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Personal Judgments and Emotional Reactions towards Online based Self-Service Technologies

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ABSTRACT

Currently Self-Service Technologies (SSTs) become prominent in many service transactions. However, customer reactions towards SSTs may vary according to their personal evaluation of its suitability. Although tremendous growth is visible in practice, there has been a little exploration of consumer reactions towards SSTs in academic research. Thus, this study aims at identifying customers' personal judgements and emotional reactions towards SSTs. Based on the inductive approach, qualitative inquiries with semi-structured interviews were carried out with 25 individuals. Data were analyzed using thematic analysis approach and found five emotional reactions and nine personal judgements which individuals differently bear for SSTs. These findings will provide insights for SST providers on understanding what customers feel about SSTs and how should these be changed to enhance customer acceptance of SSTs.

Keywords: Self-Service Technologies, Emotional Reactions, Customer Acceptance, Personal Judgements

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INTRODUCTION

Even though conventionally, the service encounter was narrowly limited to a physical place where customers and the service providers meet each other (Solomon et al., 1985), customers can now perform many transactions at arm's length while staying in their convenient locations. Self-Service Technologies provide technological interfaces for customers, which is a fundamental shift in the service context. Currently, SSTs are becoming the key in many service transactions giving increased attention to the concept of 'market space' (Meuter et al., 2000). SSTs are defined as *"technologies, provided by an organization, specifically to enable customers to engage in self-service behaviors"* (Hilton et al., 2013, p.862; Hilton & Hughes, 2013, p.3). Meuter et al. (2000, p.50) defined SSTs as *"technological interfaces which enable customers to produce the service independent of direct service employee intervention."* Self-service technologies have modernized the service encounter by permitting the consumer to perform transactions through a technological interface (Meuter & Bitner, 1998; Verhoef et al., 2009). This evolution has changed the way organisations manage interpersonal care within the organization premises, letting customers to do their own work (Ding et al., 2007, p.246). Therefore, emerging new customers are known as 'working customers', who do their own tasks and many of them are happy to serve other customers too, without being limited to serving themselves in the self-service options (Reider & Voss, 2010).

The technological breakthrough is not limited to the internal business processes; it has spread to firm-customer interfaces through self-service technologies (Meuter et al., 2005). Now technology-based services are becoming a central part of marketing (Verhoef et al., 2009), and growing numbers of customers are working with technologies to create their service outcomes rather than depending on the firm's employees (Meuter et al., 2000). SSTs, as a natural outcome of technological maturity (Castro et al., 2010), offer a highly personalized environment to their customers with rich information and more interactivity (Parise et al., 2016). Since customers are performing transactions with SSTs in the absence of the support of service employees, the information and guidance given in the SSTs are vital.

When introducing technology to the service encounter, it is necessary to make sure that customers receive pleasurable experience (Curran et al., 2003). Because customers will not use SSTs if they perceive it as uncomfortable and not beneficial for them (Meuter et al., 2005). Even though the technology

provides the same benefits to everybody, customer evaluation of technology may vary depending on their personal judgments. Further, their reactions to technologies also may vary based on their own personalized evaluations. Therefore, investigating how individuals judge SSTs and react for to SSTs would become important. In such a backdrop, this study aims at exploring customers' personal judgements and emotional reactions towards SSTs.

Accordingly, this paper first presents the theoretical foundations of the study. Next, the research methodology is presented before producing the findings and discussion. Finally, it provides conclusions, recommendations along with limitations and directions for further research.

LITERATURE REVIEW

This paper first provides the literature on growth self-service technologies. Explanation of customer interactions with online-based SSTs is followed by a discussion on the advantages and failures of SSTs. Finally, different customer reactions towards SSTs, including their personal judgements and emotional reactions, are explained.

Growth of Self-service Technologies

Self-service technologies provide an opportunity for customers to produce and consume a service or parts of a service electronically without direct contact with the firm's employees. Due to technological advances and changing managerial mindsets, the roles of customers and firms are in continuous flux, and currently, there is a focus on creating more value, which is a prerequisite for becoming competitive (Saarijärvi et al., 2013). Bitner et al. (1997, p.197) recognize self-service options as an extreme which allow customers to produce full service with very little interference or support from organizational employees, as a 'full participator'. Online banking, automated check-ins and checkouts, self-service fuel pumps, self-scanning at retail shops, and automated teller machines (ATM) can be taken as examples (Meuter et al., 2000). Some self-service technologies such as ATMs have now become commonplace, whereby around more than half of the banking transactions now take place without the assistance of a teller (Meuter et al., 2000). Currently, most business organizations have introduced SSTs, transforming customers' role from primarily passive to more active (Hilton et al., 2013). In the beginning, only regular and straightforward transactions were allowed to

perform via SSTs. However, currently, customers are permitted to perform more complicated and non-routine work. Though such complex tasks can be performed via SSTs, properly designed systems allow even inexperienced people to perform very successfully (Quinn et al., 1990).

Self-service technologies are categorized based on the channels of delivery, as electronic kiosks, the internet, telephone, and mobile devices. (Castro et al., 2010). Meuter et al. (2000) classify self-service technologies into four primary types of technology interfaces: telephone-based technologies and interactive voice response systems (IVR), online connections and internet-based interfaces, interactive kiosks, and video or CD technologies. Accordingly, telephone-based technologies allow customers to perform many service transactions over the telephone without physically visiting the service premises. Internet-based interfaces are cost-effective and open networks (Afuah, 1998) that reduce constraints of distance and geographical barriers. They increase the flexibility of interactions (Sawhney et al., 2005) and provide avenues for virtual communities. SSTs range from well-established traditional offerings to novel platforms such as flight check-in facilities (Kelly et al., 2017). Social media as internet-based applications allow collaborative value creation, and among many social media, social network sites are the most popular today (See-To & Ho, 2014). Interactive kiosks consist of technologies such as touchscreen displays, card readers, scanners and coin operations, and enable users to access information (e.g., account balance checking, flights), coin-operated cafeterias, managing airline reservations and check-in kiosks. Kiosks replace many of the small booths or workstations which were previously placed to provide routine tasks (Castro et al., 2010).

Firms are seeking to fulfill three kinds of business goals through self-service technologies such as, providing customer service, enabling direct transactions and self-help/ education /learning and training the customers (Meuter et al., 2000, p.52). Managing account information, bill payments, package tracking, and frequently asked questions can be taken as examples of customer services at SSTs. Online ordering, purchasing, resource exchanging can be categorized as transactions at SSTs. Technology enabling learning, training, and information gathering are examples of self-help.

Customer Interactions with Online-based Self-service Technologies

Self-service has become more prominent in customer service transactions as a result of the *"rapid emergence of technological innovations in the internet, mobile phones, and personal computer terminals"* (Gebauer et al., 2010, p.516). Currently, customers receive a sense of empowerment with unlimited opportunities to access, communicate and engage with technologies (Hoyer et al., 2010). Yu and Sangiorgi (2017) note that the availability of 'supporting tools' such as smart technologies is a reason for enhancing customer engagement with technology-based self-service transactions.

Similarly, the internet has been recognized as a great platform for customer engagement (Sawhney et al., 2005) and has magnificently contributed towards the wider spread use of self-service technology (Hilton et al., 2013). The interactive nature of the internet makes virtual value creation successful (Füller et al., 2009). Virtual customer communities provide a promising value to the business organization, especially in the aspects of designing, marketing communication, and brand experience (Romero & Molina, 2011). Sawhney et al. (2005) recognize the internet as a growing platform, which enables customer involvement in product innovation. As Kohler et al. (2011) that the internet provides many advanced opportunities for business organizations to use consumers' 'innovative potential and knowledge' throughout the value chain. Technology-based services are recognized as a new turning point in the growth of services (Sandström et al., 2008) which derives positively valenced outcomes (Zhang et al., 2018).

Payne et al. (2008) note that customer interactions through self-service technologies create unique experiences with the firm, which reduce waste of time and effort. Now customers interact with the service organizations through 'smart offerings' which consist of more frozen knowledge (Etgar, 2008). Smart offerings are those which embed the know-how to products, which can significantly improve the self-performance capabilities of the customer. This interpretation reasonably matches with the self-service technologies, which embed the skills and knowledge (operant resources) of the firm's employees to be much more interactive with the customers in the value creation process. Therefore, properly developed SSTs help even low-skilled customers to perform their services with confidence (Michel et al., 2008). Payne et al. (2008:383) show how service encounters become 'action-supporting' by providing opportunities for customers to engage in activities such as 'trials,

knowledge sharing, and self-service. Grönroos and Ravald (2011) discuss self-service technologies as a medium of customer engagement, which results in time-saving and stress reduction.

Advantages of Self-service Technologies

Self-service technologies provide benefits to the customers and the firm as well. It mainly saves the cost element of the service providers through letting customers to perform service-related activities that otherwise would have been performed by the firm's employees (Ding et al., 2007). Apart from that, SSTs provide benefits such as increased efficiency of service transactions. Additionally, standardization of service and differentiation through technology also provide benefits for service firms to be competitive in the market (Meuter & Bitner, 1998). Also, increased speed of service delivery lets the firm provide service to more customers in less time, reducing crowding in the service premises. SSTs further provide opportunities for customization and precision of the service (Berry, 1999). Service organizations can reduce cost and increase productivity through allocating some of the service transactions for SSTs (Dabholkar, 1996). Further, introducing SSTs into the service encounter allows organizations to handle varying demand conditions without adjusting the staff (Curran et al., 2003). Additionally, allowing the customer to produce the services in SSTs indirectly causes the service provider to focus on priorities through avoiding many clerical works, simple and routine tasks. (Castro et al., 2010).

SSTs provide benefits to customers mainly through saving their time and cost by reducing efforts for waiting, searching, and purchasing (Meuter & Bitner, 1998; Beatson et al., 2006). SSTs are user-friendly (Castro et al., 2010) and provide greater convenience to the customer (Dabholkar, 1996; Hsieh, 2005). It produces a more constant service environment, which facilitates the customers' precise understanding of the expected service (Curran et al., 2003). It gives the feeling of accomplishment to the customer, satisfaction and spontaneous delight (Meuter et al., 2005). Some SSTs provide the service in a few different languages such that customers can obtain the service while understanding it in the language most familiar to them (Castro et al., 2010). Wei et al. (2017) find the importance of extrinsic attributes such as (convenience, time-saving, efficiency) and intrinsic attributes (independence, accomplishment, confidence, novelty, enjoyment, empowerment, and engagement) of self-service technologies that provide customer satisfaction

and a positive service experience. 'Trust' of SSTs is found to be the most vital element (Bilgihan, 2016), which enhances customer relational value (Nijssen et al., 2016).

Failures in Customer Interactions with Self-service Technologies

Technology failures and process failures were identified as crucial in creating customer dissatisfaction in SSTs (Meuter et al., 2000). Nijssen et al. (2016) found that less-benefited people who are low in self-efficacy, education, and technology literacy are unhappy with the SSTs, and it results in damaging the relationship between them with the firm. Mick and Fournier (1998) note that some customers perceive SSTs as a threat, which causes anxiety. They further recognize six types of potential disadvantages of SSTs for service organizations such as service recovery issues, reduced face-to-face interaction, an overemphasis on firm benefits, an overemphasis on technologically based competitive advantages, the limitations of social experience, and lack of sufficient cost savings.

Parasuraman (2000) points out that there is evidence of increasing customer frustration when working with technology-based systems. Failures with technology, personal faults, and the combination of both are the main reasons for SST failures (Snellman & Vihtkari, 2003). The lack of regular personal interactions with customers in SSTs leads to poor understanding of the customers (Kristensson et al., 2008). Reider and Voss (2010) point out the lack of skills in performing in SSTs as a reason for avoidance of them, which may cause additional expenditure and time consumption or otherwise dependence on others. Zhang et al. (2018) identify online value co-destruction as "co-destruction through negatively valenced engagement behaviors emerges from rude employee behaviors, indifference, confrontation with company representatives, technological failure, the lack of complaint outlets and customers' desire for revenge".

Featherman and Hajli (2016) found risks associated with SSTs, while Hanks et al. (2016) found that people are reluctant to perform some tasks (donations) when it is solicited via SSTs. Service failures in online retailing were recognized as; problems with deliveries, website designs, customer service problems, payment problems, and security issues (Holloway and Beatty, 2003). A potential hazard was recognized with self-service technologies in building customer loyalty which may result in weakening the

social bonds (Selnes & Hansen, 2001). Fernandez-Sabiote and Roman (2016) found that customers are happier with traditional channels than deriving the service via online/company websites in multichannel financial services firms. Fan et al. (2016) found that consumer reactions to SST failures vary depending on the degree of anthropomorphism associated with an SST machine, the individual's sense of power, and the presence of other customers. There is potential for less blame for service firms in situations of service failures at self-service technologies, since the customer is taking responsibility for the transactions (Bendapudi & Leone, 2003; Harris et al., 2006).

Different Customer Reactions towards SSTs

Hilton et al. (2013) note that each individuals' skills, experience, social and psychological factors (customers' context) related to SSTs have varied and can differently influence their decision to use SSTs. Similarly, customers can bear different types of attitudes towards SSTs which determine their self-service technology adoption (Curran & Meuter, 2005; Dabholkar & Bagozzi, 2002). It was precisely explained in the SST Attitude-Intention Model (Curran et al., 2003), illustrating the influence of multiple attitudes towards SSTs on customer's behavioral intentions. On a similar note, Lee and Lyu (2016) find 'personal values' and 'consumer traits' as imperative in shaping the intentions to use SSTs via building attitudes. Wu et al. (2017) explain the prominence of e-servicescape elements in changing consumer attitudes and trust toward websites

Wang et al. (2017) find the previous habit as the very influential precursor on SST usage, while Castro et al. (2010) argue that past experience in using SSTs is crucial, especially when the technology is new. Meuter et al. (2003) point out the negative effects of customer's technology anxiety on their use and evaluations of self-service technologies. Similarly, Wang et al. (2016) found that individuals' anxiety and lack of trust towards technology cause unwillingness to use SSTs and dissatisfaction. Liljander et al. (2006) investigated technological readiness in customer choice of SSTs and found different levels of technological readiness between the users and non-users of SSTs. Lin and Hsieh (2006) find the influence of technological readiness on behavioral intentions and customer satisfaction in the self-service technologies, while Lin and Hsieh (2007) find the influence of TR on both satisfaction and behavioral intentions in SSTs. Dabholkar (1996) pointed out that some customers still prefer 'interpersonal interactions', which cause negative

perceptions towards SSTs. Similarly, Lee (2017) confirms an inverse relationship between the need for interaction with service employees and intention to use SSTs, while Anton (2000) also notes the same as customers are generally seeking more human interactions during the service encounter, also would negatively effect on SSTs. Customers' habits and experiences of using similar technologies have also been found as significant in SST adoption (Demoulin & Djelassi, 2016).

Customers perceive a sense of empowerment when they perform self-services and enjoy the transactions via SSTs (Füller et al., 2009). Further, as Lee and Allaway (2002) point out, people have a personal control when they engage with self-service behaviors. However, the habit of using traditional service encounters, preference, fear, and absence of sufficient benefits discourage the customer movement towards SSTs (Marr & Prendergast, 1993). The effect of customers' willingness and ability has also been recognized as important (Hilton et al., 2012), while the support of employees also become helpful in some SST settings (Cho & Fiorito, 2010). Since the adoption of SSTs is a shift in consumer behavioral patterns (Curran & Meuter, 2007), firms should understand the risk of moving to SSTs without properly knowing customer's perspectives on SSTs (Hilton et al., 2013).

METHODOLOGY

Providing the dearth of extant scholarly work in understanding customers' personal judgements as well as emotional reactions towards SSTs (Dickson-Swift et al., 2007), and therefore pointing out the requirement of preliminary research work to be familiar with the phenomena (Sekaran & Bougie, 2016; Malhotra & Birks, 2007), this study uses the qualitative research approach as the most suitable method. Non-probabilistic purposive sampling method was used in selecting participants, with the purpose of hiring information-rich cases for the study (Palinkas et al., 2015). Semi-structured interviews were conducted with a range of socio-demographic groups, including different ages, sex, and employee categories (Rowley, 2012) until reaching information saturation (Lincoln & Guba, 1985; Palinkas et al., 2015; Silverman, 2010). A list of SSTs was provided at the beginning of the interview instrument to make respondents familiar with the available types of SSTs. Respondents were encouraged to talk about their personal evaluations, feelings, and experiences regarding SSTs, and interviews ranged from 30 to 45 minutes per respondent. As guided by Patton (2002), the interviews were recorded,

transcribed and the analysis was made by conventional content analysis procedure using reflexive thematic analysis approach to identify initial 'themes' (Joffe, 2011; Lacey & Luff, 2009).

FINDINGS

The prime objective of this study was to explore customer emotional reactions and personal judgements towards SSTs. Five (05) customer emotional reactions and nine (09) customer personal judgements were found and provided below.

Emotional Reactions towards SSTs

Individuals' emotional responses towards self-service technologies are considered here. The study found five (05) emotional reactions that represent two extremes which vary with different respondents as 'love vs hate', 'enjoyment vs overlook', 'confidence vs fear', 'pride vs guilt' and 'socialization vs isolation'. Especially, the young participants were recognized as enjoying the interactions with technologies while the older generation had a different perspective.

Love vs. Hate: The study reveals that especially younger people love to use self-service technologies. Using SSTs becomes a passion for the younger generation which make their lives fast and give them more freedom.

> *Possibly I think people just really love technology. I think that technology enriches our daily lives. It made my life fast and free. I love SSTs because I do not want to depend on them, and it provides me a lot of convenience. It became a part of our lives. (22 years, female)*

Similarly, it was recognized that some people, especially those who belong to the older generation, do not like SSTs due to some reasons.

> *You know. Not like you, we haven't been born and grown up with technologies. We are not sure about machines and do not know how to deal with them. We don't like this change, and these machines are not friendly for us. I don't want to change. This is enough for me until I die. (66 years, female)*

Enjoyment vs. Overlook: As the study found people who regularly use technologies enjoy their transactions with SSTs. The efficient performance with SSTs makes them happy, and particularly they enjoy the time and locational convenience of SSTs. According to the respondents, they can perform online-based SSTs while they are staying in their convenient locations and further belonging to some online communities also make them happy.

> *Instead of going to the bank, we would get much more enjoyment by switching to the phone and doing that, say online shopping or playing games movies in CDs DVDs. It's quite clever and we enjoy it.*
>
> *(28 years, male)*

However, another set of customers who are not good with technologies found not enjoying their involvement with technologies and trying to use physical service encounters for all possible transactions. They ignore SSTs and make a demand for traditional service encounters.

> *If organizations provide us the options to choose between humans or machines, always I choose humans. I purposely ignore working with machines because personally I do not enjoy working with machines.*
>
> *(42 years, female)*

Confidence vs. Fear: Some of the respondents were found to be very confident in using SSTs. They believe SSTs as free from human errors and provide quality service to the customer. They do not hesitate to provide confidential information such as credit/debit card details and their computer literacy and technological know-how were known to be as high.

> *I am confident in what I am doing with Self Service Machines. It verifies whether we actually need to perform that transaction. It shows if we make any mistakes. Sometimes people do not like that. SSTs instructions are very clear, and I have seen some machines provided in different languages. Actually, I am good with SSTs.* *(34 years, male)*

However, it was witnessed that some people had negative emotional reactions towards self-service technologies, mainly due to fear towards the use of technologies. Those were mainly found to be low in technological know-how and represent the older generation. They are not confident in following instructions and understanding guidance given in SSTs. They were recognized

as not willing to share their confidential information such as bank account numbers, passwords with SSTs.

> *I am actually afraid to use technologies. I am not sure whether they use this information for another reason. Haven't you heard of some frauds and robbery issues in ATMs. People sometimes record your pin numbers and steal money from your account. It is still alright with me to go shopping. I don't want to do online or work with machines.*
>
> *(67 years, female)*

Pride vs. Guilt: Most of the people, mainly the younger generation, recognized SSTs as a necessary change of the technological enhancements of the world. They expect some more technologically advanced operations in the future. They feel pride in the development of the world and proud to be the partners of those developments.

> *You can't stop it. Technology is improving day by day. Compare the world before ten years and now. We can't even believe some of the changes. Future will be more with technology. We must accept it. This is the real development. What we need to do, adopt to these new trends and go with the developments. (30 years, male)*

However, some people express their guilty feelings towards SSTs mainly due to reducing job opportunities and reducing human interactions.

> *Probably I would start to feel a little bit guilty. Well, I worry about it putting a lot of people out of jobs. If you are using self-service checkouts at supermarkets, it means fewer people on tills. It is so mechanized now. (28 years, male)*

Socializing vs. Isolation: Some of the respondents recognized SSTs, especially online-based SSTs, as a new platform for socializing specially through creating online communities and groups.

> *I am a regular customer of XYZ .com. I am purchasing many items from them. Their website is very clear and guides you very well. We have Facebook groups. I belong to lots of online communities. I recommend them to others and happy to say that I am one of their fans.*
>
> *(42 Years, male)*

However, some people mentioned that because of SSTs, they had to reduce human interaction, which made them feel isolated.

> *People are now less friendly…do not talk much with people. Let's say coffee for instance, when I am drinking a coffee, I would like to not only to drink, but stay and talk with people. Instead of going to machine, put the money in, press the button. There you are the coffee… that is empty. Do you know what I mean? It just makes us isolated. However, I don't really like it. Coz it is making more impersonal, more cold relationships.* *(55 years, male)*

> *I do realize that for the much older generation they like face-to-face transactions. For some older people, perhaps it's the only time they speak to someone in a day. And I think we've got to realize that it can be a very isolating thing by doing online.* *(62 years, female)*

Figure 1 summarizes the different types of customer emotional reactions towards SSTs.

Figure 1: Customer emotional reactions towards SSTs

Personal Judgements

Individuals' subjective evaluations on the elements of SSTs are considered here. Trust, risk, privacy, independence, self-confidence, self-control, external control, voluntariness, and the assessment of resource availability were identified as important personal judgments.

Trust: The interview showed a substantial difference in personal judgements towards trust between younger and older people. In contrast to the older people, the younger people were identified as trusting SSTs, accepting them as a low-risk transaction mode and as securing the privacy of the customers.

> *I believe (trust) these machines. Because I know, it exactly does what I ask it to do. If there is a problem, it might be with my instructions. I am the boss who asks the machine to do it. It is free from man-made errors. (22 years, female)*

Risk: Some of the respondents have pointed out doing transactions in SSTs as a risk. They were reluctant to share their confidential information such as bank account numbers, PIN numbers with SSTs. However, people who have had previous transactions with SSTs continue their behavior, disregarding the possible risks while relying upon benefits which they cannot gain from other modes of transactions.

> *You know bank details are confidential. I know many frauds happen if you give these all details to websites. I am not confident about the privacy in there. (58 years, male).*

> *Honestly, I think my bank account is safer than others since I am not doing online banking. That was it. I know how some people cheat with bank cards (risks). I do not want to get that risk. (67 years, female)*

Privacy: Individuals had different perceptions and judgements towards privacy in SSTs. Some people recognized SSTs as a very common option of providing services, and now the threat for privacy is very minimum in SST transactions. However, some people point out the fraudulent websites which obtain customers' confidential details and use them in doing fraud transactions.

> *If I tell you the truth, I am not purchasing online. Because I am not sure whether they use this information properly. I know normally well-known service providers will not use customers' information in appropriately. But see now people hack websites, collect our information. It's a threat for our privacy. I feel why we should share our personal information such as telephone numbers and account details with others. There are some other confidential ways that we can do the same transaction.*
>
> *(58 years, male)*

Independence: A substantial difference was recognized between older and younger participants with regard to their personal evaluation of the sense of independence with SSTs. Younger generations appreciate the independence they received when they do self-transactions with technologies.

> *I feel that I am much more independent with these technologies. Why should I depend on others if I can get things done by myself? I do not want to stay in ques until they reach me to provide service. I do not want to visit them during the office hours. Actually, I am free and really happy with technology.* *(25 years, female)*

Self-control: As respondents pointed out, people have control over their actions, feelings, and emotions when they work with self-service technologies. They can manage their own time and decide when to purchase, where and how, which amount to spend as they are free of influences from the organization's employees.

> *Now I have control over my work. I don't want to keep a large amount of money with me. Whatever the transaction, I pay from card or online. I know how to spend. it's my own work…my own decisions. I don't like when others influence me.* *(42 years, male)*

Self-confidence: Some respondents were recognized as fully confident in performing SST transactions. They were found as good in technology literacy and having previous experience in using similar technologies. However, some respondents, especially those who are poor in the use of technologies and lack of previous experience in using SSTs, were recognized as lacking self-confidence in performing with SSTs.

> *When you are actually buying something, and the final decision is made, I think it is nice if you are able to speak to someone to make sure that*

you fully understood and made the right purchase and decision. Why I am saying so, it does not matter if you make an error at the supermarket when you buy some food. But it does a matter very much like when you purchase high priced or durable critical items via online.

(62 years, female)

External Control: Respondents show the influence of external factors such as technology breakdowns, power failures, network issues are detrimental to SST performance. People face difficulties due to such uncontrollable environmental problems.

Sometimes when you get into ATMs it says out of order. Nothing we can do. Because it's beyond our control. Just maybe like technical errors... Screen breaks, internet going down, signals not working.

(22 years, female)

Voluntariness: Respondents pointed out that the choice of SSTs should be a voluntary decision. They appreciate if the service organizations provide other platforms such as service encounters with employees simultaneously to the SSTs. Because still, some people are reluctant to use SSTs, and rather than forcing them to use SSTs, there should be other options for them.

I think still we have a choice, whether we go for counters or machines, pay online or offline, use self-service machines or visit the organizations. However, sometimes especially after office hours, there's nothing I can do other than using machines. I hope there should be options. People who are good in technology may choose machines while others stay at ques for employee's support. (58 years, male)

Resource Availability: Respondents had different perceptions on the availability of resources such as the internet, technological devices in performing self-service transactions.

My view is this is the development. Sometimes some things might be sacrificed. As a country, technological development is necessary. In my evaluations now, we have enough resources to do self-transactions.

(45 years, male)

Figure 2 summarizes the different types of customer personal judgements towards SSTs.

Figure 1: Customer personal judgements towards SSTs

DISCUSSION, RECOMMENDATIONS, AND FUTURE RESEARCH DIRECTIONS

The study found five (05) emotional reactions that have two extremes which vary with different respondents as 'love vs hate', 'enjoyment vs overlook', 'confidence vs fear', 'pride vs guilt' and 'socialization vs isolation'. Further, the study identified nine types of personal judgements that people have towards SSTs such as trust, risk, privacy, independence, self-confidence, self-control, external control, voluntariness, and the assessment on resource availability. Some respondents expressed their guilty feelings towards SSTs, since they caused them to reduce job opportunities and make less interpersonal relationships. It was recognized that some of the older people dislike SSTs since they make them more isolated, without letting them have personal contact with others. The literature shows the significance of some emotional reactions such as enjoyment (Pikkarainen et al., 2004; Curran & Meuter, 2007; Füller et al., 2009), fear (Marr & Prendergast, 1993), need for interaction (Meuter et al., 2005; Curran & Meuter, 2005) on customer acceptance of SSTs.

Further, available scholarly work provides many evidences on the influence of consumer evaluation of risk (Beatson et al., 2006; Walker & Johnson, 2006; Featherman & Hajli, 2016), trust towards SSTs (Lee & Allaway, 2002), personal control (Wang et al., 2016) on the adoption of self-service technologies.

This study broadens the theoretical lens of understanding customer acceptance of self-service technologies by adding the customers' perspective, particularly on their personal judgements and emotional reactions towards SSTs which was a gap in the literature. Further, it provides insights for SST providers to consider how customers judge and react to SSTs, in designing and delivering user-friendly SSTs which are accepted by customers. Future researchers can pay attention to conducting quantitative studies which examine the influence of such personal judgements and emotional reactions on customer acceptance of self-service technologies.

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