

Factors influencing the adoption of self-service technology in retail industry in GCC moderating role of salespersons' interaction

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ABSTRACT

Technology is continuously changing the way businesses are done. Whenever companies face issues pertaining to sales, profit, or attracting customers, they start investing in the technology. Not only the retail business of the present times is investing in technology, but also the customers are also gradually adopting it, and the kiosk system in self-service retailing is the latest example of this. Customer attitudes towards the different technologies are different based upon the feature of that system. The GCC (Gulf Corporation Council) established retail market depends on the kiosk and the customer feedback. Some basic system or some coded in-build algorithm is programmed in the device and can easily guide people to their needs. Internet banking, self-checking machine, the peoples are influenced by the new SST (self-service technology) for them now internet banking is the best way for shopping. In the retail market, SST technology is challenging to accommodate. After some struggle and after taking the customers' feedback, companies decided to build their own SST-based devices in their retail-based market. This paper proposes a theoretical model which exhibits the factors determining the adoption of SST with moderating role salespersons interaction.

KEYWORDS: Self-Service Technology, Kiosks, Gulf Corporation Council, Retail Industry,

INTRODUCTION

Today's technology has changed our lives absolutely; most daily jobs can be done online. Nowadays, peoples are so much dependable upon online basis things. Technology resides in any big and small things, and it is radically increasing because, in small items, they carry out of the data which is accessible. With the help of self-service technology, people are adopting how to deal with robots or AI-based virtual agents rather than humans (Ajzen, & Fishbein, 1980). There are many more opportunities to support the SST because it has a verse way to serve humans accordingly. In foreign countries like Europe, Canada, the US, etc., this SST is proliferating, and also, they are now very much familiar with this self-serving technology. Nowadays, people use this SST technology in their daily-based lifelike in their banking facilities, payment kiosks, online shopping, paying bills, booking tickets, etc. Like everywhere, there is an SST to help and guide the peoples accordingly to their basic needs. In earlier days, this kind of self-serving technology was used on those large machines, but now it is used in small devices that are easy to carry like mobiles, tablets, computer tablets, iPad, etc. The technologies were used in large machines, but the technology helps to encapsulate the smaller devices. This device can easily use

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for multi-tasking purposes; with the help of these devices, we can get easy access to social media for various purposes. It can be used as an SST device by accessing all the banking things and bookings and collecting another city or country (Arning, & Ziefle, 2007).

Now for the retail purpose in the supermarkets, we can see there is a self-self-check system, or self-bill generating machines are now present in the supermarkets. With the help of this SST, people are doing all these processes online, which is productive. With the help of this SST now the companies are organizing some management, educational videos for the customers. But the SST is not only applicable for retail purposes; it has a verse network on its platform (Bittner, Brown, and Matthew, 2000). Basically, for retail purposes, the SST kiosks are not so much applicable for this thing. The SST is basically used for entertainment purposes only, but the retail market is yet to adapt to it for entertainment purposes; that is why retail businesspeople support no such applications. Though the retailers are trying to approach the customer's basic needs to build an SST to help the customers, the response on this project is not as good well as the retail making SSTs are not used in the entertainment, and all this kind of activities that is why to make a retailing SST is not so easy. A study introduces that one of the reputed companies who have a booming success in the financial market and positive customer response had surveyed their customers to make a self-service technology, so in this concept; customers have positive feedback for this newly adopting technology (Bettencourt, & Gwinner, 1996). So, after analyzing the customers' strategies, companies have started inventing innovative ways to serve the consumer accordingly to their needs. By the online mode of payment, people can easily order essential goods from home. If the product is not so good from the customer's point of view, then the returning policy is also easy for the customer, and the initiation of refund is quick. Retailers are now adopting self-service technologies (SST) to improve the quality of customer services. The kiosk, or so to say, these self-service technologies cannot think without the computer workstations and the other electronic devices (Bashir, & Zalmay, 2010). The SST-based automatic machines or the payments kiosks, the payment gateways can be shown in various business sectors, depending upon the interest or the goal of retailer interest. Technology converts our lives by day after day situation, and the aspects of development change people's lives. Every company that was previously unable to manage a self-service technology is now integrating its own IT devices for their companies. The newly built-up IT sectors are now also helping people get a job in those companies as an IT member. IT applications in the specific areas of retail are helpful for all – retailers, customers and job seekers (Castro, Atkinson, & Ezell, 2010).

METHOD

There are many more innovative ways to start or adopt this kind of online-based payment system. But at first, many companies are aware of their online-based market. These online found things have to be well studied because, in this case, there would be much malware, and some griffin things may be happening. Also, based upon the customer's demand, the companies have to arrange all the items accordingly. In markets and supermarkets, airports, check-in, automated room services, automated housekeeping services are now available in this SST-based system. Also, bookstores and most drug stores are now adopting SST-based technologies. The drug stores are now embracing SST-based technology. By this, all the customers can quickly pay and get the medicines delivered to their homes. The company executives have now admitted specialized technicians to easily manage all those technical things (Hertoz, Nair, Rogers, et al. 2006). SST is not an easy technological system for the company. At first, the focus was to build an easy and small machine rather than a big specialized machine for managing the system. By

the process of interaction of users with SSTs and by exploring patterns of marking and analyzing the effect of new technology on the adoption of SSTs before thirty years technology was encapsulated in the world, but now, we believe that the world becomes embodied in vigor with the development of technology every day where it changes our interaction with many different services. The workers servicing in the company IT sectors are not so familiar with SST-based technologies because previously, these companies were not capable of these SST-based technologies (Cambre & Cook 1985).

Nowadays the companies are started doing this job on their own. All the essential things and all the other information required for an online-based system are now gradually adopted by the company employees. All the employees have to be well studied and also well aware of these kinds of technologies. The employees hired for this purpose are working on the development of technology in a day-by-day manner. Also, it will help them for their promotional purposes in the company. SST is impossible to imagine without electronic devices like mobile and tablets (Craig, 1994). The progress hardware and software of these electronic systems also play an essential role in the development of SST. All the electronic devices have nourished the root of the SST technology and, very new technology or SST is introduced to customers via some electronic devices. Now in the case of SST technologies, electronic devices should be very efficient and much more capable of doing such complicated jobs regarding payments and all these things. Especially for the retail service or business, it would be crucial for the industry because retail is very effective in growing the Indian industry on international platforms (Cohen, Manion, & Morrison, 2000).

Countless products are sold to foreign countries; in this case, they are paying by their own country's currency. The foreign country currencies have to transform, particularly for that country currency also. Many types of kiosks are available; in one kind of SST-based kiosks, customers have to appear physically in front of it then only can a person can access the machine. The other one is online-based kiosks. If a person is in the home or any other place, the person can easily access the booth by his or her own smartphone or any other electronic device capable of doing all these things (Dabholkar, 1996). These kiosk machines provide the receipts for services done through it and imply that the company verifies the product. Supermarkets can offer information such as health content and recipes using stand-alone kiosks. From the perspective of a company maintaining a booth or any these kinds of thing which is entirely operated by a self-service technology is costly, it reduces the labor cost; on the other hand, the company has to bear a significant expense to maintain these machines. Only for this reason some of the small business-based companies do not adopt this kind of online-based machines because it would be an excellent expense for them for their point of view. Sometimes, because of the online-based system, some faults came in front of customers (Dourish, 2001). That means an online-based system may be problematic for the customers. The buyer's amount investing for the long-term is unavailable for withdrawal before the given time. It provides a high recurring amount, whereas short-term investment that can be withdrawn anytime offers less return. So, the investors are requested to carefully know all the terms and conditions before investing; it would be helpful and beneficial for them (DeLoughry, 1993). Demographic characters of an investor, such as age, gender, income, have significance in investment. If the investment policy does not match the standard of the investors, high term investment policy can become a burden for the investor. This payment kiosk in the banking sector, such as an ATM, provides money through an online-based

method. It is beneficial for the banking customers as it increases accessibility and reduces the time taken to slowly become common among the masses (Davis, 1986).

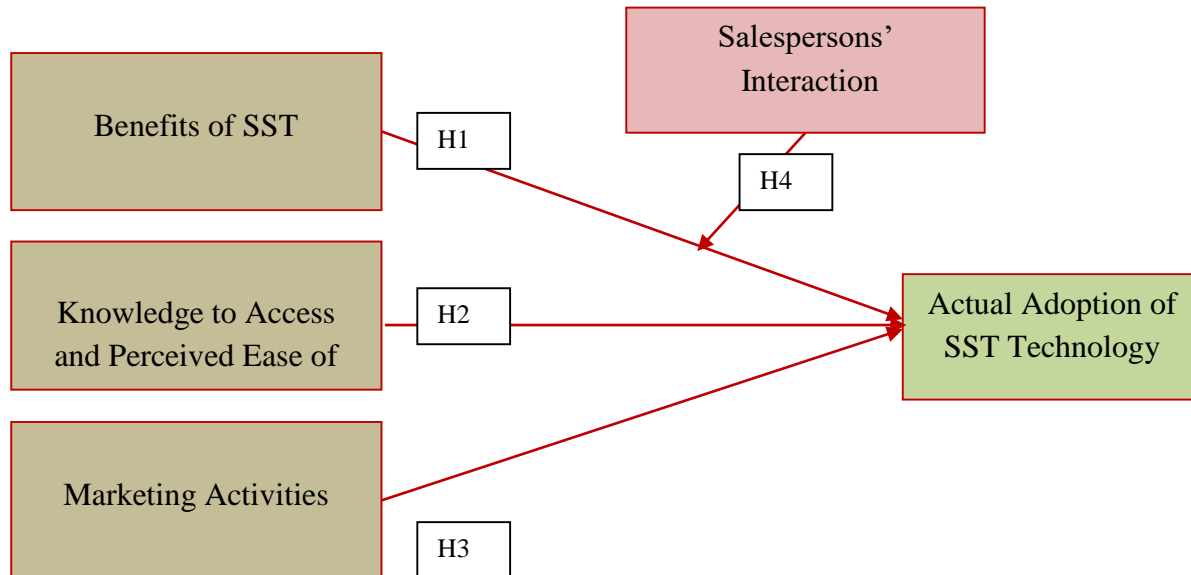


Figure 1 Research Model: Factors influencing the adoption of SST

DISCUSSION

SST means self-service technology, which means it is a technology that can be used or preferred to be a self-dependent system. Nowadays, self-service technology spreads worldwide with new chain-based technology. With the help of this chain-based technology, people can easily access different kinds of services anytime, anywhere from their convenient place. Adopting kiosks does not always result in a positive outcome, which means lack of inhuman interaction causes a fatal loss to the business (Cho, & Fiorito, 2010).

In the previous days, there were limited kiosk machines per company or showroom, but now everyone wants to do this job on an online basis (increase in demand for, and that is why the company has to arrange some more kiosk-based devices. Now, everything like product details, price, size, payment-related things, all these kinds of messy jobs are done efficiently by this method. Also, now the cards made the payment related things a little bit easy and also there would be some discounts and all if the payment is made by some kind of card (Meuter, & Bitner, 1998). This information is collected from a survey that a researcher visited the headquarter of a company and faced some Cauchy but straightforward questions that will help the company to maintain its standard and also helps them to build a sound and upgraded kiosk system in the future. So basically, the questions are kiosk-related and also about the public feedback about the procedure. The customers are also for the male and female employees interrogated for the company's better time. Before the interview, the companies have made a set of semi constructive questions and some puzzling questions to listen to the straight answer (Marzocchi, & Zammit, 2006). This campaign of the companies has become successful; nowadays, a single GCC-based retail company uses kiosk-based machines or some other kind of electronic devices that are helpful for them. The interviews were also recorded and later recognized what they wanted to

say. A team organized by the company whose only work is to identify the inner meaning of the customers and employees' interviews (Meuter et al., 2003).

First and foremost, systems satisfy the manager of the company and the customer. With this kiosk machine's help, the profit of the corporates is increasing. From the total income of the kiosk machine, a negotiable amount is charged by the company or sent to the other company. From a survey, it comes to know that each company's income after installing the kiosk is growing. On the other hand, the companies who do not have the kiosk machine have started installing the booth anyhow for their company. The company has started collecting kiosk feedback from the customers, and the feedback as good as they expected. This short type of survey stated that after the installation of kiosks, the loyalty and consumer commitment towards the company is increasing rapidly (Matthew et al., 2000).

Companies are arranging some staffs with the kiosks that is why the older customers are now comfortable using this kiosk system and also for them they are convenient with it. The interviewer eyes on the company who state their five categories of strategic focus that led to the success of the company's kiosks operation: interface design, employee readiness, accessibility, fulfillment, and promotion. The interface design is ordered to build a good interior just because it helps the company to grow up as well as if it is attractive from the customer's side, then also the sale of the company will increase and the kiosk system and the excellent interior both help the company to grow up. Also, if the interior design is good and simplistic, it would be attractive for the aged customers. The kiosk service should be on point and familiar. There is a lot of specification present in the system. Still, the company has to gather the standard specifications for the customers (Parasuraman, 2000). The kiosks this company has provided various functions like price check, searching for the brands, size, and all these things and price. The stalls should be up to date just because of customer purpose.

H1 Usefulness of the SST influences the adoption of the SST

Knowledge to access and Perceived ease of Use:

The company employees have to do an introductory course. Without the knowledge and the help of the researchers, a GCC-based retail business cannot stand and be eligible for future times. If a company has a large amount of profit from the various branches or its retail stores, the company has to install some kiosk machines accordingly to guide the customers. For example, suppose a company is selling some makeup or cosmetics material, and the company are being profited from the product. In that case, the company's management has a strong desire to build some other company branches and want to sell some other goods (Meuter et al., 2000). In these cases, using a kiosk machine is fruitful for the business manager and the customer. In the modern marketplaces, this new adaptive system can manage the business in a sophisticated way.

The second topic of discussion is accessibility, i.e., accessibility taught us that the booth should be accessible for all customers. The companies have to choose a good place (location) for the kiosks, which means the stall should be available for a maximum number of customers. The third one is employee training, which means a good booth has good employee support (Alcock, & Millard, 2006).

Table 1 Types of SSTs on a base of the interface

Interface Purpose	Telephonic / Interactive Voice Response	Online/ Internet	Interactive Kiosks	Video/CD
Customer Service	Telephone Banking Flight Information Order Status	Package Tracking Account Info	ATMs Hotel Checkout	I
Transaction	Telephone Banking Prescription Refills	Retail Purchasing Financial Transactions	Pay at The Fuel Pump Hotel Checkout Car Rental	
Self Help	Information Telephone Lines	Internet Information Search Distance Learning	Blood Pressure Machine Tourists Info	Tax Prep Software Television/CD Based Training

Table 1 shows the types of SSTs on a base of the interface. The table shows exhibits the components of the interface purpose, telephonic Interactive Voice Response, Online/Internet connectivity, Interactive Kiosks and Devices that support. In the off time, the kiosks are used for consumer training purposes. The companies are giving the educations about the kiosks machine. Though still many of the customers are still to be afraid of computers and all these things. So, after the education, companies can easily increase the number of employees who serve the company based on kiosks (Anitsal, & Paige, 2006).

H2 Knowledge to access and Perceived Ease of Use Positively influence the adoption of SST

Marketing Activities:

Promotion is very important for kiosks companies make regular announcements about their kiosks within the stores and throughout the stores to increase the customers' interest in the company. Also, to encourage the customer's companies to be fixed, if the payment reached the specific goal, then the delivery of the product would be free of cost. Finally, yet importantly, fulfillment is the most important part of the entire thing, and timely delivery and the good quality product supply are also essential to fulfill customer desire (Rhoda, 2010).

H3 Marketing Activities positively influences the adoption of SST

Salespersons' Interaction and Adoption of SST Technology:

To know the kiosk machines' feedback and learn the strategies of the kiosk machines, companies have to encourage themselves for an in-depth practice for a better and a deep study to analyze the working procedure of the kiosk machines. At first, let us begin with the customer feedback part, so basically, companies organize some in-depth one-to-one interviews with customers for their expression about the kiosk machine. If the feedback is good, then companies are moving further for the advancements of the kiosk machines, and if the input is not so good, then according to the GGC rule, they removed the kiosk machines from their retail business. This total procedure is run by some intermediaries who are not connected to the company directly. Still, it is also challenging to build an ecosystem-centering kiosk without the help of these people. They

increase the accessibility of the booths, but these workers get a small commission (Liker, & Sindi, 1997). Suppose a customer is having any doubt regarding the investment purpose. In that case, it is clarified by such intermediaries who know booths and their working. So, customers are playing a significant role in this thing.

The kiosks have to be much more familiar with the customers because they are not so much aware of the customer side review. Sometimes, the booth may be working fine, but the thought required from the businesspersons' side would not be compelling because the fault comes from the kiosk machine. The kiosk services are mainly used in the hotel and airport where a large number of people are gathered daily. Those kiosks are not so effective in the small type shops compared to some other significant business perspectives. The triumph of retail kiosks may be regulated by customer assumptions initially, but consumer pleasure and loyalty will be a more meaningful index and positive pecuniary returns (Hsieh, 2005).

Maybe, sometimes businesspersons or Sales agent are much more reliable and efficient than the machines. Human interaction is sometimes required because a person always understands a mortal creature's feeling, which is impossible for a machine. This machine-based system may be helpful for some customers but not for all. Sometimes the businesspersons noticed that the SST-based devices do not attract customers. People are also feeling at ease with the human attendee present at that moment (Davis, Bagozzi, &Warshaw, 1989).

H4: the relationship between reasons of adoption of SST and Actual Adoption of SST Technology is mediated by Salespersons' Interaction.

CONCLUSION

SST (self-service technology) is now an emerging topic in today's business markets. Retailers have started installing kiosks and started investing in the kiosk system, which means kiosk-based strategies are a little bit profitable for them. The companies have successfully provoked the customers to do their jobs by themselves with the help of the kiosk system. The companies organize the small surveys in a loop to understand the customer's feedback about their company. The customers have helped the companies simply by telling them the simple five steps to achieve success (Renauld, & Biljon, 2008). Companies are starting to admit some technical employees to their IT sectors and build their own IT hub. A large number of kiosks means a large number of profits for the company; also, always keeping the kiosk machines up to date is also challenging. These five factors may help the customers to attract towards them. The companies should be more specific and unique for the selling things just because the kiosks are not only the companies' solutions. These kiosk facilities may attract the customers, but it is not applicable for all kind of customers. Many of them are still not aware of online-based things and all. The kiosk facility is suitable for SST-based services because of the help of this technology. The conducting arguments, each of the factors: networking design, nearness, employee readiness, advancements, and achievement influenced customer gratification. Consumer gratification is proposed to have two levels, satisfaction with the kiosks, and satisfaction with overall service (Rogers, 1995).

All five factors affect gratification with a kiosk and satisfaction with a store. Both gratification levels directly affect consumer commitment toward a store. Customers prefer the use of Internet Banking to Online Shopping and Self Check-In Machine at the Airports (Khalufi, Shah, & Iqbal,

2019). Customers do not like to use smartphones for Online Shopping due to their smaller screen, customers do not want to use smartphones for Internet Banking due to their presentation where they need to go through many steps to do a transaction (Liljander, et al., 2006). However, it is concluded that the invention of kiosk made the customers' lives much more manageable, and it is constructive for them to buy or sell any product from anywhere. The safety of the kiosk systems is also excellent. They do not have to panic about that thing and the money circulated online for the payment, transaction, or any other reason that is fully encrypted by the security service of the kiosk. Also, we will see the technology is developing itself in a day-by-day manner so that the different persons are arguing about a separate issue, and the persons are willing themselves for help. If the system is satisfactory for several factors, then, on the other hand, it dissatisfactory for various reasons (Saunders, Lewis, & Thornhill, 2007).

LIMITATIONS AND FUTURE STUDIES

This topic is to study further for the future, just because of its advancements in the future. The SST-based technology has some good things as well as some significant drawbacks of it. At first, previously discussed topics should be developed. Based on these five things, the relationship between the customer and retailer would be justified. If these five things are upgraded, the company will have profited; if not, the relationship between the customer and the retailing company established by the kiosk system would be broken. The interviews have to be maintained accordingly because it talks about the present stage of the company if it is gaining attraction or not (Williams, 1994). Lack of human attraction also a significant drawback of this system. A human is only a thing that can help a person by their thinking perspectives; a robot or a system or an AI-based automated item cannot express the human expressions as well. So, human support is enough for now, but it has to be increased (Janlert, 2007). The kiosk system is for the retail strategy and other businesses; the kiosk system is as popular. They argue for a human attendee for the hotel guests' purpose instead of any other kiosk-based system. The kiosk system is essential, and some number of physical attendees is also significant for any business. Also, for the GCC-based retail services, the kiosk system is using in a large number and the physical attendees are also not there is a sufficient number, results are not so good in the retail system. In the hotel-based business, the physical attendee is very much needed for establishing a personal relationship between them. After this kiosk invention, the speed of data download, working time, and equipment quality are also challenging factors. While nowadays, the retail business is now surrounded by this kiosk system. The kiosk use is increasing day by day, so the maintenance of the machine has to be checked daily. If the kiosks are used in specific works like price checkup and product quality analysis, it should be fruitful (Taylor, Todd, 1995).

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