among the most advanced in implementing technology-based services. Some firms have rushed to embrace SST, even to the extent of trying to force customers into using them. However, it is clear that technology alone cannot generate high levels of satisfaction among most customers in this industry in Thailand, at least with the current level of technology employed in Thai brokerages.

Most respondents would not be satisfied with purely SST. "Worse than the alternative" sources of dissatisfaction were fairly common in discussion of the technology-based service encounters, and the lack of human service is one important determinant of "worse." Many respondents recognize some advantages in technology-based services, and find some elements for satisfaction in such encounters. A few even prefer technology-based services to interpersonal ones most of the time. But most still want the option to revert to the interpersonal encounter when they wish.
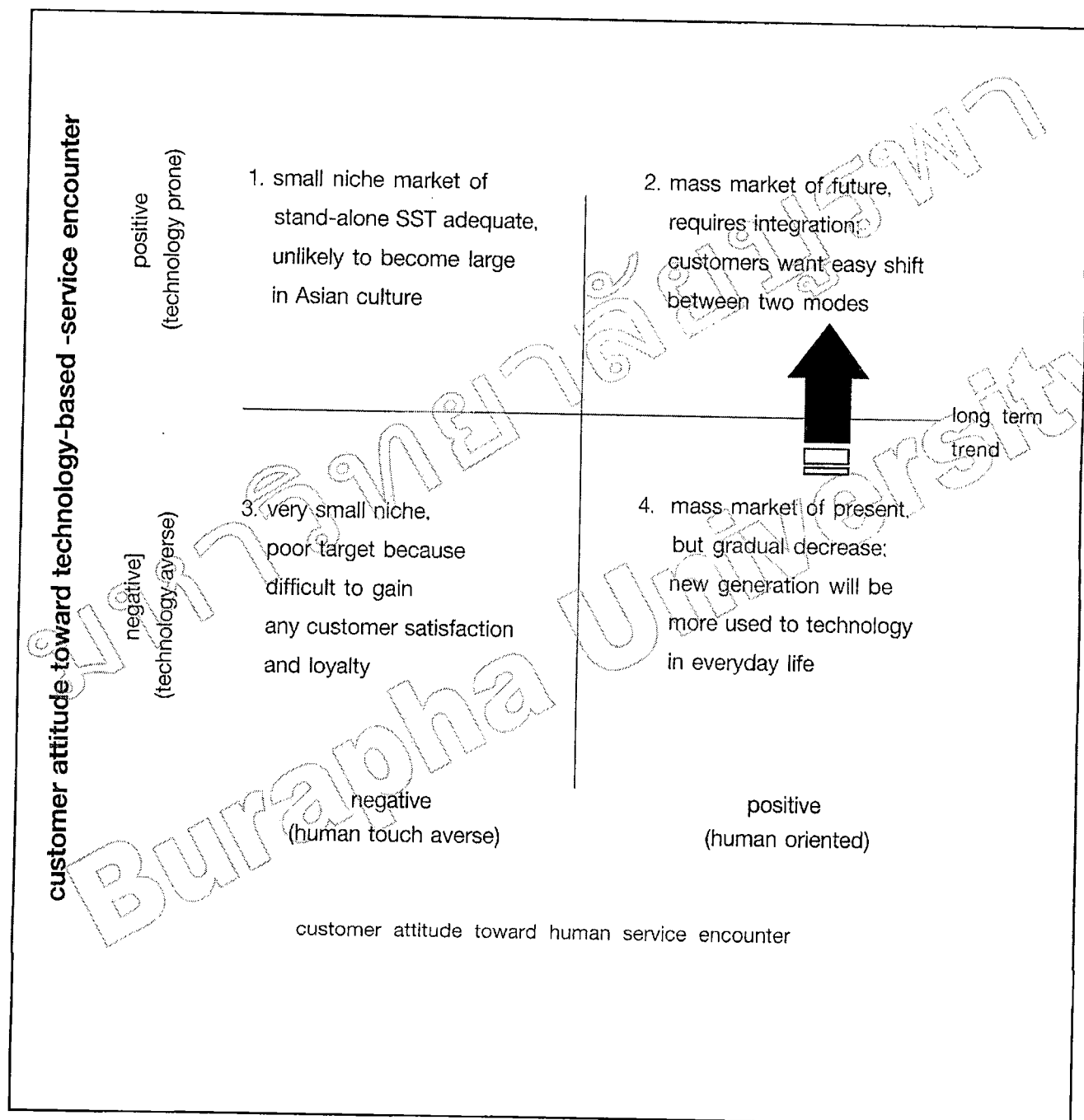
Summarizing this, strong dislike of technology does not necessarily imply liking of human service encounters, and neither does strong preference for interpersonal service always imply unwillingness to use SST. Technology readiness (Parasuraman, 2000) and human orientation seem to be two distinct dimensions which must be accounted for in analyzing responses to new SST. We conceptually show this in Figure 1.

One general pattern was positive attitudes toward one mode, and negative toward the other. Respondents who generally like technology are much more likely to have positive attitudes toward SST.

Sometimes they are also somewhat human relationship or high touch averse, and they would fall into segment 1 of Figure 1. This sort of technology prone customer shows more satisfaction with on-line trading, but more dissatisfaction with interpersonal services. Therefore, for example, technology-prone customers were more likely to cite satisfaction with real-time and broader information coverage. They talked more about on-line trading solving their emergent needs and doing a good job in providing information, and were negative about the marketing officer's ability to provide information. On the other hand, respondents who are more likely to always trade through a marketing officer are human-oriented, as in segment 4. They would not only express more dissatisfaction with the technology-based service but are also show satisfaction with human services more frequently.

Human-oriented customers were likely to cite dissatisfaction with some aspects of information on-line, e.g., that the information was unscreened, difficult to sort through, and not specific to their needs. They viewed the way marketing officers provided customized information as a source of satisfaction. Practically the only frequent satisfaction driver with on-line trading among the strongly human oriented respondents was "save money", but this was not a sufficient benefit to get them to use it frequently.

Figure 1: Segmentation by technology and human orientation

customer attitude toward technology-based -service encounter

positive
(technology prone)

1. small niche market of
   stand-alone SST adequate,
   unlikely to become large
   in Asian culture

2. mass market of future,
   requires integration:
   customers want easy shift
   between two modes

long term
trend

negative]
(technology averse)

3. very small niche,
   poor target because
   difficult to gain
   any customer satisfaction
   and loyalty

4. mass market of present,
   but gradual decrease:
   new generation will be
   more used to technology
   in everyday life

negative
(human touch averse)

positive
(human oriented)

customer attitude toward human service encounter

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However, it is not quite this simple; some respondents who prefer technology have negative attitudes toward on-line trading. They complained that they have no time to follow up the stock market, that they cannot connect to the internet during their working day, or that they lack skills to make trading decisions alone. Although they like to use technology, they do not find this particular technology appropriate to their needs. This is essentially an engineering problem – if customers like the technology, it can eventually be built so that it better does what customers want it to do.

However, much of making technology more attractive to customers is not about better engineering, but rather, about finding ways to integrate the technology into human relationships more effectively. Some respondents would be categorized as belonging to segment 2. They are satisfied with the technology, but do not want to use it always. They also want interpersonal encounters for many things, and would be dissatisfied if it is not easily available. Similarly, even a few who rather dislike technology in general want to trade on-line sometimes, because are not sure that the marketing officer can handle some specific trade, or because they want to trade in very busy markets when it is hard to get through to the marketing officer. They may have positive attitudes toward on-line trading even though they prefer human services to technology-based services. Such customers do not like current implementations of on-line trading, which essentially view interpersonal and on-line as separate channels. These customers want to be able to seamlessly shift between the modes without any loss of time or information. Thus, we summarize reactions to SST in brokerage services by proposing some working propositions:

P$_1$:	Technology-proneness and human-orientation are separate dimensions, not opposite ends of a single dimension
P$_2$:	Customers who are more technology-prone tend to have less dissatisfaction with SST.
P$_3$:	Customers who are more technology-prone tend to have higher satisfaction with SST.
P$_4$:	Customers who are human-oriented tend to have less dissatisfaction with full human services.
P$_5$:	Customers who are more human-oriented tend to have higher satisfaction with full human services.

For segment 2 in Figure 1, this is likely to be the mass market of the future, as new generations of consumers become more and more used to technology in their lives. However, most of them are unlikely to abandon fundamental aspects of their culture to use the technology – the strong human relationship orientation is not likely to disappear. Thus, these hypotheses suggest a useful avenue for research on SST, but this issue needs extensive further work. Even if technology based services become more widely accepted, it is not simply a matter of slight adaptation in translating dis/satisfaction drivers from interpersonal to technology-based context, particularly in the Asian context. Customers may determine sources of dis/satisfaction somewhat differently depending on whether the encounter is interpersonal or technology-based, and they may also be influenced by how well the two channels are integrated. Often, what is a source of satisfaction for some customers causes dissatisfaction among others, especially in the on-line mode. This is likely to be related to various combinations of technology and human orientation. Service providers trying to integrate SST and human service will have a difficult time competing without knowing more about these issues.

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