# SALESPERSON ASSISTANCE VERSUS SELF-SERVICE IN RETAILING:  ARE THEY BOTH A MATTER OF CONVENIENCE?

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*The authors examine two distinct decision-making styles – salesperson assistance and self-service. The critical incident technique (CIT) is used to content-analyze 114 depth interviews in which respondents described both self-service and salesperson-assisted shopping situations.  The results indicate the motivations that consumers have to utilize each decision-making style, as well as benefits and drawbacks of each.  Some form of convenience was either a motivation for or a benefit of both decision-making styles.  Based on these findings and existing literature, a model of a consumer's propensity to use a particular style is proposed.  Implications for retailers and future research directions are also discussed.*

## INTRODUCTION

The consumer decision-making process involves five general steps: problem or need recognition, information search, alternative evaluation, outlet selection and purchase, and post-purchase evaluation.  Relative to this process, two styles of consumer decision-making have emerged over time.  One style involves a consumer who requires a great deal of salesperson assistance in his or her purchase decision.  Here, the retailer provides a knowledgeable salesperson who works with a customer in order to provide a product that the customer is seeking.  Another decision-making style involves a consumer who wishes to handle every aspect of the consumer purchase decision by himself, from information search to alternative evaluation to the act of purchase.  Through the provision of SSTs, the retailer makes it possible for the customer to be entirely self-sufficient throughout the purchase process.

Given that salesperson assistance and self-service represent two different styles of how a purchase decision is made, it is beneficial for academics as well as retailers to understand the

specific consumer motivations behind each style of decision-making.  Additionally, retailers should strive to understand the various benefits and drawbacks of each style of purchase decision-making so that they may build appropriate strategies to facilitate their use and delivery.  Therefore, the purpose of this study is to address the following set of research questions:

- What motivates consumers to utilize self-service in order to facilitate their decision-making process?  What are the benefits and drawbacks of self-service?

- What motivates consumers to experience salesperson assistance when making a purchase decision?  What are the benefits and drawbacks of salesperson assistance?

To address these issues, this paper is organized in the following manner. First, a synthesis of the literature addressing both salesperson assistance and self-service is provided.  Second, the qualitative research methods used to address these research questions–depth interviews and the critical incident technique (CIT)–are described.  Third, results are presented and discussed.  A conceptual model of consumer choice of salesperson assistance or self-service is then proposed, based on the literature and

qualitative findings. Finally, implications for retailers and future research directions are provided.

## LITERATURE REVIEW

### Salesperson Assistance

According to risk-taking theory, nearly all consumers experience some level of perceived risk during the purchase process (Sheth and Venkatesan 1968; Miller 1993). Greater levels of perceived risk can induce risk aversion and cautiousness in consumers (Campbell and Goodstein 2001). Therefore, it is common for consumers to conduct some form of information search in an effort to mitigate this perceived risk before the purchase decision is made (Roselius 1971; Lutz and Reilly 1974; Dowling and Staelin 1994; Chaudhuri 1997). In addition, when products are perceived as being higher in risk to the consumer, more information is gathered before purchase (Dowling 1986; Chaudhuri 2000; Larson, Engelland and Taylor 2004). Salesperson assistance and advice can be a strong input into both the information search and alternative evaluation stages of the decision process, thus reducing the perceived purchase risk for the consumer (Andreasen 1965; Hugstad, Taylor and Bruce 1987; Sweeney, Soutar and Johnson 1999; Conchar, Zinkhan, Peters and Olavarrieta 2004).

Consumer confidence can also determine the level of salesperson assistance chosen. For example, when consumer self-confidence is low, higher levels of anxiety and increased likelihood of perceived purchase risk may be felt (Locander and Hermann 1979). Low consumer confidence can be the result of factors such as inexperience with the product (Sheth and Venkateson 1968; Sheth and Parvatiyar 1995), limited information gathering options or time, and/or numerous purchasing alternatives. When a consumer lacks confidence in making a purchase, a salesperson may provide guidance and assurance as to the most appropriate choices (Solomon 1986). Because salespeople are viewed as subject matter experts and are often used in the information gathering process,

they can help instill confidence in consumers when making purchase decisions (Sheth and Parvatiyar 1995).

Some consumers go beyond simply seeking assistance and wish to establish an ongoing relationship with a particular salesperson. Researchers have studied the various motivations that consumers have for entering into and maintaining such relationships. One of these motivations is convenience–the ability to save time and effort in the purchase process (Berry, Seiders and Grewal 2002). Beatty, Mayer, Coleman, Reynolds and Lee (1996) found that salespeople may save customers time by selecting merchandise ahead of time and holding it in the dressing room until the customer arrives. Similarly, Gwinner, Gremler and Bitner (1998) and Bitner (1995) found that customers choose to stay in relationships with service providers because it saves time and energy they would otherwise expend in searching for another provider. Furthermore, there are those consumers who simply dislike shopping, and salespeople are able to help relieve these customers of some of their shopping duties, thus making the whole process more convenient (Reynolds and Beatty 1999).

In addition to developing salesperson relationships for convenience factors, research shows that consumers may also seek salesperson assistance as a form of social interaction and personal enjoyment (Donovan and Rossiter 1982; Gwinner, Gremler and Bitner 1998; Reynolds and Arnold 2000). Customers may desire a relationship built with a salesperson that develops into friendship and results in increased enjoyment of spending time with that salesperson (Lee and Dubinsky 2003). For example, Forman and Sriram (1991) found that consumers who were lonely used retailing service for social communication and needs fulfillment. Social interaction rewards are experienced by the consumer when they perceive that special relationships with salespeople have been formed. The emotional response by the customer leads to increased satisfaction and greater store loyalty (Krampf, Ueltschy and d'Amico 2003).

## Self-Service Shopping and Purchasing

Two circumstances have facilitated the growth of self-service as a way to make a purchase decision. First, customers are increasingly demanding with respect to the level of service they expect while companies are struggling to reduce budgets and overhead costs–including sales force (Lovelock and Young 1979; Bateson 1985; Luongo 1995; Dabholkar 1996). Second, advances in SSTs allow companies across many industries, including retailing, to be successful in providing customers with a self-service option via increased product information and purchase outlets (Dabholkar 1994; Meuter, Ostrom, Roundtree and Bitner 2000). For instance, self-service shopping channels such as the Internet may be preferred by customers who want to avoid interpersonal interaction or find that the longer hours offered by SST options are more convenient (Dabholkar 1994; Meuter, Ostrom, Bitner and Roundtree 2003). Wingfield (2005) even describes the growing popularity of vending machines that sell expensive electronic products such as iPods and digital cameras. Because they are so convenient, SSTs can provide tremendous value to the consumer (Ponder and Barnes 2004). As a result of increased usage of SSTs by consumers, Bush and Gilbert (2002) call for a better understanding of the motivations underlying Internet usage (which is highly self-service) over other shopping media.

Consumer decision-making is significantly influenced by access convenience in particular, which is defined as "the speed and ease with which consumers can reach the retailer" (Seiders, Berry and Gresham 2000, p. 81). Online retailers are certainly able to provide access convenience, as store location becomes irrelevant (Rohm and Swaminathan 2004), and consumers may shop online at home 24 hours/seven days a week (Hofacker 2001). For example, Morganosky and Cude (2000) found that the main reason consumers choose to purchase groceries online is that it eliminates travel time to and from the store. Meuter *et al.* (2003) confirm that consumer benefits of SSTs include

availability 24 hours a day, resulting in time and effort savings.

Consumers may also choose SSTs due to factors such as ease of use, access to information, reliability, enjoyment, and control (Dabholkar 1996; Donthu and Garcia 1999; Grewal, Iyer and Levy 2004). Exploratory research conducted by Bateson (1985) likewise identified efficiency and control as dimensions used by consumers to evaluate self-service options. In addition, the consumer's decision to utilize self-service could be driven by the specific situation (i.e., using an ATM at night when the bank is closed, or making a purchase online after traditional store hours) (Bateson 1985).

Furthermore, the concept of customer participation has also been linked with firms providing a self-service option for customers. In a services context, customer participation may be defined as the customer's active role in the production or delivery of a service (Bettencourt 1997). In a self-service situation, the customer must also become co-producer of the service, with responsibility for delivery of the service as well as responsibility for their own satisfaction (Bendapudi and Leone 2003). Participation has been shown to increase levels of customer satisfaction (Mills and Morris 1986; Bateson 1985) as well as increase repurchase intentions and referral behavior (Cermak, File and Prince 1994). Therefore, consumers may choose to shop online because it is considered an interactive medium, allowing customers to be actively involved throughout the entire purchase process (Bush and Gilbert 2002).

Moreover, there are certain psychological characteristics that may lead consumers to choose self-service. Individual traits such as self-confidence, independence, and a need for control may drive consumers to be self-serving and avoid sales assistance. For example, a customer who enters a store and makes a purchase decision without any form of information gathering is confident in his/her decision and thus is self-sufficient throughout the purchase process. This type of consumer would not seek sales assistance because he or she would typically

have lower perceived risk as a result of lower purchase anxiety (Locander and Hermann 1979). Reynolds and Arnold (2000) substantiate this premise by indicating that some benefits of customer confidence include reduced anxiety and perceived risk. Consumers can gain greater confidence from experience, which may eliminate the need for assistance (Sheth and Venkateson 1968). Furthermore, it has even been suggested that some consumers actually prefer purchasing under high-risk situations as a form of excitement and adventure (Mitchell and McGoldrick 1996).

It should be noted that a consumer could participate in self-service via many different channels. In addition to online shopping, other self-service venues include shopping via phone, catalog, television, and vending machines. Many SSTs, such as ATMs, kiosks, automated hotel check-out, and automated phone systems (Meuter *et al.* 2000; Curran and Meuter 2005) enable customers to perform functions without assistance from personnel.

### RESEARCH METHOD

In this study, the depth interview method was employed in order to better understand consumers' motivations for choosing either salesperson assistance or self-service during the act of purchase. Qualitative research methods such as depth interviews are appropriate to use for attempts to uncover what lies behind any phenomena about which little is known (Strauss 1990). In addition, depth interviews may provide more flexibility than conventional survey methods (Patton 1990) and have been used in various studies which sought to understand various consumer motivations (Hirschman 1992; Otnes, Lowery and Kim 1993, Keaveney 1995). For this study, the depth interview method allowed respondents to tell a story about specific shopping experiences they had encountered.

### Data Collection

In order to assess consumers' attitudes towards these distinct processes of decision-making,

depth interviews were conducted for course credit by undergraduate students in a senior-level marketing research course at a large Southeastern university. These students were instructed in depth interviewing techniques and followed a depth interview guide. As with most studies involving service research, respondents were asked to tell a story about specific shopping experiences (c.f., Kelley, Hoffman and Davis 1993; Bitner, Booms and Mohr 1994; Jones 1999; Hoffman, Kelley and Chung 2003; Gremler 2004; Arnold, Reynolds, Ponder and Lueg 2005). Students were instructed to ask each respondent to describe both a situation in which they handled all of the purchase decision themselves, as well as a situation in which they needed the assistance of a salesperson in order to get what they wanted.

Respondents ranged in age from 19 to 78 (average age of 27), with 55 percent female. Each audio-recorded interview lasted an average of 40 minutes. Respondents' names and telephone numbers were recorded by the interviewer for research verification purposes. A random subset of respondents was contacted via telephone to verify their participation in the interview. No questionable or fabricated interviews were identified. Sixty students each conducted two depth interviews for a total of 120. Six of these interviews were ultimately judged unusable because the respondent provided only cursory answers; thus, there were a total of 114 informants each reporting two situations (salesperson assisted and self-service). Not surprisingly, most, but not all, of the self-service experiences described by respondents were Internet-related purchases. Other acts of self-service included pay-at-the pump gasoline purchases, self-service grocery and retail checkouts, and automated telephone-ordering purchases.

### Data Analysis

Students transcribed each of their interviews, which were then compiled by the authors. The Critical Incident Technique (CIT) (Flanagan 1954) was used to investigate the incidents that respondents described when telling a story

about a shopping situation in which salesperson assistance was sought, as well as a shopping situation in which self-service was used to make a purchase. The CIT is particularly useful when a thorough understanding is needed when describing or explaining a phenomenon (Bitner, Booms and Tetreault 1990), and is used here to delineate patterns that emerge from the responses. Significant ideas and findings were identified in the margins of each interview transcript. These ideas and findings were categorized by content; these categories then developed into themes, because they either appeared many times throughout the transcripts or appeared infrequently but carried important analytical impact (Ely, Anzuol, Friedman, Garner and Steinmetz 1992).

Two judges analyzed the transcripts independently. The coefficient of agreement, defined as the total number of agreements divided by the total number of coding decisions (Gremler 2004), was calculated to assess interjudge reliability. The coefficient of agreement for this study is 0.894, indicating a high level of interjudge reliability. The judges resolved all discrepancies in the coding process via discussion.

## RESULTS

The open-ended responses associated with depth interviews provided a rich source of data in which to investigate the factors characteristic of both salesperson assistance and self-service. Table 1 presents results of the reasons that respondents chose to ask for salesperson assistance, as well as the benefits and drawbacks they perceived about this style of decision-making. Table 2 provides sample quotes related to these categories. One major reason that respondents chose to pursue salesperson assistance was that they were making a purchase they considered to be expensive and, therefore, had a higher perceived risk. Because this purchase was a big investment, they sought salesperson assistance for reassurance that they were getting the best product they could for their money and thus reduce their perceived risk. Statements such as this one illustrate this point:

- "I was actually a bit nervous because this computer was such a big investment for me. I didn't feel secure in my decision. Maybe if it hadn't been such a big expense then I wouldn't have been so nervous. But the salesperson was very helpful and treated me like a serious shopper."

### TABLE 1
### Classification of Factors Influenced
### By Salesperson Assistance

| Factor | N of Occurrences | % of Occurrences |
|---|---|---|
| **Motivations for choosing this style:** | | |
| Big investment (high perceived risk) | 25 | 21.9% |
| Lack of knowledge about product (low confidence) | 20 | 17.5% |
| **Benefits:** | | |
| Helpful | 55 | 48.2% |
| Knowledgeable | 48 | 42.1% |
| Friendly/Nice/Courteous | 38 | 33.3% |
| Not pushy | 19 | 16.7% |
| Saves time | 10 | 8.7% |
| Taste similar to mine | 3 | 2.6% |
| **Drawbacks:** | | |
| Pushy/Pressure | 15 | 13.2% |
| Rude | 11 | 9.6% |
| Lack of knowledge | 4 | 3.5% |

The other major reason respondents chose to seek salesperson assistance in making a purchase was that they lacked knowledge about a particular product category, so they felt they could not make the best decision in isolation. Consider the following quote:

- "I request assistance when I am unfamiliar with a particular product or the different kinds. I recently purchased a dishwasher and wanted to know the difference in the $309 model versus the $559 model to see if the features were worth the added price."

## TABLE 2
## Sample Quotes Describing Salesperson-Assisted Experiences

| | Sample Quote |
|---|---|
| **Motivations for choosing this style:** | |
| Big investment (high perceived risk) | It depends on the item, if it is a very expensive technical item, where I need the knowledgeable salesperson to give input, I want help and lots of it. |
| Lack knowledge about product (low confidence) | If I'm buying something like couches or cameras, I depend on other people's opinions because I have no knowledge about the subject. Like with the camera, I don't know much about it. |
| **Benefits:** | |
| Helpful | She really helped me decide what type of comforter to get for my bed. She helped me decide that and all my other accessories that you can get in a room. And she helped put it all together. |
| Knowledgeable | The guys in the CD store definitely knew a lot about music. Way more than I knew. The employee was very knowledgeable with the particular CD that I was looking for. They even let me listen to it to make sure it was the right one. |
| Friendly/Nice/Courteous | The saleslady who helped me was very friendly and not overbearing. |
| Not pushy | I liked the fact that the salesperson was not pestering me but she was allowing me to look around. She was there when I needed her.<br><br>This particular day, the salesperson did not push us at all to buy. He was just there to answer questions and take us out for test drives. That was so great because I was really dreading the fact that I was going to have to deal with some pain-in-the-butt salesman. The fact of the matter is, he was one of the best I have ever dealt with. |
| Saves time | I think I saved time because she picked out my sizes faster and told me where to look in the store instead of me having to search on my own. Also, she saved me time when I needed another dress by size or color in the dressing room so I didn't have to get dressed and go back out and look.<br><br>I would say that I like shopping better when salespeople help me because they can tell me exactly what I need and it cuts down on time spent actually looking for the product. |
| Taste similar to mine | The salesperson looked to be about my age, and she was wearing a nice, trendy outfit - much like something I had in mind. I could tell she knew what she was talking about. |
| **Drawbacks:** | |
| Pushy/Pressure | I do not like people standing there and looking at everything that I try on because if it doesn't look good, then I don't want them to see me in it. Some people are really pushy and say it looks good and really my bottom is hanging out! |
| Lack of knowledge | I did not like the service I received. They did not have knowledge of their products that they were selling and I find that to be very irritating. |
| Rude | The sales lady asked me to wait like I was intruding on her space and time. Finally, someone else came out from the back and I approached him about my jeans. He very rudely told me that he was already helping a customer and he could not help me. I was very offended. I mean, how could employees treat customers this way and still have any? I was so angry that I left the store and I have not returned since. |

These respondents needed help to understand all of the options available so they could select the product that best fit their needs.

Six benefits of salesperson assistance were found throughout the interviews: helpfulness, knowledge, and friendliness of the salesperson; the fact that the salesperson was not pushy or pressured the customer to purchase; the fact that time was saved by seeking salesperson assistance; and that the salesperson's tastes were similar to the customer's. Helpfulness and knowledge possessed by the salesperson were the two most popular benefits cited for seeking salesperson assistance. The following quote illustrates how the helpfulness of a salesperson resulted in the customer getting what she was looking for:

- "It made my shopping easier, because I was in her dressing area and she brought all of the dresses to me. We looked at them all, and after we picked out the dress, she took me over to the jewelry department and helped me pick out the perfect earrings and a necklace, and what kind of hose and shoes and what have you. You know, she was very helpful, and it was a very good experience."

In this case, the salesperson's helpfulness made it easier for the shopper to complete her entire purchase process. Drawbacks of seeking salesperson assistance included the fact that some salespeople were pushy or put too much pressure on customers to purchase right away, were rude, or lacked knowledge about what they were selling.

With respect to self-service, Table 3 provides reasons for its use, as well as its benefits and drawbacks. Table 4 provides sample quotes related to each of these categories. Three major themes surfaced as reasons why respondents chose to handle the purchase decision themselves. The biggest motivating factor for choosing self-service was convenience; respondents liked being able to purchase when and where they wanted, without the typical hassles encountered while going to a physical store.

Additionally, the mere fact that respondents were confident in their decision-making skills led them to self-service:

- "If I'm looking for DVD's, I would just get online and buy that myself because I know exactly what I want."

**TABLE 3**
**Classification of Factors**
**Influenced By Self-Service**

| Factor | N of Occurrences | % of Occurrences |
|---|---|---|
| **Motivations for choosing this style:** | | |
| Convenience | 41 | 36.0% |
| Confidence in shopping/"Know what I like" | 24 | 21.1% |
| No local store/ Available only online | 14 | 12.2% |
| Provides a feeling of independence | 6 | 5.2% |
| **Benefits:** | | |
| Ease of use | 44 | 38.6% |
| Saves time | 36 | 32.0% |
| Can comparison shop/ Can research product | 33 | 28.9% |
| No pressure/Not bothered by salespeople | 23 | 20.2% |
| Better/cheaper prices | 19 | 16.7% |
| No crowds/no waiting in line | 15 | 13.2% |
| More selection | 13 | 11.4% |
| **Drawbacks:** | | |
| Security issues | 32 | 28.1% |
| Cannot feel or touch product | 27 | 23.7% |
| Problems with delivery/shipping | 11 | 9.6% |
| Technical problems | 6 | 5.2% |

## TABLE 4
## Sample Quotes Describing Self-Service Experiences

| | Sample Quote |
|---|---|
| **Motivations for choosing this style:** | |
| Convenience | I enjoy being able to just stop in the middle of my busy night and order at my convenience. Stores are not open at eleven o'clock at night. [My shopping] was convenient to me because it was in my time and when I wanted to. And what was nice about it was that I didn't have to dress up and put on make-up to go to that computer to order it. |
| Confidence in shopping/ "Know what I like" | I know what I like and I don't need someone I don't know telling me what they think about something. I make up my own mind about most things. |
| No local store/ Available only online | I wanted a CD from this European band, and they will not be releasing the CD in the United States until January. But Amazon.com imports CDs that have already been released in other countries. |
| Sense of control/ Independence | I like the ability to do it on my own without anyone there. I feel more independent that way. With pay-at-the-pump, I just feel like I have a sense of control over the situation. |
| **Benefits:** | |
| Ease of use | Actually, I was pleasantly surprised when I started looking around on the web. It was so much easier than I expected. Everything was laid out neatly for me, and it was easy to get from place to place. |
| Saves time | Online, you can jump from area to area very fast. If you are looking for a specific product, you go to the search page and type in the product. You can find the product a lot quicker instead of wandering through the store. |
| Can comparison shop/ Can research product | I found exactly what I was looking for and plenty of information. If you can find all the information, you can surf and tons of information appears. Internet shopping for most products is the only way to shop. |
| No pressure/ Not bothered by salespeople | It is nice being able to browse online because I don't feel like I have someone breathing down my throat to buy something. |
| More selection | Shopping for a car over the Internet is great because you get a large selection, you can be really specific, and over the Internet you have a lot more to choose from. You can specify what you want and get a variety of prices. |
| Do not have to deal with crowds | I would rather shop online because I do not like the big crowds that come with those big sales that the department stores have. |
| **Drawbacks:** | |
| Security issues | I still hear of people's credit cards getting run up after using it on the Internet, but that has never happened to me. Just be careful where you give your credit card number. |
| Cannot feel or touch product | One drawback to Internet shopping is that on some products, it is hard to inspect the color or quality on the computer monitor instead of in person when you can touch it and see it up close. |
| Problems with delivery/shipping | One thing people forget about is the cost of shipping. Shipping and handling costs can actually make things cost more if you are not careful. There is also the wait for something to get to you through the mail. |
| Technical problems | The file server I was using was very sluggish. It took me four hours to get all the way through! My concern was that I would be charged every time I submitted the information. |

Another reason respondents chose self-service was the fact that the products they were interested in were available only online, or there was no local store available:

- "On the Internet, I can just look at the stores I want to look at and search for products that may not be sold in my area."

Another category that appeared, although less frequently, was the handling of all aspects of the purchase themselves gave respondents a greater sense of independence. This is consistent with past findings in the literature (Bateson 1985; Dabholkar 1996).

Many benefits of self-service were cited by respondents, including ease of use, time-saving aspects, the ability to comparison shop and research products before purchase, no pressure or hassles from salespeople, lower prices, the ability to shop without having to deal with crowds or wait in lines, and a larger selection of products from which to choose. Many of these benefits relate specifically to being able to search for and purchase products through the Internet. Consider this quote concerning ease of use:

- "I was really surprised at the setup of J. Crew's website. I was able to browse a lot picking things out, and the actual ordering only takes maybe a couple of minutes. It is really easy, you just fill out the form, make sure you filled out the correct information, and then you submit. After that, it is a few seconds, then you are done."

The ability to comparison shop and research the product before purchase is a big plus of Internet shopping:

- "I was looking for a set of pots and pans for my parents as a Christmas present. I was planning on spending a couple of hundred dollars on the purchase, so I wanted to make sure that I got the best brand for the money I was going to spend. That's why I decided to use the Internet. I was able to

research several different brands before making my final decision."

Four drawbacks of self-service through Internet purchases were uncovered by the interviews: security issues, the inability to touch or feel the product before purchase, problems with shipping or delivery, and technical problems incurred during purchase. While there were many occurrences of respondents who cited security issues as a drawback, over half of these respondents simply pointed out the need to be careful when giving out credit card information online. For example:

- "When you purchase online, you have to make sure you know who you are dealing with. Make sure the site is credible and is trusted. When you are about to give out your credit card number over the Internet, make sure that you have a secure connection so nobody can pull your number off the net. Also, just be careful what you buy over the Internet and where it comes from."

Another major drawback of self-service via the Internet was the fact that respondents could not feel or touch the product before purchase:

- "I like to buy things like CDs and books from the computer but I don't like to buy clothing because I like to try everything on first. I have tried to buy some things from the Gap online, but they never fit right. They always look different when you see them in person. I ended up spending more money in shipping than if I would have went to the Gap to start with.

## DISCUSSION

The purpose of this study was to identify the motivations of consumers to choose self-service and salesperson assistance, as well as to assess the benefits and drawbacks of each decision-making style. Our research indicates that in both salesperson assistance and self-service situations, the consumer is typically seeking some aspect of convenience–either as a motivation for choosing a particular consumer deci-

sion-making style or as a benefit of that style. This finding is similar to that of Burke (2002), who found that convenience was a strong factor for both traditional and Internet retailers. For both styles of decision-making, respondents felt that by choosing their preferred level of assistance, this resulted in time savings. For instance, for salesperson assistance, some respondents felt it was less time-consuming, and thereby more convenient, to utilize assistance in purchase decisions rather than to try searching and purchasing on their own. Besides convenience, respondents utilize salesperson assistance for information/knowledge gathering and guidance with big-ticket purchases–which rate high in perceived risk. On the other hand, for self-service, respondents were motivated to use SSTs because they were more convenient and not only saved time but were easy to use. Furthermore, self-service respondents felt that by using their own judgments in purchase decisions, this experience built further consumer confidence. By avoiding salesperson assistance, respondents also gained a stronger sense of independence.

In order to aid retailers in understanding the motivating factors behind choosing either decision-making style, a conceptual model predicting a consumer's propensity to use a particular style is presented in Figure 1. This model builds upon the framework suggested by Meuter, Bitner, Ostrom and Brown (2005) and incorporates existing literature as well as our qualitative findings.

This model shows two general sets of antecedent predictors: individual differences and motivating factors. The mediating variables are benefits sought by the consumer, and they determine what type of decision-making style the consumer will choose when faced with making a specific purchase. With respect to individual differences, the more experience one has with a product category or a specific brand, the more confident he will be when this type of purchase must be made (Sheth and Venkateson 1968). Time and effort savings are viewed as benefits of convenience (Berry *et al.* 2002). The more confidence one has, the more motivated he will

be to seek the benefits of convenience in the shopping and purchasing process via self-service. SSTs, particularly shopping and purchasing via the Internet, allow consumers the convenience of saving time and effort because they do not have to physically drive to a store, park, move throughout the store, and wait in line to purchase the products that they need. Similarly, comparison shopping may be done quickly, thus also producing time-savings benefits for the consumer.

Another shopping motivation is the reduction of risk, which is typically associated with larger purchases. If consumers are motivated by risk reduction, then the benefits they expect to receive by engaging in the decision process include knowledge attainment and money savings (Murray 1991). This knowledge attainment can be via either salesperson assistance (c.f., Sweeney, Soutar and Johnson 1999; Conchar, Zinkhan, Peters and Olavarrieta 2004) and/or comparison shopping and product research via self-service. Furthermore, SSTs can provide consumers with money savings since the consumer is able to comparison shop simply by clicking a computer mouse.
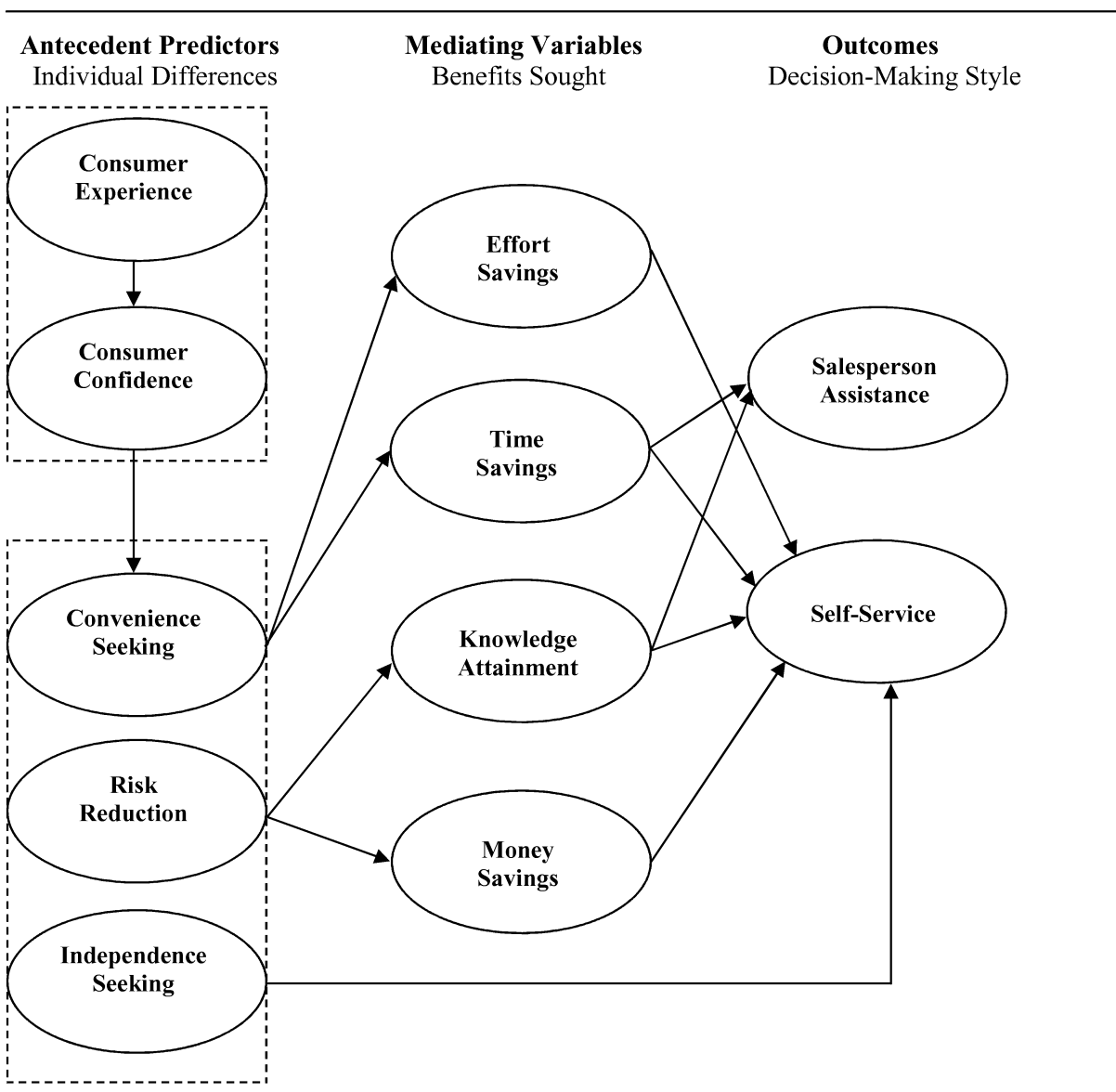
A final shopping motivation is the seeking of independence as a consumer. If one is motivated in this way, he will choose SSTs that allow him to be entirely self-sufficient throughout the purchase process.

**Managerial Implications**

When consumers have high perceived risk, they most likely will seek salesperson assistance; when they have confidence in "knowing what they like," they prefer self-service. Thus, retailers need to be aware whether their product offering has high or low perceived consumer risk and be able to identify and assess the level of confidence possessed by their target market, if possible, and be ready to facilitate the decision-making style the consumer desires (salesperson assistance or self-service).

Once retailers understand which type of decision-making style the individual customer pre-

## FIGURE 1
## Proposed Model of Consumer Choice of
## Salesperson Assistance or Self-Service



| **Antecedent Predictors** | **Mediating Variables** | **Outcomes** |
| Individual Differences | Benefits Sought | Decision-Making Style |

fers, they should be able to stress benefits and overcome drawbacks relative to each style. For example, if a clothing retailer such as the Gap or Eddie Bauer knows that its customers possess confidence in their decision-making skills, then they should maintain a site on the Internet which stresses convenience, ease of use, time-saving aspects, the facilitation of researching products and comparison shopping, etc. These retailers could also overcome the drawbacks of

self-service by ensuring secure servers, providing enlarged photos of the clothing along with precise measurements, and possibly offering free shipping if an item needs to be returned or exchanged. Additionally, features such as personalized homepages and suggestion lists could be beneficial. For example, in attempts to enhance customer relationships, Amazon.com, which operates exclusively online, incorporates personalized homepages when users log in and

also makes suggested purchases for them based on the previous selections of returning customers to assist the self-service customer.

Alternately, if a clothing retailer realizes that a customer needs help in making the purchase decision, then there should be helpful and knowledgeable salespeople available to provide assistance in selecting the perfect outfit for the customer. These salespeople should be given training that provides knowledge of the products they will be selling, as well as teaches them patience and empathy so they do not appear pushy or rude to the customer. The salesperson should then be able to pass product knowledge on to the consumer, in order to build consumer confidence and lower perceived risk.

Retailers may also provide convenience by offering solutions to the various shopping situations that consumers often encounter (Dabholkar and Bagozzi 2002). When faced with shopping for a gift under time pressure, for example, consumers may seek salesperson assistance for help in selecting the most appropriate gift. Some retailers with a presence on the Internet offer special sections on their website with suggestions for gift-giving to hard-to-shop-for recipients. These retailer-provided suggestions greatly reduce the amount of effort required by the consumer to choose the best gift. Thus, if retailers are able to assess the specific situation faced by the customer, they will be able to offer guidance that best fits that shopper's needs.

Retailers should be aware of store layout and design issues and maximize floor space based on the types of customers who patron the store. For instance, if a retailer determined that most of its customers prefer to seek salesperson assistance, the store layout could allow for the ability to stack products higher on shelves (less accessible) and a larger backroom storage area to keep the showroom floor uncluttered. A greater number of items could be carried in inventory because the customer-salesperson interaction would allow salespeople to gather precisely the item(s) that the customer is interested in purchasing from the high shelves and back

storage. However, if a retailer determined that a majority of shoppers prefer self-service, then the store layout could include products clearly displayed and conveniently available for customers to reach and interact with on their own, in an easy fashion. In addition, automated services can be placed in the stores to help customers feel empowered. For example, stores such as Wal-Mart and Target have implemented price-check kiosks throughout the store so that a customer can scan an item on their own and determine a price. Mass merchandisers and grocery stores provide self-service checkouts to facilitate feelings of consumer self-sufficiency throughout the entire purchase process. More sophisticated kiosks are used in stores such as Sam's Club to allow customers to determine which automotive products, such as tires or batteries, will fit their vehicle. The implementation of systems like kiosks certainly provides convenience for the customer, because he or she is able to locate, research, analyze, and purchase products without salesperson assistance.

By determining if customers prefer salesperson assistance or self-service, retailers could also staff their operations accordingly. By understanding the motives behind both types of shoppers and identifying who visits the store more often, retailers could seek out and hire salespeople with certain types of personalities to best fit their customers' needs. Through proper training, salespeople should be able to identity both types of shoppers and practice selling techniques that would be beneficial in both situations. A particularly beneficial skill would be to recognize those customers who want to establish relationships with them. Likewise, salespeople also need to be able to identity those customers who prefer self-service and allow those customers to handle their shopping needs unaccompanied.

**Future Research Directions**

In general, these findings and conceptual model provide a broad framework that should be further investigated to better understand these two different styles of decision-making. The next step is an empirical examination of the concep-

tual model proposed here. If such a model were empirically tested, then retailers would be able to determine the underlying motivations and benefits sought from choosing a particular shopping method. While established scales already exist for many of the constructs that appear in this model, future research possibilities include the development of valid scales to capture the benefits of time and effort savings. Berry *et al.* (2002) provide some guidance for this task; they suggest various scale items to capture these benefits of convenience. Factor analysis could be employed in order to ensure that the motivations and benefits sought are indeed separate/distinct concepts in the customer's mind. Once this is done, a statistical analysis tool such as structural equation modeling could determine the extent to which the motivations and benefits sought lead the consumer to choose one decision-making method over the other.

Future research should also focus on the different situational variables that affect the consumer's need for convenience when shopping. Belk (1975) classifies situational characteristics into five different groups: physical surroundings (i.e., store atmosphere), social surroundings (i.e., who else is present; or shopping "buddies"), temporal surroundings (i.e., available time to shop), task definition (i.e. shopping for a purpose or goal), and antecedent states (i.e., shopping when you are tired or have a headache). Each one of these situational influences should be more closely examined to determine the extent to which they warrant the need for convenience. Once researchers determine which particular situational variables command more convenience, retailers can use the findings to emphasize, influence, and shape consumer shopping experiences. If certain situational variables cause consumers to seek a particular dimension of retail shopping convenience (i.e., access or search convenience), then retailers can ensure that their shopping channels facilitate the type of retail convenience most important to consumers according to their particular shopping situation (Seiders *et al.* 2000).

Future investigation of the influence of salesperson assistance as well as self-service would expand our knowledge of these two distinct forms of consumer decision-making. How do these two styles compare to each other from an empirical standpoint? Which process instills greater commitment in customers? Which process instills greater referral behavior? While it is obvious that this exploratory study leaves many unanswered questions, hopefully it will invite further research that will lead to a better understanding of these important phenomena.

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