

## ONLINE CHANNEL IN SERVICE BUYING PROCESS

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### **Abstract:**

This study investigates channel perception at the service purchase stage. Research sample of 1103 was included in the multi-channel analysis restricted to three channels - offline, online and phone channel. The results presented in the article are just a fraction of the whole empirical material. With information obtained from CAPI, we have found a relatively weak interaction risk during service buying via online channel while perceived service quality is crucial. It is also important the indirect effect of trust in service provider and perceived non-price costs on the intention to purchase service on the Internet. Our contribution is an attempt to generalize the results to certain service categories (financial services, telecommunications and transport), not just one particular service and service supplier. Results indicate some interesting implications.

*Keywords: online channel, service distribution, customer behaviour, buying process*

# 1. SERVICE MULTICHANNEL ENVIRONMENT – THEORETICAL BACKGROUND

Our research includes online channel, the study refers to the process of service buying. This article is an attempt to identify the impact of four factors for the perception of the online channel, these factors are: perceived service quality, perceived cost, perceived risk and trust to seller. According to us, the novel is an attempt to generalize the study and conclusions for certain service categories (financial services, telecommunications and transport), not just one particular service. The range of services (financial services, telecommunications and transport) was made based on the results of the preliminary examination - diary observation of the way of using service by consumers (Lipowski, 2015). The entire research consisted of four stages of the service buying processes – information search, purchase, post-purchase service and resignation. The study included three channels: offline, online and phone channel. The results presented in the article are just a fraction of the whole empirical material.

## 1.1. Service sales through online channel

In the network economy as a result of the growing importance of information and communication technologies consumer behaviour is changing (Lipowski, 2014). The increasing diffusion of information technology is on the brink of revolutionizing the way people shop (Kallweit, Spreer and Toporowski, 2014). According to a broader view of the marketing channel it is a series of value-adding functions and/or services that combine together to create enhanced customer experiences (Lipowski and Bondos, 2016). That definition of marketing channel is important for understanding the essence of multi-channel sales. Extending the definition of marketing channel of 'communication medium' due to the increasing role of access to information from various sources in making purchase decisions, while reducing the role of the purchase place and the seller in the era of technology-based economy. Neslin et al. (2006) consider channels as customer contact points, or a medium through which the firm and the customer interact. Factors such as enhanced technological capabilities, customer demand, competitive innovation in channel usage, and the promise that a multichannel strategy will help the firm win customers and increase sales and profits have encouraged firms to increasingly rely on multiple channels (Konus et al., 2014). In terms of changing service delivery in multi-channel systems and the development of new communication/sales channels the key element of customer service becomes the ability to manage and seek synergies in using multiple service points (Lipowski and Bondos, 2016). The truth is that when company understands the various paths buyers follow as they move through the purchasing process it has the necessary insight to design profitable channels combination to serve them. Analysis of the multichanneling phenomenon in the consumer decision-making process relates to the way in which consumers use the available channels of access to the particular service at each stage of the purchasing process (Balasubramanian, Raghunathan and Mahajan, 2005). The term 'multichanneling' refers to situations, distribution model, in which the retailer uses at least two channels in order to sell the product / service (see Konuş et al., 2014; Beck and Rygl, 2015; Verhoef et al., 2015; Verhoef et al., 2007; Venkatesan, Kumar and Ravishanker, 2007). It was popularized in the late 90s and the main reason for that phenomenon was the growth of the Internet (Lewis, Whysall and Foster, 2014).

As a result of the dissemination of the Internet and smartphones firms are able to establish and maintain more direct relationships with their customers (Ganesan et al. 2009). One of the manifestations of this is that websites provide relevant information about their products and services available for (potential) customers. The other one is fact that customers are frequently interacting with each other through social media platforms and online forums.

However, there should be still remembered that different customers segments will value parts of the shopping experience differently, but all are likely to want perfect integration of the digital and physical channel (Rigby, 2011). Oh et al. (2012) pay attention to a kind of a seamless integration across marketing channels that now allows retailers, more than ever before, the ability to provide greater benefits and innovative services to customers. Usually this 'seamless integration' refers to offline and online channel – it is projected online sales accelerate, leading bricks and mortar retailers are viewing e-commerce as a key element of their expansion with the "brick-and-click" business model growing because of advances in the integration of retail processes across multiple channels (Carlson, O'Cass, Ahrholdt, 2015). Van Bruggen et al. (2010) draw attention to the interesting issue of the channel multiplicity – according to authors it is characterized by the customer's reliance on multiple sources of information from independent (and often disparate) channel organizations and increasing demand for

a seamless experience throughout the buying process. Another consequence, rather than this seamless integration/experience, may be channels cannibalisation. As Xue et al. (2014) note, with the emergence of a potentially disruptive channel, it is imperative for marketers to monitor changes in consumer behaviour and to understand such changes' implications for marketing strategy. Risks arising from the channels cannibalisation phenomenon began to be seen with the spread of the Internet. As the researchers pointed out, in the late 90s there was almost no available knowledge of cannibalization between marketing channels (Deleersnyder, 2002). It should be noted, however, that cannibalization is typically analysed between offline and online channel (see Porter, 2001; Biyalogorsky and Naik, 2003; Wolk nad Skeira, 2009; Kollmann, Kuckert and Kayser, 2012).

## 1.2. Factors affecting perception of online channel

The paper proceeds as follows: the first section was a theoretical background about service sale in a multi-channel environment, also main factors affecting channel selection were defined (perceived quality, perceived risk, perceived cost and trust). The sections that follow, present research methodology, the hypotheses and some findings. The paper ends with theoretical and managerial implications of the findings, and proposals for future research.

One of the factors that shape the intention to use the channel – perceived cost. Every purchasing decision requires that the consumer estimation the value of the offer through the prism costs required to bear (*give aspects*) and benefits planned to obtain (*take aspects*). There is no doubt that certain costs are characterized by a high degree of abstraction, which makes it difficult to measure and analyze their impact on the overall costs and purchasing decisions. A key element of each costs classification is the price and its level largely shape the overall impression of the costs of purchase. The issue of the cost of using a particular channel has been consciously limited by authors to non-financial elements: unpleasant sensations, time and effort. The researchers suggest that while offering customers new services, sales channels there are additional types of costs for the buyer. Verhoef, Neslin and Vroomen (2007) pay attention to several cost/benefit shopping attributes: search convenience, information availability, shopping enjoyment, purchase convenience (including speed of delivery), service quality, price & promotion assortment, risk (i.e., payment, privacy), and clientele. Konuş, Neslin and Verhoef (2014) also indicate emotions and adjustment costs – emotion costs occur as the elimination of a channel force's customers to use other channels. As authors note, reactance theory suggests that restricting customers' freedom results in strong emotional feelings; and adjustment costs induce thinking and learning in customers to incur as they adapt their behavior (Konuş, Neslin and Verhoef, 2014).

As shown in the above identification of various types of costs, the risk may be regarded as one of them. Approach based on the link between costs and risks have been taken into account by the authors of this article. According to Park and Jun (2003), purchase risk is the perceived uncertainty in buying products through a specific channel, due to things such as payment issues, and lack of privacy. Interestingly, according to Kollmann, Kuckertz and Kayser (2012) risk aversion is not significant in the case of searching for information. Their explanation is quite clear – the mere information search does usually not involve the disclosure of personal data, so customers do not show significant risk aversion in this regard. Undoubtedly far more space is devoted to the analysis of perceived risk on the purchase stage (see: Littler and Melanthiou, 2006; Gupta, Su and Walter, 2004; Martin, Mortimer and Andrews, 2015; Pappas, 2016).

The importance of trust in consumers' purchase decisions in e-retailing is of significant interest to retailers (Park, Gunn and Han, 2012). Koller (1988) suggested trust is more critical when two situational factors like uncertainty (risk) and incomplete product information (information asymmetry) are present in a transaction. Researchers note that in terms of effects of trust, trust is getting more important in making a transaction via the Internet (Azam, Qiang and Sharif, 2013) and it has been found to have an impact on a customer's willingness to purchase on the Internet and it has been considered as an influencer of the overall transaction online (Yoon and Occena, 2015). Wu, Hu and Wu (2010) suggest that that there was a level of initial perceived trust in the online vendors that enabled them to make purchases. As Kim (2014) notes, trust can be viewed as a supplemental control mechanism to deal with uncertainty regarding the trustee's (seller) behaviour. The building of initial trust allows the trustor (buyer) to take a risky action and be vulnerable, based on certain perceived characteristics (e.g., trustworthiness) of the trustee (seller), without detailed information on him. Therefore, trust is interwoven with risk and both are based on perceptions (Jarvenpaa, Trancinsky

and Vitale, 2000). Hong (2015) notes that risk and trust are closely related, but it remains unclear how they are related. Despite the passing years and a number of studies, researchers' observation – it is unclear whether risk is an antecedent to trust, is trust, or is an outcome of trust (Mayer, Davis and Schoorman, 1995) – does not become obsolete. Although somewhat different conclusions, in our research model there was adopted the view that trust affects perceived risk. Inter alia, Pavlou (2003) and Jarvenpaa, Tractinsky, and Vitale (2000) reported that an increase in consumer trust in an online merchant can reduce perceived risk.

Some researchers argue that the assessment of service quality should have a narrower focus on every different service offering because of its unique nature (Demirci Orel and Kara, 2014). Perceived service quality is found to be a predictor of the intention to use an self-service information technologies (Lee et al., 2013). According to Montoya-Weiss et al. (2003), service quality is the perception on the delivered service in the channel during the purchase. Importantly, service consumers are more likely (than goods consumers) to use price as an quality indicator (Avlonitis, Indounas and Gounaris, 2005). In our research model perceived service quality is influenced both by the trust to service provider (positive impact), as well as the perceived non-price costs (negative impact). Such a research approach based not only on our research belief, but also on to the literature – research approach of Chen and Dubinsky (2003) have been taken into account by us. These authors in their model of perceived customer value in an e-commerce context, have demonstrated a positive impact the product price on the perceived risk and the positive impact of product price on the perceived product quality. In our model, at the place of prices there are non-price costs (effort, time, unpleasant sensations), hence the impact of such defined costs on perceived risk is positive, while the impact on the perceived service quality is negative. Service price which is an indicator of the service quality is not included in our costs and our non-price costs have a negative impact on perceived service quality.

## 2. CUSTOMER'S PERCEPTION OF MARKETING CHANNELS AT THE PURCHASE STAGE – SURVEY RESULTS

### 2.1. Methodology

The research sample was determined by quota-random method, quotas due to age and gender and the nature of the place of residence (city provincial, city other than provincial, village) –the structure of sample was preserved at the regional level. This means that we set the number of interviews for each province proportional to the share of the population, then we set the number of interviews to conduct in the type locality (city provincial, city other than provincial, village), the number of interviews also reflected the number of inhabitants for the province. Then, from the address database starting points were drawn, their number was due to the number of interviews to conduct. The interviewer guided the drawn address and chose household using random route method. The interviewer's task was to visit in every second premises. If it was closed, the interviewer went to a sequential number, and if he had there an interview, he walked two numbers on to the next premises. Within the drawn household there was invited to interview a person who has recently celebrated a birthday, and as the realization of interviews and pursue its attempts, a person belonging to the quotas (by gender –the structure of the Polish and by age –structure imposed because of the research objectives–generations comparison).

The study was conducted in September-November 2015 on a group of 1103 respondents including 357 from a Baby boomers generation, 390 from the X generation and 356 from the Y generation. Due to the distinct differences between the extreme generations (Baby boomer and Y generation) they have been presented in the article. Consumers belonging to the X generation possess certain characteristics of both the older and younger generation - hence the lack of such visible characteristics in channel choice as a source of information about services.

CAPI (*computer assisted personal interview*) method was used with a standardized questionnaire. Questions about the perception of channel characteristics have been scaled using a seven-point Likert scale (1 – strongly disagree; 7 – strongly agree). The characteristics of the study sample are presented in Table 1.

**Table 1:** Characteristics of the study sample

Characteristics	Number of	Percentage of sample
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		respondents	
Gender	Female	565	51.2
	Male	538	48.8
Generation	Baby boomers (1946-1964)	357	32.4
	X (1965-1980)	390	35.4
	Y (1981-1996)	356	32.3
Employment status	Full time employed	608	55.1
	Part time employed	82	7.4
	Entrepreneur	74	6.7
	Not employed	123	11.2
	Retired	185	16.8
	Other	51	2.8
Number of people in the household	1	108	9.8
	2	329	29.8
	3	323	29.3
	4	245	22.2
	5 or more	98	8.8

## 2.2. Conceptual model and hypotheses

We formulate the following hypotheses – they are illustrated in Picture 1, which shows the structure of the conceptual model:

H1: The perceived non-price costs of buying in online channel indirectly influences the intention to use online channel.

H1a: Perceived non-price costs of service purchasing in online channel reduce the perceived service quality of services in this channel.

H1b: Perceived non-price costs of service purchasing in online channel increase the perceived risk of the online channel usage.

H2: Perceived quality of service in the online channel is the main predictor of the intention to use online channel as a channel for the service purchase.

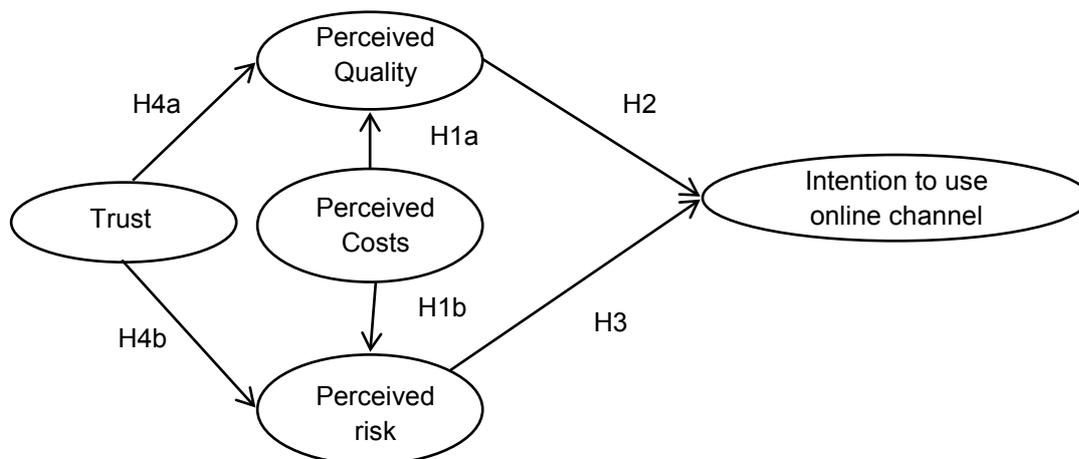
H3: The perceived risk of the online channel usage negatively affects the intention to use online channel.

H4: Trust in service provider indirectly influences the intention to use online channel.

H4a: Trust in service provider positively affects the perceived service quality in the online channel.

H4b: Trust in service provider reduces the perceived risk of the online channel usage at the purchase stage.

**Picture 1:** The proposed research model



In the course of preliminary studies distinguished 16 statements that describe analyzed constructs (Table 2). Exploratory Factor Analysis confirmed four independent groups of factors. Analysis of reliability – measured by Cronbach's alpha coefficient for each factor was as follows: Cost - .793, Quality - .851, Risk - .776, Trust .875, Intention of Usage .966. It achieved the desired results. In the

next step Confirmatory Factor Analysis was performed using the SPSS AMOS 21. Calculated as indicators of total reliability coefficient Composite Reliability (CR) and convergent validity by coefficient Average Variance Extracted (AVE). All constructs have reached the desired values (Table 2).

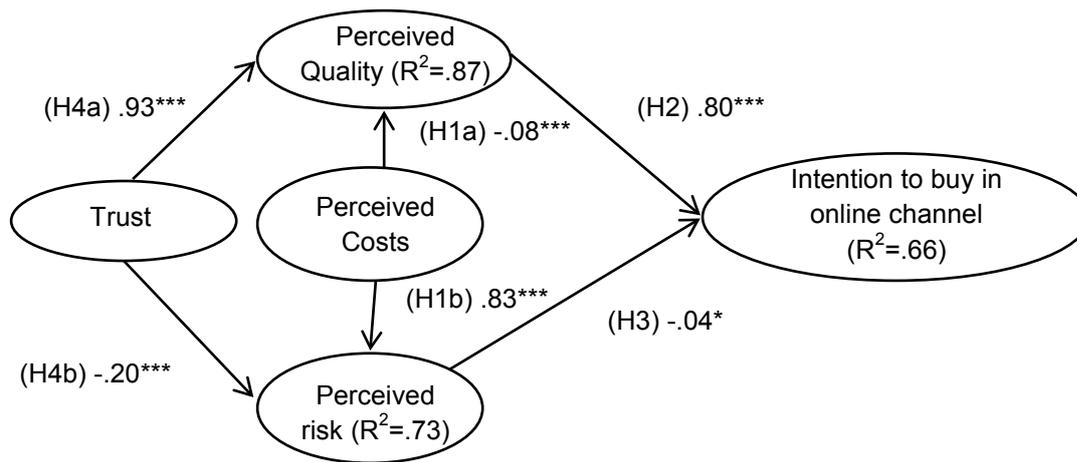
**Table 2:** Selected measures of contracts' reliability and validity

Construct	Items	Cronbach's alfa	AVE	CR
Trust (T) Adapted from: (Kim and Park, 2013; Hong and Cha, 2013)	T1: When buying services on the Internet service I can trust to service provider. T2: I can rely on service offer purchased on the Internet. T3: Service provider keeps his promises and commitments concerning services purchased on the Internet. T4: When buying services on the Internet I know that the service provider keeps my best interests in mind.	0.91	0.70	0.90
Perceived service quality (Q) Adapted from: (Chang, Lee and Lai, 2012)	Q1: Using the contact via the Internet, I can quickly buy service. Q2: I have no problems with buying services on the Internet. Q3: Using the contact via the Internet, I can obtain current information on purchased services.	0.85	0.73	0.89
Perceived risk (R) Adapted from: (Maity, Hsu and Pelton, 2012), (Park, Gunn, Han, 2012)	R1: Buying services on the Internet may lead to adverse consequences. R2: While buying services on the Internet I am afraid to disclosure of personal data. R3: Buying services on the Internet is risky.	0.78	0.59	0.81
Perceived costs(C) Adapted from: (Maity and Dass, 2014)	C1: Service purchase on the Internet exposes me to the unpleasant sensations. C2: Service purchase on the Internet takes a long time. C3: Service purchase on the Internet channel requires from me a lot of effort.	0.79	0.63	0.84
Intention to use online channel (IU) Adapted from: (Roschk, Muller and Gelbrich, 2013)	IU1: There is a good chance that I will use Internet to buy service. IU2: Most likely I will use Internet to buy service. IU3: I intend to use Internet in the future in order to buy services.	0.97	0.93	0.97

### 2.3. Research results

The theoretical model was tested using confirmatory factor analysis (CFA), which took into account all the independent and dependent variables. The estimation was made using asymptotically distribution-free (ADF) estimator. CFA results showed a good fit of the model to the data collected. Statistics value  $\chi^2$  was 261,35 for df 96. Most of model fits have reached the expected level – GFI - .914, AGFI – .878, RMSEA .04 (90% CI = .034 – .045).

**Picture 2:** Summary of research results



Note: \*\*\* -  $p < 0.001$ , \* -  $p < 0.05$ .

Model fit – CMIN/DF 2.72, DF = 96, GFI .914, AGFI .878, RMSEA .040 (LO 90 .034 – HI 90 .045), PCLOSE .99

Research model presented in the picture shows that all paths were statistically significant and the intention to use the Internet channel in the process of service purchasing is mostly affected by perceived quality of the online channel. The perceived risk of online channel usage slightly reduces the intention to use the Internet in the service purchase stage. Perceived non-price costs of using the Internet channel reduce its perceived quality and increase the perceived risk - in both cases, indirectly reducing the intention to use the Internet channel. Confidence in the service provider directly increases the perceived quality and decrease the perceived risk - in both cases influencing indirectly positive the intention to use the Internet channel.

**Table 3:** Verification of research hypotheses

Hypothesis		p-value	Estimates	Acceptance or rejection
H1a	Costs Quality	0,001	-.081	
H1b	Costs Risk	0,001	.830	
H2	Quality Intention to buy in online channel	0,001	.800	
H3	Risk Intention to buy in online channel	0,016	-.044	
H4a	Trust Quality	0,001	.927	
H4b	Trust Risk	0,001	-.199	

All research hypotheses were verified positively. What is surprising is that the relatively weak interaction risk during buying services using the Internet channel ( $\beta$  value  $-.044$ ,  $p < 0.05$ ). Consumers are used to purchase services via the internet and do not see it as particularly risky. The high coefficient of perceived quality impact on the intention to use ( $\beta$   $.80$ ,  $p < 0.001$ ) shows that this factor in the consumers' assessment is crucial. Indirect positive impact on the perceived quality has trust ( $\beta$   $.927$ ,  $p < 0.001$ ) while negative impact have perceived non-price costs ( $\beta$   $-.081$ ,  $p < 0.001$ ).

### 3. FINDINGS AND DISCUSSION

#### 3.1. Conclusion and practical implications

The relatively low impact of risk on the intention to use the online channel to service purchase is noticeable. According to the authors, separating the different phases of the service buying process, the selection of the service is performed in the phase of 'information seeking'. While the act of service purchase, even made on the Internet, is only the finalization of the transaction. The perceived risk of an act of purchase may be limited by e.g. payment after providing services, insurance of payments.

Essential for the intention to buy service in the online channel is the perceived quality of services in this channel. It is shaped by trust to service provider and the level of perceived non-price costs. The

perceived quality of services in the online channel is increased by the trust service providers, therefore, extremely important it seems to be building a relationship with the customer even in contact via other distribution channels. At the same time efforts should be made to reduce the perceived non-price costs (effort, time, unpleasant sensations) relating to the process of purchase in the online channel. The costs defined in this way can be limited by concern for the functionality of online sales.

### 3.2. Further research and limitations

Although important issues emerged from our work, there are some limitations which should be taken into account, these also suggest directions for further research. The first limitation concerns the method of defining the perceived costs, perceived quality and perceived risks.

It is also worth pay attention to the sample size and its diversity in terms of age (three generations). The impact of individual (included in the model) factors may be more or less different in each of the generations.

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