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Pick & Mix

Consumers moving between online and offline channels in the context of leisure travel preparations

A dissertation submitted in partial
completion of the requirements for the degree
Doctor of Philosophy in Computing Sciences

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Submitted - March 2007

Acknowledgements

I would like to thank all the people who have contributed, directly or indirectly, to the completion of this research. First and foremost of course my supervisors, Shailey Minocha and Angus Laing, who guided me during this three-year long project, and the participants in the study, who were willing to share their thoughts and experiences with me. Many thanks as well to the coordinators of the Post Graduate Research Forum at the OU, Marian Petre and Trevor Collins, and the students who contributed to the many inspiring discussions on the nature of academic research. Special thanks to some of my fellow students, who were willing to discuss specific details of my work, Ekaterina Tzanidou, Linda Ward, Dilek Hacialioglu, Mpine Makoe, Jonathan San-Diego and Caroline Nevejan.

I would also like to express my gratitude to the participants in the monthly Human-Computing Interaction meetings at the OU, especially Simon Holland and Anthony Meehan, for showing an interest in my work and providing me with encouraging feedback. I am also thankful for the advice and encouragement I received from other academics, Gordon Rugg, Hugh Wilson and Liesbet van Zoonen, whom I met during conferences and academic visits.

Finally, but not in the least, I wish to thank my family and friends for their tender love and care. And very special thanks to Bas Raijmakers, my partner in love, life and work, who has been supportive as ever and greatly helped me with his inspiring feedback.

Many thanks to you all.

Geke van Dijk

Abstract

Consumers are increasingly using web-based systems for the search and purchase of products and services. They are, however, also still using traditional, offline channels such as telephone, high street and mail order, on a regular basis. The research presented in this thesis investigated consumer use of e-services in the context of a multi-channel environment, with a special focus on voluntary channel choice and voluntary movement between channels. Both multi-channel usage and voluntary movement between channels are currently under-researched topics.

The area of research for the study was leisure travel. The travel preparations from a sample of consumers throughout the UK were investigated through interviews and diary studies. Literature from the field of Human-Computer Interaction and Consumer Research informed the methodology and the perspective for the analysis. The findings from the in-depth study show that the participants frequently used multiple channels during their travel preparations. They regularly moved between online and offline channels, and often did so on a voluntary basis. The analysis revealed that the most important driver for multi-channel usage among the participants was the need for control. This research contextualises control as a key characteristic of contemporary consumption behaviour. Its main contributions are the findings that the need for control has six dimensions (time, place, costs, risks, information and personal contact), and that the influence of these dimensions on consumer channel choice varies across specific consumption situations.

The study also found that the participants were not consistent in their channel choices over time. They showed fragmented consumer behaviour, dependent on their social roles and external circumstances. The thesis discusses how control and fragmentation are key themes in the explanation of voluntary multi-channel usage and movement between channels. The insights from this research contribute to a deeper understanding of consumer use of e-services and to strategic improvements in the design and management of e-services.

Related Publications

Pick & Mix: consumers combining electronic and conventional service channels (2007), Geke van Dijk, Shailey Minocha and Angus Laing. *Interacting With Computers*, volume 19, issue 1, page 7-19, Elsevier B.V. (Special issue edited by Jane Coughlan, Robert Macredie and Nayna Patel.)

Consumers, channels and communication: Online and offline communication in service consumption (2006), Geke van Dijk, Angus Laing and Shailey Minocha, In: *Proceedings of AM2006*, London, July 2006, Middlesex University Press, ISBN 1-904750-49-4. (This paper was awarded the Direct & Database Marketing Track Prize by the Institute for Direct Marketing.)

Consumer channel choice: Integrating electronic and conventional service channels (2006), Geke van Dijk, Angus Laing and Shailey Minocha, In: *Proceedings of EURAM 2006*, Oslo, July 2006¹

Multi-channel consumer behaviour: Online and offline travel preparations (2006), Geke van Dijk, Shailey Minocha and Angus Laing, In: *Proceedings of CHI 2006*, Montreal, April 2006, ACM, ISBN 1-59593-372-7.

¹ These proceedings are not publicly available. Please see: mcs.open.ac.uk/gcmd2/publications.htm

Consumer Behaviour in Multi-Channel Retail Environments: Consumer movement between online and offline channels (2005), Geke van Dijk, Angus Laing and Shailey Minocha, In: *Proceedings of AM2005*, Dublin, July 2005, Dublin Institute of Technology (ISBN 1-905824-00-9).

Consumer research in online e-commerce environments (2004), Geke van Dijk, paper for the *Doctoral Consortium* of the conference *HCI2004* in Leeds.²

Consumer behaviour in online e-commerce environments (2004), Geke van Dijk, paper for the *Doctoral Colloquium* of the conference *AM2004* in Gloucester.²

Applying User Context Analysis in evaluations of e-commerce Environments (2003), Geke van Dijk, position paper for the workshop Exploring the Total Customer Experience: Usability Evaluations of (B2C) E-Commerce Environments during the conference *Interact 2003* in Zurich.²

² These workshop papers are not publicly available. Please see:
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Chapter 1 Introduction

The research presented in this thesis investigated how consumers make use of e-services in the context of a multi-channel environment. The research focused specifically on the occurrence of voluntary movement between online and offline channels. Its main objective was to examine how and why consumers move between channels. The area of research for the study was leisure travel. This introductory chapter explains the background of the original interest in the topic (section 1.1), the position of the research in relation to the relevant academic fields (section 1.2) and the methodology for the data collection and analysis (section 1.3). These topics are only discussed in general terms here, to provide a comprehensive overview of the overall argument of the thesis. Where relevant, references are included to the chapters in the thesis that provide further detail. The final section of this chapter (1.4) gives an overview of the structure of the thesis.

1.1 Background and topic of the research

Over the past decade the virtual environment of the internet has emerged as a major arena of service delivery and consumption. The penetration rate of the web is approaching 70 percent of the total population in Western industrialised countries (Assael, 2005). Consumers are increasingly making use of web-based systems for the search and purchase of products and services. In 2005, the total consumer spending in the US on online retail services rose by 20% over the spending in 2004 (Mulpuru et al., 2006; Lipsman, 2006). In the UK on-line sales currently make up 6.5% of total retail sales, and are expected to rise to 25% by 2009 (Blakely, 2005).

The use of e-services is part of everyday life

Central to the growth in e-commerce activity has been the rapid adoption of electronic distribution channels by service sector organisations as a means of both enhancing

accessibility for consumers and reducing service delivery costs (Laing and Hogg, 2003; Laudon and Traver, 2003). They are offering a substantial part of their services to consumers through the online channel. To distinguish between the actual website and the broader service experience, the terms 'e-commerce website' and 'e-service' are used. The term e-commerce website refers specifically to the user interface of an e-commerce environment. The term e-service refers to the wider process of online selection, inspection, negotiation and communication with a business that offers a particular product or service. An e-service is the overarching consumer-centric concept of service as 'bits of usefulness' that help people solve problems and meet their needs (Rust and Kannan, 2003). An important aspect of e-services is interaction and communication; the exchange of information between a consumer and a business (Rust and Lemon, 2001).

One of the issues for research on the increasing use of online services is whether people are replacing traditional communications and transactions by using e-services. Are they embracing the internet as an alternative to traditional offline channels such as telephone, high street and mail order, or do they use the internet as an additional channel for the search and purchase of products and services, while continuing to use the traditional channels? When and why do consumers decide to use either the online or offline channels? This research has explored the answers to these questions. It investigated emerging patterns of consumer behaviour that show how consumers adapt to this relatively new multi-channel environment. The term 'channel' originates from the marketing literature and refers to the method by which goods can be distributed and sold (Laudon and Traver, 2003). Thus a high street shop represents a different channel than a telephone or a catalogue. The first involves face-to-face contact between the consumer and a sales representative, while for the latter two this contact is limited to voice or paper. This research refers to four distinct channels: internet (website, email), high street (shop, sales desk), telephone (call centre, reception), and mail order (catalogue, voucher). Although the concept of channels is closely related to the concept of media (Baker, 2003), we have chosen to systematically use the term 'channel' for the sake of clarity.

Consumers seem to move between online and offline channels

The literature on the use of e-services is inconclusive about how consumers combine the use of traditional channels with using e-services. Several studies from the fields of Human-Computer Interaction (HCI) and Consumer Research (CR), which is a specialised area within marketing, report that although consumers regularly use e-commerce websites for browsing and searching, they often do not conclude this process with an online purchase (e.g. Ahuja et al., 2003; Forsythe and Shi, 2003; Goldsmith, 2000; Lee, 2002; Omar et al., 2005; Waite, 2005). The percentages of consumers actually engaging in online purchases vary from 24% (Ahuja et al., 2003) to 32% (Lee, 2002). Questions that arise from this observation are: do these people abort the consumption processes? Do they go offline and buy services through offline channels? Do they return later and buy the services online? The studies mentioned do not answer these questions, because they focused on the investigation of only online consumer behaviour. They did not follow consumers on after they left the e-commerce website. The assumption in these studies seems to be that the consumers who did not complete the transaction, abandoned their shopping carts out of frustration with the e-commerce website and involuntarily resorted to use an alternative channel. There is no suggestion that the consumers may only have visited the website to browse and may have had no intention to buy online during that same session. There is equally no suggestion that these consumers may have voluntarily combined the use of online and offline channels, and potentially during several sessions. This type of issues has been investigated in this research.

In order to address these issues a broad understanding of the consumption process is important for this research. Consumption processes are defined in the marketing literature to not only include the tangible consumption of a good or service, but also the activities wherein consumers select, purchase, or dispose of products, ideas and experiences (Gabbott and Hogg, 1998; Arnould et al., 2002). An essential part of this process is the selection of the channels a consumer wishes to use. Based on this broad definition, research into consumer behaviour does not only address the purchase and consumption of actual goods and services, but also the search for information and the deliberation of potential options or offers (Goldsmith, 2000). Consumers generally spend considerable time searching and deliberating information from numerous

sources before they decide whether or not to purchase a product or service through a particular channel. Especially in the case of complex products and services, such as travel services, which are the focus of this research. For these services the search and deliberation stages are integral parts of the consumption process (Klein and Ford, 2003; Hodgkinson and Kiel, 2003). The subsequent stages of a consumption process are: need recognition, search, deliberation, decision, purchase, and dissonance (see figure 1). This sequence of stages is in line with the CR literature (Assael, 1995; Laudon and Traver, 2003; Li and Zhang, 2002; Pham and Higgins, 2005). From the perspective of the consumer these stages are interconnected and part of the same consumption experience.

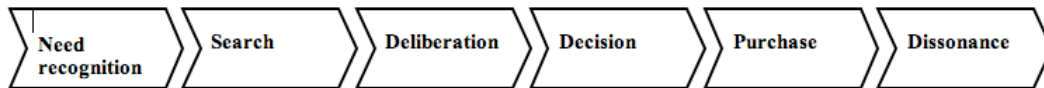


Figure 1 - Stages of the consumption process

The first five stages of the consumption process – need recognition, search, deliberation, decision and purchase - are rather self-explanatory: a consumer recognises that he (or she) has a need for a certain service (need recognition stage), engages in a broad, initial search for information (search stage), identifies and deliberates the available set of options and narrows them down to a subset (deliberation stage), does a more formal evaluation of the options in the subset and decides for one of the alternatives (decision stage), the transaction to obtain this chosen alternative then follows (purchase stage). The last stage, dissonance, is less well known outside the specialised field of consumer behaviour research. Dissonance is the post-purchase stage wherein a consumer assesses the previous stages of the consumption process, which results in a satisfaction or dissatisfaction about the process and the outcome of it. In the case of travel, which is the area of research for the study presented here, the stage of dissonance spans the period between booking a service and being on the actual trip. For some of the travel stories presented in this thesis the dissonance stage was a few months long. In this period consumers may get

in contact with their suppliers because they have extra queries, or because they want to change certain details of their bookings.

Research questions

The objective of the research was to investigate the following research questions:

1. When and how do consumers move between online and offline channels?
2. When consumers switch channels, what factors are perceived by them to influence this movement?
3. When consumers switch channels, which expectations towards channels influenced their channel movement?
4. How do the findings from this research apply to the practice of HCI and CR?

These research questions have been further specified in a list of sub-questions formulated as the aims for the research. A full overview of these aims is given in table 1 (page 32).

1.2 Positioning the research in the academic field

The use of e-services by consumers involves the use of an interactive system, which is the main focus in the HCI literature, as well as the use of a broader (commercial) commercial service offering, which is the main focus in the CR literature. This research is therefore related to both academic fields. The studies on consumer use of e-services from both domains sometimes overlap in their topics and findings, but they often refer to different theories and frameworks. In that sense they have been complementary in informing the perspective for this research.

One of the difficulties in combining literature from various academic disciplines is that they often use terms that refer to similar concepts but that may differ slightly in their detailed definitions, and therefore interpretations. For example, in HCI studies

the use of an e-service is usually referred to as ‘a human-computer interaction’, while marketing studies refer to this as ‘a service encounter between the customer and the organization’. And, research subjects are usually described as ‘users’ in HCI studies, whereas marketing studies mostly refer to ‘customers’, and consumer behaviour studies to ‘consumers’. The meaning of these terms overlaps to a certain extent, but not entirely (chapter 2 explains this in more detail). The use of these terms can be explained from the different perspectives of the academic fields, but may create confusion in an inter-disciplinary research such as the one presented here. Throughout the thesis special care is taken to use a consistent terminology and, where relevant, to explain which terms are used and why.

Movement between channels is an under-researched area

Examples of early studies on the use of e-commerce websites and e-services in both HCI and CR date back to the late nineties and early noughties. These studies have contributed to the understanding of how and why people make use of e-commerce environments, and have resulted in various guidelines on how to improve the usability and effectiveness of e-commerce websites (e.g. Nielsen et al., 2001; Nah and Davies, 2002). Several factors, such as perceived ease of use and perceived usefulness, have been reported to be important antecedents for the successful use of e-commerce websites. Throughout this thesis these factors will be referred to as Perceived Influencing Factors, or PIFs. They have been described in the literature as being perceived and reported by consumers as factors that influence their ability and willingness to use an e-commerce website. Overall, this literature has made an important contribution to our understanding of the relation between specific PIFs and consumer use of the online channel. However, these specific PIFs are not sufficient to explain why people combine the use of several channels and move between channels. They do not explain why many people do browse, but do not always buy online. Nor do they explain why, specifically in the case when an e-commerce website is well designed, so many people choose not to complete the consumption process online. Chapter 2 discusses this body of literature in more detail (section 2.1).

The focus of most studies on the use of e-services is limited to the investigation of only the use of the online channel. This limits their perspective on the use of other channels a consumer may have engaged in during the course of a consumption process. Figure 2 illustrates this focus in a visual representation. It shows that these studies will only capture the ‘online snapshots’ that are part of the complete consumption behaviour. The research presented here aimed to investigate any channel usage during any stage of the consumption process, in the context of leisure travel preparations.

In addition to the literature on the use of e-services, literature on consumer channel choice was also reviewed. This body of literature originates from the field of marketing. It addresses consumer decision making on the use of specific channels or technologies from a broader perspective than the previously discussed studies that focus primarily on the use of e-services. The studies described in this literature focus on how consumers make channel choices in the context of multi-channel environments. This broader perspective has informed the analysis of the data elicited for the study presented in this thesis. A model taken from this body of literature has also been useful for this research, as it provided a basis to synthesise the individual studies describing the influence of specific PIFs on consumer channel choice in to an extended model of e-services use. The model on product channel selection by Black et al. (2002) formed the basis for the framework used during the first stage of the data analysis. Chapter 2 (section 2.2) discusses the literature on consumer channel choice and introduces the model by Black et al.

The broader scope of this second set of literature on consumer channel choice does address the multi-channel environment of e-services, but the studies discussed tend to focus on channel choice as a singular event during a consumption process. Most studies in this field investigate channel choices in the purchase stage, as this is the stage where the actual transaction is agreed upon and done. These studies do not discuss the use of channels and technologies in the earlier or later stages of the consumption process. Overall, this literature contributes to the understanding of the process wherein consumers choose which channel or technology to use, but it does not answer the questions about consumer movement between online and offline channels. Figure 2 visually illustrates the main focus of the literature on channel

choice. The combination of both the limited focus of the literature on the use of e-services and the literature on consumer channel choice in figure 2 shows that these two perspectives have a 'blind spot' for the usage of other channels than the internet during stages of the consumption process other than the purchase stage. The research presented in this thesis aimed to use a perspective that was broad enough to investigate the use of any channel during any stage of a consumption process.

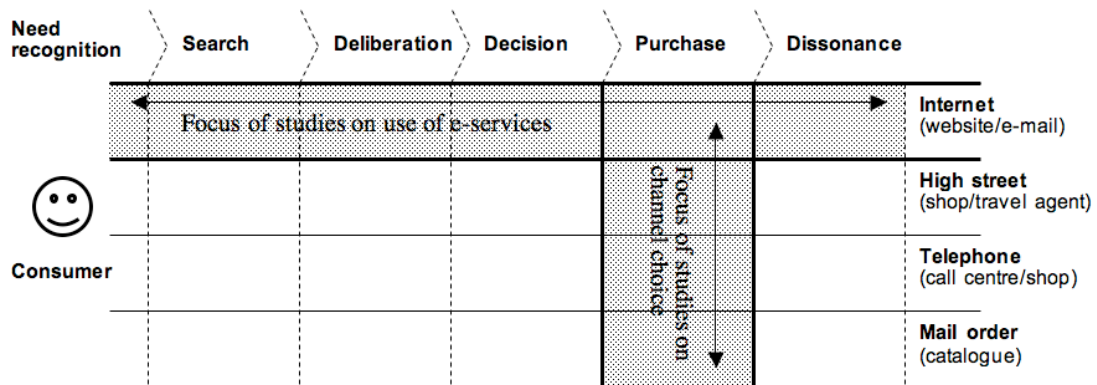


Figure 2 - Limited focus of studies on the use of e-services and on channel choice

Exploring voluntary multi-channel usage is relevant for HCI

By taking a broader scope and a different analytical perspective, the research presented here aims to contribute to the extant literature on consumer use of e-services. In the domain of leisure travel, this research has investigated voluntary consumer channel choices, made throughout consumption processes, in the context of a multi-channel environment. It addresses the complex mix of PIFs that are related to a certain situation, from the perspective of the consumer, in a qualitative and holistic research approach. To the best knowledge of the researcher, there is no precedent in the extant literature of a study similar to the one presented here. Voluntary multi-channel use and movement between channels has not been a topic of much research yet. The occurrence of these phenomena is relatively unknown, and so are the motivations for them.

With its broad approach the research aimed to contribute to the theory and practice of User-Centered Design (UCD). This is one of the key models within HCI for the

development of interactive systems (ISO 13407). In every stage of this development process research oriented towards the end-user of the interactive system is integrated with the development of concept/strategy, design and software. Chapter 3 (section 3.1.1) describes the UCD process in more detail. This research elaborates specifically to the early stages of the UCD process, where the objective for the research is to ‘understand the user and the context of use’. This research starts from the assumption that it is insufficient at this stage of the UCD process to look at the use of an interactive system in isolation. The concept of an online service cannot be based solely upon the expectation of the use of a website. The characteristics of the total service experience across the entire consumption process influence a consumer’s assessment of the quality and usefulness of an e-service (Minocha et al., 2004). The development of web-based service delivery channels needs to be understood within this broader context of consumer-supplier interaction.

Broad context of contemporary consumption behaviour is crucial

The literature on contemporary consumption, a specialised area of marketing, offered an additional, complementary perspective on multi-channel behaviour by describing how consumers in the contemporary, post-industrial information society orientate themselves towards consumption processes and how they cope with the abundance of choice between available products and services (Baker, 2003; Gabbott and Hogg, 1998; Szmigin, 2003). This literature explains that consumers are generally well informed, confident and empowered. They are active participants in the marketplace, who know how to find and to use information relevant to their needs and preferences. They negotiate the terms of interaction and engage in parallel service encounters (Laing and Hogg, 2003). They are able and willing to initiate and change relationships with businesses according to their needs, expectations and experiences.

One of the central themes that emerged from the literature on contemporary consumption is control. Contemporary consumers are increasingly expecting choice and thereby control over the service setting (Rust and Kannan, 2003). They want to be sufficiently informed and make their own decisions in their own time. The literature also describes that contemporary consumption behaviour is often unpredictable and

‘fragmented’. For instance, they don’t always use services in the exact same way. The literature on contemporary consumption, and specifically its notion of the themes of control and fragmentation, was used as a conceptual lens to look at the data elicited for this research. This contextualised the consumer behaviour reported by the participants in respect of the use of multiple channels, and it offered a perspective for the investigation of parallel interactions. It contributed to a better understanding of the complexity and dynamics of consumer choice behaviour in relation to voluntary channel choice. Chapter 2 (section 2.3) discusses the main concepts in this body of literature and explains how they informed the research presented here.

The literature on contemporary consumption does not report on many empirical studies on the use of e-services. It is mostly general theory, or reports on studies in other domains such as health care. The research presented here applied the concepts from the literature to the domain of leisure travel, as will be further explained in the following section.

Figure 3 gives an overview of the various bodies of literature from HCI and CR that have been reviewed in relation to the topic of this research.

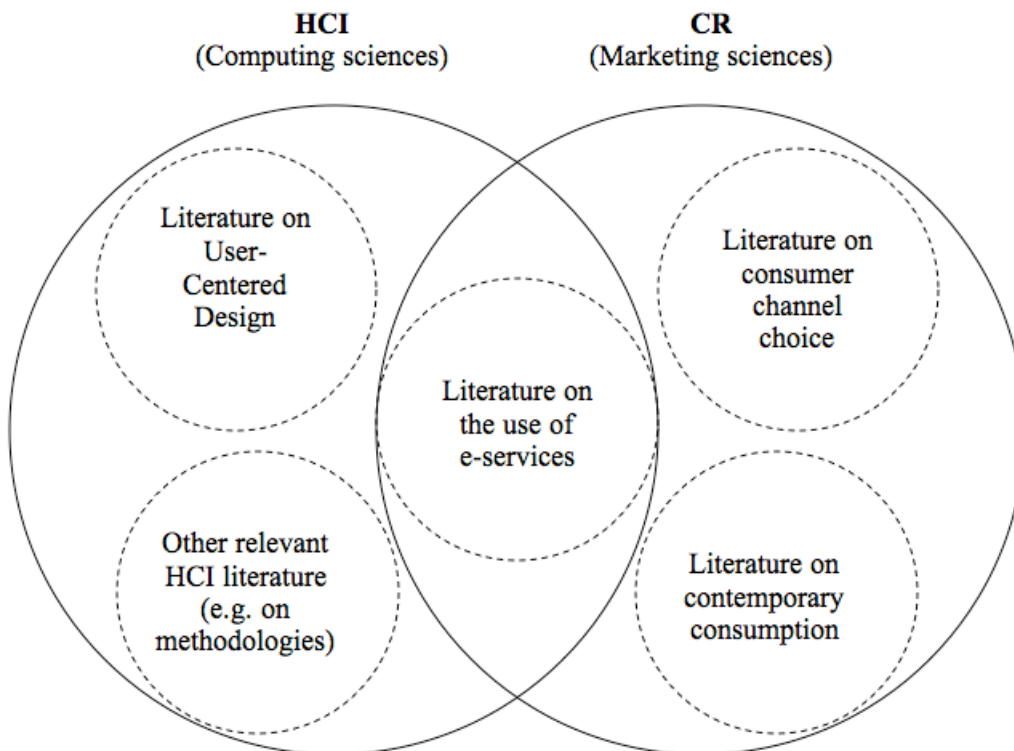


Figure 3 – Overview of relevant literature from HCI and CR

1.3 Research approach and methodology

This research investigated voluntary multi-channel use from the perspective of the consumer by collecting rich accounts from its participants on actual and recently completed consumption processes. It examined what channel choices these consumers made in order to satisfy their needs, preferences and concerns in specific situations. The research aimed to analyse the rationale for these channel choices in the context of the multi-channel environment wherein consumption processes take place. The small-scale, qualitative approach of the study allowed for a detailed investigation into the channel usage of its participants. This type of research aims to explore the complexity and dynamics of consumer behaviour (Ajzen, 1991) and offers a natural addition to the more large-scale quantitative research that is often focused on determining the relation between specific PIFs and recorded consumer behaviour (e.g. Chiang et al., 2004; Gupta et al., 2003; Walker et al., 2002). The interpretive rather than positivist approach for this research was informed by the literature of Contextual Inquiry, Personal Construct Theory and User-Centered Design. This epistemological background is described in more detail in chapter 3.

For the domain of investigation leisure-travel preparations were chosen, because these often involve the search for and purchase of several services that are connected to one trip or holiday (e.g. flight, hotel, hire car). From the perspective of the consumer, the preparations for these services are inter-related (Gabbott and Hogg, 1998). All these preparations are part of the same consumption experience. Another reason for choosing leisure travel as the domain for investigation was that the services in this domain are generally available through several channels, and consumers are relatively free to make their own choices on which channels to use.

In-depth investigation from a consumer perspective

To investigate how the participants in the study made their channel choices, and how they moved between online and offline channels in relation to leisure travel preparations, accounts of their recent consumption behaviour were collected through

interviews and diaries. In total, 28 participants were interviewed throughout the United Kingdom. The sample had a balanced spread in demographics, internet experience and travel experience. In a three-staged process of interviews and diaries the participants reported on their travel-related consumption behaviour over a period of 1.5 years. This allowed the researcher to gradually delve deeper into the motivations for the reported channel usage. In total, 143 valid reports on travel preparations were collected. To process the fragmented reports in the interview transcripts and allow for a structured and systematic analysis, each account by a participant about the preparations for a specific trip was compiled into a one-page 'travel story', which is a standardised reconstruction of the reported travel preparation, consisting of a matrix and a narrative description. During the data analysis, the diagrams in the travel stories provided the basis for a quantitative comparison across participants of their accounts on travel preparations. The transcripts of the laddering interviews from the first and third stage of the data elicitation provided the basis for a qualitative investigation of the reported channel choices. Chapter 3 discusses the process of data organisation and analysis in further detail.

Day-to-day voluntary channel movement, driven by control

The results of the research indicate that voluntary multi-channel use, in the context of leisure travel preparations, is a day-to-day reality for many participants. By comparing the travel stories across participants and across channels, the occurrence of consumer multi-channel usage has been investigated and patterns in the reported consumer behaviour were identified. Chapter 4 discusses the results of this investigation. It is relevant to note here that by focusing on voluntary channel usage, the research mainly investigated consumption situations where e-services were sufficiently available and usable. In many cases these were e-commerce websites from large companies. In the cases that participants mentioned to have encountered difficulties in using specific websites, for instance of small companies such as Bed & Breakfasts (B&Bs), this mostly resulted in involuntary channel switches. These were all noted in the travel stories, but not investigated in great detail.

The analysis of the motivations the participants in the study gave for their multi-channel use resulted in a list of PIFs that are most important to them when considering which channels to use for their leisure travel preparations. From the analysis of their accounts it was apparent that the participants were indeed making a trade-off between a complex mix of PIFs. The mixture of PIFs that influence the observed patterns of channel use is complex and dynamic. The prominence of certain PIFs over others may change during the course of the consumption process. Per stage the participants seemed to actively reconsider which channels would suit them best, and how they could achieve a maximum outcome for a minimum of costs. They actively triangulated the information available through several channels and then they chose how to pursue the best deal they could get through whatever channel facilitated them best at that moment.

Further analysis of the reported motivations for multi-channel usage in light of the literature on contemporary consumption led to the consolidation of two main themes in consumer channel choice: control and fragmentation. These themes seemed to drive the trade-off participants made between the various PIFs. Dependent on the circumstances of a particular consumption, the need to be in control made them more, or less, sensitive for PIFs such as, for instance, perceived risks or perceived costs. Chapter 5 discusses how the need for control seems to mediate the influence of individual PIFs on consumer channel choice.

Fragmentation is the second theme that emerged from the literature and was consolidated in the analysis of consumer motivations for multi-channel usage from the perspective of contemporary consumption. The findings from this research show that, in line with the literature on contemporary consumption, consumers show considerable variety in their consumption behaviour. They do not always behave in the same way. Even in situations that are apparently similar, consumers may make different choices on what and how to consume. They can be rational, planned and organised, just as they can be irrational, incoherent and inconsistent (Gabriel and Lang, 1995).

Understanding channel choice in a multi-channel environment

Analysis of the expectations consumers have of what benefits the use of a particular channel will bring them, has led to the identification of 6 constructs that seem to be key in this process. These constructs are: time, place, costs, risks, contact, and information. The analysis in this stage of the research was driven by the Personal Construct Theory (Kelly, 1955), which states that peoples' behaviour is driven by the way they categorise the world around them into meaningful constructs. These constructs influence one's perspective on the world and offer a reference for behavioural decisions. The constructs identified in the analysis help to explain the motivations for the reported multi-channel use and movement between channels. Chapter 6 discusses the identification of the 6 intermediate constructs.

A synthesis of the results of the analyses in chapter 4, 5 and 6 has led to an overall model of consumer channel choice in a multi-channel environment, presented and discussed in chapter 7. This model, and the broader set of findings that has resulted from this research, aids the understanding of the complex and dynamic process of consumer channel choice in a multi-channel environment. This contributes to the theory and practice of HCI by showing that it is useful to investigate the use of e-services in a broader context than just the online channel. The evidence of voluntary multi-channel use and voluntary movement between online and offline channel would not have surfaced if this research had focused on just the use of the online channel and, more specifically, on obstacles in its use. The identification of the strengths and weaknesses of the online channel in relation to other channels leads to new insights on future improvements of e-services. This is relevant for designers and managers developing e-services that exist in multi-channel environments. The implications of the findings from this research for the fields of HCI and CR are discussed in chapter 8. This chapter also discusses the limitations of the research and the possible directions for future research.

Table 1 (page 17) provides a comprehensive overview of the objectives and aims of the research, in relation to both the techniques that were used for the data gathering and analysis and the expected outcomes of the subsequent steps in the research.

1.4 Overview of the chapters to follow

The next chapters in this thesis each discuss one of the subsequent steps in the research. Chapter 2 gives a review of the literature related to the topic of the research, and substantiates the relevance of the research questions. Chapter 3 describes the research approach and the methodology chosen for the data gathering and analysis. Chapter 4 discusses the analysis of the occurrence of the multi-channel usage reported by the participants, and identifies patterns in their movements between channels. Chapter 5 discusses the analysis of the role of PIFs in voluntary multi-channel usage, and elaborates on two themes that emerged as the main drivers in this process. Chapter 6 discusses the analysis of how expectations towards the various channels influenced the multi-channel usage, and identifies 6 constructs that mediate consumer channel choice. Chapter 7 synthesises the findings from all stages of the research into an overall model for consumer channel choice in multi-channel environments, and illustrates this model with a comprehensive case study. Chapter 8 discusses the implications of the research as well as the limitations, and gives some suggestions for future research in this area.

Figure 4 (page 16) gives an overview of the structure of the thesis and how the content of the chapters is connected.

Table 1 (page 17) gives an overview of the research objectives, the aims, the techniques used and the expected outcomes of the research.

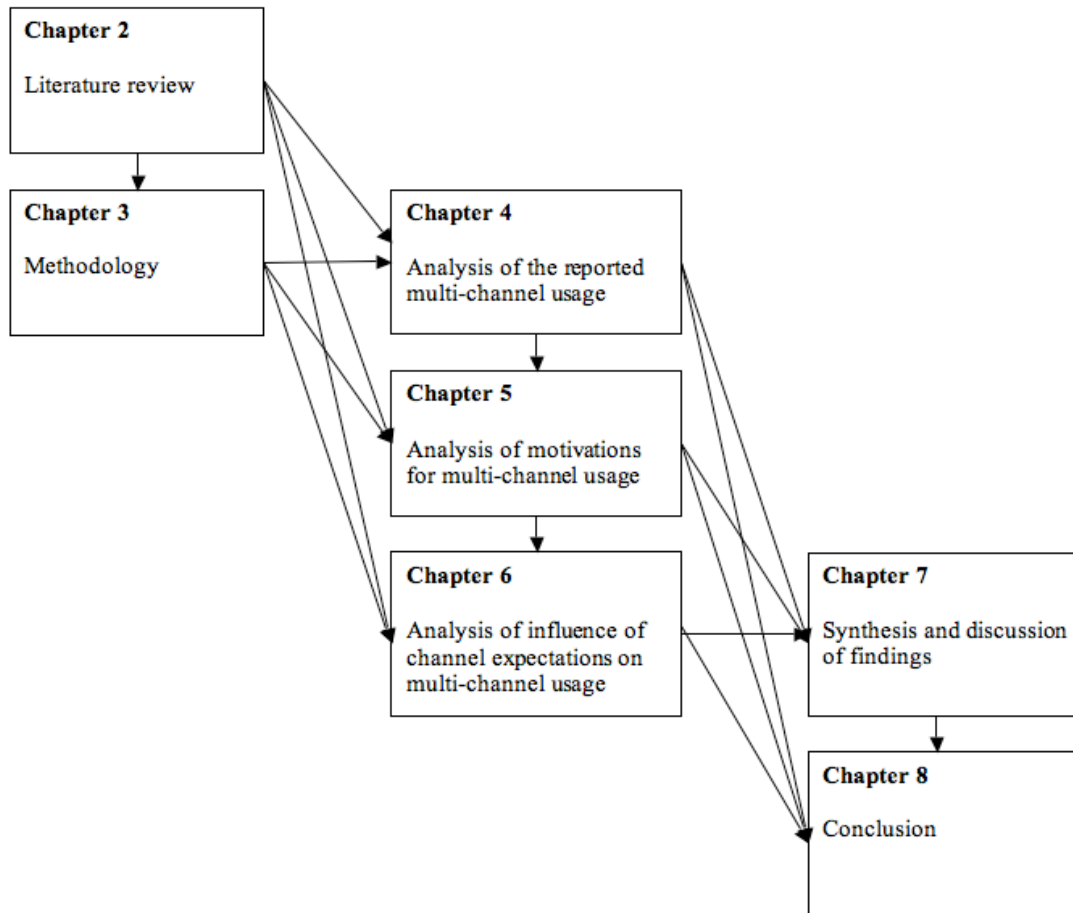


Figure 4 - Visualisation of chapter structure, resembling the research process

Table 1 - Overview of research objectives, aims, techniques and expected outcomes

Research questions	Research aims	Techniques	Expected outcomes
How do consumers move between online and offline channels?	<ul style="list-style-type: none"> • Which channels do people use in the course of a consumption process? • At what point(s) during the consumption process do they decide to move between channels? • In which direction do they move between channels? • Is there a pattern in their movement between channels? 	<ul style="list-style-type: none"> • In-depth semi-structured interviews • Critical Incident Technique • Diary study • Content analysis 	<ul style="list-style-type: none"> • Travel preparation diagrams, or travel stories (one per trip, combining visual representation with quotes from interviews) • Identification of common patterns in channel movement
What factors are perceived by consumers to influence this movement?	<ul style="list-style-type: none"> • Do people report on: <ul style="list-style-type: none"> ○ Channel characteristics? ○ Product characteristics? ○ Organisational characteristics? ○ Consumer characteristics? ○ Situational characteristics? ○ Interactional characteristics? • Which factors do they report as the most important influencers for their movement between online and offline channels? 	<ul style="list-style-type: none"> • In-depth semi-structured interviews • Critical Incident Technique • Diary study • Laddering • Content analysis 	<ul style="list-style-type: none"> • Match of reports from participants against list of influencing factors from literature • Indication of which factors are reported as most important • Investigation of influence of control and fragmentation on reported behaviour
Which expectations towards channels influenced the movement?	<ul style="list-style-type: none"> • What are the elements people mention when they describe their perception of the online and offline channels? • How do they classify the similarities and differences between the various channels? • What constructs can be identified in their channel expectations? • Are there any super-ordinate constructs that relate the various channel constructs to each other? 	<ul style="list-style-type: none"> • In-depth semi-structured interviews • Card sorting • Laddering • Content analysis 	<ul style="list-style-type: none"> • Description of constructs that drive channel expectations • Identification of super-ordinate constructs that bridge channel constructs
How do the findings from this research apply to the practice of HCI and CR?	<ul style="list-style-type: none"> • For what purposes do consumers typically find online and offline channels useful? • How can e-services optimally cater to consumers' expectations and needs regarding the online channel? • How can e-services optimally support the use of various channels by consumers during consumption processes? 	<ul style="list-style-type: none"> • Inductive analysis 	<ul style="list-style-type: none"> • Summary of main findings from study • Synthesis of results in overall construct model • Suggestions for HCI and CR on how to apply and further investigate findings from study • Discussion of limitations and further research

Chapter 2 Literature Review

This chapter discusses the literature relevant to the topic of the research presented in this thesis. This was, as already briefly introduced in chapter 1: literature on the use of e-services, on consumer channel choice and on contemporary consumption behaviour. Together, these literatures have informed the rationale for the study (discussed in chapter 1) and the eventual methodology (discussed in chapter 3). See figure 3 (page 26) for a visual overview of the various bodies of literature.

The literature on the use of e-services from the domains of Human-Computer Interaction (HCI) and Consumer research (CR) partly overlaps, as figure 3 and the review in this chapter show, but in some aspects it does not. The objective of this chapter is to provide an overview of the current inter-relations between HCI and CR studies on the use of e-services, and to point out some aspects where HCI can further benefit from taking additional marketing literature into account.

The use of the additional literature on consumer channel choice and contemporary consumption contributes to a better understanding of how and why consumers move between online and offline channels, which eventually may help to improve the design and development of e-commerce environments. Some parts of the literature reviewed in this chapter are considered to be well-known among researchers involved with studies on the use of e-services, while other parts are relatively unknown. This chapter focuses on discussing the parts that are considered to be the least well known.

The incorporation of external literatures into the field of computing is a natural continuation of the gradual development of this relatively young interdisciplinary field. Over the years HCI has integrated theories and practices from several long-established disciplines, such as psychology, anthropology and ergonomics. This chapter points out that specifically for studies on the use of e-services, theory and practice from the marketing domain are relevant to computing sciences. Several studies have already drawn from this domain (e.g. Fogg, 2003; Goldsmith, 2000; Riegelsberger et al., 2003). However, some relevant marketing literature still seems to have been overlooked. See figure 3 (page 10) for a visual overview of the various

bodies of literature within HCI and CR that have been reviewed in relation to the research presented here.

This chapter first addresses the existing overlap between the literature on the use of e-services from the domains of HCI and CR. It discusses the extant knowledge on the use of e-services and the three main strands that can be derived from this literature (section 2.1). It then introduces the, within HCI, relatively unknown marketing theory on consumer channel choice and discusses the relevance of this literature as it offers a perspective on channel choice in a multi-channel environment (section 2.2). Finally, the chapter introduces the literature on contemporary consumption and discusses the relevance of this literature as it offers a perspective to understand underlying motives for consumer channel choices (section 2.3). The last section (2.4) summarises the relevance of the various literatures to the research presented in this thesis, and concludes on the main points to carry on forward to the empirical study.

2.1 Extant literature on the use of e-services

E-commerce, or e-services, is a relatively new area of research, it has existed only since 1997 (Nah and Davies, 2002). Early studies on the use of e-services date back to 1999 (Lee et al., 2000; Nielsen, 1999; Goldsmith, 2000; Ramaswami et al., 2000). These studies have contributed to our understanding of how people make use of e-commerce environments, and have resulted in various guidelines on how to improve the usability and effectiveness of e-commerce websites (Nielsen et al., 2001). In the past years four review papers were published that discuss the research conducted on a specific aspect of e-commerce in the fields of HCI and Information Systems. Hodkinson (2003) focuses on online information search, Li (2002) on online shopping attitudes, Saeed (2003) on online consumer behaviour, and Nah (2002) on HCI-issues related to e-commerce. Based on these papers and a wide range of additional literature on both HCI and marketing studies on the use of e-services, it is possible to detect three strands of research in this domain. Each of these strands is discussed in this chapter.

1. Research on the website experience - Exploring the experiences consumers have while interacting with e-commerce websites (discussed in section 2.1.1).
2. Research on the total service experience - Exploring the experiences consumers have beyond the actual interaction with the website (discussed in section 2.1.2).
3. Research on consumer profiles - Exploring the characteristics of individual consumers that influence whether they will consider using a website (discussed in section 2.1.3).

Since the overall aim of this chapter is to highlight the relevance to HCI of relatively unknown marketing literature on the use of e-services, and to discuss this in relation to the HCI literature on this topic, the HCI studies that are considered to be well known within the field of HCI are discussed only briefly. The focus in the following sections is on identifying a shared framework and discussing the proposed marketing literature.

2.1.1 Research on the website experience

The website experience refers to the experiences consumers have while interacting with (e-commerce) websites. This strand of research consists of many studies that have investigated specific aspects of the website experience: the ease of use and usefulness of the website (Nah and Davies, 2002; Saeed et al., 2003), the quality of information and technical performance of the website (Saeed et al., 2003), the effectiveness of the search process (Hodkinson and Kiel, 2003), the effectiveness of the online purchase process (Nah and Davies, 2002; Li and Zhang, 2002) and the shopping enjoyment the website offers (Saeed et al., 2003). All these aspects have been reported to be important influencing factors on the success of e-commerce websites.

This strand of research on the website experience is a natural continuation of earlier studies on the design of user interfaces for computer applications (e.g. Tognazzini, 1993; Shneiderman, 1997; Nielsen, 1999) and has been intensely pursued within HCI. Over the years there has been a gradual development from mainly looking at the

‘tangible’ aspects of websites such as lay out, colours, content structure, and font size, to also examining the more intangible aspects in the research such as the enjoyment and desirability of using the website (Cooper, 1999; Garrett, 2003). While the first type of research is generally referred to as Usability Research (Nielsen, 1999), the latter is summarised under the name User Experience Research (Nielsen et al., 2001). The reason for this development has been the acknowledgement that although usability is necessary for the successful use of a website, it is not sufficient. People do not use e-commerce websites only because they meet their needs, they want a pleasant experience while using it as well (Cooper, 1999; McCarthy and Wright, 2004).

The theoretical background for Usability and User Experience Research is strongly influenced by ergonomics and product design (Dreyfus and Powell, 1955; Norman, 1988). In this field it has long been acknowledged that products need to be efficient as well as pleasurable and desirable to use. Concepts such as usability and user-centred design have been developed and intensely explored in this field.

This strand of research on the website experience makes it clear that the characteristics of a website are important elements that influence whether consumers are able and willing to use e-commerce environments. Good usability and positive user experience are antecedents for a situation wherein consumers can decide to make use of e-commerce environments and freely move between online and offline channels.

This section does not offer a detailed discussion of specific studies within this strand of research. They are assumed to be well-known in the field of HCI, as this is the oldest and most established strand of research. In the following sections this chapter elaborates on studies that investigate the use of e-services from a broader and less well-known perspective than just the use of the actual website.

2.1.2 Research on the total service experience

The total service experience refers to consumers’ experiences that go beyond the actual interaction with an e-commerce website. These experiences are connected with contextual issues such as trust (Nah and Davies, 2002; Saeed et al., 2003), vendor

reputation (Li and Zhang, 2002; Saeed et al., 2003), service availability (Hodkinson and Kiel, 2003), product involvement (Li and Zhang, 2002), perceived service quality (Saeed et al., 2003), and consumer satisfaction (Li and Zhang, 2002; Hodkinson and Kiel, 2003). This strand of research, just like the previous one on the website experience, also consists of many studies that have investigated the role of specific aspects in the success of e-commerce websites. A selection of these studies will be discussed in more detail in the course of this section.

One of the underlying assumptions of this strand of research is the fact that consumer interaction with an e-service does not start and end with the actual use of the website. Several authors (Egger, 2003; Zikmund et al., 2003; Minocha et al., 2004; Misiolek et al., 2002) describe how the interaction process starts already when a consumer considers using the online channel and has knowledge of the existence of a specific e-service provider. The interaction ends only after the purchased product has been delivered and proven to be satisfactory to the consumer. During this whole process there are many moments of interaction between the consumer and the e-service provider. The success of an e-service can therefore not be based solely upon the evaluation of the website. The characteristics of the total service experience are influential factors in establishing the quality and success of e-services. To better distinguish between the actual website and the broader service experience, the terms 'e-commerce website' and 'e-service' are used, as also explained in chapter 1. The relevance of the concept e-services for HCI has been introduced and explored in a special issue of *Communications of ACM* (June 2003, Vol. 46, No. 6). The main statement in this special issue was that e-services are an important new business model and emerging set of technological standards that need to be carefully considered within HCI (Stafford, 2003). For this consideration a consumer-centric approach is needed (Hoffman, 2003; Rust and Kannan, 2003).

The theoretical background for the strand of research on the total service experience is related to marketing theory. Some of the main concepts have been derived from the marketing literature. These concepts are: service quality and relationship marketing (Minocha et al., 2004), customer loyalty (Zikmund et al., 2003) and trust (Egger, 2003; Misiolek et al., 2002). These are all aspects of the service encounter between consumers and service providers that refer to a wider interaction process than just the

tangible exchange at the moment of purchase. These concepts were investigated within marketing research long before the emergence of e-commerce. In recent years they are being re-examined and adapted to also address the use of e-services. Key references in HCI studies to the marketing literature in this area are: Parasuraman (1985) and Zeithaml (2002) on service quality; Voss (2003) and Rust (2001) on relationship marketing; Dick and Basu (1994) on customer loyalty; and Morgan and Hunt (1994) on trust. An acknowledgement that bridges HCI and marketing studies on the use of e-services is that consumers who use e-commerce websites are not only computer users who demand a positive user experience, but also customers who expect excellent service delivery (Lee et al., 2000; Koufaris, 2002). The terms *user* and *customer* are typically used in literature with a strong focus on either the functional use of e-commerce websites (e.g. HCI) or the retention of clients of e-services (e.g. CRM). Implicitly these terms represent the perspective of either the interactive system or the e-service provider on a consumption process. Using these terms limits the notion of consumer behaviour to only a discrete interaction or transaction. The term *consumer* is a more complete representation of the person who is actually consuming (Gabbott and Hogg, 1998). It encompasses both the term user and customer, and it signifies a more general perspective on all aspects related to the interaction with the e-commerce website and the business. Throughout this thesis the term consumer will be used to emphasise the focus of this research on the perspective of the actual consumer.

Since this second strand of research on the use of e-services, which focuses on the total service experience, is less well known within the field of HCI, some studies are discussed in more detail below.

Relationship marketing

Minocha et al. have in their research integrated the perspectives of both HCI and relationship marketing, or Customer Relationship Management (CRM) as it is also often called (Minocha et al., 2004; Minocha et al., 2003). They define CRM as a set of business strategies designed to add value to customer interactions by providing service quality that exceeds customer expectations (Minocha et al., 2003). The authors

have introduced the purchase and consumption model TCE (Total Customer Experience) to express the continuity of customer experiences across the various stages of the interaction process (Minocha et al., 2004), see figure 5. The TCE has been defined as ‘a customer’s holistic experience with an e-commerce environment’ (Minocha and Dawson, 2004). Consumers who have bad experiences during any stage of interacting with an e-service will not have a positive TCE, even though the e-commerce website itself may be usable according to HCI heuristics. In the TCE, the actual use of the website or website experience is limited to the e-purchase interaction stage and therefore only a small step in the overall service experience. To evaluate the quality of the TCE an e-service offers, Minocha et al. have developed E-SEQUAL, an evaluation instrument that consists of CRM and usability heuristics (Minocha et al., 2004).

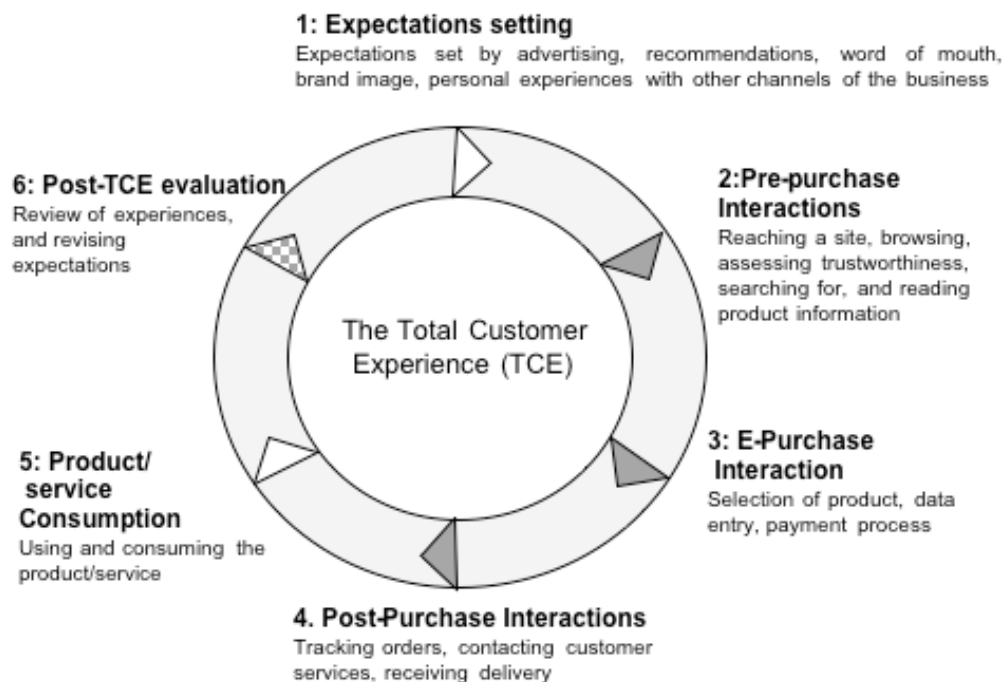


Figure 5 - The Total Customer Experience (TCE) (Minocha and Dawson, 2004)

Zikmund, McLeod and Gilbert have investigated customer loyalty and CRM in the context of e-services (Zikmund et al., 2003). They state that for online environments ‘care’ and ‘character’ are the most crucial aspects to influence customer loyalty. Care relates to the attention paid to customers and the ease of completing transactions.

Character includes both the aesthetics of the website and the reputation of the organisation. Zikmund et al. conclude that the main purpose of a CRM strategy should be to enhance customer satisfaction by providing optimal customer service through personalization (Zikmund et al., 2003).

In their studies on customer loyalty Lee, Kim and Moon have found that transaction costs and trust are crucial factors (Lee et al., 2000). They have also concluded that the effect of these factors on customer loyalty depends on the level of involvement consumers have with the purchase decision. This level of involvement is largely determined by the extent to which consumers perceive that the product they purchase is relevant or important to them. Lee et al. have found that visitors to a website can be classified into two broad categories: low-involvement surfers and high-involvement searchers. As a result the authors have developed two models for online customer loyalty, one for low-involved consumers and one for high-involved consumers (Lee et al., 2000).

Trust

On the issue of trust in relation to the use of e-services, a series of studies has been published during the past few years (Egger, 2003; Misiolek et al., 2002; Fogg, 2003; Riegelsberger et al., 2003). Egger (2003) explains that he has found trust in e-services to have four dimensions: pre-interactional filters, interface properties, informational content, and relationship management. These four dimensions are related to the stages in the interaction process between a consumer and an e-service as described earlier in this section (figure 5). Thus both Egger (2003) and Minocha et al. (2004) stress that consumer trust in an e-service is not only influenced by the design and content of the actual website but is already influenced before he/she interacts with the e-commerce website, and continues to be influenced over time as interactions with the e-service provider occur.

Misiolek, Zakaria and Zhang have investigated the role of trust in technology acceptance (Misiolek et al., 2002), which can be extended to the understanding of trust in e-services. They have found that trust in this context consists of three aspects: trust in technology, institutional trust and social trust. In the case of e-services these

would be correspondingly: the (e-commerce) website, the organisation that provides the e-service, and opinion leaders that make use of the e-service. Misiolek et al. also found that the latter two aspects (institutional trust and social trust) were the most important in establishing consumer trust in a new technology.

Self-Service Technologies

Within marketing theory, e-services are considered as a 'self-service technology' (SST). This term refers to innovations, based on computerisation and/or other technological advances, that allow (or force) consumers to help produce their own service encounters via machine interaction rather than by interacting with a firm's service personnel (Lee and Tan, 2003). Examples of other SSTs are voice mail systems, ATMs, airline ticketing machines, hotel check out through interactive TV, and self-scanning systems at retail stores (Bobbitt and Dabholkar, 2001). The adoption of e-services by consumers has in marketing studies been investigated in line with the adoption processes of these other self-service technologies. This broad perspective is interesting for HCI because it brings a more historic context to investigations on the adoption and use of e-services. To illustrate this point, some studies in this field are discussed in more detail below.

Bobbitt and Dabholkar have published a review article in 2001 (Bobbitt and Dabholkar, 2001) wherein they summarise a list of previous studies on the adoption of SSTs. They also propose a conceptual model that incorporates several attitudinal theories to explain the role of attitudes in influencing intentions and behaviour related to technology-based self-service, see figure 6. The central theory in the model is the Theory of Reasoned Action (Fishbein and Ajzen, 1975), which explains the relation between people's attitude toward using technology-based self-service, their intention to use the technology, and their eventual behaviour (use of the technology). This theory is indeed mentioned by many researchers who examine the role of attitudes in consumer behaviour (e.g. Venkatesh et al., 2003; Omar et al., 2005). In 1989 this theory formed the basis for the Technology Acceptance Model (TAM) which is often referred to in HCI studies on e-services (e.g. Misiolek et al., 2002; Koufaris, 2002). Bobbitt et al. have in their model extended the Theory of Reasoned Action to include

other variables that influence its three main factors: attitude, intention, and behaviour. One of the extensions involves a second theory, which is also a central reference in many papers on attitudinal research (e.g. Putit and Arnott, 2005; Venkatesh et al., 2003). This is the Theory of Planned Behaviour (Ajzen, 1991), which focuses on the influence of perceived behavioural control and situational variables on the use of a SST. Perceived behavioural control is the perceived ease or difficulty of performing the behaviour of interest. Situational variables are those factors particular to a place and time that do not follow from specific knowledge and that have an effect on current behaviour, for instance technical problems in accessing the internet. Situational factors can cause consumers to behave in a manner that is inconsistent with their attitudes and their pre-formed intentions (Bobbitt and Dabholkar, 2001).

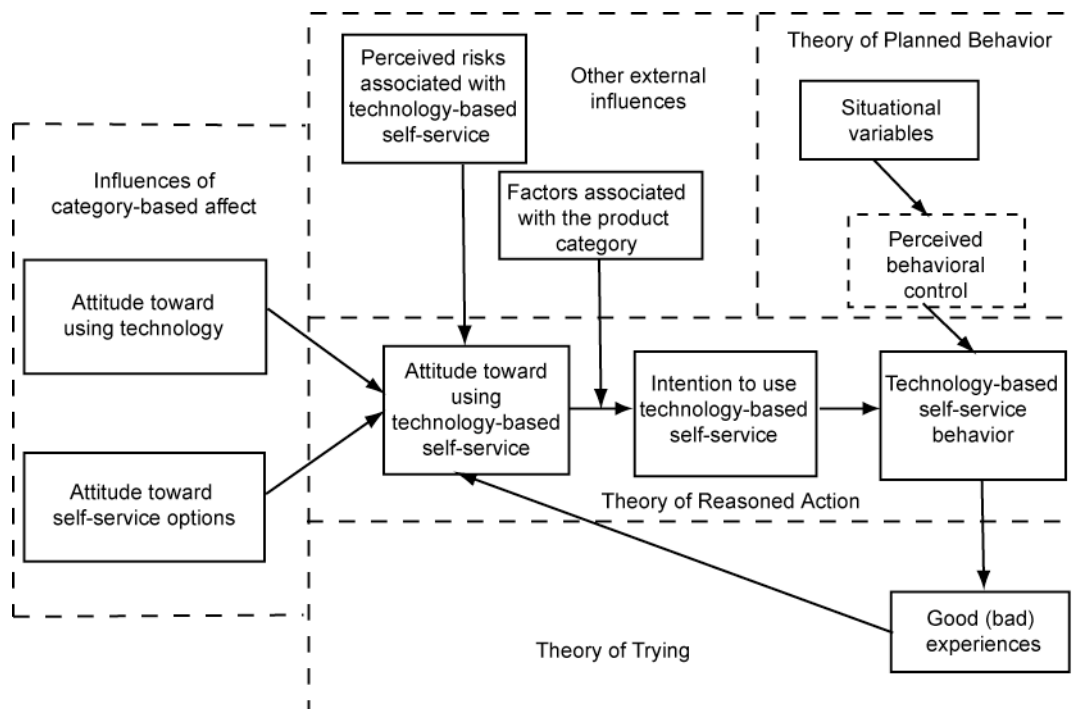


Figure 6 - Conceptual model of attitudinal theories (Bobbitt and Dabholkar, 2001)

The model by Bobbitt et al. offers an excellent overview for positioning other studies that examine the role of specific factors in the adoption of SSTs. For instance, several studies (Forsythe and Shi, 2003; Lee and Tan, 2003; Ruyter et al., 2001) have elaborated on perceived risks and features associated with product category, both mentioned in the model in the box 'other external influences' (Bobbitt and Dabholkar, 2001). Forsythe and Shi have investigated the relationship between the types of risk

(financial, product performance, psychological, or time/convenience loss) perceived by internet shoppers and their online consumption behaviours (Forsythe and Shi, 2003). They used a data set from an online survey among over 5000 internet users with access to the World Wide Web. Regression analysis enabled the examination of the relationships between the types of perceived risks, demographics and online shopping behaviours. While noting that the survey employed nonprobabilistic sampling, and the results therefore need further validation, the study revealed that perceived risks were a useful construct to explain barriers to online shopping, whereas the overall effectiveness of demographic variables in this context was limited. Forsythe and Shi found that browsers, who are consumers that search but do not buy online, perceived considerably more financial, time/convenience and psychological risks than online buyers (Forsythe and Shi, 2003). Lee and Tan elaborated on the distinction between product risk and service risk. They have found that consumers' perceived product risk is not necessarily higher for online shopping compared to offline shopping. Consumers' perceived service risk however, was found to be higher in the online context (Lee and Tan, 2003). Ruyter and Wetzels have found that apart from perceived risk, organizational reputation and relative advantage also have a significant effect on a consumer's attitude and behaviour toward an e-service. Relative advantage is the extent to which e-services are perceived to be superior to alternatives already available. Examples of relative advantage are time saving, convenience, and customer empowerment (Ruyter et al., 2001).

Other studies have elaborated on perceived behavioural control and situational variables, both mentioned in the model by Bobbitt et al. in the box 'Theory of Planned Behaviour' (Bobbitt and Dabholkar, 2001). Lee and Allaway have found that the provision of more personal control to consumers can reduce their perceived risk, enhance the perceived value of the SST, and induce greater adoption intention associated with the innovation (Lee and Allaway, 2002). Meuter and Ostrom have observed that respondents with higher levels of technology anxiety use fewer SSTs (Meuter et al., 2003). They have also found that technology anxiety is a better, more consistent predictor of SST usage than are demographic variables. Walker and Craig-Lees have shown that the adoption or rejection of technologically facilitated services is moderated by the personal capacity and willingness of individuals (Walker et al., 2002).

In comparison with the HCI studies on the use of e-services that were discussed earlier, the marketing studies on the adoption of SSTs show some similarities and some differences. They address similar research questions (what factors influence how and why consumers use e-services/SSTs?) and they also find similar answers (significant influencing factors such as perceived risk, organizational reputation, personal control, technology anxiety, personal capacity and willingness). The first difference is that the marketing studies tend to not only focus on e-services as a particular SST. Many studies (Lee and Tan, 2003; Meuter et al., 2003; Walker et al., 2002) investigate the adoption of SSTs in general, of which e-services is one particular form. This leads to a more contextualised approach to the adoption of e-services. The second difference between the HCI and marketing studies is that the marketing studies often contain references to seminal literature such as the Theory of Reasoned Action (Fishbein and Ajzen, 1975) and the Theory of Planned Behaviour (Ajzen, 1991). These theories are the foundation for the more recent Technology Acceptance Model or TAM (Davis et al., 1989) which is regularly referenced in the HCI literature (see section 2.1.3), but not often in relation to the Theory of Reasoned Action and the Theory of Planned Behaviour. Based on these two differences between the fields, it can be concluded that the marketing studies offer a broader perspective to the subject than the HCI studies. The marketing literature therefore offers a useful complement to the existing HCI knowledge on the use of e-services. It contributes to a deeper understanding of the use of e-services.

To summarise this section on research into the total website experience: this strand in the literature on the use of e-services emphasises that the characteristics of the total service experience are factors that influence whether consumers can effectively use and appreciate e-services. The characteristics of the total service experience are, just as the characteristics of the website experience, antecedents for a situation wherein a consumer can choose to move between online and offline channels.

2.1.3 Research on consumer profiles

The third strand in e-services research within HCI and marketing focuses on the characteristics of individual consumers. These characteristics influence whether a

consumer will decide to use an e-service, and how he/she will make use of it. The theoretical background of this strand of research is based in Psychology and Communications Research (Misiolek et al., 2002). The characteristics that are investigated are for example: demographics and social environment (Hodkinson and Kiel, 2003; Li and Zhang, 2002; Saeed et al., 2003), attitude toward online shopping and intention to shop online (Li and Zhang, 2002), decision making behaviour (Li and Zhang, 2002), and experience with using the web and/or e-services (Hodkinson and Kiel, 2003; Saeed et al., 2003). Apart from the characteristics of the e-commerce website and those of the broader service experience, these individual characteristics can also make or break the success of an e-service. To illustrate this point a selection of studies will be discussed in more detail in the course of this section.

Technology acceptance and diffusion of innovations

Two models that are regularly referred to in studies on consumer profiles in the context of e-services are the Technology Acceptance Model, or TAM (Davis et al., 1989), and the Diffusion of Innovation Model, or DIM (Rogers, 1962). Both models, shown in figures 7 and 8, have identified factors that influence a consumer's decision to adopt or reject some form of technological innovation. Although there is an overlap between the two models, they each focus on different aspects of the innovation-adoption decision process (Misiolek et al., 2002; Davis et al., 1989). In the TAM (figure 7), the key variable is the attitude a consumer has towards using a certain technology. This attitude is mainly influenced by the perceived usefulness and the perceived ease of use of the technology. Together these variables influence the consumer's intention to use the technology (Davis et al., 1989).

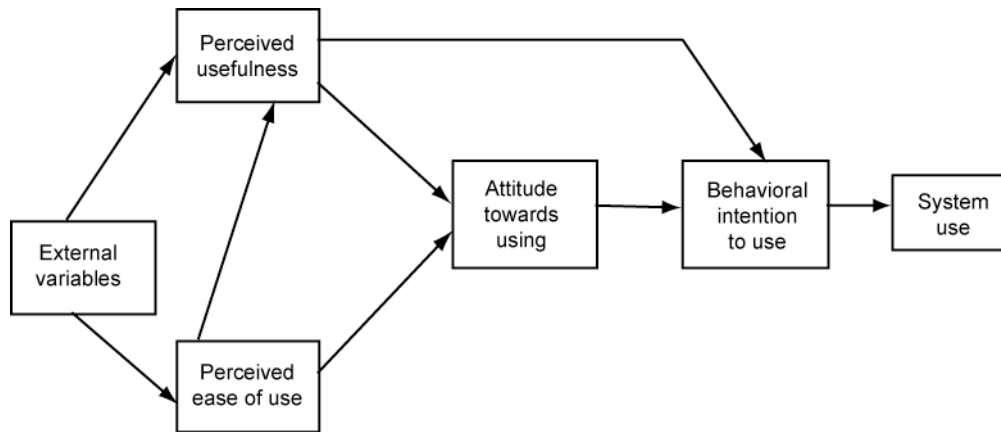


Figure 7 - Davis' Technology Acceptance Model, or TAM (Misiolek et al., 2002)

In the DIM (figure 8), the key variables are the characteristics of the consumer (individual as well as social and cultural) and the perceived characteristics of the innovative technology. Together these variables influence the decision making process of whether or not to adopt the technology (Rogers, 1962).

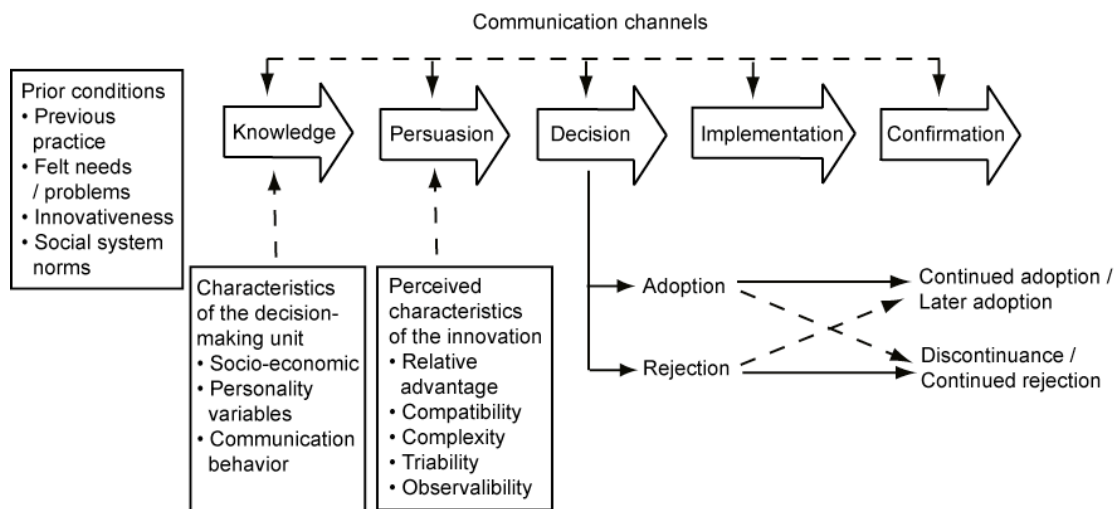


Figure 8 - Rogers' Diffusion of Innovation Model, or DIM (Misiolek et al., 2002)

A recent paper by Venkatesh et al. (2003) has proposed a Unified Theory of Acceptance and Use of Technology (UTAUT). This new, conceptual model integrates elements of eight seminal models, that each include a different set of determinants for technology acceptance and use. Several of the models discussed in this chapter are integrated in UTAUT: the Theory of Reasoned Action (page 38), the Theory of

Planned Behaviour (page 39), the Technology Acceptance Model (page 42), the Diffusion of Innovation Model (page 43). These models are all described separately in this thesis because they are seminal to UTAUT and are all frequently referred to in the literature on the use of e-services. The other four models that formed the basis for UTAUT (the social cognitive theory, the model of PC utilization, the motivational model, and a model combining the technology acceptance model and the theory of planned behaviour) are not discussed here, as they did not feature prominently in the literature reviewed on the use of e-services.

Various HCI studies have elaborated on the influence of specific factors, mentioned in the models of consumer decision-making such as TAM and DIM, on whether consumers would use e-commerce websites. Examples of those influencing factors are: attitude toward using (Goldsmith, 2000); prior conditions (Koufaris et al., 2001; Ramaswami et al., 2000); and perceived characteristics of innovation (Ahuja et al., 2003; Khalifa and Limayem, 2003). To illustrate the type of studies on this strand of research, some specific studies are discussed in more detail below.

Goldsmith and Bridges have investigated if the fact that some consumers tend to do online purchases and others do not is related to their attitude toward online shopping (Goldsmith, 2000). This perspective refers to the box *attitude towards using* in the TAM. The data for this study were gathered through a telephone survey among undergraduate students. A representative sample was obtained by systematic sampling. The participants answered to a questionnaire via a five-point agree-disagree response format. T-tests and chi-squared tests were conducted to investigate relationships between specific factors. The results of the study show that consumers with positive attitudes toward online shopping are more inclined to shop and buy online than consumers with negative attitudes toward shopping online. Goldsmith et al. concluded that attitudes provide a greater insight into the reasons for consumer behaviour than demographics (Goldsmith, 2000). The survey method they used supplements the direct measurement of online activity through click streams being used in many other studies.

Koufaris, Kambil and LeBarbera have examined the impact of consumer experience on intention to return and unplanned online purchases (Koufaris et al., 2001). This research focus relates to the box *prior conditions* in the DIM. The researchers have

observed that experience with an e-service as well as the level of involvement with the product influence the behaviour of online customers. For new customers, product involvement is less important; the novelty of the website and also the perceived control are sufficiently interesting and enjoyable. For repeat customers, the novelty quickly wears off, and product involvement becomes more important for increasing the shopping enjoyment (Koufaris et al., 2001).

Ramaswami, Strader and Brett have investigated the motivations for consumers to use e-commerce websites to purchase financial products (Ramaswami et al., 2000). This perspective also refers to the box *prior conditions* in the DIM. The data collection for this study consisted of a paper-based questionnaire sent out to 700 households selected from a national mail panel with a random sample of 15000 households. As households with an income of over 25,000 dollar and relying on a primary financial advisor for financial advice and recommendations were chosen as the relevant sample for the study, the selection from the panel was based on household income. The 413 questionnaires that were returned, were further selected on the type of financial advisor used. This resulted in 154 relevant and completed questionnaires. The statistical analysis of the data aimed to test a hypothesised model, that was developed a priori based on existing literature. The findings show that consumers who are satisfied with the performance of their financial agent tend to use the e-commerce websites only for information search. Consumers who have had disagreements with their financial agents tend to use the websites both for information search and for buying financial products. Consumers with a willingness to use the internet tend to use the websites for information search, but there is no relation between this willingness to use and online buying. Other factors, such as product knowledge, confidence, time, and income were unrelated with both information search and online purchase. These results show that the e-commerce websites are not directly competitive with the traditional sales agent channel. Ramaswami et al. conclude that the two channels, offering online and offline services, can co-exist (Ramaswami et al., 2000).

Ahuja, Gupta and Raman have investigated what motivations and concerns consumers have in relation to using an e-service (Ahuja et al., 2003). They have also investigated which factors, if consumers do decide to use an e-service, influence their browsing

and buying behaviour. This study refers to the box *perceived characteristics of the innovation* in the DIM. The results of this study show that both the convenience of an e-service and the availability of online customer services are strong motivators for using an e-service. The main barriers for shopping online were concerns about privacy and security. These factors were found to be more important for consumers than the price of the products or services (Ahuja et al., 2003).

Khalifa and Limayem have reported on a study with a similar focus (Khalifa and Limayem, 2003). They conducted a survey to identify the key factors that influence consumer purchasing on the web and to establish the relative importance of these factors. The results of this study show that (apart from convenience and improved customer services) cheaper prices, saving time, and the ability to do comparative shopping were also reported as motivators. The most important concerns for consumers were security and privacy. Contrary to the study by Ahuja et al. (Ahuja et al., 2003) however, this study concluded that cheaper prices are more important to consumers than convenience and privacy concerns. In addition to the motivators and concerns, Khalifa et al. have also found that social influences from family, friends, and media are factors that stimulate online purchasing too (Khalifa and Limayem, 2003).

This strand in the HCI literature on studies into the use of e-services, which focuses on consumer profiles, indicates that apart from the website experience and the total service experience, consumer characteristics also play a role in the choices consumers make on whether or not to make use of e-commerce environments.

Motivational research

Another line of studies on consumer profiles is based on motivational theories, such as the Uses and Gratifications Theory (Katz et al., 1974). The basic assumption of this theory is that consumers are active and goal-oriented in their choice of media, or channel use. They select channels based on personal preferences and on the perception that their needs will be met through the use of that channel (Foucault and Scheufele, 2002). This theory is specifically useful in explaining the continuing use of a medium or channel, for instance online or offline shopping, catalogue, or interactive

TV. If audiences are not receiving certain rewards or gratifications from using a channel, they will stop using it (Joines et al., 2003). This line of research exists mainly within the field of marketing. In HCI studies the Uses and Gratifications Theory is to date not often considered. It does however offer a useful addition to the focus on mainly functional and task-orientated aspects of many HCI studies.

Since 1998 the Uses and Gratification Theory has been applied to web use, and seven motivations and concerns regarding the use of this channel have been identified (Joines et al., 2003):

- Information motivation
- Interactive control motivation
- Economic motivation
- Socialization motivation
- Social escapism motivation
- Transaction-based security and privacy concern
- Non-transactional privacy concern

Overall, these motivations and concerns are found to be similar to those that are associated with other types of channels (Joines et al., 2003). Thus the uses and gratifications that the online channel offers to consumers are not completely different from other more traditional channels.

Several marketing studies (Foucault and Scheufele, 2002; Joines et al., 2003; Parsons, 2002; Klein and Ford, 2003) have elaborated on specific motivations that influence consumers to use e-commerce environments. Foucault and Scheufele have examined social and perceptual drivers for shopping online (Foucault and Scheufele, 2002). They have found that non-demographic indicators such as previous online purchases, a positive social environment, knowledge of online retailers, and the perception that needs will be met are more significant for predicting shopping habits than demographics. Joines, Scherer and Scheufele have found that whereas the time spent on product searches was most influenced by economic motivations (saving time or money) and transactional privacy concerns, consumers' actual online buying was most related to interactive control motivations (freedom to choose when to use an e-

service), socialization motivations (enjoyment of a sense of community), and information motivation (finding information with immediate opportunity to buy) (Joines et al., 2003). Parsons has observed that the concept of non-functional motivations generally thought to hold for physical shopping applies to online consumers as well. Online shopping is driven by personal motives: diversion, self-gratification, learning about new trends; as well as social motives: social experiences outside the home, communications with others having a similar interest, peer group attraction, status and authority (Parsons, 2002). Klein and Ford have explored the implicit cost-benefit analysis that consumers use in order to choose a search strategy (what, when, where, how much). The results show that basic economics continue to drive information search in the digital age, measured in terms of amount (time) and breath (number of sources) (Klein and Ford, 2003).

This strand of motivational research contributes to a deeper understanding of why consumers use e-commerce environments. It offers an explanation of the reasons why consumers choose to use the online channel amongst several other options, such as shops, catalogues, interactive TV, and telephone. In comparison to the HCI studies on the influence of consumer characteristics on the use of e-services, the marketing-based motivational studies show similarities in the research questions (what drives or inhibits consumers to use e-commerce environments in order to fill a need?) and in some of the findings (the influence of perceived usefulness, prior conditions, and perceived channel characteristics). The differences between the studies in both fields can be found in the fact that the marketing studies not only focus on the use of the online channel; they examine the use of this channel in relation to other alternatives. The references the marketing studies make to seminal literature such as the Uses and Gratifications Theory (Katz et al., 1974) mark another difference to the HCI studies. Overall, as with the studies on the adoption of SSTs, the marketing studies have a broader, more contextual perspective to the subject than most of the related HCI studies. It therefore offers a useful complement to the existing HCI literature.

In summary, the third strand of literature on the use of e-services discussed in this section on consumer profiles, indicates that apart from the website experience and the total service experience, consumer characteristics also play a role in the choices

consumers make on whether or not to use the online channel, or to move between various channels.

2.1.4 Relevance of the literature on the use of e-services

The three main strands in HCI and marketing research on the use of e-services that have been discussed so far, illustrate that a wide range of factors influencing consumers' decisions to use e-commerce environments has been identified. These factors have all been proven to be important antecedents for consumers to actually want and be able to use these e-commerce environments. In short, the e-commerce website itself needs to be sufficiently usable, the overall e-service delivery needs to be satisfactory, and the e-service needs to match with the needs and preferences of its individual users. Research on this wide range of factors has resulted in valuable knowledge on the potential obstacles to the success of e-services, and in useful guidelines on how to overcome those obstacles by improving the design and execution of e-services. Based on the evidence provided by the existing literature, all the influencing factors mentioned in the previous sections can be considered as necessary antecedents for the successful use of e-services. But, are they also sufficient to predict to use of e-services? If the influencing factors are measured as being reasonably positive for a specific e-commerce website (good quality website, satisfying total service experience, fulfilling individual preferences and concerns), will consumers indeed choose to use this e-service for their purchasing, and will they continue to do so over time? Are there any other reasons for consumers to decide to use an offline channel, apart from obstacles in the online channel? What makes consumers combine the use of online and offline channels? The extant literature on the use of e-services does not offer a perspective to sufficiently address these questions.

The studies described in the literature focus predominantly on the use of the online channel. They examine the experiences of consumers using the online channel and they point to the obstacles that limit this use. The studies do register that consumers move in and out of the online channel, but do not track their activities across different channels. They do not investigate whether a consumer combines the use of several

channels during the process of deliberating and conducting a particular purchase. As stated in the introduction (section 1.1, page 3), the statistics mentioned by several studies on the use of e-services seem to indicate that this is indeed often the case (Ahuja et al., 2003; Forsythe and Shi, 2003; Goldsmith, 2000; Lee, 2002). The existing studies offer no explanation for this movement of consumers between online and offline channels. To date not much research has investigated how and why consumers are using a mix of several channels as part of their daily routines. In what ways do people move between channels? What are the factors that influence their decision to move from one channel to another? Maybe the reasons for this will vary from one situation to another? Maybe these reasons are dependent on the specific circumstances a consumer is in (e.g. pressed for time, or eager to spend some time anticipating a special purchase)? These questions remain unanswered in the HCI literature on the use of e-services, but they are central to the research presented in this thesis.

As mentioned before, marketing literature on consumer channel choice and contemporary consumption behaviour can inform the further exploration of these questions. The next sections (2.2 and 2.3) discuss this literature. The studies described were not primarily focused on the use of e-services. They were rather aimed at exploring in a more general sense how consumers make choices during the course of consumption processes. Consumer channel choice is one of those choices. This literature is relevant to our research questions in the sense that it provides a broader, multi-channel perspective to the investigation of the use of e-services and consumer movement between online and offline channels. This contributes to a deeper understanding of why and how consumers make up their mind on whether or not to use an e-commerce environment.

A second limitation of the extant literature on the use of e-services, in relation to the topic of the study presented in this thesis, is that it fails to offer an overall framework that relates the individual influencing factors to each other. Each study investigates the influence of only a very specific selection of influencing factors on the use of e-services. Some important questions remain to be answered. For instance, if these factors all seem to be at work, how do they relate? What is the overall framework of factors that influence consumers in making decisions on whether to use e-services

environments? The literature on consumer channel choice, discussed in the next section, offers a useful framework that may inform HCI on this aspect.

2.2 Literature on consumer channel choice

This body of literature focuses on how consumers make channel choices as part of consumption processes. This literature places the research on the use of e-services in the broader context of consumer decision-making processes. To date this literature is seldom referred to within the HCI field. This section aims to introduce the main ideas from this field and to discuss some of the key studies. In this context it is relevant to note again (as introduced in chapter 1, page 4) that a consumption process not only includes the actual tangible consumption or use of a product or service, it also includes the activities wherein individuals or groups select, purchase, or dispose of products, ideas and experiences (Gabbott and Hogg, 1998). An essential part of this process is the selection of the channels a consumer wishes to use.

The marketing studies on consumer channel choice have their background in retail marketing. In the past decades the range of channels available for consumers has increased dramatically, and so has the competition between channels. New channels, such as direct mail, interactive telephone systems, internet, and interactive TV have become available for shopping as an alternative to the traditional retail stores. Understanding what leads consumers to use one channel rather than another has become increasingly important for channel design and management (Black et al., 2002). Thus marketers have been interested to find out what drives consumers in their choice for a particular channel. Black et al. have conducted an exploratory study to investigate consumers' choice of channel for financial services (Black et al., 2002). They wanted to find out why consumers, although purchasing essentially similar products, prefer to use some channels above others. The data for the study were elicited through six exploratory focus groups of each ten to twelve participants. The analysis of this data was mainly qualitative and transcript-based. Background information about the participants was gathered through individual questionnaires. This allowed for t-tests to check for significant differences in personal characteristics across the groups. The results of the study show four categories of factors influencing

consumers' choice of channel: consumer characteristics; product characteristics; channel characteristics, and organizational factors. Based on these results Black et al. have compiled a model of channel selection for financial services (Black et al., 2002), see figure 9. Black et al. stress that the model is not comprehensive, and should be viewed as an early attempt to structure understanding of a complex phenomenon in the particular context of financial services. The study seems to be relevant however to the broader field of research on the use of e-services because a substantial part of that research focuses on the area of financial services.

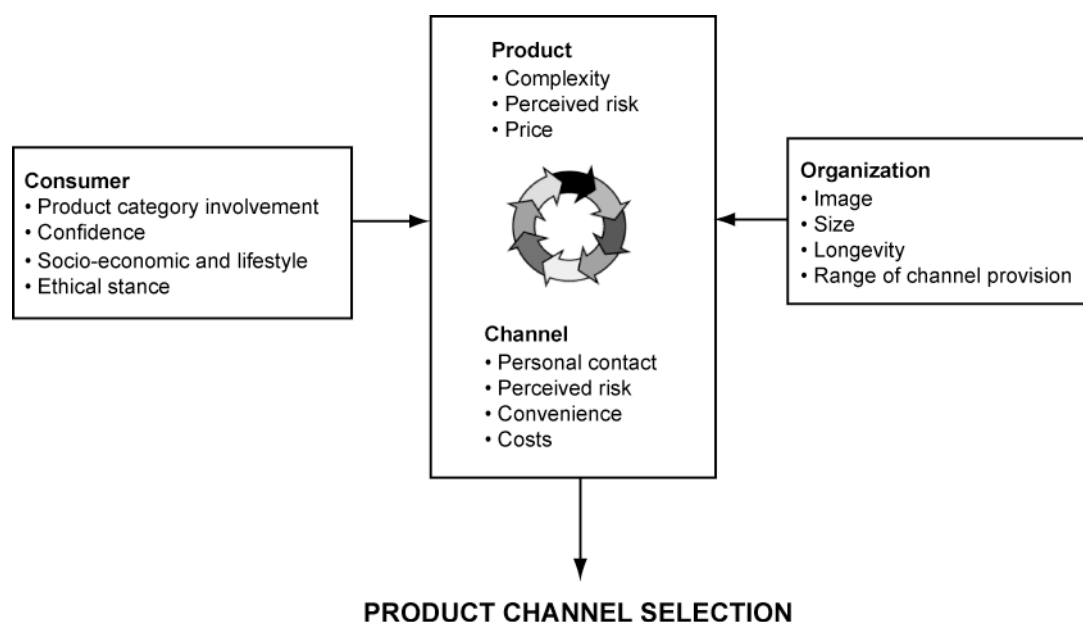


Figure 9 - Model of product channel selection for financial services (Black et al., 2002)

The model by Black et al. offers a good starting point to position other studies on consumer channel choice. Several studies (Chiang et al., 2004; Gupta et al., 2003; Schoenbachler and Gordon, 2002; Reardon and McCorkle, 2002) have elaborated on specific aspects that are mentioned in the boxes in the model by Black et al. Chiang, Zhang and Zhou have, for instance, elaborated on product characteristics. They have examined consumer choice between web and traditional stores for six distinct product categories - books, shoes, flowers, food items, toothpaste, and DVD players (Chiang et al., 2004). Their study focused on the influence of product attributes on consumption frequency. The results show that the most influential attributes vary

across product categories. For example, for books the most important attribute was the ease of finding product information, whereas for flowers the post-purchase service was the most important, and for food items the ability to compare products. Some types of products seem to be more suitable for online shopping than others.

Gupta, Su and Walter have investigated consumer shopping channel choices with a focus on specific consumer characteristics: consumer risk profiles. They have investigated the relationship of either a risk-neutral or a risk-averse profile with certain channel and product attributes (e.g. price, product range, ease of product evaluation, product acquisition time) (Gupta et al., 2003). A consumer's risk profile is determined by both his/her perception of risk and his/her acceptance of risk. The results of the study show that after making purchases through one channel, whether online or offline, risk-averse consumers tend to be more loyal customers than risk-neutral consumers because they are less prone to switch from one channel to another.

Schoenbachler and Gordon have elaborated on organisational factors that influence a consumer's behaviour regarding his/her choice of channel (Schoenbachler and Gordon, 2002). They stress the importance for businesses to adopt a customer-centric view rather than a channel focused view. Businesses need to reflect on the factors that drive consumers to use a particular channel, and to strategically respond to those factors. Schoenbachler et al. state that on average businesses with a multi-channel strategy are better suited to cater to consumers' channel preferences than businesses that focus on a single channel.

Reardon and McCorkle have investigated the influence of channel characteristics on consumer channel choice (Reardon and McCorkle, 2002). They have formulated a mathematical model for channel switching behaviour, based on the assumption that consumers choose the distribution channel that gives them maximum utility for minimum input of household resources. They state that channel choice is largely dependent on the perceived transaction costs. Consumers are willing to trade their time and effort in exchange for a value differential. This differential also includes the pleasure that consumers can derive from shopping. The main tradeoffs that consumers consider when choosing a distribution channel are time versus money, and time versus psychic income (e.g. a pleasurable or social experience).

Each of the studies described above has elaborated on a specific aspect that was mentioned in the overall model of product channel selection by Black (Black et al., 2002). Together, they contribute to a deeper understanding of what makes consumers choose to use a specific channel, on a specific moment, for a specific purpose. This literature adds a broader context to the research on the use of e-services than what was investigated in the previously described studies on either the website experience, the total service experience, or consumer profiles. The literature on consumer channel choice shows that the context of the various channels that consumers can choose from also influences whether or not a consumer chooses to make use of the online channel. Moreover, the literature on consumer channel choice is relevant to existing research on e-services because it offers a useful framework to position individual studies in relation to each other. It shows how individual studies focus on one or a few specific factors from the complex mix of influencing factors. The various studies do not exclude each other; they investigate parallel, and possibly related, processes. For example, the influence of product characteristics as found by Chiang et al. (2004) exists in parallel with the influence of consumer risk profiles as found by Gupta et al. (2003), and the influence of perceived transaction costs as found by Reardon and McCorkle (2002). The model of channel selection offers an overview of the complex mix of influencing factors, and helps to position individual studies in relation to each other. The next section (2.2.1) proposes an extended model, based on the model by Black et al., that encompasses an even longer list of influencing factors from the literature on the use of e-services.

A limitation of the literature on consumer channel choice, in relation to our research questions, is that most of the studies in this field focus on the investigation of just one specific moment during the consumption process. They focus predominantly on the channel choice made towards the transaction stage in the consumption process. The results of these studies seem to suggest that channel choice consists of just one major choice during a consumption process. The question arises whether there can be a series of channel choices throughout the consumption process. The studies also seem to suggest that the channel choices a consumer makes are typical for that particular consumer. And thus, that he/she will make the same choice again when a comparable situation occurs in the future. The studies do not follow the consumers on to find out whether they made a different channel choice on a different moment. Nor do they

monitor if consumers are maybe combining multiple channels at any stage of the consumption process. It is suggested that, based on the results of these studies, one can predict the choices a consumer will make in a certain situation. The studies do not address the possibility that consumers may show a variety of behaviours depending on the circumstances of a consumption situation.

2.2.1 Proposed model of e-services use

Just as the model by Black et al. (2002) offers an overview of the range of influencing factors found in studies on consumer channel choice, a similar model with an overview of factors that influence the use of e-services could be useful for the field of HCI. Such a model offers a useful framework to collect and comprehensively show the wide range of specific influencing factors that has been identified in previous studies on the use of e-services. To date there is no model within the HCI literature that offers such a framework. Therefore it is difficult to relate individual studies in relation to each other. This chapter suggests that the model on product channel choice by Black et al. may form the basis for the development of a model on the use of e-services.

Since there is a considerable overlap in the influencing factors mentioned in both studies on the use of e-services and studies on consumer channel choice, the model by Black et al. can be used as the basis for a model of e-services use. Figure 10 (page 47) shows a visual representation of this proposed extended model of e-services use. Many factors that are known to influence a consumer's decision on whether or not to use e-services, as discussed throughout this chapter, are also presented in the four main boxes in the model by Black et al.: consumer, product, organisation, and channel characteristics. Based on the existing literature on the use of e-services, described in section 2.1, the four boxes in Black's model can be complemented with other influencing factors that are known from the HCI literature. For each PIF discussed in the literature reviewed in this chapter, its position in the model by Black et al. was examined. This resulted in complementing the four existing boxes with PIFs that were not mentioned by Black et al. but that are known from the literature to influence the use of e-services. To give an overview of these complements: The box Consumer

Characteristics was complemented with the following PIFs: Prior Conditions, Attitudes & Intentions, Demographics, Psychographics, and Risk Profile. The box Organisational Characteristics was complemented with: Service Quality, Trust, and Relationship Management. The box Channel Characteristics was complemented with: Perceived Usefulness and Triangulation.

Not all PIFs that were discussed in the literature reviewed could be simply added to the existing boxes in the model by Black et al. Some, that were closely related, have been merged while others, that seemed to touch on two different factors, have been split into two. For example, in comparison to the original model by Black et al. the consumer characteristic Product Category Involvement has, in the extended model, been sub-divided in Product Involvement and Product Category; the first being a consumer characteristic and the latter a product characteristic. Product Category has therefore been added to the box Product Characteristics. All the PIFs mentioned in the extended model of e-service use have been discussed in section 2.1 of this chapter. For a complete overview of the references to the individual factors mentioned in the model, see appendix 1 (page 297). This appendix lists the literature that discusses the influence of these factors on the use of e-services in more detail.

With the extension of the four boxed the original model, all the influencing factors that are known from literature on the use of e-services, and that relate to one of the four original categories of characteristics, have been integrated in the extended model. However, some of the influencing factors that are mentioned in the literature could not be integrated in the extended model, for they did not relate to one of the four original boxes. These factors seemed to be related to either Situational Characteristics or Interaction Characteristics. For these two types of influencing factors two additional boxes were added to the proposed extended model: Situation and Interaction.

Situational characteristics refer to temporary conditions that occur in the environment at a specific time or place, independent of the product, consumers, channel or organization (Assael, 1995). They can cause consumers to behave in a manner that is inconsistent with their attitudes or intentions, and therefore they deserve special consideration (Bobbitt and Dabholkar, 2001). Typical examples of situational characteristics can be the place where a consumer accesses an e-commerce

environment (home, work, school, public space), or the time of day that he or she decides to do so (day, night, work hours, leisure time, rush hour). Both factors can influence one's needs and preferences and therefore the way one makes use of e-services. The Situational characteristics that are included in the extended model of e-services use, based on the literature as discussed in this chapter, are: Access to Internet; Service Availability; Needs & Motivations; Consumer Satisfaction; Time; and Place.

The second box that was added to the extended model, Interactional Characteristics, refers to characteristics of a specific e-service a consumer is using at a specific time. These characteristics can direct the behaviour and decisions of the consumer, independent of other influencing factors that are related to consumer, product, channel, organisation or situation characteristics. Typical examples of interactional characteristics can be the ease of use of an e-service, or the quality of information that is being offered. The Interactional characteristics that are added to the extended model are: Perceived Ease of Use; Quality of Information; Technical Performance; Effectiveness of Search; Effectiveness of Purchase; Shopping Enjoyment; and Behavioural Control.

With the addition of the two boxes Situation and Interaction, all the influencing factors known from the existing HCI and marketing literature on the use of e-services, as discussed in this chapter, have been integrated in the extended model. This extended model of e-services use offers a useful tool for HCI and marketing studies to investigate the use of e-services. It indicates how the various influencing factors are part of an overall, complex and dynamic process. Moreover, the extended model offers a useful framework to position the focus of individual studies in relation to other studies. To date there is no such model within the literature, which makes it difficult to position individual studies that report on the effects of specific selections of influencing factors.

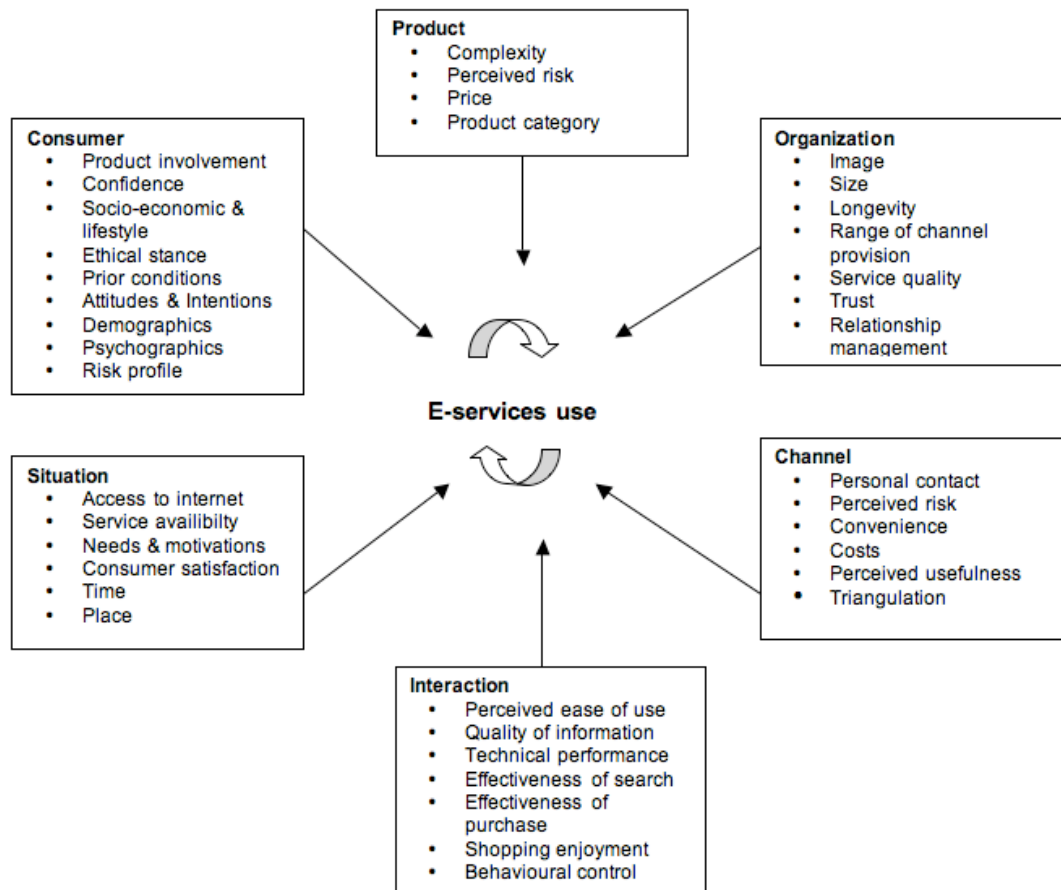


Figure 10 - Model of e-services use

2.2.2 Relevance of literature on consumer channel choice

Investigating how and when consumers decide to use, or not use, the online channel, the extant literature on the use of e-services contains valuable knowledge on a wide range of influencing factors. However, as discussed in section 2.1, each study in this field tends to focus only on one or a few influencing factors in a specific context, and offers no reflection on the interplay between these factors or on the overall effect of the accumulated factors. To date the literature in this field does not offer a framework to position the range of specific influencing factors in relation to each other. The current section, 2.2, discusses the marketing literature on consumer channel choice, which does contain a broader perspective on how various factors influence consumer decision-making during consumption processes. The choice of channel is one of those decisions. The literature on consumer channel choice offers a perspective to investigate and understand why consumers decide to use, or to avoid, specific

channels in specific circumstances. This literature has, to the best of our knowledge, seldom been referred to in HCI literature on the use of e-services. It is therefore introduced and discussed in this chapter. Specific attention is paid to the model of product channel selection by Black et al. (2002). This model offers an overview of the complex mix of influencing factors, and functions as a useful framework to position the focus of individual studies in relation to other studies. Because of the considerable overlap in the range of factors found to influence both consumer channel choice and consumer use of e-services, the model by Black et al. has been used as the basis for the here proposed extended model of consumer use of e-services. This extended model integrates the existing model by Black et al. with the knowledge from previous HCI and marketing studies on the use of e-services. The extended model thus encompasses the results of a wide range of studies on the use of e-services.

The relatively young, multi-disciplinary field of HCI can benefit from the extended model of e-services use. Its appropriation is a natural continuation of the integration of other useful theories from several academic disciplines. As discussed in section 2.1, some marketing theories have already been identified and referred to in studies on the use of e-services. However, the marketing literature on consumer channel choice and the model on product channel choice seemed to have been overlooked so far. This broader perspective on consumer decision-making offers a relevant contribution to the existing research on the use of e-services. By taking the literature from this additional marketing field into account, researchers and practitioners in the field of HCI will be better able to understand the users of e-services and to use this knowledge to improve the design and development of e-commerce environments.

A limitation of the model by Black et al. is that it is originally developed to represent and explain consumer channel choice for financial products. The authors have not applied the model to consumer channel choice in general. The proposed extended model uses the model by Black et al. as a starting point to develop a model for channel choice related to e-commerce environments. The assumption that this is valid is purely based on an analysis of the existing literature. The model has not been tested in empirical research. Both models are however not meant to represent a formal procedure for decision-making processes, they are meant to offer a framework to consider the range of factors that influence consumers' decision on whether or not to

use e-commerce environments. They are both conceptual, rather than operational, models. The framework offered through the extended model facilitates the positioning of the various studies that focus on specific details in the model, and it provides an overview of the long list of positive and negative Perceived Influencing Factors (PIFs) that consumers need to consider when deciding on which channel to use in a particular stage of the consumption process. The model has been used in the analysis for the research presented here to identify the PIFs mentioned by the participants in their explanations for their channel choice in specific situations. The model does, however, not help us in explaining how the various PIFs are related, nor how consumers manage to make a trade-off between the many PIFs that are at play in any specific situation.

Other limitations of the literature on consumer channel choice, of which some were already mentioned earlier in this chapter, are that the studies described tend to focus on channel choice in the transaction stage as a singular moment during the consumption process, and on the investigation of just one specific consumption situation. There is no perspective on multiple channel choices during the course of a consumption process, or on variation in channel choices across different situations. There is equally no perspective on voluntary channel switching by consumers. To overcome these limitations, additional literature on contemporary consumption behaviour was explored. This literature does offer a perspective on a multiplicity of channel choices throughout the consumption process and on variation in consumer behaviour across different consumption situations.

2.3 Literature on contemporary consumption behaviour

In addition to the literature on consumer channel choice, the marketing literature on contemporary consumption can also inform HCI research on the use of e-services. By addressing consumer decision-making in a more general sense than just the choice of channel, this literature discusses the broader context wherein consumers make choices during consumption processes. One aspect of this context is the multi-channel environment that consumers operate in. This literature is relevant to our research questions because it provides an integral investigation of contemporary consumption

processes. It describes how consumers cope with the vast array of choices they encounter on a daily basis in contemporary society. One of those choices is whether to use online or offline channels, or both. The broad perspective offered in the literature helps us to further explore the ways in which consumers make use of the online and offline channels, and the ways they move between these channels.

This strand of marketing literature describes how consumers in the post-industrial society are active participants and competent in maintaining relationships with businesses. The authors discussed in this section (e.g. Baker, 2003; Gabbott and Hogg, 1998; Gabriel and Lang, 1995; Laing and Hogg, 2003; Szmigin, 2003) all agree on the basic assumption that contemporary consumption behaviour is highly influenced by the characteristics of the post-industrial society. Based on explorations of general socio-economic and technological developments they induce explanations for observed consumer behaviour. Two main statements on consumer behaviour from this strand of literature are relevant to our research questions: first that consumers are active and empowered participants in a services driven marketplace, and second that consumers are making creative, but fragmented use of products and services.

Empowered consumers in a services driven marketplace

Various authors (Baker, 2003; Laing et al. 2002; Szmigin, 2003) describe that both technological and socio-economic developments have triggered fundamental changes that shaped the post-industrial society. The internet has boosted the availability of information and the ability of consumers to utilise this information (Szmigin, 2003). As a result consumers have become more empowered in their interaction with businesses (Baker, 2003). They are challenging the traditional informational asymmetries between them and service professionals (Laing et al., 2002). On a socio-economic level de-traditionalism and an emerging consumerism have left a mark on the post-industrial society. These developments have facilitated the increasing ability and willingness of consumers to use the available information sources in negotiating the terms for interactions with professional service providers (Laing and Hogg, 2003). Together, these developments have changed the way in which consumers and businesses operate (Baker, 2003; Lewis and Bridger, 1999). The service encounter,

that was traditionally characterised as a dyadic interaction between a customer and a service provider, is now set in a broader network of interactions with other providers and consumers (Laing et al., 2003). Consumers engage with this broader network while utilising a given service. The service encounter has thus become embedded in parallel consumer interactions. It encompasses multiple interactions and experiences with other parties, that occur alongside and independent of the formal process of interaction with the primary service provider. It is important to note that the parallel service encounters are not just an extension of the information search. They are an integral part of the overall service experience (Laing et al., 2003).

In her investigation of the pervasiveness of consumer cross-shopping patterns across various retail channels, Morganosky (1997) has concluded that consumers do not appear to be replacing one retail format for another (e.g. regular store, outlet stores, discounters, catalogue retailers) when new formats emerge. Consumers seem to want it all. Their habits of browsing and shopping are becoming more and more complex. They are increasingly engaging in multiple format consumption behaviour. Morganosky postulates that consumers are exchanging time for money in their multiple format usage. They seem to be willing to spend more time in order to find better deals (Morganosky, 1997). On this issue of the time consumers are spending on researching a purchase, Klein and Ford have found that although it is widely recognised that the internet reduces search time, shoppers are on average spending the same amount of time deliberating a purchase as before (Klein and Ford, 2003). Klein and Ford point to the significant increase in the number of different information sources used, which indicate that consumers are using any gains in efficiency to search a broader number of sources and source types (Klein and Ford, 2003).

Apart from the characterisation 'information society', based on developments as described above, the post-industrial society can also be typified as a 'service economy'. This term stresses the fact that the contemporary economy is service-based rather than goods-based (Rust and Kannan, 2003). Both characterisations, information society and service economy, are inter-related. They are in essence triggered by the same technological and socio-economic developments. Shaped by advancing technologies and changing consumer expectations, businesses are under pressure to improve their competitive positions by increasing their focus on the

consumer and delivering optimal customer services (Rust and Kannan, 2003). Contemporary consumers are increasingly expecting control in transactions and choice in the service setting. These expectations may have been triggered by the facilities of the internet, but they are also projected on the use of traditional channels (Rust and Kannan, 2003). In their book 'Consuming Services', Gabbott and Hogg (Gabbott and Hogg, 1998) stress that the consumption process of services is different and more complex than that of products. Whereas physical goods are evaluated, purchased and then consumed, services can be evaluated, purchased and consumed at the same time or in reverse order. In the experience of the consumer, the stages in the consumption process of services are very interlinked and mingled. This, combined with the above described parallel service encounters, indicates that the contemporary consumption process is a very complex and dynamic process that is not easily represented in a linear model (Gabbott and Hogg, 1998). Gabbott and Hogg also explain that by actively participating in the consumption process of services, for example by punching buttons, entering information or swiping cards, consumers have become co-producers of the services they consume. They are actively shaping the nature of a service while making use of it (Gabbott and Hogg, 1998).

The theme that stands out from this literature, as one of the most prominent characteristics of contemporary consumption behaviour, is control. In relation to the topic of the research presented in this thesis, the theme of control seems to offer a potentially useful and complementary perspective on multi-channel usage. Consumers nowadays expect and demand control over both the process and the outcome of the consumption process. They prefer to make up their own decisions on when and how to interact with a service provider. And in doing so they may choose to use the channels that are most convenient and effective for them. However, the concept of control is not elaborately defined and specified in the literature. It is only mentioned in general terms and implicitly discussed. It is not described in detail, and not operationalised. Questions that may arise about what the dimensions of control are, and how it actually influences consumer behaviour, are not answered. This needs to be explored further, which has been one of the objectives of the research presented here.

The creative and fragmented consumer

In her book 'Understanding the consumer' Szmigin (Szmigin, 2003) describes how consumption nowadays has become a very sophisticated and complex process. Everyday consumers need to make a vast amount of choices. They need to evaluate the pros and cons of many different consumption situations and make up their mind on how to act. Szmigin explains that contemporary consumers seem to be quite able to do all this. They are generally well informed and confident. If they take an interest in a certain product, service or business, they know how to find the information they need. They also initiate and change relationships with businesses according to their needs, expectations and experiences (Szmigin, 2003). In line with Gabbott (1998) and Baker (2003), Szmigin describes that consumers have become active co-producers of the services they consume. During the process of consumption they define the ultimate use and value of a service. Szmigin also stresses however, that the outcome of this process can be different from what was originally intended by the provider of the service. The pressure and complexity of the post-industrial society make it necessary for consumers to be creative in their use of what is available. Their creative consumption often initiates new or different modes of use and consumption of services. Therefore Szmigin stresses that innovation in the marketplace is as much driven by consumers as by producers (Szmigin, 2003).

From the perspective of the service provider, the various ways in which consumers make use of their service offerings may seem unpredictable, contradictory or even erratic. Szmigin explains this by pointing out that consumers are enacting different roles, depending on many different factors in their daily life (Szmigin, 2003). These can be roles based on functional responsibilities, for example being a parent, professional, friend, or lover. And these can also be roles based on emotional states, for example rationality, irrationality, risk seeking, or security seeking. These roles can be individual driven or directed by social norms and expectations. Since in the post-industrial society consumers are less than before bound to traditional stereotypes their freedom to change their behaviour at will has increased (Szmigin, 2003).

The observation that the contemporary consumer has many faces is confirmed by Gabriel and Lang in their book 'The unmanageable consumer' (Gabriel and Lang, 1995). They state that contemporary (Western) consumption is fragmented and

volatile. Consumers are trying to make the best of their lives, despite its precariousness and unevenness, and while marketing battles are raging around their heads and wallets. Consumers have proven that in spite of the best efforts to constrain, control and manipulate them, they can act in ways, which are unpredictable, inconsistent, and contradictory (Gabriel and Lang, 1995).

“Our feelings towards consumption can range from loathing shopping to loving it, from taking pride in what we wear to being quite unconcerned about it, from enjoying window-shopping to finding it utterly boring, from being highly self-conscious about the car we drive to being quite indifferent to it. Such fragmentations and contradictions should be recognised as core features of contemporary consumption itself.” (Gabriel and Lang, 1995)

The second theme that has been taken from the literature on contemporary consumption as being relevant in relation to our research questions is fragmentation. The literature on this theme contributes to an understanding of why consumers make decisions that appear to be inconsistent when compared across different consumption situations. But again, similar to the concept of control, fragmentation is not specified in detail nor operationalised in the literature. It is mainly discussed in general terms, and not, for instance, related to examples from empirical research. Questions that arise here, such as how consumers themselves experience their fragmented behaviour, and how fragmentation is related to the concept of control, are not answered. This too needs to be further elaborated in research, which was one of the objectives of the research presented in this thesis.

2.3.2 Relevance of literature on contemporary consumption

The literature on contemporary consumption offers several relevant perspectives that contribute to understanding the complexity and unpredictability of consumer decision-making. These perspectives have informed the investigations for the research presented in this thesis. The first perspective concerns the observation that the service encounter between consumers and businesses has multiplied. Consumers actively initiate and change relationships. They tend to engage in relationships with several businesses at the same time. This observation has informed the investigation of how consumers may use a mix of channels to engage in a series of interactions during the course of a consumption process.

The second perspective concerns the observation that consumers are active and empowered participants in the consumption of services. They are generally well informed and competent in making deliberate choices. They are able and willing to take control of information searches, consumption choices and interactions during the service encounters. This observation has supported the investigation of consumers' motivations to use multiple channels during the course of a consumption process.

The third perspective concerns the observation that consumers are fragmented in their use of services. They may behave differently according to the circumstances of a specific consumption situation. This observation has supported to the investigation of why consumers make different choices in different situations.

2.4 Summary and conclusion

Starting from the observation made in many HCI and CR studies (Ahuja et al., 2003; Forsythe and Shi, 2003; Goldsmith, 2000; Lee, 2002) that most people regularly use e-commerce websites for browsing and searching but not as much for online buying, we postulated that consumers often complete consumption processes through other channels and that they move between online and offline channels during the course of the consumption process. To investigate the existing knowledge on this issue, the literature of both HCI and CR studies on the use of e-services has been reviewed. Though this literature contains valuable knowledge about the reasons why consumers decide to use, or not use, the online channel, it does not describe how or why consumers combine the use of various channels or decide to move between online and offline channels. The literature offers no perspective on multiple channel usage. The studies described tend to look only at the use of the online channel, not at the broader use of the multi-channel environment wherein the online channel exists. In the cases when it is observed that consumers are leaving the online channel, the studies in this field tend to focus on problems, or obstacles in the online channel that may have caused the (presumed) involuntary channel switch. The literature on the use of e-services offers no perspective on voluntary movement between channels.

The literature on consumer channel choice was reviewed in addition to the literature on the use of e-services. This literature offered the basis for a model of e-services use that gives an overview of the various influencing factors that are at play during a consumption process, and between which a consumer needs to find a balance in order to decide on which channel to use. The literature makes it clear that there are many different factors that influence consumer channel choice, and that these factors can be categorised as characteristics of either the consumer, product, channel, or organisation. During a consumption process a consumer makes a trade-off between these factors in order to decide on which channel to use. This is a complex process. Many studies described in the literature on consumer channel choice are large-scale, quantitative studies. They focus on the relationship between one or a few specific influencing factors and the eventual channel choice or online consumer behaviour (e.g. Chiang et al., 2004; Gupta et al., 2003; Walker et al., 2002). This approach offers a limited view on the trade-offs consumers need to make between the various influencing factors. There is no discussion on how in specific situations some influencing factors are more important to consumers than others. To investigate this, a more holistic, qualitative examination of the complexity of the overall process of consumer channel choice would be needed. The objectives and design of the study presented in this thesis aimed to address these limitations.

In contrast to the literature on the use of e-services, the literature on consumer channel choice does have a perspective on the multi-channel context of e-services. However, the studies described focus mostly on the purchase stage of the consumption process. They offer no perspective on the series of channel choices a consumer may engage in during the course of a consumption process. And, moreover, they offer no perspective on the potential parallel interactions with several companies that consumers may engage in, or on the potential variation in consumer channel choices across different consumption situations.

The literature on contemporary consumption offered a useful perspective to look at how consumers make various choices during consumption processes. Though this strand in the marketing literature does not specifically address the movement of consumers between online and offline channels, it does offer a relevant basis to further investigate this topic in the context of multi-channel environments. The most

important points to take from the literature on contemporary consumption are: consumption processes are not only complex, but dynamic as well, especially in the case of services. Consumers are active and empowered participants in their encounters with service providers. They often engage in multiple parallel interactions with several service providers. Their consumption behaviour is not always consistent, even when compared across similar situations; they can be unpredictable and contradictory. The themes of control and fragmentation have emerged as central concepts that seem to be relevant to apply in the analysis for a research on voluntary multi-channel use and movement between channels.

The literature discussed in this chapter has progressively informed the theoretical grounding for the research presented in this thesis. As the main objective of the research was to investigate how and why consumers move between online and offline channels, the literature on the use of e-services and consumer channel choice first helped to identify the individual factors (PIFs) that influence consumer decisions on whether to use a particular channel. In addition to that, the literature on consumer channel choice opened up the perspective on channel choice in relation to a multi-channel context. The literature on contemporary consumption supported the further investigation of the dynamics and complexity of channel choices during the course of consumption processes from a consumer perspective. The next chapters discuss the methodology for the study (chapter 3) and the results of the analysis (chapters 4-7).

Chapter 3 Methodology

Building on the findings from the literature review, discussed in chapter 2, the methodology for the research presented in this thesis was developed. This chapter discusses the main considerations that shaped the methodology. It describes the epistemological background of the research approach (section 3.1), the mix of techniques used for the data elicitation (section 3.2), the staged process for conducting the research (section 3.3), the recruitment and selection of the research sample (section 3.4), the data analysis process (section 3.5), the results of the pilot studies (section 3.6), and finally the validity, reliability and limitations of the research (section 3.7).

3.1 Epistemological background

The study presented here is a small-scale, in-depth study aimed at developing a deeper understanding of phenomena, rather than establishing findings based on statistical evidence. The research approach is interpretive and constructivist. The methodology for the research was inspired by the following research practices and theories: User-Centered Design (UCD), Contextual Inquiry (CI) and Personal Construct Theory (PCT). As this background refers to the methodology rather than the topic of the research, the relevant literature is not discussed in chapter 2, but in the following sections: Section 3.1.1 discusses how UCD guided the aims of the research; Section 3.1.2 how CI guided the method for the data elicitation; Section 3.1.3 how PCT guided the data analysis; and finally section 3.1.4 discusses how the research approach is grounded in the constructivist epistemology.

3.1.1 User-Centered Design

User-Centered Design (UCD) is a research approach that is well established within HCI. It places the needs, preferences, abilities and concerns of the people who will

eventually use the interactive systems at the heart of design and development processes. This offers a useful grounding for research investigating the use of e-services from the perspective of the consumers, such as the research presented here. The research built on the tradition of UCD, and specifically aimed to contribute to a further elaboration on the research activities conducted in the early stages of the UCD process. This chapter describes how the research complied with the principles of UCD. Chapter 8 further discusses the contributions made by the research.

As a multi-staged process for the design and development of interactive systems, UCD involves research activities focused on the intended users of the system in every stage of the development process. UCD is described in the literature as ‘the practice of creating engaging, efficient user experiences by taking the user needs into account every step of the way as an interactive system is developed’ (Garrett, 2003). In 1999 an international standard ISO 13407 (BSI, 1999) for UCD was launched, illustrated in figure 11. This UCD model guides the multidisciplinary teamwork of engineers, programmers, project managers, marketers and researchers who are involved in the development process of interactive systems. The UCD process consists of four stages that each have a specific research focus.

The research presented in this thesis aims to contribute specifically to the first stage of the UCD processes: ‘Understand and specify the context of use’. It investigates the use of e-services in the context of the multi-channel environment they exist and are used in. It also investigates user behaviour during complete consumption processes, from the early stage of information search to purchase and, sometimes, dissonance. This broad focus allows the researcher to get a good grasp of the context of use of e-services. The research activities during this initial step of the UCD process focus on identifying the characteristics of the intended users, of the activities they engage in, and of the environment in which they use the system (BSI, 1999; Jokela, 2002). This deep understanding of the users and the context of use facilitates the development of e-services that are well connected to the environment they have to exist in. In stage 2 to 4 of the UCD process most HCI studies are more narrowly focused on requirement elicitation, prototype testing and evaluative research for specific interactive systems (Mao et al., 2005). They don’t tend to look at the context of use from a broader perspective. The existing literature on HCI studies in this first stage of the UCD

process mainly refers to studies in a professional context (Beyer and Holzblatt, 1998; Hackos and Redish, 1998; Kujala and Kauppinen, 2004). Leisure-related use of e-services by consumers is a relatively under-researched area.

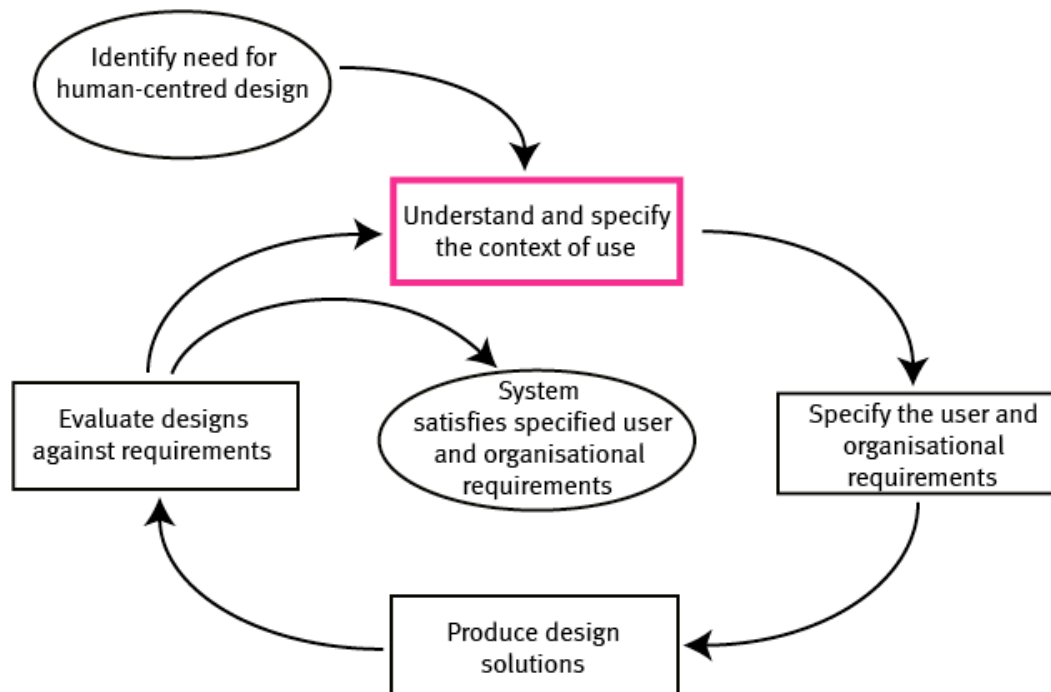


Figure 11 - User-Centered Design Process (BSI, 1999)

3.1.2 Contextual Inquiry

Contextual Inquiry is a set of techniques employed within HCI research to investigate a culture, or a specific group of people, with the aim to contribute to the development of improved interactive systems (Wixon and Raven, 1994; Dix et al., 2004). This approach fits well with research in the first stage of UCD as described in the previous section.

The methodology used for Contextual Inquiry are based on ethnography (Dix et al., 2004). Ethnography is a research approach that produces a detailed, in-depth observation of people's behaviour, beliefs and preferences by observing and interacting with them in a natural environment (Ireland, 2003). The aim of ethnography is to build up an understanding of people in the context of their everyday lives. Usually a small group of people is studied. Instead of looking at a limited set of

variables among a large number of people, ethnographers attempt to get a deep, and detailed understanding of the life and circumstances of fewer people (Plowman, 2003). The techniques that are used in ethnography are mostly derived from anthropology. They can reveal subtleties of consumer behaviour that cannot be discovered through other methods (Garrett, 2003).

The tradition of ethnography has influenced HCI research (Dix et al., 2004). To indicate the difference between the traditional, pure academic, ethnographic research and the more pragmatic HCI research, the term 'Contextual Inquiry' has been introduced (Wixon and Raven, 1994). While ethnography investigates a culture with a more open ended, exploratory aim, contextual inquiry has the concrete aim to contribute to the development of improved interactive systems (Dix et al., 2004). Both practices share the perspective that the researcher is not a passive observer. In order to gain an understanding of how certain phenomena in a culture work, a researcher has to question meaning and to offer interpretations of what he/she observes (Dix et al., 2004). Both practices also agree that this type of research is more a discovery process than an evaluative process; it is focused on exploring and learning, not on testing or evaluating. In marketing research ethnography is also a known method (Arnould et al., 2002). It is used to show how consumers purchase and use products in their everyday lives. It offers insights into consumer behaviour, and thereby contributes to a better understanding of consumer experiences.

A main strength of Contextual Inquiry is that the data elicitation takes place in the actual context of the end users of interactive systems (Raven and Flanders, 1996). This yields insights that other techniques such as surveys, telephone interviews, lab-based testing, and focus groups cannot give (Wixon 1994). Another strength is the fact that the participant is seen as the expert in the area under investigation (Simpson, 1996). The weaknesses are that the set of suggested techniques is limited (usually cognitive walkthroughs and interviews), that conducting research in the workplace or at home is vulnerable to constraints of time and money (Kleimann, 1996) and that the generalizability of the results is limited. Our research aims to build on the strengths of contextual inquiry (data elicitation at the home of the participants and addressing the participants as experts) while trying to minimise its main weaknesses (by using a rich combination of techniques).

3.1.3 Personal Construct Theory

Personal Construct Theory is a theoretical framework derived from psychology. It has been used in this research to guide the analysis of the data elicited.

PCT was developed in 1955 by the psychologist Kelly (Kelly, 1955). It offers a methodology to explore constructs that influence people's perspective on the world and drive their behaviour (Livingstone, 1992). A construct is defined as the fundamental building block of an individual's perception of the world (Aitken et al., 2005). Through constructs PCT provides insight into human behaviour. The key assumption of the theory is that every individual acts on a personal model of the world, developed by categorising the events and phenomena they experience into meaningful constructs (Rugg and McGeorge, 2002; Aitken et al., 2005). This is how people continually make sense of the world, and decide on future activities. Based on their personal constructs, people are able to predict, evaluate and interpret the events they experience. If the predictions anticipated by the constructs prove to be accurate, they are confirmed and consolidated to guide future behaviour. If they prove to be wrong, they will be amended, revised or abandoned (Aitken et al., 2005).

Constructs are not single labels; they consist of a dimension of meaning with often even contradictory poles (Aitken et al., 2005). Constructs should not be seen as isolated entities either; they are part of an over-arching personal construct system that is organised into groups that show subordinate and super-ordinate relationships (Kelly, 1955). This system is hierarchical, with core and peripheral constructs (Aitken et al., 2005). Core, or super-ordinate constructs are deep-seated and long established. They guide the way in which other constructs are organised. For example, the appreciation of a particular advertisement may be based on a peripheral construct (for instance aesthetic value of photography), while the dislike of advertising in general may be based on a core construct (for instance distrust of commercial communications).

Although PCT focuses on the individual and the subjective consciousness, it acknowledges the existence of collective constructs and shared meaning (Aitken et al., 2005). Research has found that although each individual has a unique model of the

world, there is usually a fair amount of commonality between individuals' models (Rugg and McGeorge, 2002). Construction systems can be communicated, and can therefore be widely shared (Kelly, 1955). Thus, through eliciting and analysing personal constructs, it is possible to understand social perception and cognition. This offers an opportunity to investigate the constructs of specific channels in relation to the context of contemporary consumption, as is one of the objectives of this research. During the content analysis a comparison of the constructs across participants and across channels has been conducted. As PCT assumes that people can describe their own categorisation of the world with reasonable validity and reliability (Rugg and McGeorge, 2002), it is possible to elicit data from participants that reveal the nature of their constructs. PCT offers a useful framework to investigate patterns in consumer behaviour (Livingstone, 1992). It supports the exploration of the perspectives of individual people on phenomena in their daily lives. It uncovers the constructs people use to categorise complex phenomena, such as holiday travel, in order to understand and deal with them. Also the investigation of the overarching models that people develop and use, and of the sub-ordinate and super-ordinate relationships between constructs in a model, can provide valuable insights to better understand consumer behaviour (Rugg and McGeorge, 2002).

The personal construct approach offers an interpretive rather than a statistical analysis of the data elicited through interviews and additional techniques, focusing on the personal constructs of participants as revealed through their accounts of, for instance, their use of technologies (Livingstone, 1992). Kelly stresses that the researcher should be aware that the same events could be viewed from the perspective of two or more construct systems (Kelly, 1955). The interpretation of this type of data can therefore not be absolute or deterministic; it is always an approximation. The personal construct approach fits well with the topic and perspective of this research. Our assumptions towards the topic of the research are constructivist rather than positivist. And the overall research approach is interpretive rather than deterministic.

A limitation of PCT is that it has a high level of abstraction and needs to be further interpreted and elaborated upon to be applicable to contemporary consumption and the use of online and offline channels. The application of the theory to the use of technology in people's daily life is an interpretation that is still quite young and not

very well developed. Kelly originally developed the theory to explain and treat psychological problems. Livingstone (1992) has applied the theory in a study on the use of technology in the home. Rugg (1999) has applied PCT as the basis for data elicitation through card sorting and repertory grids. Aitken (2005) recently wrote a paper about the relevance of PCT for consumer research. During the literature review for this research no literature was found that applied PCT to the use of e-services and/or consumer multi-channel usage.

3.1.4 Constructivist research approach

As stated in the introduction to this section (3.1), the research approach for the study presented here is interpretive, and grounded in constructivism. The nature of the research questions directs its focus on exploring and developing a deep understanding of consumer behaviour in a particular context. The type of data and the method of analysis are based on an interpretation by the researcher of the perceptions communicated by the participants. The results of the research are approximations rather than evidence based on statistical evidence. Although a mix of qualitative and quantitative techniques is used for the data collection and analysis, the nature and main aim of the research is predominantly interpretive. Interpretive research is grounded in a constructivism, which is “a doctrine according to which perceptions, memories, and other complex mental structures are actively assembled or built by the mind, rather than being passively acquired” (Colman, 2001). Constructivism is generally referred to in opposition to positivism, which is “a philosophical system recognizing only that which is capable of logical or mathematical proof” (Soanes and Stevenson, 2004). These two epistemologies represent schools of thought that can be recognised as underlying scientific research within various domains. As Mitev (2000) states, Computing Sciences, Information Systems and HCI research traditionally have a positivist approach. The rational and functional analyses in this field tend to treat technology as neutral. They suggest that with the right attributes in place, the use and effect of technology is more or less predictable (Mitev, 2000). Recent studies that are based on a constructivist and interpretive approach, aim at building a richer understanding of the complex ways in which technologies are used. They assume that the use and effect of technology is a complex and dynamic process that cannot be

effectively predicted, only roughly approximated and explained (Mitev, 2000). For the field of Consumer Research, Szmigin and Foxall (2000) describe how also here interpretive research is still often regarded as an interesting peripheral sideline rather than mainstream research, even though a vast number of papers has been published over the last 15 years. One of the main contributions of interpretive research is that it shows how the unpredictable and irrational aspects of consumer behaviour are relevant research topics that can complement our overall understanding of the way people select, use and appreciate technology. The plurality of research approaches represent alternative, but not exclusive world views (Szmigin and Foxall, 2000). Both traditions offer relevant contributions. Some aspects of user behaviour may be better presented and explained by one or the other of the two approaches. For the objectives of the research presented here, the constructivist or interpretive approach is the most relevant.

A methodological framework for interpretive research that fits well with the study presented here, is structured-case (Carroll and Swatman, 2000). This framework consists of an iterative process of research cycles with each three steps: a preliminary conceptual structure; collection and analysis of the data; and reflection on the outcomes to build theory. The main aspects of structured case are all relevant for this study and are discussed in more detail elsewhere in this chapter: Section 3.3 describes the iterative character of the research; Section 3.5.1 describes how the preliminary conceptual structure, derived from the literature, informed the methodology; Sections 3.2 describes how the data was collected; and section 3.5.2 describes the data analysis and reflection on the outcomes. Carroll and Swatman discuss how theory building moves from broad, ill-defined research themes to collecting masses of data, analysing and interpreting the data to develop theory, and then reporting the research findings. During this process the researcher needs to find a balance between effectiveness (being maximally sensitive to concepts arising purely from the data) and efficiency (using pre-conceived notions to focus the research and thereby). The first would lead to prolonged periods in the field and huge amounts of data (typical for studies using a Grounded Theory approach), while the latter would limit the researcher's ability to respond flexibly to themes emerging from the data. The research presented in this theses aimed to keep a healthy balance between these two extremes, thereby reflecting the research approach described as structured case.

3.2 *Mix of techniques for data elicitation*

In order to explore the answers to the research questions, and to build on the traditions of UCD and CI, personal accounts of recent and actual consumption behaviour of the participants in the study were elicited. As it is very difficult to continually follow participants around and directly observe their behaviour, it was decided to elicit the data through post-hoc self-reports (Colbert, 2001). These reports offer personal accounts on leisure travel preparations from the perspective of the participants. Based on literature about methodologies and techniques, and papers that describe studies with a focus similar to this research, a research design was developed that employed a mix of techniques for the data elicitation. In the literature on research methodologies, it is generally advised to use multiple sources of data input (Riley, 1990; Hackos and Redish, 1998). The use of multiple techniques during the interview sessions with the participants increases the likelihood of uncovering aspects that might be missed by just using one technique. And the combined use of techniques also offers an opportunity for triangulation of the data that are elicited (Arnould et al., 2002). Finally, the combination of several techniques within the research creates an opportunity to compensate for the limitations of specific techniques (Kleimann, 1996).

The following techniques have been used for this study: in-depth semi-structured interviews, Critical Incident Technique, laddering, card sorting, and diary study. Table 1 (page 17) gives an overview of all the techniques that were used in relation to the research questions and aims. The following sections (3.2.1 - 3.2.5) discuss in more detail how each technique has been applied. Section 3.3 discusses how they were integrated in an iterative research process. The combined use of these techniques supported the elicitation of rich data based on personal experiences from the participants. The combination of the Critical Incident Technique and laddering in the first round of semi-structured interviews facilitated the elicitation of actual and recent accounts by participants' on their leisure travel preparations, as well as the motivations that drove their channel choices in these situations. The combination of the card sorting technique and laddering in the second round of semi-structured interviews contributed to the elicitation of data on how participants categorise their

expectations towards various channels and how these expectations influenced their channel usage, as well as the underlying constructs they base these categorisations on. The diary that the participants kept between the two rounds of interviews documented the experiences of participants with leisure travel preparations in the absence of the researcher. These reports on current experiences complemented and validated the information given from recent memory during the interview. Laddering questions about the diaries during the second round of interviews elicited more detailed explanations of the behaviour reported in the diaries.

3.2.1 In-depth, semi-structured interviews

In-depth interviews are useful to develop a detailed understanding of complicated behaviour and to investigate the ‘why’ of consumer behaviour (Arnould et al., 2002; Lim, 2002). The format of semi-structured in-depth interviews (Maiden and Rugg, 1996) has been especially useful for our research. Thorough preparation helped the researcher to keep the conversation with the participant focused on the topic of the research and not forget to ask about certain aspects, but the course of the interview could still be flexible enough to react on any unexpected but relevant aspects that came up (Dishman, 2003; Mick and Fournier, 1995). Most participants have been interviewed twice for this study. The first interview focused mainly on eliciting complete and consistent accounts about leisure travel preparations during a year prior to the interview. The second interview focused on eliciting data to further explore the explanations for the channel choices reported in the first interview and the diaries. All interviews were recorded as a digital audio file and transcribed to an electronic word file. The transcription was made by a professional agency, and double-checked by the researcher soon after they were returned.

3.2.2 Critical Incident Technique

The Critical Incident Technique (CIT) is a technique for data elicitation and analysis that prompts participants to describe situations they have experienced related to the research topic (Keaveny, 1995). These situations usually involve a series of ‘critical

incidents' that explain why the situation occurred as it did. CIT was developed by Flanagan in 1954 as an investigative tool in organizational analysis from within an interpretive paradigm (Chell, 2004). Flanagan described CIT as 'a set of procedures for collecting direct observations of human behaviour in such a way as to facilitate their potential usefulness in solving practical problems and developing broad psychological principles' (Flanagan, 1954). Flanagan's definition of an incident is 'any specifiable human activity that is sufficient complete in itself to permit inferences and predictions to be made about the person performing it' (Flanagan, 1954). To be critical, an incident must occur in a situation where the intent of the act and its consequences are sufficiently clear to leave no doubt about its effect (Flanagan, 1954). In general, CIT can be thought of as a flexible set of principles that must be modified and adapted to meet the specific situation at hand (Flanagan, 1954).

In this study, CIT has proven to be a useful technique for data elicitation through interviews and diaries. It enabled the collection of rich descriptions of actual leisure travel preparations in a participant's own words (Meuter et al., 2000). The period of a year that was covered during the interview allowed for a time frame that is recent enough for reliable recall and long enough to include infrequent events (Keaveney, 1995). Through the process of a semi-structured interview the researcher tried to capture the thought processes, the frame of reference and the feelings about an incident or set of incidents, which have meaning for the respondents. This reflects the phenomenological approach of CIT (Chell, 2004). CIT was mainly applied during the first interview, to elicit complete and consistent accounts on actual travel preparations. If the descriptions given by the participants were full and precise, the information was assumed to be accurate (Keaveney, 1995, Flanagan, 1954). Vague descriptions indicate that the incident is not well remembered and that some of the data may be incorrect. These types of descriptions (mostly incomplete or dated accounts) were excluded from the analysis. During the analysis the researcher classified and compared the descriptions given by different participants in order to identify emerging patterns and/or relationships between variables (Meuter et al., 2000, Keaveney, 1995, Flanagan, 1954). The analysis was grounded in a conceptual framework based on the literature that suggested a set of preconceived categories or coding frame (Chell, 2004). This conceptual framework was then tested and extended. Section 3.5 discusses the process of the analysis in more detail.

3.2.3 Laddering

Laddering is an efficient and systematic interview technique used to elicit underlying goals, values and explanations for reported consumer behaviour (Rugg and McGeorge, 2002). In this study laddering allowed for an in-depth profiling of the consumer, his/her attitude towards the use of e-services, and his/her explanations for channel choices (Reynolds and Gutman, 1988). With a small set of probing questions the participants were forced up a ladder of abstraction in reflecting upon the underlying reasons for using particular channels during their travel preparations (Subramony, 2002). Laddering thus allowed the researcher to probe beyond the surface of obvious and simple answers to questions and to uncover insights that help to better understand consumer behaviour (Wansink, 2003). According to the literature, most consumers initially answer to interview questions in convenient ways. These responses are often just what 'sounds right'. They may reveal little about the real reasons for a purchase. The underlying personal values do not come out after the first few questions. It can take quite some time of concentrated interviewing to uncover them (Wansink, 2003). Laddering uses a series of progressive questions that allow an interviewer to understand the links between the attributes of a product or service, the consequences of using it, and the personal values it satisfies. After uncovering the attributes of a product or service that influenced a consumer's decision, the researcher probes further to inquire why the attributes are important to the consumer (Wansink, 2003). With this approach the participant is positioned as the expert. The objective of the questioning is to understand the way in which the participant sees the world, with the aim to investigate the assumptions and desires driving seemingly simple choice behaviour and everyday commonplace experiences (Reynolds and Gutman, 1988).

In this study, the laddering technique was used in two different stages of the research: as a follow-up on the Critical Incident Technique in the first interview session, and as a follow-up on the diary and card sorting in the second interview session. In both interviews the researcher prompted the participants to elaborate on the reasons for their consumption behaviour. For every travel story that was reported by a participant, the researcher asked laddering questions to explore the reasons for the reported channel usage.

To compensate for the main limitations of laddering - all knowledge is assumed to be hierarchical, and circumstances other than attributes and values, e.g. time pressure or convenience, are neglected (Lim, 2002; Maiden and Rugg, 1996) - laddering was used in combination with other the elicitation techniques (in-depth semi-structured interviews, Critical Incident Technique, diary study and card sorting). The data resulting from laddering has been used and analysed in various ways, both qualitative and quantitative.

3.2.4 Card sorting

Card sorting is a technique that can be used to uncover how people organise information and how they categorise and relate concepts (Kuniavsky, 2003). Through card sorts it is both possible to identify a categorisation that is relevant to the research topic, and to investigate the commonality and differences in the use of that categorisation by several participants (Rugg and McGeorge, 1999). Although card sorting is primarily an organisation or naming technique, it can also be used to understand how people prioritise things (Kuniavsky, 2003).

Card sorting was conducted in this study, in combination with laddering interviews, to explore the constructs participants associate with the various channels. The participants first selected 5 cards out of a stack of 20 to indicate which ones for them best described a specific channel, and then they were prompted to explain their top-5 selection by asking laddering questions. Each participant did 4 card sorts. For every channel (internet, telephone, high street, brochure) a new selection of 5 cards was sorted and discussed. The card sorting exercise was performed during the second interview with a participant. The reason to include this exercise in the interview was to investigate the relationships and priorities among the wide set of Perceived Influencing Factors (PIFs) that came up during the analysis of the first round of interviews. The cards used in the study were based on the preliminary results of first interviews and the diaries. The terms used on the cards were words that frequently came up in the interviews to typify a certain channel. These terms were kept as close as possible to the wording that participants tended to use. For instance, participants are not likely to say, "I perceive the ease of use of the online channel as negative",

they will rather say, “it is a hassle”. The 20 cards were: cheap, expensive, trustworthy, risky, secure, insecure, useful, useless, entertaining, necessity, easy to use, complex, convenient, annoying, more control, less control, no interference, personal contact, no hassle, lot of hassle. Together, the 20 cards represented 10 bipolar constructs that were offered to the participants in a random order.

The main strengths of the card sorting technique are that its results can be easily compared across participants and that it is quick and easy to use, both for the participant and the researcher (Maiden and Rugg, 1996; Upchurch et al., 2001). The main weakness of the card sorting technique is that it only addresses uncomplicated and explicit knowledge. It gives no information about structures and procedures underneath this explicit surface, and there is no linkage between the elements to show how they relate to each other (Maiden and Rugg, 1996; Rugg and McGeorge, 1999). To compensate for its limitations, card sorting has been used in this study in combination with other techniques, such as laddering (Upchurch et al., 2001). During the in-depth semi-structured interviews the results of the card sorting exercise have been used as input for the laddering questions.

3.2.5 Diary study

Diary studies are a useful technique for capturing activities that occur in natural environments and that relate to, for example, the use of a certain technology (Palen and Salzman, 2002). In this study diaries offered an opportunity to capture activities that take place sporadically and are hard to capture by direct observation (Colbert, 2001), like the use of travel services. The participants were asked to record their activities in a diary as they occurred. Semi-structured diaries (Palen and Salzman, 2002) were the most effective way to prompt participants for responses while leaving room for further elaboration. In line with the literature (Kuniavsky, 2003; Palen and Salzman, 2002), the implementation of the diary study required frequent researcher involvement, especially in the beginning. This was to ensure that the participants understood the scope and descriptive depth needed in the diary entries. Regular contact also helped to keep the participants motivated to complete the diary. The results of diary studies offered a useful supplement to the other data sources. They

provided naturalistic data with minimal intrusion (Palen and Salzman, 2002; Rieman, 1993). They illustrated, enriched and objectified the descriptions of the activities that were elicited through other techniques (Rieman, 1993). And, they provided additional information to prepare for the second round of follow-up interviews.

The diaries submitted by the participants were mostly handwritten on a printed form, and in some cases completed in an electronic version of the form. This was left to the preference of the participants. After receipt of the diary the handwritten entries were copied to an electronic version by the researcher. The function of the diary in this study was three-fold: to elicit the most recent reports on travel preparations after the first interview, to elicit these reports at the moment that the activities were taking place, and to check whether the information given by the participants in the written self reports would be different from the verbal accounts they had given in the first interview (Rieman, 1993). The last two of these three functions were meant to check the validity of the verbal accounts elicited in the interviews (Arnould et al., 2002). After processing both types of data into travel stories (see section 3.5.1) it was concluded that the data elicited through the diaries did not show any relevant difference from the data elicited in the interviews. In most cases the diaries contained less detailed information than the interview transcripts. This was compensated with follow-up questions that the researcher posed during the second interview. The analysis of the diaries was similar to that of interviews and card sorting; transcribe, code, cluster, extract trends, and interpret (Kuniavsky, 2003). During the analysis of the diary entries the researcher reconstructed what had actually happened (Eldridge and Newman, 1996). As this is a subjective interpretation, the results were verified with the participants during the second interview.

3.3 Staged and alternating research process

Based on the chosen techniques for the data elicitation and analysis, the research process was divided in five stages. The activities in each of these stages are described in section 3.3.1. Between the stages the focus of the research alternated from data elicitation to analysis, as described in section 3.3.2.

3.3.1 Five stages in research process

Stage 1 - First interview session

The first interview session lasted about one hour and included the following activities:

- Warm-up and introduction: Summary of research topic and procedure. Explanation of recording and anonymization of data. Questions on demographics. Questions on experience with internet and e-services.
- Actual interview: In-depth semi-structured, using Critical Incident Technique and laddering. Focus on elicitation of post-hoc reports of travel preparations. Collect complete and consistent descriptions of ‘critical incidents’. Ladder to elicit motivations, concerns and priorities.
- Closing agreements: Signing of the confirmation of informed consent. Explanation of the diary. Agreement on keeping contact. Agreement on follow-up interview

To collect a broad set of reports on actual and recent travel preparations, the first round of interviews with the participants was dedicated to the elicitation of accounts on the preparations for trips they were involved in during the year previous to the interview. Most participants were able to report on several trips. As the interview scope was one year, most participants reported on 3 to 5 travels they had made. These trips ranged from short domestic trips (a day trip or a weekend) to longer holidays abroad (one week to a few weeks). During the interviews the participants frequently reported in a fragmented way about their travel preparations. They needed to be prompted by the researcher to make sure that they gave a complete report of their use of the available channels during each stage in the consumption process. The researcher was helped during this laddering process by mentally checking the cells in the travel diagram (see section 3.5.1).

Stage 2 - Diary keeping

The participants completed the diaries during the actual preparations for their next trip. They used either a printed/paper or an electronic form for this. The diary form was organised in such a way that by answering the questions participants gave a complete report of their use of the available channels during each stage in the consumption process.

In the diaries participants documented the travel preparations they engaged in since the first interview. The average period between the first interview and the submission of the diary was 4 to 6 months, depending on the fact that a participant did indeed plan a new trip. In the diaries, the participants generally reported on 1 to 3 trips. For most participants the diary period stretched over the summer season. If there were any points in the interview transcripts or the diaries that needed further clarifications, follow-up questions were asked in the second round of interviews.

Stage 3 - Concurrent analysis

In this stage the interviews were transcribed and double-checked against the original audio recording. The transcription was done by a professional agency, and the double-checking was done by the researcher. The files were then imported in Nvivo and coded according to the coding tree that was derived from the literature (discussed in section 3.5.2). This first round of coding was done during the period of data collection to test out the usefulness of the coding tree, to get a first grasp of the findings, and to prepare the interview script for the second round of interviews. During this activity some themes emerged that indicated commonalities and differences between accounts and participants. These themes were further explored during the second round of data elicitation (stage 4) and the summative analysis (stage 5).

Another main activity in this stage was the generation of travel stories from the interview data and the diaries. Travel stories are one-paged representations of the preparations conducted for a specific trip (discussed in detail in section 3.5.1). To this end the researcher processed all the information gathered about a specific trip into a coherent visual and narrative compilation. During the preparations for the second

interview session the travel stories were reviewed for completeness and consistency. Any questions that arose related to specific travel stories were listed on the script for the second interview session.

Stage 4 - Second interview session

The second interview session also lasted about one hour, and included the following activities:

- Warm-up and introduction: Thanking of the participant for the cooperation so far and explanation of the procedure for the second interview.
- Laddering interview: Laddering to complement the travel stories prepared on the basis of the first interview and the diaries. Follow-up questions to clarify gaps and/or contradictions identified in the concurrent analysis. After explaining the concept of the travel stories, the researcher asked the participants to validate the printed travel stories.
- Card sorting followed by laddering on results: four card sorts, one for each channel, to elicit constructs and explore their importance. With laddering on the results detailed explanations by the participants were elicited.
- Thanking and farewell. Thank participant, stress usefulness of data. Signing of receipt for electronic gift voucher. Agree on potential future contact. (The electronic gift voucher was 25 pounds worth to be spend with Amazon. Participants were not told beforehand that they would receive this voucher. They received it as a surprise on the day of the second interview.)

Stage 5 - Summative analysis

In this stage the data from the second interview sessions were processed: transcribed (again by professional agency), checked (again by researcher), coded (in Nvivo) and analysed. The travel stories were complemented when relevant. And the results of the

card sorting were processed. Section 3.5 discusses the process of the data analysis in detail. The results of the analysis are discussed in chapters 4, 5 and 6.

3.3.2 Alternating focus on data elicitation and analysis

For each of the participants the previously described staged research process evolved in chronological order, from stage 1 to 5. However, the timing of these stages was not synchronous for all participants; while some were in stage 3, others were still in stage 1. This depended on the speed of the recruitment, the possible interviews dates with a participant and the completion of the diary by the participant. On average the period of contact with participants from recruitment to the second interview was three to six months. The timing of a participant's actual travel preparations, during which he/she could complete and submit the diary, mainly influenced this. The period between the first and second interview was used to process the interview data, reflect on the preliminary findings and prepare for the second interview session. The timing of the second interview depended largely on the participant, since completion of the diary was only relevant when he/she actually engaged in travel preparations. During this period the researcher kept in regular contact with the participants through email and telephone. After receiving and processing the diary, the second interview was planned as soon as possible.

To allow for systematic reflection and refinement during the recruitment, data collection and analysis, these steps in the research process have been conducted in iterations. This iterative procedure had advantages for both the research practice and the theory development. Regarding practice, it allowed for a start with the data elicitation as soon as the first batch of ten participants was recruited, and it facilitated purposeful adjustment of further recruiting based on early findings, as described in section 3.4. Regarding theory development, literature on qualitative research (Carroll and Swatman, 2000; Deasy, 2003; Mick and Fournier, 1995; Purpura, 2003) stresses that the quality of both data and analysis can be enhanced when conducted in an iterative process of data elicitation and reflection. For example, this allowed for a gradual adjustment of the interview script to elicit more detailed data connected to emerging themes (Mick and Fournier, 1995; Carroll and Swatman, 2000). The

iterative and adaptive research process also supported the inductive interpretation of qualitative data (Purpura, 2003; Carroll and Swatman, 2000). A preliminary, concurrent analysis of the data during the data collection phase helped open up new areas for exploration that were related to the research topic and needed further investigation (Deasy, 2003; Carroll and Swatman, 2000). Through the continuous reflection on the research themes, the data elicited and the theory induced from the data, the iterative process contributed to the validity of the research (see section 3.7).

Table 2 shows an overview of the planning for the iterations in data collection and concurrent analysis per group of participants. The pilot consisted of two participants (P1 and P2), group 1 consisted of ten participants (P3-P12), group 2 also consisted of ten participants (P13-P22) and group 3 consisted of 5 participants (P23-P28).

Table 2 - Overview of planned iterations in data collection and concurrent analysis

	Pilot	Group 1	Group 2	Group 3
Jan-05	Interview 1			
Feb-05	Diary & coding	Interview 1		
Mar-05			Interview 1	
Apr-05	Interview 2	Diary & coding		Interview 1
May-05	Coding & analysis		Interview 2	Diary & coding
Jun-05			Interview 2	Diary & coding
Jul-05		Coding & analysis	Interview 2	Interview 2
Aug-05			Coding & analysis	Interview 2
Sep-05			Coding & analysis	Coding & analysis
Oct-05				Coding & analysis
Nov-05				Coding & analysis

The total period of data elicitation, from recruitment and preparing of the materials (questionnaire, interview questions, diaries, cards) to conducting, transcribing and coding the interviews took 11 months. This included the first concurrent stage of the content analysis (coding and gist analysis, described in section 3.5.2). Following on this period, the final summative stage of the content analysis (super-ordinate analysis and pattern analysis) was conducted, in combination with writing papers and draft chapters for this thesis.

3.4 Recruitment and selection of the research sample

Constructing the correct sample for the study was an iterative process of identifying and selecting participants (Kujala and Kauppinen, 2004). After the definition of the population to address in the study, average UK consumers, a sample of this population had to be selected. The sample needed to have a good spread on demographic factors (age, gender, household, education, income, location, profession) to minimise potential biases (Meuter et al., 2000). Apart from demographics, it was also relevant to screen the participants in the study on their experience with the use of internet in general, and e-services in particular. In the sample a fair spread of experience with both was sought. The study had no specific focus on participants that were either extreme heavy-users or complete non-users. Participants who did not have at least some experience with e-services were not relevant for this research. They had to be able to report incidents that were based on real experiences. They did not, however, had to have actually purchased products or services online; they could just have used the online channel for information search or comparison and completed their purchase through an offline channel, as this could be one of the consumption behaviours under investigation. Thus during the recruitment process some screening was needed for at least this minimal experience with e-services (Meuter et al., 2000).

3.4.1 Recruitment process

To recruit participants, a combination of snowball sampling (Atkinson and Flint, 2001; Lim, 2002) and quota sampling (Kitchenham and Pfleeger, 2002) was used. In

different regions of the UK several contacts of the researcher were asked to recruit potential candidates. To make sure that the sample was balanced on demographics and experience, the researcher selected the participants from the suggested pool of candidates in accordance with a set of predefined criteria, or quota. To minimise bias, candidates working in e-commerce design, travel businesses or academic research were excluded, as were candidates that were close friends or members of the same household. Section 3.4.3 discusses the characteristics of the participants that were eventually included in the sample. This section, 3.4.1, discusses the process of the recruitment.

The first step in the recruitment process was an email with an introduction about the research and a description of the participants that were required. This email was sent to a very diverse group of ‘informants’ - friends, (former) colleagues and acquaintances of the researcher - with the request to suggest potential participants. To maximise the spread in the background and social environment of the participants, informants throughout the UK (South-West England, South-East England, Midlands, North England, Scotland and London) were contacted and asked to suggest just two or three candidates. The social networks of these informants did not overlap. They all suggested candidates from separate social networks. The suggested candidates were all unrelated to the researcher.

Following on the initial identification of potential participants, a screening by the researcher was conducted by either telephone or email (Hackos and Redish, 1998; Kantner et al., 2003). This step in the process had several purposes: to elicit information about the demographics and internet experience of the candidate; to inform the candidate about the topic and process of the research; to receive confirmation that the candidate was indeed willing to participate in the research; to check if the candidate indeed fitted the required characteristics. Based on the information generated from this direct contact, the researcher decided which candidates to include in the sample. In this process the balance in demographic characteristics and internet experience was a specific point of attention (Atkinson and Flint, 2001; Kantner et al., 2003; Kitchenham and Pfleeger, 2002). By keeping a list of these characteristics from the start, the recruitment could over time be directed towards finding participants with specific characteristics, such as families with little

children and people living in rural areas, to guarantee an even balance in the sample as it developed. In the literature, this stepwise method of selecting the diversity of the participants' social backgrounds and functions is sometimes called a corpus construction approach (Lim, 2002) in which the purposeful selection of participants is a continuous point of attention.

The reasons to choose for snowballing as a method for recruiting were primarily related to the initial trust-base that the introduction through a mutual acquaintance establishes (Atkinson and Flint, 2001). This trust-base made it possible to conduct many of the interviews at the homes of the participants (see section 3.4.4) and to minimise the dropout rates, thanks to the relatively high commitment of the participants. Recruiting through snowballing is a time-intensive activity. The first round of contacts is addressed to the informants, followed by contacting, screening and selecting the participants, and making the interview appointments. The recruitment of each participant evolved over the course of several weeks.

3.4.2 Sample size

The precise number of participants that is necessary for a qualitative and interpretive study is difficult to define, and according to the literature this depends on the specific research case. In general one can say that the larger a sample is, the better the validity and reliability of the data and the results will be. However, since the amount of available resources for a research is restricted, the sample needs to be restricted to a size that is both feasible and sufficient (Kujala and Kauppinen, 2004). Beyer and Holtzblatt recommend that, depending on the scope of the study, between ten and twenty participants should be sufficient for a Contextual Inquiry (Beyer and Holtzblatt, 1998). Hackos and Redish suggest that with five to ten well-chosen participants it is possible to achieve a reasonable degree of breadth for a User and Task Analysis (Hackos and Redish, 1998). For our study, we have decided to initially recruit and interview 26-30 participants, and to include 20 of them in the second round of follow-up interviews. Although 20-30 is a relatively small selection of people, that cannot represent the general population, it is large enough to base the proposed interpretive analysis on. In total this study has generated a rich collection of data: 48 hours of

interview data (28 interviews in the first round, and 20 interviews in the second round), 33 diaries and 20 card sort sessions. This sufficiently allowed for an in-depth analysis of our research questions. In relation to the nature of these questions it was more useful to investigate the behaviour of a small group in large detail, than a large group in less detail.

The sample size chosen for this study was based on two considerations. The first consideration was a review of studies that have used similar techniques as proposed for our research, such as in-depth interviews, diary studies and card sorting. Some of these studies were based on a sample of 10 to 19 participants (Blandford et al., 2003; Jin and Kim, 2003; Lim, 2002; Palen and Salzman, 2002; Rieman, 1993; Upchurch et al., 2001) others were based on a sample of 20 to 35 participants (Colbert, 2001; Eldridge and Newman, 1996; Laing et al., 2003; Livingstone, 1992; Mick and Fournier, 1995). The second consideration for the proposed sample size was an estimation of the time needed for the data elicitation and preliminary analysis. The period of time for these activities was eleven months. This period included the recruitment, the pilot study, the first round of interviews, the transcription, the diary study, the preliminary analysis, and the second round of interviews. The recruitment of participants evolved during the first five months of this period. Thus the final stages of the recruitment coincided with the preliminary analysis of the first interviews. The themes that emerged during this analysis helped to direct the recruitment to evenly include the demographic and experience categories that seemed to be relevant. The emerging themes also contributed to the iterative improvement of the interviews scripts, as described in section 3.3.2.

With hindsight we can state that the sample size of 28 participants in the first round and 20 participants in the second round of interviews (including diary study) was sufficient for this research. During the analysis a point of theoretical saturation was reached where the researcher recognised a repetition in the findings, and the incremental additions to the developed understanding were getting fewer (Carroll and Swatman, 2000).

3.4.3 Characteristics of the sample

The most comprehensive way of presenting the characteristics of the sample that was selected for the study, is by first discussing their demographics (table 3), then their experience with using internet and e-services (table 4), and finally their experience with travelling (table 5). For an integrated, complete overview of the characteristics of the sample, see appendix 2.

Table 3 - Overview of demographic characteristics of sample

Gender		Age		Household		Location	
Female	15	20-29	6	Single	5	Urban	12
Male	13	30-39	7	Couple	15	Suburban	5
		40-49	7	Family	8	Rural	11
		50-59	4				
		60-69	4				

The demographics age and gender are often mentioned in the literature as factors that influence the needs and preferences of consumers (Assael, 1995; Hackos and Redish, 1998; Laudon and Traver, 2003). They may influence the type of trips people wish to make, and the ways in which they make use of online and offline channels for research and booking. To be able to check on these influences, a fair spread in the sample on these characteristics was needed. Regarding household it became clear during the first round of interviews that people with small children express different motivations and concerns towards travelling than people without small children. Therefore the registration of this demographic characteristic was included, and a spread in the representation of each category sought. The category couples includes participants who are parents of children that have grown-up and no longer join them on holidays (generally these are participants of 50-69 years old). The characteristic location was also registered during the first round of interviews as a relevant demographic characteristic. During the first interviews, several participants reported location-related motivations and concerns towards for instance visiting travel agents.

The participants all shared the following demographic characteristics:

- They are all permanent UK residents. Some of them originally come from abroad (Ireland, Spain, Denmark, and USA), but they have been living in the UK for at least 5 years and intend to keep doing so. The reason to mention this is that it signals that the participants are all sufficiently integrated in the UK society and economy to know their way around, and to feel able and welcome to use all available channels for information search and booking of travels.
- They are all working, have a partner with a steady income, or are just retired from work. Their socio-economic position can be typified as middle class. The reason to mention this is that it signals that all participants are at least able to engage in travels. They have done so in the past, and are most likely to do so in the future. It has to be mentioned however that the economic situations of the individual participants differ quite a lot. For instance, one couple is close to retirement without any major savings, so they are very conscious of how they spend their money, while another couple with generous double incomes and no children are happily booking quite expensive holidays.

Regarding internet and e-services experience, the research sample had the following characteristics:

Table 4 - Overview of internet use and experience of sample

Internet access		Internet use		WWW frequency	
1-3 yrs	6	Only at home	9	Few times per week	10
4-6 yrs	7	Only at work	4	Few times per day	8
7-9 yrs	9	Mix	15	Many times per day	10
10+ yrs	6				

Internet access indicates since when a participant is using the internet, either at home or at work, for any purpose. This characteristic is not limited to the use of the World Wide Web or e-services. It is a general indication of the length of the experience of the participant with computers and the internet. Internet use indicates where a participant predominantly uses the internet for personal purposes. The registration of

this characteristic was included because several participants reported that it made a difference for them whether they were using the internet “in the bosses time” or at home. WWW frequency indicates how often a participant makes use of the internet during an average week. This is a subjective category, estimated by the participant on request of the researcher. Some people may have under- or overestimated this frequency, but in general it does indicate if the participant sees him/herself as a heavy, moderate or light user of the internet. This may influence his/her propensity to use the online channel. As these characteristics emerged as relevant during the first interviews, the recruitment has been directed towards a fair a spread on all categories.

Finally, two more characteristics have been registered as potentially relevant. These are connected to the frequency and style of travelling a person engages in:

Table 5 - Overview of travel frequency and travel style of sample

Travel frequency		Travel style	
1-3 times/year	19	Only packages	1
4-6 times/year	6	Only self-built	15
6+ times/year	3	Mix	12

These two characteristics did not play a role during the initial recruitment of participants. They emerged as potential differentiators between people during the first interviews and have thus been registered. This allowed for an evaluation of the influence of these characteristics during the analysis. The evaluation did not reveal a strong impact from these characteristics on the channel usage of the participants.

Appendix 2 gives an integrated overview of all the characteristics of the sample.

3.4.4 Location for the interviews

Many of the interviews have taken place in the homes of the participants. According to the literature (Kantner et al., 2003; Purpura, 2003; Raven and Flanders, 1996; Simpson, 1996) this has several advantages: it lowers the threshold for participants to take part in the research as they do not have to travel; it is easier for the participants to

relax during the interview as they are in a familiar place; and their reports may be more concrete because they are grounded in the actual surroundings. During the interviews for this study it was noted that being at home sometimes facilitated the memory of a participant (e.g. getting a map to look up a particular ferry crossings) and it gave the researcher some extra contextual information about the participants (e.g. computer needed to be taken out of cupboard before accessing internet). This information supported the empathic understanding by the researcher of the account from the participant. The information was documented after the interview in personal notes by the researcher.

The choice of location for the interviews was left to the participants, though visiting them at home was always suggested as the first option. Fourteen participants agreed to meet at their home. Six people preferred to meet at their workplace, either during lunch hour or directly after work. These were participants who used the internet predominately at work. Four people preferred to meet at the offices of the Open University (Milton Keynes or London). And four people preferred to meet in a public place (lunch room or coffee shop). Because of the noise and other potential distractions the researcher actively discouraged this last option, but sometimes there seemed no other possibility to meet. The second interviews usually took place in the same location as the first interview.

The use of the snowball procedure for the recruitment minimised the risk for the researcher of visiting 'strangers' in their house. As mentioned before, the fact that a trusted mutual acquaintance had introduced the researcher to the participant, made it relatively safe for both to meet each other in a private place.

3.5 Process for data analysis

The analysis of the elicited data was conducted in 2 stages: first a mainly quantitative analysis of the reported travel preparations in order to identify patterns in the consumer behaviour (discussed in section 3.5.1), and then a mainly qualitative analysis of the explanations participants gave for their reported behaviour (discussed in section 3.5.2) in order to develop an understanding of their channel choices.

3.5.1 Quantitative analysis of patterns in reported behaviour

To identify which channels participants used during their travel preparations, and establish if and how they moved between online and offline channels, the reports on leisure travel preparations were sorted and clustered on channel usage. The procedure for this analysis is discussed here. The findings that resulted from the analysis are discussed in chapter 4.

Travel stories generated for comparison between accounts

The accounts by the participants about their preparations for specific travels were often fragmented and formulated in a non-chronological order. This is largely due to the fact that during the interview the participant is unfolding his/her memory of the preparations while he/she is responding to the questions. Often new details are added to parts of the account that have been told earlier in the interview. In the course of a conversation this type of communication is quite natural and easy to understand, but from a written transcript it is more difficult to process this into a coherent understanding of the complete consumption processes. This obstructs the comparisons across accounts that are needed for the analysis. To overcome this limitation of interview transcripts, and make a structured analysis possible, each account of a participant about the preparations for a specific trip was compiled into a one-page 'travel story'. By organizing the data in this way the researcher reconstructed what had actually happened from the fragmented accounts given by the participants (Eldridge and Newman, 1996). This reconstruction is an interpretive activity that needed to be done very carefully. To check the validity of the reconstructed accounts in the travel stories, they were shown to the participants for verification during the second round of interviews (Eldridge and Newman, 1996).

Key element 1: Diagram

The travel stories all consist of a diagram, that graphically represents the travel preparations, and a narrative description based on quotes from the interview

transcript. Figure 12 shows an example of a travel story as told by Participant 4 (female, 30-40 years old, lives with her partner in a rural area, works as project manager in health care, has 1-3 years experience with internet, uses the internet many times per day at home and at work, travels 4-6 times per year, does both packaged and self-built holidays.)

The diagram in the travel story spans all the stages of the consumption process: from the recognition by the participant that she needs to research and/or buy a service in preparation for an intended trip, to the stages of deliberation, decision and purchase, and in some cases the stage of dissonance. The background of this staged consumption process is discussed in detail in chapter 1 (section 1.1, page 4). The stages of the consumption process are represented as the columns in the diagram.

The rows in the diagram represent the channels that consumers have at their disposal. As discussed in chapter 1 (section 1.1, page 2), the four channels that are considered relevant for this research are internet (face to screen), high street (face to face), telephone (face to voice), and mail order (face to print). The concept of the diagram, as a graphical representation of the account given by participants about their preparations for a trip, was developed as a result of the pilot studies, which are described in section 3.6 of this chapter.

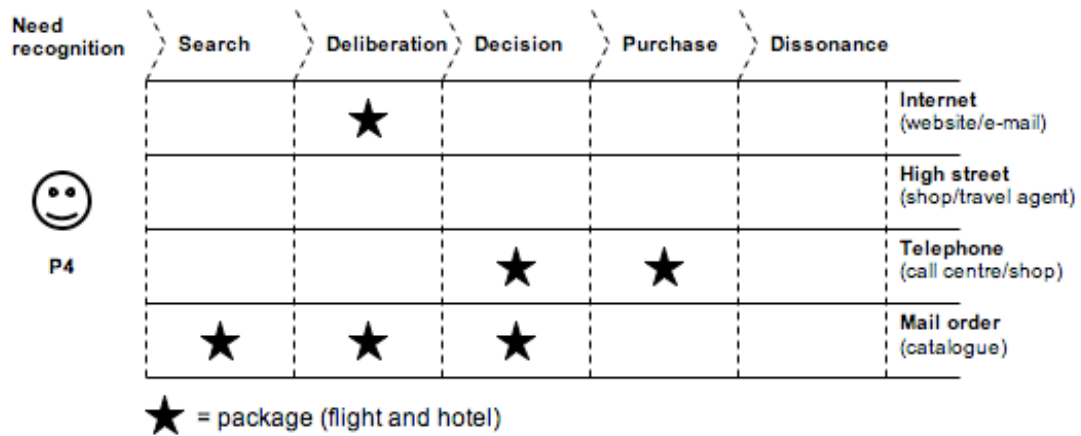
A third element, in addition to the stages of the consumption process and the channels, was also added to the diagram as a result of the pilot studies. This is a representation of the category of the services that are involved in a travel story. It occurred that in some travel stories parallel activities were conducted for separate services that were related to the same trip. The service categories are: package, flight, other transport, hotel, other accommodation, and event/other. Package means a combination of services purchases in one transaction. In the example given in figure 12 the package involved a flight and a hotel. In other travel stories, such as the one presented in figure 13 (page 95), the flight, hotel and train were all researched and booked as separate services. The categories flight and hotel are distinguished from the categories 'other transport' and 'other accommodation' because the concurrent analysis suggested a potential difference in consumer behaviour between these categories. 'Other transport' includes train, coach, ferry, and hire cars. 'Other accommodation' includes cottage, apartment, caravan, and camping. The category

‘event/other’ has a somewhat miscellaneous character. It includes tickets for theme parks, concerts and exhibitions, travel insurance, and in some cases extra arrangements for transport or accommodation that did not fit in the dedicated cells of the diagram. In many travel stories participants have reported on doing research for and booking several services separately, but connected to one specific trip. The stars at the bottom of the diagram represent the individual services involved in a travel story. In the diagrams the activities participants engaged in for these services are individually marked with stars in different colours. Once completed in this way, the diagrams allowed for a detailed and structured comparison of the travel stories across trips and participants.

Key element 2: Narrative description

The narrative descriptions that accompany the diagrams in the travel stories represent the spoken account given by a participant about the preparations for a specific trip. In these descriptions bits of the account that were given throughout the interview were coherently combined, grammar errors in sentences were corrected, and needless repetition of facts was deleted. The text in the narrative descriptions was kept as close as possible to the original transcript. To allow for ease of use and comparison across travel stories, the length of the narrative description was kept to a maximum of one page.

The combination of the diagrams and the narrative descriptions in the travel stories gives a rich representation of the accounts given by the participants. The diagram offers a concise overview that allows for a structured comparison across travel stories and participants. The narrative description offers a more detailed explanation of the actual activities. Together, they help the researcher to grasp the characteristics of each specific consumption process. The two elements (diagram and narrative description) are complementary and are both needed to represent the characteristics of a travel story.



Search – Mail order

We went to India in March last year. Initially we had some brochures from one of the holiday shops and I looked through them to see the general kinds of places etcetera. We'd already decided on the country that we were going to. That was our starting point. We had been to India before, we were interested in the culture and the sites. Other family members had been there previously and brought some pictures and heard stories about places etcetera. We took some time to see where we wanted to go, and then we checked online to get more information about the different towns and resorts.

We'd already decided before Christmas that we were going to go to India in March and we had a brochure at that point, but we were going to hang on because in January quite often they have January sales on and you can get better deals. We trusted that there would enough options available.

We checked out various options on the Internet and we actually didn't come up with any better deals than we came up with in one of the brochures. We had researched how much it would be to fly and then looked at accommodation and things, and it seemed to work out cheaper and easier to go with a package and then just do our own thing in between. It meant that we stayed in a resort for several days to start with, and then a few days at the end, and then we travelled by ourselves in the middle.

We booked through a telephone number. The offices, I think, were down in Manchester so we booked over the phone. We found the number in the brochure. We phoned initially just to see what was the availability and gave them particular dates. When we saw what accommodation was still available, we went back to the brochures and had a look at them so we'd get an idea of what ones we thought we'd quite like.

We just phoned up this one company because we'd looked in other brochures and the prices were much more expensive and quite often for exactly the same places. We'd done general checks online to look at various travel companies, etcetera and we didn't seem to be coming up with any better deal. A lot of the internet sites were only saying 'contact this number' or 'prices from...' and a lot of times they wouldn't tell you that much online.

Once we'd found out what was available and decided which hotels we quite liked, it was confirmed with everyone that that was what we wanted, then it was just a quick phone call back to the company. We just used a debit card to book it. Once we started phoning the company, etcetera, it was probably a matter of days until it was done and dusted, but we talked about it for a while in advance.

Purchase – Telephone

Deliberation – Mail order & Internet

Decision – Mail order & Telephone

Figure 12 - Travel story 14 (participant 4)

Travel stories were checked and updated throughout the data elicitation

Similar to how the verbal accounts on the preparations for each trip were edited into travel stories, the written accounts received in the diaries were also processed into travel stories. Sometimes a participant had already reported on the early preparations for a trip during the first interview, and completed this account later in the diary by reporting on the final preparations after the interview. In this case the information from both the transcript and the diary were combined into one travel story. In general, the information given in the diaries was less elaborate than the verbal accounts given in the interviews. In some cases, when the information in the diary was very short, incomplete or unclear, an additional explanation was asked during the second interview. This explanation was then also included in the travel story. In this way the travel stories were kept as complete as possible.

The travel stories have been compiled throughout the period of the data collection. This process started as soon as a transcript of an interview was finished. The travel stories were updated if relevant additional accounts were collected in the diaries or in the second interview. In this way the compilation of the travel stories supported the iterative research process. By processing the data from the first round of data collection, a first preliminary analysis of the observed consumer behaviour was possible. This was an important step in the preparation for the second interview, where laddering on the motivations for this behaviour was the central focus. During the second interview the travel stories as processed so far were shown to the participants. This had several reasons: to ask for specific clarifications to incomplete or inconsistent travel stories (most often travel stories based on diaries), and to check if they could approve of the representation of their accounts in the diagrams.

At the start of the summative data analysis stage, all travel stories that had been compiled before were evaluated on their consistency and completeness. This was to judge whether they were precise and rich enough to be included in the data analysis (Flanagan, 1954; Keaveny, 1995). As indicated in the literature, vague or incomplete descriptions may indicate that the incident is not well remembered and that some of the data may be incorrect. These descriptions thus needed to be excluded from the analysis. During this evaluation some of the travel stories were indeed judged to be incomplete, too vague, or too old. At this point the decision was made to not include

these in the analysis. In total 14 travel stories were regarded to fall into this category. For archive purposes they are still on the list of travel stories, but they are excluded from the analysis. The net total of travel stories that were included in the analysis was 143. Appendix 3 gives a complete overview of all travel stories, including the ones that were excluded from the analysis (explained in column ‘comments’). This overview indicates which characteristics of the travel stories have been registered and formed the basis for the analysis in chapter 4.

The following examples illustrate the criteria why some travel stories were excluded from the data analysis. An example of an incomplete travel story is when a participant had done all the research and deliberation, but at the last moment her companions decided to cancel the trip, so there was no purchase (travel story 10). An example of a travel story that is too vague is when a participant did not do the travel preparation herself but just went along with her family, and could not give a detailed account of which channels were used at what stage of the consumption process (travel story 35). An example of a travel story that is too old is when a participant after his account of the details of his travel preparations says that this actually happened some years ago (travel story 65).

Process for analysis of travel stories

As mentioned in section 3.3, a concurrent analysis of the travel stories was conducted during the data collection phase. This analysis mainly focused on checking whether the right type of data had been collected (volume, richness, relevance, detail), in order to be able to redirect the data collection if necessary. This iterative process of data elicitation and reflection enhanced the quality of both the data and the analysis (Carroll and Swatman, 2000; Deasy, 2003; Mick and Fournier, 1995; Purpura, 2003), as discussed in the description of the staged research process. In the summative data analysis stage, which started after all the data from the participants had been collected, the analysis process focused on finding answers to the research questions. This summative analysis was more structured, detailed and complete than the concurrent analysis had been.

The analysis of data elicited with the Critical Incident Technique is a form of content analysis with a quantitative focus, and it consists of a three-step process. During this process the researcher classified and compared the descriptions given by the participants in order to identify emerging patterns and/or relationships between variables (Flanagan, 1954; Meuter et al., 2000; Rugg and McGeorge, 2002). The three steps in the analysis process were (Keaveny, 1995):

1. Determination of the appropriate unit of analysis: the travel stories were generated from the reports elicited through interviews and diaries (described on the previous pages).
2. Sorting of the units of analysis in categories and sub-categories: the travel stories were classified in categories that were meaningful in relation to the research questions. The activities during this step in the analysis are discussed on the next pages. Chapter 4 (sections 4.1 - 4.3) gives a detailed discussion of the findings that resulted from this stage in the analysis
3. Further analysis of the classification: the classification resulting from step 2 was evaluated in order to identify emerging patterns. The activities and results of this step are discussed in chapter 4 (section 4.4).

Whether the data are elicited through interviews or diaries makes no difference to the process of the analysis (Kuniavsky, 2003). As the process of content analysis is an interpretive activity, the researcher needs to be aware of potential subconscious biases or accidental error. To minimise this risk a well-structured and transparent phased approach was conducted and documented in detail (Rugg, 2003). The findings discussed in chapter 4 contain references to appendices that provide access to the original data and allow third persons to examine the validity of the analysis process and its findings.

At the start of the summative data analysis, each travel story was checked for consistency in the way it had been processed into diagrams and narrative descriptions. As the travel stories had been collected and generated during the ten-month period of data collection, they mirrored the developing understanding of the researcher. They were not completely consistent at the start of the summative data analysis stage and this needed to be checked again. Some dilemmas relating to the completion of the

diagram could only be decided upon after a considerable amount of data had been collected. The most important dilemmas at this point were:

- Whether to include searches for services that are not pre-booked, but purchased after departure; can we consider them to be an integral part of the overall decision-making process?
- Whether to include buying train tickets at the station in the category high street; can we consider this as a face-to-face purchase?
- Whether to include the use of travel guides and adverts in the search process; can we consider these as face-to-print interaction?

The answers to these questions will be discussed in relation to the travel story 128 from participant 5 (see figure 13), which illustrates the dilemmas introduced here. This travel story shows that Participant 5 (male, 60-69 years old, single/widower, retired teacher, lives in a rural area, 4-6 years experience with internet, uses internet at home, frequent traveller, usually books packaged holidays) made use of several channels for the preparations of his trip to Amsterdam. He used the internet to book his flight, to research the train connection from the airport to the city, and to research the hotel that was recommended to him. He also used a travel guide to research the hotel. The hotel was eventually booked in a face-to-face process by his son, who was already in Amsterdam. In the diagram only the stars related to the flight and the train are fully marked, the stars relating to the hotel are kept transparent. The full stars indicate a consumption process that is executed and completed by the participant himself; he can therefore give an account for all the choices that were made. The transparent stars indicate a consumption process that is either not performed by the participant (e.g. son's choices can not be fully accounted for by the participant), or mentions channels that do not strictly comply with the definition chosen for this research (e.g. travel guide is not included in the definition of mail order) or, as reported in some other travel stories, is incomplete (e.g. trip cancelled or services not booked after the research is done).



Last week I went on a city break to Amsterdam. My son was there for a holiday and he invited me over. I had never been to Amsterdam before. My son was on to me about it, so I went.

I went online to book my flight. This was two days before the trip. I went directly to the KLM website because my son advised me to. I had no previous experience with this site. My son helped me to book the ticket. We talked on the phone while we were both online. He took me through step by step, because I was a bit apprehensive. I told him I hadn't looked at their site before, but he led me on to it and it made it very much simpler, I can now do it myself. I noticed that the booking procedure was very similar to the other ones I have used before. It turns out the KLM site is very similar to Globespan, it's just pick the airport you're leaving from, pick your time, pick your price, and so on. I've booked at one or two other sites, City Breaks, and they all seem to be much the same.

My son booked the hotel for me. He had been there before, it's a canal house. I had bought a book weeks ago because I had thought about Amsterdam, and it mentioned this hotel, and I liked the look of it, and that was the end of it, because it said it was old fashioned, big rooms, ornate, and old furniture, incredibly old. I also looked it up online. It was very nice to see the information about the hotel.

And then I used the internet to check the train times from the airport to the city. I bought the tickets on arrival in Amsterdam.

Figure 13 - Travel story 128 (participant 5)

Thus the answers to the dilemma's introduced before are as follows:

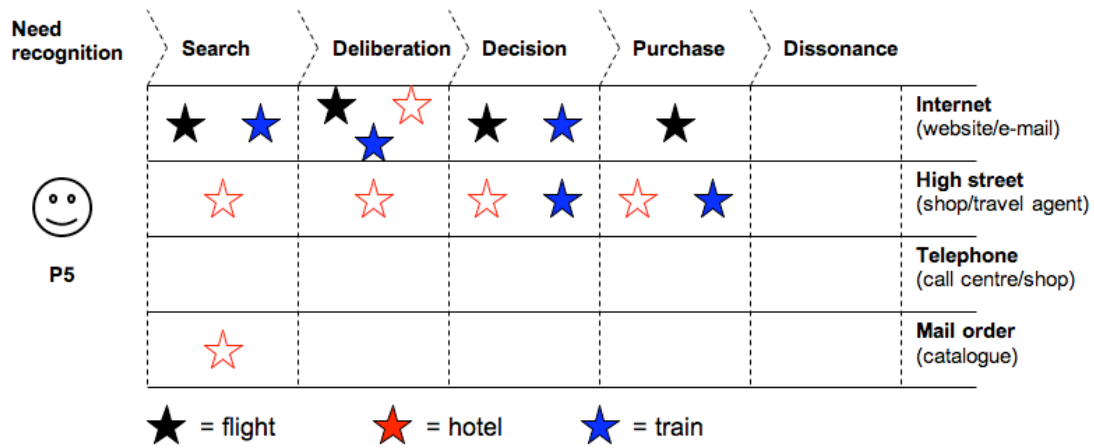
- Services that are not pre-booked but purchased after departure can be marked with a full star as long as the actual purchase does indeed follow on the research that has been done before departure.
- Buying train ticket at the counter in a railway station is included in the category high street purchases for this is the face-to-face channel for railway companies.
- Travel guides and ads are not included in the category mail order as they are not purchase channels but rather marketing communication channels.

The reason for including the transparent stars in the diagram is to indicate that from the perspective of the consumer the travel preparations are often more complex than a representation of only the strictly defined and fully completed consumption processes would convey. In the case of participant 5's trip in this example, a representation of only the full stars would merely indicate the research and purchase of the flight and the train. This would not sufficiently represent his more complex account of the actual travel preparations, as can be read in the narrative that accompanies the diagram in this travel story. The inclusion of the transparent stars makes the diagram richer and more in line with the narrative. This makes the diagrams more suitable for the qualitative analysis of the travel stories. However, in regard to the more quantitative analysis of the travel stories, any numbers that are referred to in the findings are only based on the full stars in the diagrams, as only they are considered to represent the pure and valid consumption processes that were completed by the participant. Participant 5's use of the telephone to communicate with his son during this consumption process is not included in the diagram as this channel use is not part of the commercial interaction with businesses that provide the services. To illustrate the importance of this activity for the participant during the travel preparations, it is included in the narrative description. This type of details is taken into account in the more qualitative analysis in chapters 5 and 6.

Single-service diagrams to support detailed analysis of channel usage

During the check for consistency of the overall diagrams in the travel stories a need came up to also generate single-service diagrams for the individual services that were consumed by the participants. These single-service diagrams allow for a more detailed comparison of the movement between channels across services and participants. Where the overall diagrams in the travel stories give a representation of the richness and complexity of the travel stories, the single-service diagrams give an exact account of the channel use for every service that is involved in a travel story. This detailed representation is specifically relevant for the more quantitative aspects of the data analysis. Figure 14 gives an example of the single-service diagrams that were generated in relation to participant 5's trip to Amsterdam discussed in the previous example (travel story 128). To provide an easy comparison, the overall diagram from the travel story is repeated first, followed by the single-service diagrams that were

generated from it. The rows and columns in the single-service diagrams are identical to the rows and columns in the overall diagram.



Search	Deliberation	Decision	Purchase	Dissonance		Search	Deliberation	Decision	Purchase	Dissonance		Search	Deliberation	Decision	Purchase	Dissonance	
★	★	★	★		Internet		★ (red)				Internet	★ (blue)	★ (blue)	★ (blue)			Internet
					High street	★ (red)	★ (red)	★ (red)	★ (red)		High street			★ (blue)	★ (blue)		High street
					Telephone						Telephone						Telephone
					Mail order	★ (red)					Mail order						Mail order

Figure 14 - Overall and single-service diagrams for travel story 128 (participant 5)

The single-service diagrams for this travel story clearly show that the travel preparations for this trip involved two complete consumption processes (the research and purchase of the flight and the train), and that one of these processes involved the use of just one channel, and the other process involved two channels. The first was categorised as a single-channel consumption process, the second as a multi-channel process. As the participant did not book the hotel himself, this consumption process was not included in the analysis.

The data analysis for this research was primarily done on the level of the complete travel stories, but for specific detailed questions about movement between channels the additional level of the individual, single services that were involved in a travel story was also examined. The first, general level was useful for the identification of

overall patterns in multi-channel usage (discussed in section 4.2). And the second, more detailed level was useful for the identification of specific movements between channels (section 4.3). Based on the integrated diagrams of the 143 valid travel stories that were elicited during the data collection, 238 single-service diagrams were generated and analysed. This number includes only the fully completed consumption processes (represented by full stars in the diagrams).

3.5.2 Qualitative analysis of explanations for reported behaviour

The second stage in the data analysis was focused on the exploration of participants' motivations for the reported channel usage. Therefore the explanations they gave for their consumption behaviour were analysed. This was done in a mostly qualitative way by conducting a content analysis of the interview transcripts. The process of this content analysis is discussed in this section, while the findings from the analysis are discussed in chapters 5 and 6.

Content analysis of accounts to uncover underlying motivations

The content analysis of the qualitative data in the accounts from the participants is a technique to categorise and compare the data. This helped to uncover the motivations that were underlying the consumption behaviour reported by the participants. To minimise the risk of subconscious bias or accidental error, the analysis was conducted in a step-wise process (Rugg, 2003):

1. Coding and gist analysis. The original accounts by the participants were fitted into categories for analysis by classifying the components of the behaviour studied (DeNardo and Levers, 2003; Dix et al., 2004; Lim, 2002). The coding was guided by a framework based on the research themes and existing knowledge gathered from literature (Carroll and Swatman, 2000). After the first round of coding and sorting, all the codes that were used were reviewed in order to analyze the 'gist agreement' (Rugg, 2003). This involved all terms that had the same meaning, phrased in different words; for instance, 'cheap', 'low cost',

and 'inexpensive'. The gist analysis reduced the total number of different categories, and increased the number of items within each category.

2. Super-ordinate analysis of the categorised data. The purpose of this step was to group the participants' views under briefer statements or labels. This step further reduced the total number of categories and increased the number of items within each category (Rugg, 2003; DeNardo and Levers, 2003).
3. Pattern analysis. After several rounds of sorting the data into super-ordinate categories, the last step in the content analysis was to look for patterns. Both patterns that described the whole, and patterns that described unique groupings of categories (e.g. related to specific behaviour, people or circumstances) were identified (DeNardo and Levers, 2003; Shedroff, 2003).

This process of sifting through the data, filtering out the significant information, identifying patterns, and constructing a framework for communicating the essence of what is revealed, was assisted by the use of the software package Nvivo (DeNardo and Levers, 2003). This software facilitated the storage, coding, retrieval, comparison, and linking of the data. The use of such programs in qualitative research has many advantages. A computer has the capacity for organizing massive amounts of data, and searches are facilitated with great speed and more comprehensive than done by hand. Qualitative researchers can therefore process and analyze larger amounts of data. This increases the scope and reliability of the findings (DeNardo and Levers, 2003).

Three iterations with complementary perspectives

The content analysis of the motivations of the participants to move between online and offline channels was conducted in three iterations, each guided by a different perspective taken from the literature. This section discusses the process for the analysis in these three iterations, while the actual findings are discussed in chapters 5 and 6. Together with the findings in chapter 4, the results from these three iterations have led to the overall conclusions of the study, which are discussed in chapter 7.

Analysis guided by Perceived Influencing Factors (PIFs)

The literature on the use of e-services suggests that the choice consumers make on whether or not to use the online channel is often based on PIFs such as perceived risks, costs, and convenience. In the literature review in chapter 2, the PIFs mentioned in the literature were identified to belong to six categories: product, organisation, channel, interaction, situation and personal characteristics (chapter 2, section 2.2.1, page 44). The synthesis of the existing literature in the extended model of consumer channel choice (figure 10, page 47) offered a useful foundation for the investigation of the motivations of the participants for their movement between channels. The explanations by the participants on why they decided to use particular channels during particular stages of the consumption process were coded and sorted in accordance to the categories of PIFs identified in the literature. This eventually led to the identification of the most important PIFs in relation to multi-channel usage for leisure travel preparations. This stage of the analysis focused on investigating the data elicited from the 21 participants who reported on two or more multi-channel travel stories. Chapter 5 (section 5.2) discusses the results from this analysis.

A first round of coding, at the stage of the concurrent analysis, was done directly after the data elicitation from each participant. A second round of coding, at the stage of the summative analysis, was done after completion of the entire data collection. Because of the experience built-up in the first round, this second round of coding could be done more precisely and consistently. The initial coding of every transcript was checked again for completeness and consistency, because the consistency of the coding is important to enable comparison across participants. To validate the coding, two external researchers independently coded a sample of the interviews. The conclusion of this validation exercise was that the coding list was comprehensive and suitable to use for this type of analysis.

Analysis guided by literature on contemporary consumption

During the analysis guided by PIFs it became clear that exploring the reasons why consumers moved between channels also asked for a further and deeper analysis of their underlying motivations. The literature on contemporary consumption (e.g. Gabriel and Lang, 1995; Szmigin, 2003) was used as a foundation for this stage in the

analysis. This literature is discussed in detail in the literature review in chapter 2 (section 2.3). The literature was synthesised into a profile of contemporary consumption behaviour. This profile provided the grounding for the analysis of the themes that best explain the patterns identified in the reported consumption behaviour. These themes explain why in particular situations consumers are more sensitive for some PIFs than for others. Chapter 5 (section 5.3) discusses the results from this analysis.

While the literature on the use of e-services was used to identify the most prominent PIFs that influence consumer decision making on whether to use a particular channel, the literature on contemporary consumption supported the further investigation of consumer channel choice in a multi-channel environment from a consumer perspective. The focus at this stage in the analysis was on understanding voluntary parallel channel use and voluntary channel switching in different stages of the consumption process. The variety in the reported channel choices could not be explained by just identifying the individual influencing factors that were at play. The participants seemed to be making different trade-offs between the influencing factors, depending on the circumstances of a particular consumption process. The literature on contemporary consumption offered a useful perspective from which this fragmented nature of consumer decision-making could be explored.

In this stage of the analysis a selection of case studies was investigated in further depth. In order to explore the motivations for multi-channel usage in detail, the eight participants who reported on three or more multi-channel stories were selected as the most relevant sample to investigate.

Analysis guided by Personal Construct Theory (PCT)

PCT was used as the theoretical grounding for the third iteration of the content analysis. This stage in the analysis aimed to identify the constructs that form people's expectations towards channels and therefore their decisions on whether the use of a particular channel in a particular situation will be of benefit. In this way PCT has been instrumental in explaining the reported multi-channel usage from the perspective of the (dis)advantages of using specific channels for specific purposes.

The concept of constructs is a theoretical abstraction, as explained in section 3.1.3. Participants cannot be expected to be aware of the process of construction, or to express the resulting constructs in a coherent way (Kelly, 1955). They can however be expected to have mental access to their models, and talk about themes that represent constructs (Rugg and McGeorge, 2002). It is the task of the researcher to identify the constructs that are present in a certain situation and to induct the model wherein those constructs exist (Kelly, 1955). The constructs mentioned by the participants can potentially exist on different levels within this model. They do not make a distinction between the levels of abstraction. The terms on the cards that were presented to the participants referred to constructs that mostly exist on the lowest, operational and least abstract level. These constructs were easily accessible for the participants. They had no trouble to understand them and comment on their importance to them. Chapter 6 discusses the results from this stage of the analysis in detail.

Appendix 4 gives an overview of the participants whose data was analysed in each stage of the research.

3.6 *Two pilot studies*

To explore the research questions and the research method, two pilot studies were conducted. The first was an exploratory study in an early stage of the research, and the second was a more formal pilot study just before the start of the official data collection period. Both pilot studies have been useful in refining the research approach.

3.6.1 Exploratory pilot study

Early on in this research project, in April and May 2004, four exploratory pilot interviews were conducted in The Netherlands. At that time we considered to use both a Dutch and a UK sample for the research. This cross-cultural aspect was later abandoned as a complex issue that would distract us from the main topic of the research. The experiences from the preliminary pilot study were nevertheless useful

and relevant for the preparations for the UK study. The focus of this first pilot study was an early exploration of the topic and the research method.

Key findings regarding the research topic:

The exploratory pilot study confirmed the relevance of our research topic, even though it was still loosely defined at that time. The interview data confirmed that consumers were moving between online and offline channels during the course of consumption processes. This finding strengthened the wish to collect more accounts on this phenomenon. As a result of the exploratory study the research questions as presented in chapter 1 (page 5) were re-formulated.

The exploratory pilot study made it clear that the final study needed to focus on a specific domain of e-services in order to gather data with enough detail to allow for an in-depth analysis. At that stage the research had not yet been focussed on travel. The topic of the pilot interviews was to explore the use of e-services in general, and then to focus on the combined use of online and offline channels for the specific purchase mentioned by the participant. The interviews resulted in rich material, but it was clear that a more narrow focus was necessary in order to make cross-participant comparison possible. In each interview travel was among the accounts given. This seemed to be a suitable domain to focus the formal study on. Many people do engage in travels over the course of one year. Preparing for a trip usually involves research, planning, negotiating with others, decision making, and booking several products. Most people seem to remember these travel preparation quite well, and they do not mind to talk about it to a researcher. Because of these reasons the chances on gathering rich material in relation to travel were considered reasonably high.

Key findings regarding the research method:

Snowballing proved to be a useful process for the recruitment of participants. Since the researcher was introduced to the potential participants by a mutual and trusted acquaintance, the candidates were positively willing to participate in the research and to invite the researcher into their homes. The characteristics of the pilot sample were: age 29-52; 5 males and 3 females; 2 couples and 2 families; 3-8 years internet access.

In contrary to the interviews during the actual study, the interviews during the first pilot study were conducted in pairs. All participants were couples living together, some with children and some without. During the interviews it was a point of attention for the researcher that both participants contributed sufficiently and that their accounts were not conflicting. All eight participants seemed happy to agree on the answers their respective partners were giving to the questions posed. The advantage of paired interviews is that the participants probe each other's memory and sometimes complement or correct each other's accounts. In many cases online and offline purchases appeared to be conducted in a shared process of information search and decision-making. The disadvantage of paired interviews is that the interview takes more time and is less focused than a one-to-one conversation between a researcher and a participant. Based on this experience it was concluded that the formal study would focus on one-to-one interviews.

The pilot interviews were all semi-structured in-depth interviews, but no specific interviewing technique was used at that time. To allow for a more systematic data elicitation in the final study, a mix of techniques including CIT, laddering, diary study and card sorting has been chosen. With this mix of techniques the data elicited can be triangulated and validated. Moreover, in the final study all participants were interviewed twice. Some of the early findings could thus be validated in the second interview.

During the analysis of the data from the pilot interviews, the diagram (presented as key element 1 of the travel stories in section 3.5.1) was developed. Each travel preparation story was plotted in this diagram. This allowed for better comparison across participants and across travel types.

3.6.2 Formal pilot study

To prepare for the official data collection stage of the research, a more formal pilot study was conducted in January 2005. This pilot study consisted of two one-to-one interviews, both in the UK, that were followed-up by a diary study and a second interview. In the interviews the full mix of chosen techniques was used and the full set of materials was tested. This pilot study confirmed the suitability of the more focused

research questions, the chosen domain of investigation, the interview materials and the interview timing.

Key findings regarding the research topic:

The data generated through the interviews and diaries was sufficient in quality and quantity to allow for an in-depth content analysis geared to exploring the answers to the research questions. Each participant reported on several travel-preparation stories that showed movement between online and offline channels. And the explanations of their channel movement were rich in references to PIFs and channel constructs.

The coding of the interview transcripts in Nvivo was tried out in this pilot study and seemed to work well. A list of codes referring to PIFs, channel constructs and characteristics of contemporary consumption behaviour was developed. This list was for a large part based on the literature that was reviewed for this study, and it was modified (complemented and restructured) according to the accounts from the participants in the pilot study.

Key findings regarding research methods

The prepared research materials, such as the interview scripts, diary form and cards to sort, proved to be effective for the pilot study. The combination of techniques, such as in-depth semi-structured interviews, CIT, laddering, diary study, card sorting and content analysis, also worked well. The data elicited was sufficient in quality and quantity, and the coding and preliminary analysis indicated the usefulness of the prepared list of codes.

The planning of the diary study and the second interview appeared to be largely dependent on the participants. As it is only relevant to complete a diary during the preparation of an actual trip, the researcher cannot influence the submission date for the diary. It was important that the researcher maintained regular contact with the participants to keep them motivated to submit a diary as soon as a next trip was being planned. The iterative planning, wherein the diary studies and second interviews were conducted in parallel with other activities, allowed for sufficient flexibility to respond to the individual timings.

During the pilot study the issue came up that some participants might drop out during the course of the study, despite of their willingness to contribute. For example, one of the participants in the pilot study explained during the first interview that because of her pregnancy she did not expect to travel during the next year. Thus she could not complete a diary within reasonable time for the researcher to analyse in preparation for the formal study. The data elicited during the first interview with her was nevertheless valuable for the study, and she was willing to do a follow-up interview in due time, but without a diary her case would not be complete. This incident led to the conclusion that to allow for some potential drop-outs, and still be sure of at least 20 complete cases, enough people had to be recruited and interviewed in the first round. We therefore decided to aim for 26 to 30 people to be interviewed in the first round. The second round would then continue until there were 20 complete cases with diaries and follow-up interviews.

The characteristics of the participants in the formal pilot study were: age 30-49; 1 male and 1 female; 1 single and 1 couple; 7-10 years internet access; internet use at work and at home; frequency of use many times per day. Compared to the broader spread in the formal study, the participants in this pilot study were both long-time and active users of the internet. Nevertheless they both reported on moving between online and offline channels during the course of travel preparations. Since there were no major alterations in the research questions or the interview material after this pilot study, the data elicited in the pilot study has been included in the formal study.

3.7 Validity, reliability and limitations

As necessary for any research, the validity, reliability and limitations of the methodology have been carefully considered. This section describes the main issues and the way they have been accounted for.

3.7.1 Validity

The validity of a research is the extent to which the research data record the significant features of the situation being studied (Riley, 1990), and the extent to which evidence for the answers to the research questions can be given. The use of multiple steps and multiple techniques in the data elicitation increases the likelihood of uncovering aspects that might be missed by a more narrowly focused technique (Arnould et al., 2002; Riley, 1990). Both these aspects of the research process enhance the validity of the data elicited in a study. Section 3.2 discussed the combination of techniques that were used for this research. Triangulation has been employed across participants and techniques to elevate the trustworthiness of the analysis. Section 3.3 discussed how the research process evolved in an iterative process with 5 stages. Several authors (Carroll and Swatman, 2000; Deasy, 2003; Mick and Fournier, 1995) have noted the advantages of building in time for such an iterative process. It allowed for an exploration of the initial conclusions with (a subset of) the informants. Their feedback was then used to make adjustments. This is one of the characteristics of qualitative research; it casts a relatively wide net and gradually refines its research objectives (Carroll and Swatman, 2000; Purpura, 2003). It was important to be open for the learning experience, and to keep the process flexible to accommodate changes to initial assumptions (Carroll and Swatman, 1995; Deasy, 2003; 2000, Mick and Fournier).

In her book on qualitative data analysis, Riley has listed some advice on how to provide sufficient research evidence (Riley, 1990):

- Use multiple sources of data input
- Check your interpretations with your informants
- Use verbatim quotations from interviews
- Add quantitative data (where possible)
- Show awareness of critical issues
- Relate your work to other studies

These advices have all been taken to heart in the methodology for this research, as discussed throughout this chapter.

3.7.2 Reliability

The reliability of a research is the extent to which another researcher would be able to replicate the experiments by recording the same data and conducting the same analysis (Riley, 1990). To demonstrate the reliability of a research, transparency of the research process is essential (Lim, 2002). All interviews were recorded, and as soon as possible after the session transcribed and annotated (Riley, 1990). Every step in the process of data collection and data analysis is explained in detail and illustrated. This provided traceability to the interpretations and conclusions of the research (Lim, 2002; Rugg, 2003). A full archive (electronically and printed) of the data elicited and analysed is available with a structure that is accessible to others. During the analysis the procedure for the coding of the transcripts was tested and discussed with two external researchers.

To maximise the reliability of the interview data, the researcher needed to establish a rapport of trust, and an honest and open exchange with the participants. By reflecting on the way the interviews were conducted reliability was built into the qualitative interview process (Chell, 2004). An inherent limitation of interviews is that participants can sometimes describe their behaviour in general and ideal terms rather than specific and actual ones (Shedroff, 2003). Participants can feel compelled to give researchers 'what they are asking for'. To avoid this contamination of the data by second-guessing on the part of the participants, the interviews in this study focused on preparations for real trips that the participants had done in the recent past, rather than asking them to describe their general behaviour. This kept the reports factual and not based on intentions and beliefs. For this purpose the Critical Incident Technique was very useful.

3.7.3 Limitations of the methodology

Despite all the care taken to secure the validity and reliability of the study, this research naturally has some limitations as well. The most important limitation is that the results of this research are not generalizable; they can only indicate findings

relevant to the sample of the study and the domain of the investigation (leisure travel). They do however provide insight into the nature of the phenomenon under investigation (Meuter et al., 2000). The analysis of the data in this type of study is an interpretive activity. The aim is not to find one single truth, but to understand the perspectives and actions of its participants (Chell, 2004). Chapter 8 (section 8.3) discusses the limitations of this research in more detail. The next chapters (4-7) discuss the data elicited in the study, the analysis and the findings.

Chapter 4 How do consumers move between online and offline channels?

This chapter explores the answer to research question 1, ‘When and how do consumers move between online and offline channels?’. The analysis of the data elicited focused first on identifying the occurrence of multi-channel usage, and then on the existence of patterns in consumer channel usage during the course of consumption processes. To explore these issues, the accounts given by the participants in the interviews and diaries about their recent travel preparations were sorted and scrutinised. The findings confirm that multi-channel usage does occur quite frequently, and that there are several types of movements between channels. The findings also reveal that in many cases the reported multi-channel usage and movement between channels was voluntary, and not forced upon the participants by obstacles in the design or management of the channels. Throughout this chapter all occurrences of multi-channel usage and movement between channels are examined but, in line with the topic of this research, special attention is paid to occurrences of voluntary channel movement. For presentation purposes the quantitative findings throughout this chapter are presented in tables, giving numbers for each of the categories used while sorting the data. These numbers are not meant as input for a statistic-based analysis, because that would not fit the purpose nor the approach of this research (discussed in chapter 3). They are meant to gain insight in the occurrence and nature of the movement between channels as reported by the participants. This insight is the first step in the exploration of the phenomenon of voluntary multi-channel usage and voluntary movement between online and offline channels that is the topic of this research.

The sections in this chapter discuss the subsequent steps in this stage of the analysis: the process of sorting the data into meaningful categories (section 4.1), the identification of categories related to which channel the participants used (section 4.2), the identification of categories related to the type of movement between channels (section 4.3), the further elaboration on emerging issues (section 4.4) and the conclusions on this stage in the research (sections 4.5). As the analysis focuses on the

investigation of actual behavioural patterns, this chapter does not elaborate on the explanations given by the participants for their behaviour. The question ‘why consumers move between channels?’ and ‘why they make specific channel choices?’ is the topic of discussion in chapters 5 and 6.

4.1 Exploring consumer channel usage

To create an overview of the channel usage reported by the participants in the interviews and the diaries, and to make comparison across participants and their trips possible, the raw data needed to be organised in a standardised way. For this purpose the travel stories were compiled, as described in detail in chapter 3 (section 3.5.1, page 87). After the creation of the travel stories, they were sorted into categories that were meaningful in relation to the topic of the research. This sorting was mainly done on the basis of the information in the diagrams of the travel stories. The diagrams offer a concise, visual representation of the accounts given by the participants. This allowed for a quantitative comparison across the travel stories. This included both a comparison of travel stories across participants, and across travel stories from individual participants.

The following sections (4.2 - 4.4) contain a series of tables presenting the occurrence of the categories in which the travel stories were sorted. To provide a transparent account of the analysis process and allow for potential checks by third persons, an appendix with a complete overview of all travel stories and their main characteristics is included in this thesis (appendix 3).

Throughout the chapter quotes from the narrative descriptions in the travel story are included to illustrate the findings from the quantitative comparison of the diagrams in the travel stories. These quotes briefly explain the context of the reported consumer behaviour and contribute to our understanding of the circumstances in which the channel choices have taken place.

4.1.1 Sorting the travel stories into meaningful categories

In order to explore how the participants moved between online and offline channels, the first thing to identify was which channels they had actually used during the course of the reported consumption processes. It seemed relevant to establish the number and type of channels they had used (internet, high street, telephone, mail order), as well as the stage of the consumption process in which this usage occurred (search, deliberation, decision, purchase, dissonance). Section 4.2 describes the results of this first step in the analysis.

The second step of the analysis focused on sorting the data in categories that were related to the movement of the participants between the channels. The investigation of these categories resulted in the identification of two types of channel movement; parallel channel usage and channel switching. Section 4.3 describes the results of this investigation.

During the analysis process some themes emerged that seemed to be especially relevant to the topic of the research. The channel usage reported by the participants seemed to show a few recurrent patterns. The first was related to channel choice during the dissonance stage; the second to channel choice for specific services; and the third to channel movement as a voluntary decision. These emerging issues are discussed in detail in section 4.4. The analysis for these categories involved the investigation of not only the diagrams in the travel story, but also the information given in the narrative descriptions. This was especially the case for the theme of voluntary channel movement.

4.2 Patterns in channel usage

To investigate which channels the participants used during the course of the reported consumption processes, the travel stories were sorted into categories that indicate the number of channels they used, the type of channels used, the combinations of channels used, and the stages in the consumption process in which the channels were used.

4.2.1 Number of channels used

To distinguish between travel stories that showed either a single channel or a multi-channel consumption process, and to be able to further specify the number of channels that were used in multi-channel consumption processes, the following overview was created:

Table 6 - Number of channels used per travel story

More than half of the travel stories (90 out of 143) reported on multi-channel usage

No. of channels used	1	2	3	4	
No. of travel stories	53	54	35	1	143

This table shows that in many cases the travel preparations involved the use of more than one channel. In less than half of the travel stories did the participants complete a whole consumption process by using just one channel. The table also shows that most multi-channel processes involved two or three channels. The use of all four channels during the course of a consumption process seems to be quite rare.

The following quotes illustrate how participants reported on the multi-channel consumption processes:

For our two weeks holiday in the summer, our main holiday, we tend to look on the internet a lot to find places, but we don't tend to book online because my wife would rather book through a travel agent's. We usually go with Thompson's Family. We've been with them before and they're really good with children, so we tend to get the brochures from them. I think my wife just goes in and gets them. You can order online, but we tend not to because we've found that they have special days at the travel agent where you get, say, £100 off a Thompson's holiday for a certain weekend, and so we usually do it then. But I suppose they do that sort of thing online as well, they have special offers. (Travel story 81, participant 19)

I have been looking for places to stay while travelling in France during our summer holiday. I wanted to book the accommodation 2 months in advance. We first looked in a book: 'Special places to stay in France'. We selected 5 possible places to stay. Three of these places had email addresses, so we contacted them via email. We had to send several emails back and forth before everything was arranged conveniently. In the end we made the reservations to stay in all these places. The other two places from the book did not have email, so we had to write them. One did

not respond for some time. We decided to find another one. In the end we phoned up and made the reservation. (Travel story 141, participant 12)

As will be clear from these two example quotes, the dynamics and complexity of the consumption processes are quite different, but they share the fact that the participants used several channels to make their travel arrangements.

4.2.2 Type of channel used in single-channel travel stories

As the previous section discussed, 53 out of the 143 travel stories reported on a single-channel consumption process. To identify which channel was used in these single-channel travel stories, table 7 was generated. This table shows that in the case of single-channel consumption processes the internet is the main channel that has been used. In all but three single-channel consumption processes the internet was involved as the channel for research and purchase.

Table 7 - Type of channel used in single-channel consumption processes

Internet is the most frequently used channel in single-channel travel stories

Type of channel	Internet	High street	Telephone	Mail order	
No. of travel stories	50	1	1	1	53

The quotes below illustrate the reports by some of the participants on travel arrangements that were made entirely through the internet:

About a year ago I booked a trip to Edinburgh through the internet. We were there for a week. I knew I wanted to go to Edinburgh. I had been there before and I wanted to take my partner at the time. We decided to drive up there, so it was just a case of getting accommodation. I looked around online and booked it up. I did not look for information elsewhere. I used the internet mostly because it is convenient. You can sit there at your leisure and go to all the sites and book it all. It's just hassle proof really. (Travel story 11, participant 3)

I checked prices online as soon as I knew of the suggested dates of the dress fittings. This was to know how cheap the flight could be. I could use this as a gauge to see how much Glasgow–Manchester flights could be, and if flying was a financially viable option. The website was really easy to use and I felt that the flight would be cheapest online. I didn't check this with travel agencies. When the dates were finalised, I checked the flight details a couple of times again, to

double check all the dates and times suited me, and then I booked it online. (Travel story 130, participant 6)

Although these reports indicate that the participants may have had different reasons to use the internet for their travel preparations (convenient versus cheap), they both reported on completing the entire consumption process online.

During the process of sorting the single-channel travel stories, the question came up whether completing an entire consumption process through one channel occurs more often for some services than for others (e.g. flights versus hotels). This assertion was investigated in more detail to follow-up on this question. The findings are discussed in section 4.4.2, which elaborates on the emerging themes from the analysis.

4.2.3 Type of channel used in multi-channel travel stories

As section 4.2.1 discussed, 90 out of the 143 travel stories reported on a multi-channel consumption process. To identify which channels were used in these multi-channel travel stories, the following tables (8-10) offer an overview of the combinations of channels used:

Table 8 - Type of channels used in case of combination of two channels

(Abbreviations: I=Internet; H=High street; T=Telephone; M=Mail order)

The combination internet and telephone is most frequently used in two-channel travel stories

Combinations of 2 channels	I-H	I-T	I-M	H-T	H-M	T-M	
No. of travel stories	14	34	4	1	0	1	54

Table 9 - Type of channels used in case of a combination of three channels

(Abbreviations: I=Internet; H=High street; T=Telephone; M=Mail order)

Internet, telephone and mail order are the most used combination in three-channel travel stories

Combinations of 3 channels	I-H-T	I-H-M	I-T-M	H-T-M	
No. of travel stories	3	5	27	0	35

Table 10 - Type of channels used in case of a combination of four channels

Combination of 4 channels	I-H-T-M	
No. of travel stories	1	1

These tables show that in the case of travel stories that reported on the use of two channels, the combination of internet and telephone is most frequently used. And in the case of travel stories that reported on the use of three channels, the combination internet, telephone and mail order is the most popular. Overall, the use of the internet is very high. In all but two multi-channel travel stories the internet has been involved at some stage during the consumption process. The second most-used channel is the telephone (used in 67 out of the 90 multi-channel travel stories). The third most-used channel is mail order (used in 38 out of 90 travel stories). The least-used channel is the high street (used in 24 out of 90 travel stories).

Figure 15 gives an alternative overview of the channel usage in all the single- and multi-channel travel stories.



Figure 15 - Types of channels used in all travel stories

Integrated overview of the channel usage reported in tables 6-10.

The quotes below illustrate some of the reports from the participants about the combined use of channels for their travel preparations:

Earlier this year I booked a train to Salzburg. Eventually I booked the train by going into the travel office. But I first found all the information I needed through the internet. By looking at all the adjoining trains, I feel empowered with enough information to go into the travel centre and say exactly what I want, without them giving me a package, which maybe is not what I want. (Travel story 2, participant 1)

We checked the [brochure] for prices and types of accommodation and found that a lot of the accommodation provides the same facilities. We decided on the dates we wanted to go and then went back to the internet. It turned out that booking flights and accommodation separately was very expensive. I could get it a lot cheaper on a package deal [through the travel agent]. (Travel story 138, participant 10)

Both participants described how they used a combination of channels (internet and high street in the first one, and mail order, internet and high street in the second one) during their travel preparations. They triangulated the information they obtained through the various channels to make a well-informed decision on the eventual purchase.

4.2.4 Channel use per stage in the consumption process.

To find out which channels are mostly used in which stages of the consumption process, the table 11 was generated. The numbers in some of the cells exceed the total number of 143 travel stories because the counting for this table is based on the single-service diagrams (explained in chapter 3, section 3.5.1, page 87). In this way every instance of channel usage for any service was counted in order to get a complete overview of the channel usage in any stage of the consumption process. The total number of single-service diagrams is 238, which means that the set of 143 travel stories involved 238 completed consumption processes for individual services.

This table shows that overall, and in most stages of the consumption process, internet was the most frequently used channel by the participants. In the search stage internet is followed by mail order. In the deliberation, decision and purchase stage internet is followed by telephone. In the dissonance stage internet is no longer the favourite channel. In this stage it is the telephone. See section 4.4.1 for a further elaboration on the reported channel usage in the case of dissonance, as this is a stage where a specific behavioural pattern seems to emerge.

The table also shows that the reported use of the internet decreased during the course of the consumption processes. In the search stages of the travel stories internet was used 209 times, whereas in the purchase stage it was used 155 times, and in the dissonance stage only 8 times. As only completed consumption processes have been included in the travel stories, the participants appear to have moved to other channels to complete their travel purchases. The use of mail order also decreased during the course of the consumption processes, while the use of high street and telephone increased during the consumption processes. See section 4.3 for a further investigation of the reported movements between channels.

Table 11 - Channels used per stage in the consumption process

In most stages of the consumption process, the internet is most frequently used channel. In the dissonance stage the telephone is most frequently used. The relative use of the internet decreases during the course of the consumption process, while the relative use of the telephone increases.

	Internet	High street	Telephone	Mail order
Search	209	10	11	30
Deliberation	205	11	33	23
Decision	181	19	53	12
Purchase	155	18	63	11
Dissonance	8	3	19	0
	758 (70%)	61 (6%)	179 (17%)	76 (7%)

The following quotes below illustrate how some participants reported on using different channels in different stages of the consumption process:

So I phone up, but first I will have checked it online, to see roughly what's possible. Then I phone up and just say 'look I want to go on this day, at this time, I think there are some deals like this, what can you do, and is there something better'. (Travel story 70, participant 15)

For the hotel I did a lot of browsing. I usually find that the information you get online about hotels is better than what you get from travel agents. There are a couple of websites that I normally go to when I am looking for hotels. I browse until I have all the information that I want, but I never book hotels online. I look at the information, and then I call them. I prefer to make that last step a more personal step, so I can ask a few more questions which are not answered on the website. (Travel story 1, participant 1)

Apart from a move from the internet to the telephone, these quotes also illustrate that that the choice to use different channels in different stage of the consumption process can be a voluntary decision on the part of the participant, as opposed to situations where certain circumstances force them to use a particular channel. Section 4.4.3 will discuss this aspect of voluntary versus involuntary channel movement in more detail, as this is another aspect where a specific behavioural pattern seems to emerge. These aspects will be the focus of the third step in the data analysis. First, the next section

will describe the second step in the analysis: the investigation of the movements between channels as reported in the travel stories.

4.3 Patterns in movement between channels

Closer investigation of the multi-channel usage reported in the travel stories revealed that two types of movement seemed to occur: 1) movement back and forth between channels, and 2) movement from one channel to another. The first type of movement we categorised as parallel channel use, the second as channel switching. This distinction proved to be useful during the course of the analysis, as will be discussed in next sections (4.3.1 - 4.3.3). To investigate these two types of channel movement, the travel stories have been sorted into categories that indicate the specific type of movement that occurred, the stages that the movement occurred, and finally the direction in which the movement occurred.

The identification of these two types of movement was difficult to do directly from the diagrams in the travel stories, because in many cases they show an integrated consumption process for several individual services. This means for instance that the channel use for a flight is projected on top of the channel usage for a hotel and for a hire car. To overcome this limitation the single-service diagrams that were generated from the travel stories have been used in this stage of the analysis. As explained in full detail in chapter 3 (section 3.5.1, page 87), single-service diagrams allowed for a more detailed comparison of the movement between channels across services and travel stories. Based on the single-service diagrams the distinction between parallel channel use and channel switches could be identified much clearer.

4.3.1 Occurrence of parallel channel use

Based on the findings in the data analysis, parallel channel use was defined as the use of more than one channel during any stage of the consumption process. Figure 16 shows an example of a single-service diagram that indicates parallel channel use. In this diagram, generated from travel story 18, participant 5 reported on the parallel use

of internet, telephone and mail order during the search stage, and on parallel use of internet and mail order during the deliberation stage during the consumption process for a packaged holiday (flight and hotel):

Search	Deliberation	Decision	Purchase	Dissonance	
★	★	★	★		Internet
					High street
★					Telephone
★	★				Mail order

Figure 16 - Single-service diagram for travel story 18 (participant 5)

Travel story diagram representing parallel channel usage.

Participant 5 explained how he decided on how to proceed with his travel preparations by comparing the information he obtained from the three different channels. The following quotes from the narrative description in this travel story illustrate this process:

I saw an advertisement in the Glasgow Herald, in the paper, and they'd given the website so I looked at their website for the hotel accommodation, the transfers and so on. I hadn't decided on a location yet. I also sent for brochures. This was before I'd actually decided. I went online and ordered the brochures and then looked at the options. I didn't make my decision on the brochures. I made the decision from the online information.

(...)

I did compare the offers of several companies. For example I phoned up Cities Direct. But I think some of the flights were from Prestwick, which is kind of hard to get to, and they were more expensive. (Travel story 18, participant 5)

Table 12 shows the occurrence of parallel channel use in the total set of single service diagrams (238). In the case of parallel use during more than one stage of the consumption process, a diagram was only counted once. This table shows a total of 68 occurrences of parallel use in the 238 diagrams. This indicates that parallel use of channels did happen on a regular basis in the travel stories.

Table 12 - Occurrence of parallel channel use in single-service diagrams

Parallel channel usage does occur frequently (in 29% of the single-service diagrams)

Occurrence of parallel use	Yes	No	
No. of single-service diagrams	68	170	238

The following quotes give some more examples of how participants reported on their parallel channel use:

Last year in the summer we went to Ireland with some friends, so we wanted to book a cottage to stay together. I got onto one or two sites and found one that seemed to have quite a lot of cottages on. Initially I'd asked for a brochure from another site, and then I found this site and it seemed to have quite a big range. I compared the two and there seemed to be much more on this website, and there was a better choice. In the end I just used the internet. (Travel story 54, participant 12)

Most of the research, and the decision making, was done on screen. However, when we were looking for the accommodation options, my wife had also got the tourist brochure and there was obviously some duplication. (Travel story 122, participant 28)

These examples illustrate how the participants used more than one channel in the early stages of the consumption process to triangulate information from various sources.

Table 13 shows in which stages of the consumption process the parallel usage occurred. Parallel channel use can occur in more than one stage per consumption process. Every single occurrence has been counted for this overview. The total number of occurrences in the 68 travel stories that reported on parallel channel use is 104. For example, in the previous example of parallel channel use (travel story 18), parallel use occurred in two consecutive stages (search and deliberation). Thus, this was counted as two occurrences of parallel channel use. Table 13 shows that parallel use happens throughout the consumption channel, though it is most frequent in the early stages (search, deliberation and decision).

Table 13 - Stages of the consumption process wherein parallel channel usage occurs

Parallel channel usage occurs mostly in the early stages of the consumption process

Stages	Occurrence of parallel usage
Search	24
Deliberation	35
Decision	31
Purchase	10
Dissonance	4
	104

4.3.2 Occurrence of channel switches

Based on the findings in the data analysis, channel switching was defined as the use of different channels in subsequent stages of the consumption process. Figure 17 gives an example of a single-service diagram that indicates a channel switch. This example shows how participant 21 used the internet during the search, deliberation and decision stages, and that he switched to the telephone for the purchase stage.

The following quote from the narrative description in this travel story illustrates the channel switch during this consumption process:

On the website of British Midlands I read that they do take unaccompanied minors. You cannot book this online. You have to ring them up to book. The site explained that there would be extra costs for minors, but the price of the online ticket would be honoured. Normally booking by phone is more expensive. I then phoned BMI to book a ticket for the flight I had selected online. (Travel story 151, participant 21)

The channel switch described by this participant was initiated by the impossibility to book a flight for a minor through the internet. This means that it was an involuntary movement from internet to phone. Examples of voluntary channel switches are given later in this section.

Search	Deliberation	Decision	Purchase	Dissonance	
★	★	★			Internet
					High street
			★		Telephone
					Mail order

Figure 17 - Single-service diagram of travel story 151 (participant 21)

Travel story diagram representing a channel switch

Table 14 shows the occurrence of channel switches in the total set of single service diagrams. In the case of more than one channel switch during the course of the consumption process, the diagram was only counted once. This table shows a total of 94 occurrences of channel switches out of the 238 single-service diagrams. This indicates that, like parallel use, channel switches were also reported quite frequently in the travel stories.

Table 14 - Occurrence of channel switches in single-service processes

Channel switches do occur frequently (in 39% of the single-service diagrams)

Occurrence of channel switch	Yes	No	
No. of single-service diagrams	94	144	238

Table 15 shows in which stage the consumption process the channel switches occurred. Based on the marking in the diagrams, the occurrence of a channel switch can be identified between the individual stages of the consumption process. As channel switches can occur more than once per consumption process, every

occurrence has been counted separately for this overview. In the 94 single-service diagrams that involved channel switches, a total of 102 channel switches occurred.

Table 15 - Stages of the consumption process wherein channel switches occur

Channel switches occur mostly in the later stages of the consumption process

Moment of switch	Occurrence of channel switch
Search => Deliberation	16
Deliberation => Decision	27
Decision => Purchase	40
Purchase => Dissonance	19
	102

This table shows that channel switches happen throughout the consumption process, and most frequently between the deliberation and purchase stage, and between the decision and purchase stage.

The following quotes give some more examples of how participants reported on channel switches as part of their travel preparations:

About 18 months ago I went to central Asia, Uzbekistan. That was a different kind of trip. I was going for 6 weeks with a friend. We found the information about the tickets online, but we had to go into a certain office to buy them. They were quite strange tickets because they were going into Uzbekistan and it isn't that easy to get those online. They were also really expensive. (Travel story 37, participant 9)

For our second summer holiday in France we basically repeated the procedure of the year before, though this time we went immediately to Bon Vacance. We got the brochure by mail, and we looked at the websites of the cottages. It didn't take long. I had a look, lifted about four of them out, and then just rang them up. We were late in arranging this holiday, and this was quicker to do that than wait for any e-mail reply. (Travel story 26, participant 7)

These examples indicate that the trigger for a channel switch can either be self-initiated by the participant, or forced upon the participant by the design and/or management of the e-service. The distinction between voluntary and involuntary

movement can only be made by interpreting the narrative descriptions in the travel stories. As the issue of voluntary channel choice is relevant for the further explorations of consumer movement between channels, it is further investigated and discussed in section 4.4.3.

4.3.3 Direction of movements between channels

In addition to the identification of the occurrence of movement between channels, the direction of the movement has been registered as well. Table 16 gives an overview of the findings. The total of the movements registered in this table is 102, which is the same as the total of channel switches. The table shows that the channel participants moved away from the most is the internet, and the channel they have moved towards the most is the telephone.

Table 16 - Direction of movements between channels

The most frequent movement between channels is from internet to telephone

	...to internet	...to high street	...to telephone	...to mail order	
From internet...	-	12	51	3	66
From high street..	4	-	0	0	4
From telephone...	8	1	-	2	11
From mail order...	9	2	10	-	21
	21	15	62	5	102

The following quotes illustrate how participants reported on moving from using the internet to using the telephone during the course of a consumption process:

We just phoned up this one company because we'd looked in other brochures and the prices were much more expensive and quite often for exactly the same places. We'd done general checks online to look at various travel companies, etcetera and we didn't seem to be coming up with any better deal. A lot of the internet sites were only saying 'contact this number' or 'prices from...' and a lot of times they wouldn't tell you that much online. (Travel story 14, participant 4)

I investigated the options online but telephoned it through. I can't remember why. I just didn't feel they gave me enough information to actually adequately make a decision about it and I needed to ring up the reception area because I had quite specific questions about it – price of the room, can you tell me what facilities are available. I really wanted to be sure that it's this kind of room and this kind of facility. (Travel story 62, participant 14)

Again these examples indicate that the movement between channels can be self-initiated by a participant, as opposed to being forced upon the participant by the design and/or management of an e-service. Section 4.4.3 further elaborates on this distinction between voluntary and involuntary movement between channels.

4.4 Considerations on emerging issues

During the analysis process a few issues emerged that seemed to deserve further exploration in relation to the topic of the research. These were issues that raised questions on how the particular circumstances of the consumption process in some travel stories could have influenced the reported behaviour in a structural way. These questions have been mentioned where relevant in the previous sections, but could not be dealt with in detail at those point without causing distraction from the focus on the more general patterns of behaviour identified in the total set of travel stories. This section (4.4) elaborates further on these issues and discusses the considerations for the next stages of the research. The following section (4.5) summarises the overall conclusions of this chapter by discussing the general patterns that were identified in the reported multi-channel usage and movement between channels.

4.4.1 Travel stories reporting on dissonance activity

During the classification and clustering of the travel stories it appeared that in the ones reporting on activities in the dissonance stage of the consumption process, the observed behaviour of the participants showed characteristics that were different from the behaviour in the other stages of the process. One characteristic involved the higher occurrence of channel switching in the dissonance stage, and the other involved the specific choice of channel in the dissonance stage.

Channel switches occurred in 94 out of the total of 238 single-service diagrams (table 14). Of these channel switches 19 were observed to have taken place towards the dissonance stage (table 15). This count may not seem high, as the occurrence of channel switches in table 15 is spread over the various stages of the consumption process, and the number of switches towards the other stages varies between 16 and 40. However, not all travel stories included activities in the dissonance stage. Only 25 travel stories reported on dissonance activities. The total of channel usages in the dissonance stage was 30 (table 11). In relation to these numbers, the occurrence of 19 switches towards the dissonance is relatively high. Thus, it appears the participants conducted a relatively high number of channel switches in the dissonance stage.

In all stages of the consumption process but the dissonance stage, the channel that was most frequently used was the internet (table 11). However, in the dissonance stage the dominant channel of use was the telephone. Out of the 30 channel usages in the dissonance stage, 19 involved the use of the telephone. Often websites do offer the option to contact the service provider by email via the website, but in many of the reported travel stories the participants did not use this option.

Table 17 gives an overview of the direction of the channel switches participants made in the dissonance stage. This table shows that in 15 out of the 19 travel stories wherein participants switched channels during the dissonance stage, they switched from using the internet to using the telephone. These numbers indicate that in case of dissonance, participants mostly used the telephone, and only in a few cases the internet.

Table 17 - Direction of channel movements during the dissonance stage

Many of the movements from internet to telephone are made during the dissonance stage

	...to internet	...to high street	...to telephone	...to mail order	
From internet...	-	2	13	0	15
From high street..	3	-	0	0	3
From telephone...	0	1	-	0	1
From mail order...	0	0	0	-	0
	3	3	13	0	19

The quotes below illustrate the dominant use of the telephone in the case of dissonance:

We booked the tickets online and we phoned up on Monday to confirm it and make sure about it. Basically we knew everything should be okay, but I think I just wanted to be absolutely sure. I don't remember if we received a confirmation by email. That may have been the reason why we telephoned them. It was at the weekend. It's not a large travel agent that is 24/7, it was one of the smaller ones. We paid via the net, and they send us their confirmation through email. (Travel story 58, participant 13)

I did ring the hotel, to let them know that we would be arriving late. Because through Expedia you don't have that personal contact. And it was a special weekend, so I did not want the room to have gone when I got there. It was just out of politeness really. (Travel story 5, participant 2)

In both examples the participants moved from the internet to the telephone. The examples also show that dissonance activity can be self-initiated by the participant, and is not necessarily triggered by an error on account of the provider. In those cases the channel switch during the dissonance stage is not forced upon the consumer because of the design of the e-service. Rather, it is a voluntary decision made by the

consumer. The relevance of the distinction between voluntary and involuntary movement between channels will be further discussed in the next section.

4.4.2 Travel stories reporting on different services

During the analysis of the type of channels used in single-channel consumption processes (section 4.2.2), the question was raised whether consumption processes for some services might be more frequently completed through the use of a single channel rather than the use of multiple channels. In other words, it seemed relevant to check whether multi-channel consumption processes occurred for all types of services, or predominantly for specific services. For instance, it might be the case that the booking of airline tickets was primarily reported in single-channel travel stories, while the booking of package holidays was primarily reported in multi-channel travel stories. This section elaborates on this issue by looking more closely at the relation between the specific services involved in the travel stories and the eventual channel usage.

Table 18 gives an overview of the number of single- versus multi-channel travel stories sorted per service reported in the travel stories. This table shows that the preparations for flights and hotels indeed often involved single-channel usage, whereas the preparations for package holidays or other accommodation (e.g. cottages and B&Bs) were more likely to involve multi-channel activities. However, for all these categories of services there were also several travel stories that reported the opposite pattern of channel usage. Thus, for booking airline tickets participants also reported on multi-channel consumption processes, and for booking package holidays participants also reported on single-channel consumption processes. The spread of service categories over the single-and multi-channel travel stories was fairly wide. It therefore seems reasonable to conclude that the categories of services involved in the travel stories have not biased the overall patterns identified in section 4.2 and 4.3.

Table 18 - Occurrence of single- versus multi-channel travel stories per service

Although some services were more frequently reported in single-channel travel stories, and others in multi-channel travel stories, all services were frequently reported in both categories.

	Single-channel travel stories	Multi-channel travel stories	
Package	8	23	31
Flight	48	13	61
Other transport	33	21	54
Hotel	25	16	41
Other accomm.	4	27	31
Other / event	11	9	20
	129	109	238

An additional and comparable check was done for a potential relationship between the occurrence of multi-channel travel stories and multi-service consumption processes. During the analysis the question came up whether the identified multi-channel travel stories predominantly involved multi-service consumption processes, and the single-channel travel stories predominantly involved single-service consumption processes. Table 19 gives an overview of the number of single- versus multi-channel travel stories sorted on having reported single- or multi-service consumption processes. This table shows that out of the 143 travel stories, 37 involved finding and booking just one service and they used only one channel to do this. While 16 travel stories that also involved the booking of just one service, reported on the use of multiple channels to complete the consumption process. Of the travel stories that involved a consumption process for multiple services, 45 reported on using just one channel, and 45 reported on using several channels. These results make it clear that multi-channel usage not

only occurred for multi-service consumption processes. They occurred for a variety of consumption situations, independent of the number of services involved.

Table 19 - Single/multi service consumption processes versus single/multi channel usage

Both single-service and multi-service consumption processes were frequently reported in multi-channel travel stories.

	Single-channel travel story	Multi-channel travel story	
Single-service consumption	37	45	82
Multi-service consumption	16	45	61
	53	90	143

With regard to single-channel consumption processes it is finally relevant to note that completing a consumption process through a single channel does not always mean that the participants did so within just one session. In many cases participants reported that they went online several times to search and check information before they made the final booking. Thus single-channel use does not necessarily imply a singular use of the online channel. The consumption process might be spread over a period of time wherein the participant searches for information, checks the findings with other people, goes back online to find more information, reaches consensus with other people, and then finally books online. The following quote from participant 11, who wanted to book a flight to Norway with her friend, illustrates this process:

I did most of the research while I was at my parents' home, but I don't have a credit card and I didn't want to use my dad's, so we needed to use my friend's. She was concerned about using her card. She wanted a secure connection and therefore she did all the bookings at work. I was on the phone with her and went through each page she had to go through and what buttons to press, because I'd done it already. (Travel story 44, participant 11)

4.4.3 Travel stories reporting on voluntary movement

A third issue that came up during the analysis of the reported channel usage was whether the movements between channels that were identified in section 4.2 and 4.3 were based on voluntary decisions by the participants or forced upon them by, for instance, problems in the channel design, performance and/or management.

Involuntary movements between channels can be driven by circumstances that force a consumer to continue the next stage in the consumption process through a different channel. This involuntary movement can be either caused by an error in the channel performance (e.g. the online availability check is not working), the absence of a specific service (e.g. there is no online booking tool) or by a usability problem (e.g. the website is confusing or difficult to use). Many of the participants in the study seemed to report on voluntary channel movements, as illustrated by most of the quotes presented throughout this chapter. To check the balance between voluntary and involuntary channel switches, the narrative descriptions in the travel stories, which describe the context of the channel movements, have been analysed and sorted. Table 20 gives an overview of the findings:

Table 20 - Voluntary versus involuntary channel movement reported in travel stories

The majority of multi-channel travel stories reported on voluntary channel movement

	Voluntary movement	Involuntary movement	
No. of travel stories	59	31	90

The following quotes illustrate how the distinction between voluntary and involuntary movement between channels was made based on the narrative descriptions in the travel stories. The first quote is an example of an involuntary channel switch, as described by participant 19:

I would have booked it online but they didn't have any online thing, so we just booked it by phone. Normally I think that would have put me off, not having a proper booking form online, because I'd think maybe they were a bit amateurish because they haven't got a proper website, but because my friend had recommended it, we phoned them up, and it turned out to be a lovely hotel. (Travel story 82, participant 19)

And the next quote is an example of a voluntary channel switch, described by participant 25:

Just prior to booking I phoned them up with a few queries, just to ask them. I did this because I would get an answer straight away. Also it gives you a bit of an idea as to whom you're dealing with if you can actually contact them by phone. It's just nice to know if something either goes wrong with the delivery, it's much easier to phone somebody. (Travel story 108, participant 25)

These quotes illustrate that the distinction between voluntary and involuntary channel switches is an interpretation on account of the researcher. For each travel story that reported on movement between channels this interpretation was based on careful consideration of the descriptions given by the participants in the interviews and the diaries. In relation to our research questions the distinction between voluntary and involuntary movement is an important element in developing an understanding of the reasons why consumers move between channels. In this sense both travel stories with voluntary and involuntary movement are relevant and interesting. In relation to the overall field of the HCI literature on the use of e-services it can be stated that the occurrence of voluntary channel movement is an under-researched area. As discussed in chapter 1 and 2, most HCI studies focus on the investigation of involuntary channel switches, caused by problems in the channel design and/or management. To contribute to this under-researched area in the HCI literature, the analysis in the next stages of research (chapter 5, 6 and 7) has focused predominantly on the investigation of voluntary movement between online and offline channels.

4.5 Conclusions on how consumers move between channels

For the analysis described in this chapter the travel stories were sorted into categories that facilitated the exploration of how the participants moved between online and offline channels during their travel preparations. This resulted in the identification of the number and the type of channels they used, the stages of the consumption process in which they used these channels, the stages of the consumption process in which they moved between channels, and the direction in which they moved. Within each category the occurrences of travel stories were counted. The findings were illustrated with relevant quotes from the narrative descriptions in the travel stories to provide some context and more depth to the merely quantitative representations. This section

aims to summarise the findings from this chapter, and to conclude on the themes and issues that will be further explored in the next chapters.

Patterns identified in channel choice

Evaluating the findings in this chapter, it can be concluded that the participants have indeed reported on movement between online and offline channels during the course of consumption processes in the context of travel preparations. In 90 out of the total of 143 travel stories participants have reported on multi-channel use (tables 6 and 19). Multiple channel usage and movement between channels seems to be a day-to-day reality for the participants. They often reported on the use of multiple channels as a routine experience while preparing for their trips.

The combinations of channels that occurred most often in the multi-channel travel stories were internet and telephone in the case of two-channel consumption processes (table 8), and internet, telephone and mail order in case of three-channel consumption processes (table 9). Apart from these strong preferences, the other channels (high street and mail order) are also reported as used, but less frequently and often in parallel to internet and telephone.

In the reported multi-channel usage, the internet seems to be a crucial channel for most of the participants. In almost every travel story (138 out of 143) the participants reported on the use of the internet in one or more stages of the consumption process (figure 15). When compared with the use of the other channels, internet is by far the most frequently used. When compared across the stages of the consumption process, the use of the internet is highest in the early stages. The frequency of use decreases somewhat during the course of the consumption process (table 11).

The telephone seems to be second most frequently used channel (68 out of 143 travel stories - figure 15). Compared across the consumption process, its use increases towards the later stages (tables 11 and 17). Mail order is the third-popular channel across the travel stories. It is mostly used during the early stages of the consumption process. High street shops and face-to-face purchases at counters are reported to be the least used channel, either in single-channel or multi-channel processes. There

seems to be no clear pattern in the frequency of its use when compared across the stages of the consumption process.

Patterns identified in channel movement

Movement between channels seems to occur in all stages of the consumption process (tables 13 and 15). Based on the diagrams in the travel stories, channel movement has been identified in the form of parallel use (going back and forwards between several channels during a particular stage of the consumption process) and channel switches (going from one channel to another in consecutive stages of the consumption process). Both types of movement were observed to occur regularly in the travel stories. Parallel use seems to occur most often in the deliberation and decision stages. Channel switching seems to occur most often towards the deliberation and purchase stages.

Channel switches were found to occur between almost all channels, but the most frequent channel switch was a move from internet to telephone during the course of the consumption process (table 16).

In some travel stories channel switching also occurred towards the dissonance stage. Taking into account that dissonance activity was only reported in a limited number of travel stories (in 25 out of the 143 travel stories), the number of movements towards the dissonance stage is surprisingly high (19 channel switches). In this stage of the consumption process most participants switched from using the internet to using the telephone (table 17).

Based on the findings so far, an overall pattern in the movements reported in the multi-channel travel stories can be identified: in the early stages of the consumption process (search and deliberation) most participants used the internet, in many cases in parallel with 2 or 3 other channels; they continued to do so during the decision phase, until they made up their mind on how to purchase the service they were looking to buy; at this stage many people chose to either complete the consumption stage through the internet or switch to the telephone; but even in these later stages of the consumption process many participants used several channels (in parallel or by

switching). In the case of dissonance most participants preferred to use the telephone (tables 11 and 16). This pattern covers the majority of the travel stories that have been elicited for this study.

Patterns identified in specific situations

A few patterns in channel usage have emerged that seem characteristic for the consumer behaviour reported in specific circumstances. These circumstances are: the occurrence of dissonance, the consumption of specific services, and the occurrence of voluntary movement between channels.

In the case of dissonance the frequency of channel switches is relatively high, compared to the movement towards the other stages of the consumption process. And the channel that is most preferred in the dissonance stage is the telephone, which is in contrast to the general preference for using the internet (table 17).

In relation to the search for and purchase of specific services it was found that participants engage more often in single-channel processes for flights and hotels, and in multi-channel processes for packages and other accommodation, such as cottages and B&Bs (table 18). But, also for the services first mentioned, multi-channel consumption processes do occur frequently.

In the case of involuntary movement the type of channel used does not indicate a personal preference of the participant; he/she may be forced to use a particular channel to complete the consumption process. Both voluntary and involuntary movement has been observed to occur frequently (table 20).

Implications of findings in relation to the next stage of the research

Looking at the total set of travel stories with the findings from the analysis in this chapter in mind, it seems that there are certain clusters of travel stories that are more relevant for the next stages in this research than others. Travel stories that report only on the use of one channel for the whole consumption process show no movement

between channels and are therefore not relevant for further detailed analysis in this research. These can be both travel stories that reported on the consumption process of a single service and of multiple services. Out of the total set of 143 travel stories, 53 show such a single-channel consumption process (table 19). Of the 90 travel stories that show a multi-channel consumption process (table 19), 59 have reported on voluntary movement and 31 on involuntary movement (table 20). For this research the travel stories that reported on voluntary movement are the most relevant for further analysis. The next chapters 5, 6 and 7 explore the rationale for this voluntary movement between channels in order to develop a better understanding of which factors influenced the behaviour reported in the travel stories. Figure 18 gives a complete overview of which travel stories are sorted in the categories single-versus multi-channel usage and voluntary versus involuntary movement. The travel stories clustered in the boxes multi-channel use plus voluntary movement will be the focus in the next stages of the analysis (marked in yellow in figure 18).

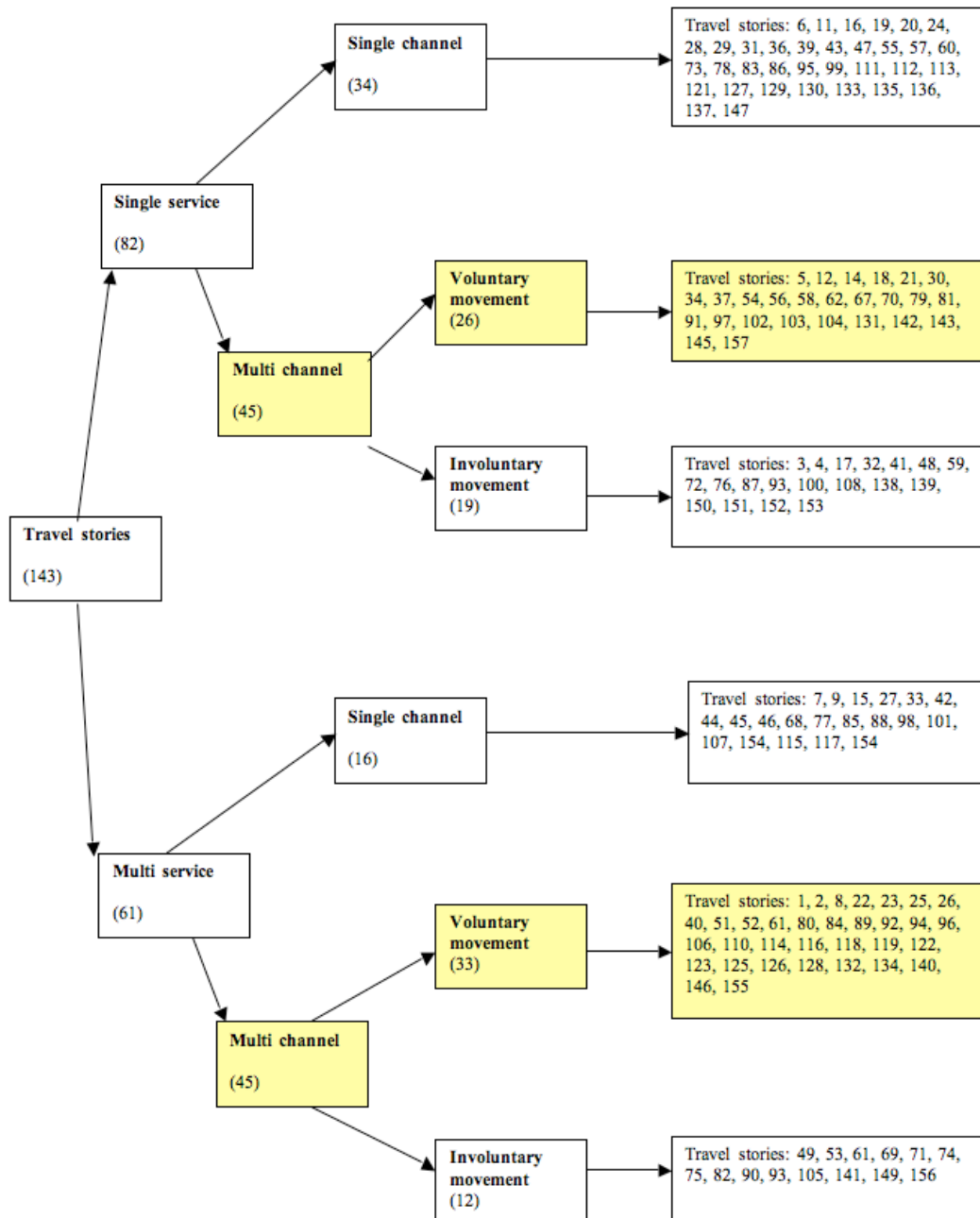


Figure 18 - Overview of travel stories categorised by occurrence of (in)voluntary movements

The voluntary multi-channel travel stories are marked in yellow. They are the focus in the next stages in the analysis.

Chapter 5 Why do consumers move between channels?

Following on the discussion in chapter 4 on *how* the participants in the study moved between online and offline channels, this chapter explores the answers to the question *why* they moved between online and offline channels, or: ‘what factors are perceived by consumers to influence their movement between channels’ (research question 2). The analysis focused specifically on identifying the factors perceived by participants to have influenced their voluntary channel choices and their voluntary multi-channel usage. In order to do this, the explanations reported in the interviews and diaries about the reasons for their voluntary channel usage were investigated. The findings show that a selection of Perceived Influencing Factors (PIFs) from the long list known from the literature is most important in relation to voluntary multi-channel usage. They also show that the influence of these PIFs on voluntary channel choice and voluntary movement between channels is mediated by a need for consumers to be in control of the consumption process. To explain the variety in the behaviour reported by the participants for discreet consumption processes, the theme of fragmentation is discussed in relation to the data.

The sections in this chapter discuss the focus and approach of the analysis (section 5.1), the most important factors perceived by the participants to influence their voluntary channel choices and the underlying themes that seem to drive the trade-off consumers make between these influences (section 5.2), the further investigation of the voluntary multi-channel behaviour of a selection of participants in a case-study-based approach (section 5.3) and finally a concluding synthesis of the findings which positions the identified factors and themes in a preliminary conceptual model (section 5.4). This model is then further elaborated upon in the next stages of the analysis, discussed in chapter 6 and 7.

5.1 Exploring motivations for voluntary channel movement

5.1.1 Focus and mode of analysis

From the literature on the use of e-services, discussed in chapter 2, it was taken that the decisions consumers make on whether or not to use the online channel are often driven by PIFs such as perceived risks, costs, and convenience. In the literature review the various PIFs mentioned in the literature were identified to belong to six categories: characteristics of the product, the organisation, the channel, the interaction, the situation and personal characteristics (chapter 2 - section 2.2.1 page 44). This synthesis of the existing literature has helped to frame the investigation by providing a basis for the identification of the PIFs mentioned in the self-reports by the participants. The explanations by the participants on why they decided to use particular channels during particular stages of the consumption process have been coded and sorted in accordance to the categories of PIFs deducted from the literature. This eventually led to the identification of the most important PIFs in relation to voluntary channel usage for leisure travel preparations. Section 5.2 discusses the results from this analysis.

During the analysis it became clear that exploring the reasons why consumers voluntarily moved between channels also asked for a further and deeper analysis of their underlying motivations. The literature on contemporary consumption has been used as the grounding for this stage in the analysis. This literature was also discussed in the literature review in chapter 2 (section 2.3, page 49). It describes a profile of contemporary consumption behaviour, which provided the analytical perspective to investigate if the themes of control and fragmentation are related to multi-channel usage and movement between channels. These themes emerged from the literature as potential explanations for patterns in consumption behaviour; however, they are not yet specified nor operationalised in this context. The aim of this step in the analysis is to investigate whether and how control and fragmentation can explain why in particular situations consumers are more sensitive for some PIFs than for others. Section 5.3 discusses the results from this analysis.

5.1.2 Emerging themes: control and fragmentation

The concepts of control and fragmentation have both been generally introduced and discussed in the literature review in chapter 2 (section 2.3, pages 53 and 56). This section reiterates the main statements on these themes from the literature on contemporary consumption in relation to the analysis in this chapter. The existing literature reviewed on the two themes has guided the analysis in this chapter. The findings from this research have led to a further specification and operationalization of the concepts, as will be discussed in the concluding section of this chapter (section 5.4).

Control

The literature on contemporary consumption describes how consumers nowadays are generally well informed and empowered by the information that is available to them (Baker, 2003; Szmigin, 2003). They are confident actors on the marketplace; they are discerning and demanding customers (Baker, 2003). As they increasingly get offered more choice, lower prices and greater convenience, consumers are expecting freedom of choice and control over their interactions with businesses (Szmigin, 2003). The internet has contributed toward providing consumers with more choices, options, and, ultimately, power in their transactions with businesses (Laing and Hogg, 2003; Rust and Kannan, 2003). This development has shaped the expectations of consumers; they are more sophisticated and demand optimal service quality from businesses (Baker, 2003; Rust and Kannan, 2003). This expectation by consumers for control in transactions, choice in service setting, and effectiveness in transactions is not limited to the internet, it applies to traditional channels as well (Rust and Kannan, 2003).

By searching for as much information as possible, consumers are scrutinizing their purchase decisions and minimizing the level of risk attached to the outcome of consumption processes (Gabbott and Hogg, 1998). Consumers are well able to control the flow of information. They embark in interactions with businesses on their own terms (Szmigin, 2003) and they are challenging the traditional informational asymmetry between business and consumers (Laing and Hogg, 2003). The balance of power on the market place is shifting in favour of the consumer (Szmigin, 2003).

Being better informed, more active and empowered, consumers play a central role in shaping the services they consume (Gabbott and Hogg, 1998). They are eager to be involved in the process and outcome of the consumption process, often motivated by scarcities of time and attention. In many cases consumers are looking for control in the consumption process to save time, to get rewarded (a discount, the best seats, etc.) or to increase the enjoyment of the purchase (Lewis and Bridger, 1999).

An important aspect of the increasing control consumers have over their interactions with businesses is the fact that they frequently engage in parallel interactions with several businesses (Laing and Hogg, 2003). Consumers are sufficiently able to handle multiple relationships (Szmigin, 2003). They are also no longer static in the way they relate to a specific business; they have a choice of channels through which to connect with a business and they exercise their individual preferences in using these channels (Baker, 2003). Contemporary consumers are self-directed actors in the marketplace. Individually they may vary in their ability or willingness to capitalise on the possibilities offered by the multi-channel service environment (Laing and Hogg, 2003), but more in general they share their appreciation of choice and control. They are not focused on reducing the amount of choices they have, and they do not wish to be told what to do, nor how or when (Szmigin, 2003).

The theme of control has been key in exploring the motivations for the reported consumption behaviour by the participants. It has helped to explain patterns in the reports by the participants on their multi-channel use. The discussion of the results from the data analysis presented in sections 5.2 and 5.3 relates the concept of control from the literature to the empirical data of this study. This has led to a further elaboration of the concept in the context of leisure travel preparations. The contribution from this study to the existing literature is summarised in the concluding section of this chapter (section 5.4).

Fragmentation

The second theme that emerged from the literature, and that is consolidated by the data analysis presented in this chapter, is the fragmented character of contemporary consumption. This theme has been constructive in exploring seemingly contradictory

reports of leisure travel preparations from the participants. In the literature the fragmented nature of contemporary consumption has been conceptualised by pointing out that consumers have a variety of consumption behaviours (Gabbott and Hogg, 1998). They are living highly complex lives, and seem to display multiple personalities that refer to different stereotypic personality types (Baker, 2003). This variety in consumption behaviour can for a large part be explained by the fact that every consumer enacts multiple roles in life (Szmigin, 2003). These roles depend on many factors, such as responsibilities and social expectations. For instance, a consumer can behave differently in situations of being for instance a parent, a partner, a friend, a professional or a client. This also means that a consumer's attitude toward consumption can be very different in different situations. The resulting contradictions are core features of contemporary consumption (Gabriel and Lang, 1995).

Consumer decision-making is not a standardised process. In some cases it involves routinely, low-risk, low-involvement and limited-time consumption. In other cases it involves active information gathering, rational evaluation of competing alternatives and comprehensive post-purchase behaviour (Gabbott and Hogg, 1998). Consumers can be rational, planned and organised, just as they can be irrational, incoherent and inconsistent (Gabriel and Lang, 1995). Patterns of service consumption are increasingly diverse and fragmented. The emergence of multiple cultures of consumption has been facilitated by the information revolution (Laing et al., 2002). Because consumers have greater freedom in choice it is relatively easy to make different choices in different situations. Acknowledging the fragmented character of contemporary consumer behaviour does not imply that there are no trends or patterns to be identified anymore. The fact that consumers are making choices based on different roles does not mean they have no preferences or routines. This will be discussed further later in this chapter.

The theme of fragmentation has helped to understand seemingly contradictory patterns in the reports by the participants on their multi-channel use. The results from this analysis are illustrated by the case studies presented in section 5.3. These show that most participants reported on several behavioural patterns in their accounts on leisure travel preparations. But first, in order to investigate why people moved

between online and offline channels, the next section (5.2) discusses the PIFs and the element of control that could be identified in the participants' accounts.

5.2 Integrating influences: control as unifying theme

As discussed in the conclusion to chapter 4, this second stage of the analysis focuses on the travel stories that reported on voluntary multi-channel usage. Further scrutiny of the selection of travel stories that was presented in figure 18, revealed that they were predominantly reported by 21 participants out of the total sample of 28 participants. The other 7 participants either did not report on any voluntary multi-channel travel stories (3 persons), or only reported on one such travel story (4 persons). See appendix 5 for a complete overview of which participants reported on what type of travel story. The analysis presented in this section discusses the analysis of the data from the 21 participants who reported on at least two voluntary multi-channel travel stories. The rationale for this selection of participants is that it allowed for a better focus on the exploration of motivations for multi-channel use by participants that reported on multiple voluntary channel movements. Including the data from participants who did not, or only seldom, engage in voluntary multi-channel travel preparations would, in this stage of the analysis, only distract from the topic and focus of the research. The participants and travel stories that were included in the analysis are highlighted in yellow in the overview in appendix 5.

The first objective for this stage in the analysis was to identify the PIFs that were most important for the channel choices reported by the participants. This was the first step needed in order to explore the answers to the research questions that guided the analysis. During the analysis it became clear that a need for control was underlying many of the explanations by the participants on how the PIFs triggered their specific channel choices. This section discusses both the investigation of the PIFs that were mentioned most frequently by the participants, and the identification of the underlying theme of control.

5.2.1 Overview of all identified Perceived Influencing Factors

An overview of the PIFs mentioned by each participant in the interviews and diaries is given in Table 21 (page 148). Compared across participants, this overview shows that each participant reported on a wide range of PIFs. The table also includes totals for the frequency each factor was mentioned. Compared across the factors, the overview shows that some factors seem to play a more dominant role than others in influencing consumer channel choice.

Table 21 - Overview of PIFs mentioned by participants to influence their channel choices (on next page).

In the explanations of their voluntary multi-channel usage the participants mentioned the influence of various PIFs. Each mention of an individual PIF by a participant has been marked in red in the table. The table shows one or two columns per participant: the first column represents the first interview, with all 21 participants; the second column represents the second interview, with 15 of the 21 participants.

Table 21 - Overview of PIFs mentioned by participants to influence their channel choices

	Total	P1	P2	P3	P5	P6	P7	P8	P9	P12	P13	P14	P18	P19	P21	P22	P23	P24	P25	P26	P27	P28	
Product																							
complexity	19	X	X	X		X	X					X	X	X	X	X					X	X	X
perceived risk	15	X	X		X	X	X	X						X	X	X		X	X		X		
price	15		X		X	X	X	X						X	X			X	X	X	X	X	
category & involvement	16	X	X		X	X		X	X	X					X	X		X		X		X	
Organization																							
image	8		X			X		X	X		X				X						X		
size	13				X		X		X	X		X	X			X	X		X		X	X	
longevity	0																						
range of channel provision	11		X		X				X		X	X	X	X				X	X			X	
service quality	13		X		X	X	X		X		X	X		X		X	X	X					
trust	17	X	X		X	X	X		X	X	X	X		X	X	X	X	X					
relationship	12		X		X			X	X	X	X			X	X			X	X	X	X		
relative advantage	7		X		X				X					X			X				X		
Channel																							
personal contact	32	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
perceived risk	34	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
convenience	30	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
costs	24	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
perceived usefulness	32	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
triangulation	29	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Interaction																							
perceived ease of use	17		X		X		X	X		X	X	X		X	X	X		X	X		X	X	
quality of information	24	X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
technical performance	9			X			X		X	X	X	X	X	X	X		X						
effectiveness of search	30		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
effectiveness of purchase	16		X	X		X			X	X	X	X	X	X	X	X	X	X	X	X	X	X	
shopping enjoyment	17		X	X	X	X	X	X		X		X	X	X	X	X	X	X	X	X	X	X	
behavioral control	12		X	X		X	X	X	X	X	X		X			X		X					
Situation																							
access to internet	22	X	X	X	X	X	X	X	X	X	X		X	X		X	X	X	X		X	X	
service availability	3						X							X	X								
special needs & motivations	25		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
consumer satisfaction	18	X	X	X		X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X
time	15				X	X	X	X	X	X	X		X	X		X	X	X	X			X	
place	9		X	X	X			X	X	X		X		X			X	X					
Consumer																							
product involvement	1	X																					
confidence	15	X	X		X	X		X	X		X	X	X	X	X	X		X		X		X	
socio-economic & lifestyle	11			X	X		X	X				X	X	X	X			X				X	
ethical stance	4									X	X							X					
prior conditions	23	X	X	X	X	X	X	X	X	X	X		X	X	X	X	X	X	X	X	X	X	X
attitudes & intentions	21	X	X	X	X	X	X	X	X	X	X		X			X	X	X	X	X	X	X	X
demographics	8				X				X				X	X	X			X			X	X	
psychographics	6	X	X		X							X	X							X			
risk profile	2		X									X											

By sorting the list of PIFs from table 21 on the frequency they were mentioned by the participants, a hierarchical list of the most important influencing factors was generated. The frequency of mention gradually decreases from 34 at the top of the list to 0 at the bottom. To focus the analysis on the most important PIFs mentioned by the participants as having influenced their channel usage, the interview fragments about the top ten PIFs from the list have been further investigated. The choice for ten, rather than nine or eleven, PIFs is not based on a conspicuous gap in the relative frequencies. The frequencies decrease gradually without apparent gaps. The reason to focus on a limited selection of PIFs is partly based on pragmatic reasons (enabling more attention to depth in stead of breadth of the analysis), justified by the fact that out of the complete list of 40 PIFs, the 10 PIFs that were most often mentioned do represent 44,7 % of the relative frequencies of mention. This indicates that the focus allows considerable coverage of the reported motivations for the voluntary multi-channel consumption behaviours by the participants.

	Frequency (absolute)	Frequency (relative)
1. Perceived risk	34	5.3 %
2. Personal contact	32	5 %
3. Perceived usefulness	32	5%
4. Convenience	32	5%
5. Effectiveness of search	30	4.7 %
6. Triangulation	29	4.6%
7. Special needs and motivations	25	3.9 %
8. Costs of using channel	24	3.8 %
9. Quality of information	24	3.8 %
10. Prior conditions	23	3.6 %
Total relative frequency		44.7 %

5.2.2 Discussion of the most important Perceived Influencing Factors

The following sections each discuss one of the factors listed above.

Perceived risk of channel use

The importance of perceived risk as influencing factor is in line with the literature on the use of e-services that discusses how online consumption behaviour is moderated by perceived risk (Ahuja et al., 2003; Forsythe and Shi, 2003; Lee and Allaway, 2002; Lee and Tan, 2003; Ruyter et al., 2001). The explanations by participants in the study on how the perceived risk of using a particular channel influenced their voluntary multi-channel consumer behaviour referred to a variety of concerns, ranging from concerns about security and privacy to concerns about not getting what is advertised.

Many participants explained that they had been wary about the security of online purchases when they first started doing online transactions, but they usually followed this up with a statement that their confidence has grown over time. So this influence seems to be a temporal one.

I was quite happy about sending a cheque, although you meet people or read bits that say that doing a financial transaction on the Net can actually almost be safer than sending a cheque. I don't know. I'm just a bit old-fashioned like that. But, as you go online, you get more confident about it, really. (Participant 13, interview 1, line 632)

A more consistent influence of perceived risk associated with online booking seems to be the uncertainty of the quality of the outcome:

I do see the internet booking as a little bit of a risk. Not necessarily in terms of security, but in terms of what you are actually going to get. With something like a hotel room, I prefer to make that last sort of step a more personal step, so you can ask a few more questions which maybe are not answered on the website. It's different when it is something like buying a train ticket, because the experiences are so one-dimensional. A train ticket is a train ticket, is a train ticket. There is very little benefit in actually talking to people. (Participant 1, interview 1, line 59)

This participant explained how his channel choices were driven by a need for assurance about the quality of the products or services purchased. In this case his perception of perceived risk was related to product category and quality of the information. Compared across participants the various mentions of perceived channel

risk were also frequently related to other PIFs: prior conditions & experience, special needs & motivations and personal contact.

Overall it seems reasonable to conclude that a need for control was underlying most of the explanations by the participants about the influence of perceived risk. Through their choice of channel participants tried to limit the risks they associate with the use of particular channels. Some circumstances (complex journey, expensive holiday, bringing small children) yield higher risks than others. In these cases participants reported to be more critical in their choice of channel in order to be able to control the quality of the outcome of the consumption process.

I always say to my wife that we can book it [online], but she doesn't want to. I said we could just book flights and book the hotel for the summer holiday, but she didn't seem too keen to do that; she thinks it's too much of a risk for the summer holiday. ... She thinks that say the flight gets cancelled, and if you were doing a package deal, they would have reps down at the airport who would have to take care of you. (Participant 19, interview 1, line 221)

The descriptions given by the participants on the perceived risk of channel use explain how through the use of multiple channels they try to minimise the risk of ending up with a sub-optimal outcome of the consumption process. Many participants described how they used the internet in the early stages of the consumption process to gain information that empowered them to decide and negotiate on the most suitable offer, while in the later stages they may switch to using the telephone or the high street travel agent to be certain that they get exactly what they want. In this way they keep control over the process and the outcome of the consumption process.

Personal contact through channel use

In relation to personal contact participants talked about situations where they deliberately chose to use the telephone or to visit a travel agent and speak with someone about their travel plans. Reasons for this were either extra queries about details that were not provided online or in a brochure, or the reassurance speaking with a live person may give:

It's good to know that there is actually a person at the destination because sometimes, when it's just on the internet, it could be someone just putting up a fake website. It's good to actually make that contact, so it's trustworthiness but also reassurance that there's something tangible at the end of the internet. (Participant 1, interview 2, line 202)

Often participants expressed that they tend to engage in personal contact for specific situations:

You don't need much personal contact to decide on a car park at an airport. Whereas if it's somewhere you're staying, it's nice to have more of a sense of personal contact ... and you can get a lot of information very quickly on the phone. (Participant 26, interview 1, lines 497-501)

These quotes also illustrate that personal contact is related to the product category and perceived risk. Other explanations by participants about the influence of personal contact on their channel choice were related to trust, quality of information and effectiveness of search and purchase.

Contrary to the previous examples, the aspect of personal contact can also be a reason for participants to avoid using the telephone or travel agent. One participant explained how she generally tries to avoid personal contact:

I learned how to use [the internet]. I think initially, the lack of human element is off putting, but now I almost prefer it, when I am trying to get something done. Before, I wanted to speak with somebody, I wanted to be assured it worked.... so I would phone and check. Whereas now, it annoys me when I have to phone to check something. I think that has obviously built up over time. Because I would not have said that 3 or 5 years ago. (Participant 2, interview 1, lines 105-107)

Thus personal contact can have either a positive or negative effect on one decision to use a certain channel, depending on the person and the situation. The observation that personal contact is not of the same importance for all people has been confirmed in a study on consumer profiles (Walker et al., 2002).

The way participants reported about personal contact ties in with the overarching theme of control. Many participants referred to personal contact as a means to maximise their sense of control. They only choose to have personal contact when they themselves felt a need for it, and they don't like to be forced to having it. The moment they feel uncertain about things, they seem to head for the telephone or the travel shop. This can be for getting an answer to queries, to be reassured of the right choice, or simply to win some time:

Well, it's being able to ask everything all at once rather than having to... I mean, in a conversation there are questions that take a few seconds, which on the internet are questions that take a number of days. (Participant 12, interview 2, line 447)

In all the examples given here participants' channel choices seem to be have been driven by a need to be in control. They prefer to be the ones that decide whether or not to engage in personal contact. In the same way as for perceived risk, the need for control seems to underlie the participants' sensitivity to this PIF. In some situations

personal contact is highly important to someone, and in other situations it is not. This depends on several other factors, of which the feeling to be in control seems to be crucial. In many cases when the need for personal contact arose, participants reported on voluntary channel movements.

Perceived usefulness of channels

On the perceived usefulness of the various channels, the participants listed a wide range of reasons why specific channels were useful to them in specific situations. Their explanations ranged from finding detailed information (through internet), to having tangible materials (through mail order), getting answers to specific queries (through telephone), and getting answers to broad questions (through travel agent). The following quotes illustrate these arguments:

Internet:

I suppose I have been booking for hotels for quite a long time in this way. What I really like is being able to look at the location. Street level, and then zoom out. Because a lot of sites have these multi-map links. So you know exactly where it is. Normally what you only get from brochures is a description. ... It all helps me to create an overall plan. (Participant 1, interview 1, line 53)

Mail order:

The only thing that is useful is being able to have it directly in front of you and talk to somebody about it, whereas it's difficult to do that if you have to go and compare sites on the internet. (Participant 12, interview 2, line 487)

Telephone:

[The phone] is useful because it's there, and you can still use it, and you can still pick it up and dial, hopefully get through to somebody and find the information quite quickly. I think I wouldn't use it for ringing up to find out the technical details of a fridge/freezer; I would do that on the internet. But to ask if they have one in the store, that's what I'd do. So it's useful from that point of view. (Participant 13, interview 2, line 358)

Travel agent:

If I was to go into the travel agent, it wouldn't be a specific question, it would be thinking about going to Prague. Whereas if you're phoning up and saying, right, I want to know exactly how big the bed is... (Participant 6, interview 2, line 633)

What stood out in the explanations on the perceived usefulness of channels is that most participants did not dismiss any of the channels as being useless. They generally

indicated to appreciate the value of having the various channels available to them. They prefer to be able to call upon any of the channels whenever they think they need them. They like to keep all their options open and be in control of the decision on when to use which channel. Each channel seems to have its advantages and disadvantages for them in specific situations. This attitude again indicates a preference to be in control. Rather than having businesses direct which channel they should use to research and/or purchase a service, the participants expressed that they prefer to make that choice themselves. And ideally all channels should be available to them all the time. To optimally benefit from the usefulness of the individual channels participants regularly decided to engage in multi-channel usage. This way they could benefit from the additional advantages. In the reports by participants the perceived usefulness of a channel was often related to the effectiveness of search. The importance of perceived usefulness for the adoption of a technology, such as e-services, has been discussed extensively in the HCI literature (Nah and Davies, 2002; Saeed et al., 2003).

In relation to perceived usefulness of the internet, many participants stressed the functional benefits of using the channel, rather than the hedonistic benefits. HCI literature on this topic suggests that mostly experienced users tend to focus more on the actual purpose of using a technology than the pleasure of using it (Koufaris et al., 2001). The findings in this study show, however, that the mention of functional versus hedonistic motivations for using the online channel were expressed by both long-time and novice users of the internet. The following quotes give an example of the two types of explanations the participants gave during the interviews:

I don't tend to surf. I tend to go on and just do what I want to do and then come off again. Unless I'm after something and then obviously I've got to surf around for it. (Participant 23, interview 1, line 81)

It's a pleasure for me, it's good fun and you feel a sense of achievement once you have mastered it. ... Even if you don't end up booking a holiday, you've planned the logic. (Participant 5, interview 2, line 265)

The learning curve from being a novice to becoming an experienced user can be quite steep (Cooper, 1999). This may explain why experience was not a defining characteristic here. The expressed priority of functional versus hedonistic aspects of using the online channel seems to be more driven by the personalities of the

participants (curious for more details) and by the circumstances of the consumption process (having enough spare time) than by their experience.

Convenience of channel use

During the interviews the convenience of having a broadband connection at home came up quite frequently as participants explained where, how and why they used the internet for the preparations for a specific trip. They described how either the availability or the absence of a broadband connection at home had influenced their channel choice. Some participants mentioned that the access to internet at their home had changed quite recently from a dial-up connection to broadband access and they described the effect of this on their channel choice:

Since 6 months, quite recently, I've got onto Broadband, and that changed everything, because now I use it for everything, and you just expect everyone else to be on the Net, and you can use it for research, everything. (Participant 18, interview 1, line 19)

These participants both stressed their satisfaction with the easy access to the internet their broadband connection at home offers them. With broadband access they no longer needed to initiate a dial-up connection every time they wanted to look something up, as the broadband connection is always on. Moreover, the speed of the broadband is much higher than a dial-up connection, so they were able to find the information they are looking for quicker than before.

Other aspects of convenience also came up during the interviews. These referred to the convenience of easy access to a channel, and the freedom to use it in one's own pace; When you want, and how you want it. In relation to these aspects participants referred to both the convenience of internet and mail order.

Internet:

I didn't look elsewhere. Mostly because it is convenient. You can sit there at your leisure and go to all the sites and book it all. It's just hassle proof really. Probably could've..., if I had been more sensible, look around at brochures, make phone calls, but what a hassle, I am just lazy I guess. It is too convenient. (Participant 3, interview 1, line 56)

Mail order:

Largely because it's easier to have it in the hand if we're bouncing different options. It's a lot easier than skipping from website to website. I can be saying, look, there's this one here or we can go to that or whatever. (Participant 12, interview 1, line 312)

Because of the convenience of the use of internet and mail order participants often reported on using both in parallel during the first stages of the consumption process. They orientated themselves on the offers available and triangulated information from various sources. Convenience of access and use of a channel contributes to the feeling of being in control.

Effectiveness of search through a channel

Many participants described how they used the internet to do general research on their holiday destinations, and to compare information from several online sources. The effectiveness of search through the internet seems to be a very important factor in consumer channel choice.

We didn't know what the places to visit were there. We had a very vague idea that there was some Romanesque stuff, and there was some medieval baroque and so on, and obviously volcanoes. So first of all, we looked on several sites of tourist destinations of what there was to see, and spent most of an evening looking through that and deciding where we wanted to go, and realising we couldn't do it all in one go. (Participant 12, interview 1, line 120)

This participant described how he and his wife used the internet to orientate themselves on an area they wanted to visit but knew little about. In this example the effectiveness of search and the quality of information (discussed in more detail on page 160) was closely related. Both were good enough for the participant to decide on what kind of preparations were needed for his trip. He expressed that he was pleased with these characteristics of the online channel, and motivated by them to go online and use the channel.

The importance of the effectiveness of search and the quality of information as PIFs on consumer channel choice is in line with the literature on motivations for consumer behaviour that states that information search is driven by basic economics that can be measured in terms of breadth (number of sources available) and amount (time spent) (Klein and Ford, 2003). Participants repeatedly stressed that they care about the length and effectiveness of information searches in relation to the amount and quality

of the information they can get from it. Previous studies have found that consumers are using the gain in efficiency of online search to explore a broader number of sources and source types within the same time frame as before (Klein and Ford, 2003). Thus the use of multiple channels does not necessarily mean they are spending more time on the overall information search. This aspect ties into the theme of control as well. Consumers are in control of how much time and effort they spend on information search. In some cases they are very keen on detailed preparations, but in other cases they are happy to take quick decisions.

Triangulation allowed by a channel

Participants often stressed that triangulating information between various sources was important to them. This helps them to be assured that they select the services that best suit their preferences. Triangulation can be done between sources on one or more channels. One participant described that due to the online research she had done previous to her encounter with the travel agent, she was more able to judge their offer and she decided to book the trip. The multi-channel information search strengthened her trust in the service encounter and made her pleased with the deal she got.

I'd probably have been a bit wary and I wouldn't have thought, oh, I got a good deal, if I hadn't gone and done all the research and found out for myself. ... So, in going in and having them produce these offers.... I thought, hang on a minute, I know they're probably trying to sell me something and make some money out of me, but I couldn't have found a price like that myself. So that side of it I felt quite trusting then. (Participant 3, interview 2, line 335)

Triangulation empowers consumers in their control over the course of a consumption processes. They are better informed, and feel more confident to make decisions and negotiate during service encounters.

Special needs and motivations caused by situation

This situational characteristic covers a wide range of personal circumstances and, sometimes, exceptional situations. For example: having additional family members coming along for the holiday and complicating the preparations; receiving specified recommendations from friends, colleagues or neighbours that make further research

unnecessary; bringing a dog; or sending a child on a flight on her own. Many of these situations are so specific for the situation of a particular participant that they don't seem to be relevant for further cross-participant comparisons, but one type of special needs and motivations was mentioned by several participants and does seem to be relevant to our research question. This special need refers to the situation of a family travelling with small children. Several participants reported on the importance of doing very detailed travel planning in order to avoid family crises, as is illustrated by the following quote:

Having the children means you have to plan things a bit more. Last year [my wife] and I went to Venice, and [the children] stayed at home, and we arranged that on the internet. ... For our two weeks holiday in the summer, our main [family] holiday, we tend to look on the websites a lot to find places, but we don't tend to book it on there because my wife would rather book this through a travel agent's. (Participant 19, interview 1, line 45)

This participant explained that having small children on a trip caused them to do more research and make detailed arrangements for transport and accommodation. This influenced their choice of channel and their intensity of using them. Several participants explained that their preparations for a trip with the children were very different than for a trip alone or with just two adults. In line with the literature on the adoption of Self-Service Technologies, situational characteristics can cause consumers to behave in a manner that is inconsistent with their previous attitudes and intentions (Bobbitt and Dabholkar, 2001).

Special needs, such as travelling with small children, seem to be a reason for participants to aim for more control over the consumption process. This may lead to various behaviours: more research and negotiations through multi-channel use, or going to a travel agent and arranging the holiday there in one single-channel process. In the context of a family travelling together, the special needs and motivations is related to demographics and perceived risk.

Costs associated with channel use

Two types of costs were mentioned in relation to channel choice: the cost of using a particular channel and the (expected) cost of purchasing a service through a particular channel. The definition of cost used in this analysis is mainly financial. Other 'costs'

such as time and effort spent have not been coded in the category costs; They were coded in the categories time and convenience.

On the cost of using a channel: several participants mentioned that the use of broadband is cheaper than dialling-up. They explained that this influenced their frequency of going online for doing research:

We're on a broadband since fairly recent, where we can be on the Net and use the telephone at the same time. ... Previously we paid it through the telephone bill and consequently it was cheaper to do the internet business in the evening. ... I think, certainly it's made me more exploratory. I'm prepared to fiddle about and surf a bit. (Participant 24, interview 1, lines 44-60)

The influence of the perceived costs of channel use is mentioned in the literature as one of the most important channel characteristics to influence consumer behaviour (Reardon and McCorkle, 2002).

On the expected costs of purchasing a service through a particular channel: several participants mentioned that they expected products and services bought online to be cheaper than bought through offline channels. This aspect motivated them to search online for good deals.

There was one time I remember being recommended a website which was just a collection of about 25 different websites and then you could click on through to them. ... For every single one you had to put in your dates and your destination and that was awful, but I still did it in case we were actually going to find a really good bargain. (Participant 6, interview 2, lines 117-121)

This quote indicates that this participant was prepared to cope with some inconvenience in order to find a good deal. This is in line with the literature on the use of e-services that discusses how online consumption behaviour is moderated by price (Khalifa and Limayem, 2003; Joines et al., 2003).

Some participants expressed that they are mainly attracted to cheaper deals online when the service they are planning to buy is quite straightforward. As soon as the perceived risks are higher, they tend to use other channels for purchase instead.

I don't know what the price range is, but if it's within a certain price barrier we'll go with the internet. If it's a higher price, we'll go with the internet to a certain point, but then move to a travel agent so you've got something to go back to if you're going to complain. (Participant 23, interview 1, line 421)

Together, the examples in this section illustrate that the participants expressed a strong preference to control the costs of both the use of a channel and the eventual service purchased. They tended to go to a certain length to get a good deal, but they were giving cost a lower priority in cases when the perceived risk of the purchase was

higher. In the higher price bracket participants were most anxious about the consequences of their channel choices. The examples also illustrate how the perceived costs of using a channel are related to product price, complexity and perceived risk.

Quality of information through a channel

Several participants explained their frequent use of the internet by stressing that it offers additional information to brochures and travel agents. For example hotel reviews from fellow consumers, which are perceived to be less biased than the information supplied by formal organisations like travel agents and tourist boards. This additional information offers opportunities for the triangulation of information from several sources.

We decide on the area we want to go to, say Majorca or Salou, by looking at the pictures [in brochures], and on the website as well. There's a website called Real Holidays, or something like that, and you get people who've been to the places and they actually type in what they think about a place, so you can get a good idea from that of what a hotel is like. You get actual real people talking about it. ... So you can read what [the travel agent] says about a place, and then you can go online and read what real people have said about it. (Participant 19, interview 1, line 237)

This quote shows that participant 19 appreciated the quality of information the internet offered him in addition to the offline channels. The potential gain of information by using the online channel does not mean however that it is always smooth. Despite their general appreciation of the quality of information the internet offers, many participants also described the frustration they regularly experience while doing online research.

For example, last year's skiing... I wanted to go on the train, but there was no train that went all the way and I had to get a bus at the end. I had to get onto the website, and it's very hard to work out which the bus was that I wanted, and what the times were, so in the end I got the phone number from the internet and phoned them. It was just too difficult in working it out. It was all in French. My French isn't too bad, but I just could not work out which the bus was and how to find out which the right bus was. ... So in the end, as I said, I phoned. I wanted to find out where the bus station was relative to the train station and the easiest way of doing that was just to talk rather than hunting and hunting on the internet. (Participant 12, interview 1, line 260)

The quality of information and the effectiveness of search can both function as either motivators to continue to use the online channel or to switch to another channel, all depending on the circumstances. Like the channel characteristic personal contact, the interactional characteristics quality of information and effectiveness of search can be positive or negative influencing factors on consumers' channel choice. Just as it can

motivate people to use the internet, it can also be their reason to switch to or stay with another channel.

Most participants explained that the frustrating experience in using the internet did not keep them from using it for information search. Overall they do see the advantages, and therefore they seem to accept the difficulties.

It was frustrating, because you find one and then you need to hang onto that, so you send it to favourites, ... and then you go back to the endless pages of options that Google brings up. I think that process is quite frustrating. I don't know how you'd do it alternatively. (Participant 28, interview 1, line 212)

With enough and good information consumers are empowered to choose the deal that suits them the most. The quality of the online information stimulates people to use the online channel despite the difficulties they sometimes encounter.

Prior conditions and experience of a consumer

The consumer characteristic prior conditions and experience refers primarily to a participant's history with using the internet. Several participants expressed how they gradually learned to use the internet for all kinds of research, and how they are now used to it being a part of their lives. They have a daily routine of doing online research and transactions.

I would say it has changed a lot. I do not need to think about using the internet now, I just do it. Whereas previous I would be more aware of the possibility that I might get online. But now it is not even conscious. It is just part of the process of booking a holiday. The internet is my first option for finding information, without even giving it a second thought. (Participant 1, interview 1, line 108)

The participants' experiences with using the internet seemed to have a positive influence on their continued use. This is in line with the HCI literature, which describes that both the intention to return and the occurrence of unplanned online purchases are found to be highest for consumers with considerable internet experience (Koufaris et al., 2001). When consumers are recently introduced to the internet, the novelty of its use and the perceived control are predominantly interesting and enjoyable. For experienced users this novelty wears off over time. They mostly derive their shopping enjoyment from their involvement with the actual products and services they are after (Koufaris et al., 2001). According to the reports by the participants in this study, most of them experienced a rapid development from being a

novice to being a regular user. Even the participants that had only used the internet for a few years described their online activities as quite a normal routine.

Prior conditions and experience as a consumer characteristic also refers to the experience a consumer has with using the site of a specific service provider. Several participants described how previous dealings with a company affected their trust in that company. They routinely evaluated their concerns towards online booking against their trust in these specific organisations. The following quote illustrates this internal evaluation:

You build up confidence in Amazon, in the train line, in Ryanair, or whatever I'm using. And I think, they're a proper organisation, they're doing well, they're not going to let my number slip away. (Participant 21, interview 1, line 178)

This quote illustrates that experience with online retailers, and the perception that needs will be met, have a strong influence on whether a consumer will trust an organisation's e-service and will decide to shop online (Foucault and Scheufele, 2002). A consumer's trust in an e-service is already influenced before he/she actually interacts with an e-service, and it continues to be influenced over time as the interactions with the e-service occur (Egger, 2003; Minocha et al., 2004). Although trust in the technology used is an aspect in this process, research has found that trust in the organisation one deals with and in one's social environment is most important in establishing consumer trust in a new technology (Misiolek et al., 2002).

The more experienced consumers are with using the online channel, the more in control they feel in their mastery of this tool. This feeling of control is one of the elements of their overall feeling of control over the consumption process.

5.2.3 Control is driving the balance between factors

Although the previous sections have shown that in the explanations of their voluntary multi-channel consumption behaviour the participants frequently mentioned the influence of PIFs, it is not easy to actually explain their channel choices based on the identified PIFs. When focusing on just one PIF it may be possible to make a case about the effect of it on the reported channel usage, but in many cases there are several PIFs playing a role at the same time. It is difficult to establish how the

influences of each of these inter-relate. Figure 19 gives an idea of the many inter-relations mentioned by the participants in the study.

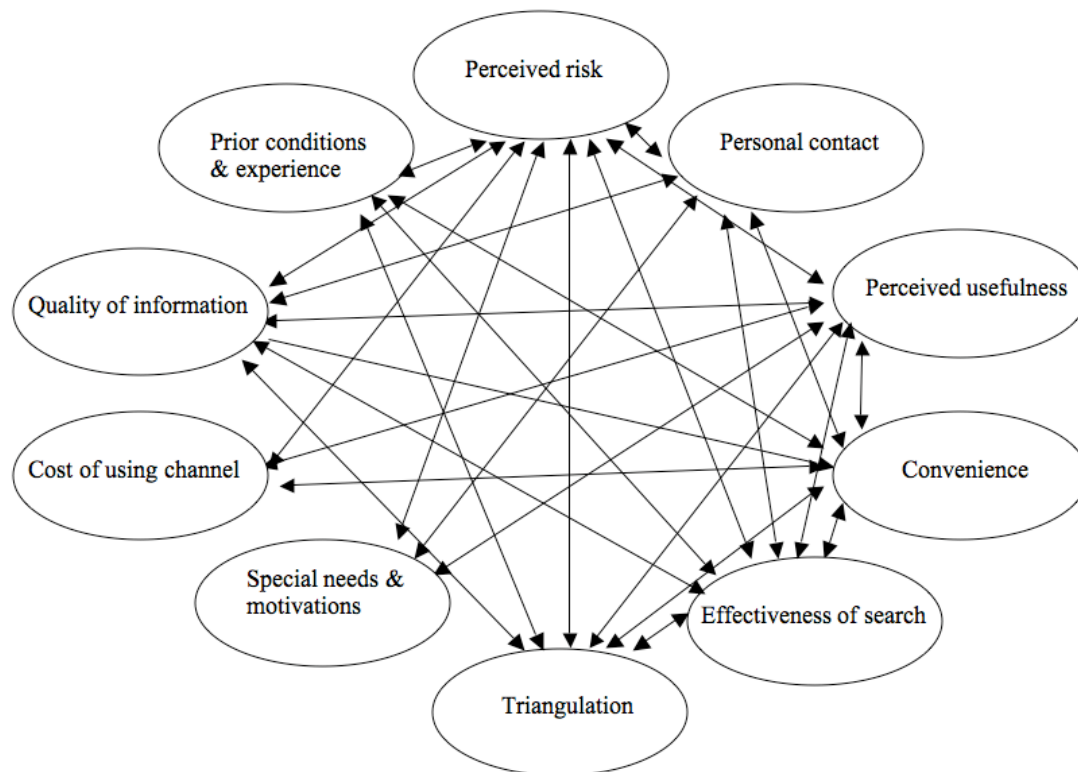


Figure 19 - Example of inter-relationships between PIFs

In the explanations by participants of their voluntary multi-channel usage the influence of individual PIFs was often mentioned in combination with the influence of other PIFs, indicating that their motivation was the result of a complicated mix of several factors. Voluntary multi-channel usage cannot be easily explained by focusing on the influence of individual PIFs.

Each of the arrows in this figure represents a relationship identified in the analysis between the individual PIFs. This figure is not meant to suggest a formal model of relationships between PIFs, it is merely meant to illustrate the point that the investigation of the influence of just one or a few factors will not be sufficient to really explain why a consumer made a specific channel choice and/or decided to move between channels. To really understand consumers' motivations for their channel choices it is not sufficient to look at the influence of individual factors. These factors are part of a complex and dynamic mix of influencing factors. It is necessary

to look at this mix in its full complexity, as the participants in the study seemed to continuously negotiate a balance between the influences of the various PIFs.

Based on the accounts by the participants it appears that they are able to find a balance between the various PIFs in a natural way and on a day-to-day basis. But it is not easy to grasp this complex and dynamic process analytically. By investigating the reports from the participants from the perspective of the literature on contemporary consumption, it seemed that the theme of control offered a useful concept to try to explain the combinations of PIFs that amplify or contradict each other. Control appears to be underlying the influencing effect of the PIFs. It seems to depend per person and per situation which factors are important to someone. Some people are more driven by certain elements of control than others. And in some situations certain elements of control tend to get more priority than others, as the next section will illustrate and discuss in more detail. The need for control seems to drive the consumption behaviour on a deeper level than the PIFs. It seems to drive the priority given to the PIFs. From this perspective it is useful to look at the whole context of channel use. The next section discusses how the literature on contemporary consumption was used as the analytical perspective to further explore the reported multi-channel use and movement between channels. This step in the analysis helps to explain why at specific moments in the consumption process participants chose those channels that would supply them with the desired level of control.

5.3 Contextualising control: fragmentation and contemporary consumption

A further analysis of the need for control that seems to underlie participants' voluntary channel choices and their movement between channels asked for an investigation of the data in a more contextualised way than was done in the previous section. In the previous section the analysis started with a list of PIFs derived from the literature, and the data was coded and sorted according to that list. For the analysis presented in this section the process of the analysis was ordered differently: it started with a fresh look at all the data elicited per participant to identify patterns and trends that may relate to their channel choices and movement between channels. These

patterns and trends were then matched with the theory on contemporary consumption to identify which themes emerged as driving the reported multi-channel behaviour.

For this case-study-based stage in the analysis, a further selection of 8 participants was used. This allowed for a more detailed investigation of all the multi-channel travel stories reported by these participants. The criterion for selecting these participants was the fact that they all reported on three or more multi-channel travel stories that involved voluntary movement between channels (see appendix 5).

5.3.1 Overview of case studies and results

To provide a comprehensive overview of the 8 case studies, table 22 lists the main characteristics of the participants (column one) and the main results from the analysis (column two and three). Column two offers a summary of the most important influencing factors identified in the reports by the participants. And column three offers a summary of the main aspects of control and fragmentation that characterise the multi-channel behaviour of these participants. Section 5.3.2 describes in more detail how the information in this overview has been extracted from the data.

Table 22 - Overview of results from case-study-based analysis

	Most important PIFs	Most prominent aspects of contemporary consumption
P1 male 30-39 yrs single broadband experienced	Enjoyment / time Perceived risk Personal contact Quality of information Triangulation	Control: assuring high quality outcome of consumption process Fragmented behaviour: different routines per product category
P6 female 20-29 yrs couple broadband experienced	Costs Perceived risk Personal contact Time	Control: needs time to mull things over before deciding. Fragmented behaviour: different routines depending on costs
P7 female 40-49 yrs	Access to internet Costs	Control: balancing costs and time

family dial-up experienced	Time	Parallel interactions: compares offers to find best deal
P12 male 50-59 yrs couple broadband new	Costs Quality of information Triangulation	Control: balancing costs and quality Parallel interactions: search for best deal and optimal itinerary Fragmented behaviour: various travel styles
P13 female 60-69 yrs couple broadband new	Costs Enjoyment / time Perceived risk Personal contact	Control: wish to be well-informed and actively involved Fragmented behaviour: balancing security concerns and cost
P14 male 40-49 yrs family broadband experienced	Confidence Costs Perceived risks Personal contact	Control: being sure of little details, confused by choices Fragmented behaviour: need for control is dependent on costs
P22 female 40-49 yrs family dial-up new	Access to internet Costs Personal contact Prior conditions	Control: choose most convenient channel Fragmented behaviour: different behaviour per social setting
P28 male 50-59 yrs couple dial-up new	Personal contact Quality of information Triangulation	Control: being better informed is empowering Fragmented behaviour: different routines for different situations

Explanation of the descriptors in the first column of the table:

- Male / female – indicates the gender of the participant
- 20-29 / 30-39 / 40-49 / 50-59 / 60-69 yrs – indicates the age of the participant
- Single / couple / family – indicates the type of household of the participant
- Broadband / dial-up – indicates the main type of internet access of the participant
- Experienced / new – indicates the familiarity with the use of internet (less than 3 years is new)

Appendix 6 gives an overview of the characteristics of the selection of 8 participants used for the case study discussed in this section, in relation to the characteristics of the complete sample of 28 participants and the selection of 21 participants used for

the analysis in the previous section. This overview shows that the balance in demographics and experience with internet and travel is comparable across the samples. The findings from the case study therefore appear not to be biased by these characteristics.

5.3.2 Discussion of case studies

The following sections are focused on identifying patterns and trends in the multi-channel behaviour, reported by the participants in relation to contemporary consumption behaviour. The descriptions of the personal profiles and the travel stories reported by the participants are summarised as briefly as possible. For a full overview of the characteristics of the participants and the travel stories see appendices 2 and 4.

Participant 1

Profile and summary of reported consumption behaviour

Participant 1 is a single male of 30-39 years old, lives in an urban environment, and is full-time employed as project manager in telecom. He uses internet since more than 10 years, has a broadband connection at home and at work, and his average current use is many times per day. He is a confident computer user, enjoys the process of online searching and shopping, and spends a lot of time on details. He is a frequent traveller, does more than 6 trips per year, and prefers non-packaged holidays.

From the analysis of all the data elicited from participant 1 compiled into one case study, some recurring themes seem to stand out. This participant has a high need for control, and a strong wish to avoid risks. His need for control involves both the process and the outcome of his travel preparations. He enjoys the convenience and precision the internet offers him. This allows him to do detailed searches in the early stages of the consumption process. He actively triangulates information from several sources. When it comes to booking, he does it online for products/services that have a low perceived risk (direct flights, hire cars), and by telephone or face-to-face for

products/services that are complex or have a high perceived risk (hotels, train tickets). For this last category he prefers to have personal contact in the final stage of the consumption process. Compared to other participants it appears that price is not as important to him as quality and convenience. He spends a lot of time on travel preparations, more than most other participants. He clearly enjoys searching online in his spare time. Having broadband and a wireless connection at home facilitates this.

Need for control: assuring a high quality outcome of the consumption process

From the explanations participant 1 gave for his consumption behaviour, it is clear that he wants to be assured that he gets exactly what he expected. During every stage of the consumption process participant 1 is highly involved and eager to participate. It is very important for him to be assured of a high quality outcome of the consumption process. All travel stories elicited from participant 1 reported on voluntary multi-channel consumption processes (travel stories 1, 2 and 125).

On several occasions during both interviews participant 1 described how much he enjoys using the internet for doing research on intended leisure trips. He does not mind spending the time, and typifies the surfing as a form of entertainment. He is a long-time internet user, fluent with the technology, and confident in doing online transactions.

I know I got this destination for a holiday in mind, and the time leading up to it becomes like a hobby. I like to not just look at the actual journey but also at things around it, like other alternatives. (...) In general I say [the internet] gives me the information, but also it is part of the overall enjoyment. So it is not just about downloading the practical information, it is also improving the whole experience. (P1, interview 1, lines 102 and 111)

Having easy access to the internet at home is one of the conditions that support his routine of doing extensive online research.

I must admit having the wireless connection does change the habit a bit. If there is something particular I want to do and I think, oh I'll do that in bed, I do that in bed. Or if it is something kind of almost on the periphery I'll do that while I am doing something else. I'll take the computer into the living room, do a search, do some cooking, come back watch tv. (P1, interview 1, line 19)

In travel story 1, participant 1 confirms his appreciation of the convenience, behavioural control, quality of information and enjoyment that he gets from using the internet, but he also describes his disappointment with the lack of precision of the

online booking process. In the case of the train tickets it was impossible for him to get exactly the tickets that he wanted:

For my recent trip to Edinburgh I did all the train booking on the internet. And ended up with a poor experience because on the internet you don't get the chance of any discussion. For example about where you are sitting. I booked the seats, and they give you two choices (smoking, non-smoking), but ... When you actually phone up there is a much richer dialogue than you actually get on the internet. So I probably won't be booking train tickets through the internet again. (P1, interview 1, line 35)

This illustrates that participant 1 prefers to have control over the details of his travel preparations. In relation to the booking of the hotel room in travel story 1 he also described that he usually does the research online, but does the actual booking by phone. Again because he prefers to know exactly what he is going to get:

I have been booking hotels for quite a long time in this way. What I really like is be able to look at the location. Street level, and then zoom out. Because a lot of sites have these multi-map links. So you know exactly where it is. Normally what you only get from brochures is a description. Also then you can start to link into driving directions or directions from the airport. It all helps me to create an overall plan. (P1, interview 1, line 53)

I do see the internet booking as a little bit of a risk. Not necessarily in terms of security, but in terms of what you are actually going to get. With something like a hotel room, I prefer to make that last sort of step a more personal step, so you can ask a few more questions which maybe are not answered on the website. (P1, interview 1, line 59)

The combination of using the internet for research and finalising the transaction by phone seems to be very satisfactory for this participant.

In travel story 2, he describes a similar consumption process. To purchase the complex train ticket for this trip (which included several adjoining journeys) he preferred to go to a travel agent, to get a personal advice rather than using the telephone, but not before he thoroughly researched the potential options online.

Earlier this year I booked a train to Salzburg. Eventually I booked the train by going into the travel office. But I found all the information for me, again, by looking through the internet. By looking at all the adjoining trains, I feel that then empowers me with enough information to go into the travel centre and say exactly what I want, without them giving me a package, which maybe is not what I want. I like to know what the alternatives may be. (P1, interview 1, line 65)

I suppose that the triangulation gives you more confidence in each of the individual sources of information, and if those individual sources of information were positive, then obviously it's more than the sum of the parts. Whereas if one piece of the information is missing, it tends to raise a little bit of doubt. (P1, interview 2, line 48)

In relation to travel story 125, participant 1 mentioned that for every time he travelled to Edinburgh in the past few years, he has done extensive research for transport and accommodation.

The most positive experience is the control aspect, knowing that you've done all the background and got the best and the closest to the ideal. I guess the negative is that you get very used to that level of control. So in some ways it's easier when you've done it before. When it's a new place you almost feel a bit out of control because you have to do all the research again. (P1, interview 2, line 414)

Asked for the importance of price, participant 1 answered that price is not the main thing that drives his decisions.

I suppose obviously everybody's sensitive to a little bit of price, but I'm more interested in making sure that, when I'm on the holiday, that I don't have to worry about anything. It's absolutely sorted, and I'm not going to arrive somewhere and think ugh, this isn't really what I expected. So that's more of a willing to pay just a little bit more just to ease the tension; help me relax a little bit more. (P1, interview 2, line 60)

Fragmented behaviour: different routines per product category

Participant 1 seems to have a few strong but contradictory routines. For booking a hotel room he usually does the explorations online and the actual booking by phone. The booking of flights and hire cars he however tends to complete online. When asked about this apparent contradiction participant 1 explained that he does not mind to book certain products online, as he considers the risk of not having a quality experience to be low. He has experienced less variety in the delivery of these services and therefore does not bother to book those through personal contact. In this case he prefers the convenience of the internet. His need for control is not equally important in all situations. This dual routine in preparing travels illustrates the 'fragmentedness' of participant 1 as a consumer.

With flights on a personal level you tend to be more forgiving with the time between connections, because the flight is so quick. You're not trying to save for instance an hour or half an hour between connections, where with a train it is important to me that it is a continuous journey. (...) The airlines tend to be more rigid on timetables. You can be fairly sure that they are not going to cancel your plane. While for trains you cannot be so sure. (P1, interview 1, lines 78-84)

Summary of the most important PIFs for participant 1:

- Quality of information – he appreciates the detail of the information that is available online.
- Triangulation – he actively compares information from several sources to find the option that best suits his needs.
- Perceived risk – for the booking of specific products/services he prefers to use specific channels in order to avoid disappointments during the course of the consumption process.

- Personal contact – he prefers to have a personal conversation with someone just prior to booking certain products, such as a hotel or train ticket.
- Enjoyment / time - he enjoys using the internet for extensive travel preparations and doesn't mind spending a lot of time on it.

The five factors listed above, as the most important influencing factors for participant 1 are the ones that stand out from the case study analysis of the data as described in this section. The first four factors are also mentioned in the overall list of PIFs that resulted from the general analysis in the previous section (5.2). The selection of factors presented here is specific for this participant and the travel preparations reported by him. The fifth influencing factor 'enjoyment / time' is not represented in the overall list in section 5.2.1. This is a factor that specifically stands out from the data elicited from this participant but was not mentioned by many other participants.

Participant 6

Profile and summary of reported consumption behaviour

Participant 6 is a female of 20-29 years old, lives with her partner in an urban environment, and works as foreign officer at a university. She uses the internet since more than 10 years, her average current use is many times per day. She does all her internet use at work and has no computer at home. She travels regularly to Asia for her work, does 4-6 leisure trips per year, and prefers non-packaged holidays.

This participant needs time to mull things over and make decisions. She is happy to use the internet for general research, as she can take her time to do this. She does the research on her computer at work, as she has no computer at home and her work allows for the time to do it. She does not spend a lot of time on detailed preparations. She mainly needs the basic info, like costs and timings, and then time to think and make up her mind. Except for flights she does not do extensive triangulation on details. She is not completely at ease with online bookings, and prefers to do this face to face if possible. She tends to avoid pre-booking. For situations where this is not possible or more expensive, such as for booking airline tickets, she does do her

bookings online anyway. For complex situations she uses the phone to clear things up, but she would rather avoid this option, as she is quite shy. Since she has travelled a lot to exotic places for her work, she is confident to leave decisions on hotels, for instance, to the last minute. Overall, costs are an important driver in making the final choices. This often leads to a mental struggle between leaving things open and deciding on an interesting offer. Compared with other participants, participant 6 does not have a very strong need to control every detail of her trip. She is willing to take some risks. As long as the price is okay, the quality of the actual service is less important.

Need for control: needs time to mull things over before deciding

Participant 6 frequently mentioned that having time to decide is very important to her. This can be seen as a wish for control over the timing of the process. This is a different aspect of control than the triangulation and negotiation aspect that emerged from the analysis of participant 1, which is more a wish for control over the quality of the outcome of the consumption process.

Participant 6 has a long-time experience with using the internet, but is not a heavy user outside office hours. She only uses the internet at work, where she can arrange her personal affairs, such as leisure travel preparations, during idle moments:

I don't own [a computer], and I guess that's because... partly the cost. ... And I don't really need one, because I can do these things at work. (...) And I spend all day sitting in front of a computer, so I don't want to go home and do it. (P6, interview 2, lines 337-353)

I tend to break up the work. I think if I had to do it all in one morning then I probably wouldn't, but what I'll do is I'll sneak it in between work, so maybe check out one website and then later the next day I'll maybe check out another website, and then spread it out. (P6, interview 2, line 113)

Four out of the five travel stories elicited from participant 6 were voluntary multi-channel consumption processes (travel stories 21, 22, 23 and 131). This participant often chooses to use a combination of channels and manages to control the timing of the consumption process. In the interviews she repeatedly expressed that she needs time to mull things over. For instance, during the preparations for travel story 23, where she was free to choose a destination, she took a lot of time to make up her mind on where to go. This seemed to be more important to her than a detailed preparation of the local itinerary:

Usually I've spent so long deciding and weighing up all the pros and cons and I'm confident that it's right for me. (P6, interview 2, line 249)

This need for time to decide explains participant 6's preference for searching online, as opposed to going to a travel agent:

I think I like the level of control. (...) I like being able to make my decision in my own time, because I remember I've been into travel agents before and maybe gone in and said, okay, I want to go to this destination. And they have their special system, so they sit there for ages on the computer and you're sitting there for ages on your own thinking, what am I supposed to do? (...) And then suddenly they say, right, the price is whatever, do you want to book it? And I don't like being put on the spot that much. I like to have the time to mull things over. (P6, interview 2, lines 81-97)

In relation to booking a train ticket for a domestic trip (travel story 21) participant 6 described that she did the research online, but purchased the ticket face-to-face at the counter in the station. The reasons she gave for not booking the ticket online (even though she appreciates the convenience of the online information) were that buying at the station is cheaper and more flexible. She also said that she doesn't really trust doing online transactions and she misses the personal contact.

I had a rail card, so it didn't matter that I just bought the tickets then and there, because it was going to be cheaper and more flexible than buying a ticket in advance. (...) If I were going to buy a ticket in advance, then I would do it on the phone. I wouldn't do it on the computer. (...) I think I probably trust it more. I'm always a bit wary of giving my details and buying things online. I think it's the lack of person. (P6, interview 1, lines 109-121)

For the travel preparations in travel story 22 she mainly used the internet and the phone. About the phone she stressed that she only uses it when it is really necessary. She described herself as shy, and the phone as not a very satisfactory channel:

If I can find the information that I want easily on the website, then that would be more pleasurable for me than phoning up and checking. (...) I think when I have phoned up, it has been really for quite particular things. (...) The occasions when I've had to phone it's never been particularly easy or satisfactory. (P6, interview 2, lines 305-313)

In summary, participant 6 tends to use the internet to search for information and stall for time to make up her mind. She avoids personal contact in the early stages of the consumption process. For last-minute purchases of tickets she uses various channels. This decision can be driven either by price or concerns about security and personal contact.

Fragmented behaviour: different routines depending on costs

Compared across the travel stories participant 6 shows inconsistencies in her behaviour that conflict with some of the strong statements she gave about her preferences. For instance, she claims not to trust online payments, but is willing to do

it anyway in order to get a good deal. And she claims to want to avoid personal contact, but does end up phoning often because she left the final decision to the last minute. For example, in travel story 23, participant 6 described how she researched and booked a flight on the internet. The explanation she gave for booking the flight online despite her lack of trust, was that you can get better deals doing it in this way:

When I had my rail card I knew I had the flexibility of walking into the station and saying I want to go in ten minutes, and then they go: fine, here's your ticket, and you get a discount. With flying it's cheaper when you book far in advance, and you get better deals online. (P6, interview 1, line 409)

I have a thing about flights, online flight prices. I have a sense of faith that they're the cheapest flights I'll get. (...) Maybe there is something else on the internet somewhere, that I haven't managed to find. But not in comparison to like a travel agent on the street. (P6, interview 2, lines 185-193 and 209)

For flights she tends to do a lot of online research to get the best deal. Here the perception of costs seems to overrule the discomfort of using the computer at length for personal affairs:

There was one time I remember being recommended a website, which was just a collection of about 25 different websites, and then you could click on through to them. (...) For every single one you had to put in your dates and your destination, and that was awful, but I still did it in case we were actually going to find a really good bargain. (P6, interview 2, lines 117-121)

Summary of the most important PIFs for Participant 6:

- Time – she needs time to mull things over before deciding on a transaction. Her consumption behaviour is driven by a strong wish to control the timing of a consumption process
- Costs – cheap deals drive her consumption behaviour, even to the point that she will book online despite her discomfort with it.
- Perceived risk – she expressed both a discomfort with booking online and with being put under pressure to decide by high street travel agents.
- Personal contact – she has a tendency to avoid engaging in personal contact until the last moment.

The four influencing factors above stand out from the case study analysis of the data elicited from participant 6. Three of these factors (costs, perceived risk and personal contact) are also represented in the overall list generated from the analysis described in section 5.2.1. They are a selection of factors that are specific for this participant

and the travel preparations reported by her. The factor time is not part of the overall list in 5.2.1. This factor is quite important for this participant, and its meaning differs from the factor time that was mentioned for participant 1. Participant 6 has a need for sufficient time to decide, independent of the hours spent online, while participant 1 has a wish to spend time online as an enjoyable activity.

Participant 7

Profile and summary of reported consumption behaviour

Female, 40-49 years old, married, two school-going children, lives in urban environment, and works self-employed as a bookkeeper. She uses the internet since 4-6 years, her average current use is once per day. She uses internet mainly at home, via a dial-up connection. She travels 1-3 times per year, prefers non-packaged holidays.

The consumer behaviour of this participant is for a large part driven by costs and time constraints. She often explained her choice of products, organisations and channels as responses to discounts and keeping within budget. As the final preparations for the family summer holiday are running late, she tends to use the phone to arrange the bookings instead of waiting for email replies. The slow, dial-up internet connection at home motivates her to keep using brochures next to browsing the internet. She appreciates the convenience of the paper-based information, but stresses that the websites usually provide more information. She likes using the internet, but does not spend more time on it than necessary. Her busy household and lack of internet access at work keep her from doing so. Compared to the other participants, participant 7 spends little time triangulating all the details, apart from availability and costs. Although she is positive about using the internet, she is not particularly computer-focused. She does not use travel agents because of the expected costs.

Need for control: balancing costs and time

Participant 7 has a need to control both the travel costs and the timing of her travel preparations. Her consumption behaviour is driven by budget and time constraints. Out of the seven travel stories elicited from this participant, three involved multi-

channel consumption processes (travel stories 25, 26 and 132). These were all related to family summer holidays abroad. Participant 7 did the research for them, and discussed the options with her husband prior to booking. As she only uses the internet for personal affairs at home in the evenings, and has a busy household, there is not much opportunity for extensive research. In the accounts on all three travel stories participant 7 reported on the need to balance the limited time available for travel preparations with the limited budget she had set herself for the trip.

In relation to the preparations for the family summer holidays, participant 7 described that they usually started the preparations at quite a late stage, so they had to make quick decisions on the transport and the accommodation. When asked how she balances the vast amount of information available with the limited time she has to make up her mind, she explained that she usually tries to scan for a just few good options and decide between those:

I will look for a few good options, but I won't keep going back and spending lots and lots of time, because I know the internet can suck you into doing that. (...) I think it is time constraints,... when I have found a few options, I just look within that. (...) If enough information has been provided in the brochure or in the particular link... (...) A lot of these gites, there's a website link where you can see what the property looks like and get all the details there. As long as I'm happy with that, I would be happy to stop. (P7, interview 2, lines 57-69)

This indicates that participant 7 does not do very extensive information searches and does not have a strong need to control every little detail of a trip. Her need for control is different from participant 1; less focused on quality of information and triangulation, and more on focused on time and money. Participant 7 explained that the overall costs of the holiday are an important criterion:

[Price] is quite important, because I'd obviously have an upper limit that I would want to spend on a week, and I won't open up details of something that is more expensive. (...) I know what my upper limit is. In theory I'd be looking at spending two weeks on that. (...) So I just wouldn't go any higher. (P7, interview 2, lines 97-101)

She is aware that there is a certain tension between doing the preparations at a late stage and the costs of travel, in this case the ferry. Each year she tries to be in time to obtain a good deal:

It's good to be a bit early as well, because you see the prices go up and up, so it fills up, because I think there are only two crossings. (P7, interview 2, line 173)

In travel story 25 the channel choices for the bookings of the ferry and the hotel were largely driven by costs as well. After the initial online research, the ferry tickets were purchased by phone because of the discount offered in connection to the

accommodation. And the hotel room was booked online because of the cheap deals offered on the website:

Although I hadn't looked in the Chez Nous brochure, they gave me a reference number for that brochure, so when I rang [the ferry] I got the discounted travel, which was actually better than the Bon Vacance one. That wasn't done by the internet, that was done by phone. (...) I looked on the internet to find out which crossings were available (...) but I actually booked them via the brochure company because of the discount. I wouldn't have got that if I'd booked independently on the internet at the ferry company. (P7, interview 1, lines 232-240)

If you're searching online, you can get bargains as well. I got a family room for £25 because I booked early and that particular travel lodge could offer me a spot. (P7, interview 1, lines 249)

Participant 7 does not tend to use travel agents because she believes the holiday will be more expensive when booked with them, and it will be more difficult to control the timing of the consumption process:

If you went to a travel agent there could be a lot more options out there, but I would feel you're probably paying more for what you get. And, also, I don't know whether I could, in fact, go into a travel agent, sit down, tell them what I want and actually decide something in an afternoon. (...) Yeah, gain of control and also probably the price. I think I'd probably get a better deal sorting it out myself. (P7, interview 2, lines 189 and 213)

Parallel interactions: search for the best deal

In the limited time she has available participant 7 compares offers from several businesses to find the best deal she can get. She frequently moves between channels to win time during the negotiations. The initial search for gites, or cottages, is usually done through a combination of internet and a brochure, but the actual booking is usually done by phone. Participant 7 explained that the reason for this is a mixture of time constraints and a need for personal contact:

When the gite wasn't available, I rang to book one of the others, because I would speak to the person actually concerned. I feel more confident when I've actually spoken to someone and said, we've agreed this. (...) They then give you a reference number that you use when you're booking the ferry, because you get a discount if you cross-reference with the gite that you booked. And only if you've actually booked something will you receive the discounted ferry rates, so you've got to have... (...) I wanted to have the verbal bit, so I could immediately lift the phone and ring and book the ferry. I didn't want to wait the afternoon [for a reply on an email] and maybe the person isn't there and only responds in the evening and then I'm putting off. (P7, interview 2, lines 289-293 and 309)

Participant 7 explained that the use of a brochure in combination with the internet for the research on the accommodation was motivated by the fact that they have a (slow) dial-up connection at home:

We don't have broadband yet, so we're a bit slow, and so I decided I would get the brochure. (...) Online you just can't compare, whereas a brochure, to have it in front of you, you can go through an x amount of times and see what they've got. (...) So I looked at the brochure, selected a couple of gites, and then some of them have personal web addresses within them, so I did that next. (...) I used that to narrow down my search. (P7, interview 1, lines 164-180)

Summary of the most important PIFs for participant 7:

- Costs - she wants to keep the holidays within budget and is sensitive to discounts
- Time – she feels pressured to take decisions as time is running out
- Access to internet – her use of the internet is limited because of dial-up connection

Again time emerged from the analysis as an important influencing factor. Time for participant 7 has a different meaning than for participant 1 and 6. In this case it is all about time constraints. Participant 7 needs to make up for the time lost by starting the travel preparations late. The influencing factor access to internet is an aspect that has not emerged before. This is due to the fact that participant 7 has a dial-up connection at home, while most other participants had broadband access either at home or at work.

Participant 12

Profile and summary of reported consumption behaviour

Male, 50-59 years old, lives with partner in an urban environment, and works independently as artist and writer. He is relatively new to the internet, uses it since 1-3 years, mostly at home via a broadband connection, and his average current use is few times per week. He is a frequent traveller, does 4-6 trips per year, both packaged and non-packaged holidays.

Participant 12 is a fast learning user of the internet. Since fairly recent he is discovering the convenience and effectivity of doing online research for leisure trips, though he still regularly uses brochures in parallel with the internet, specifically for domestic trips. He often uses the phone for extra queries and for the actual booking. This is not because he does not trust online bookings; it is either because the website does not deliver him the detailed information he needs, because he wants to get his booking done quickly, or because he uses his existing offline routines. In general, he has a positive attitude towards the internet. He likes it and trusts it, but does not have

particularly strong opinions yet. He does not consider himself an experienced user. Compared to other participants he is relative new to the internet, is a pragmatic user, has no specific concerns about security, and has no structural time constraints. He doesn't use the internet for work, has not had a dial-up connection before, and went straight on broadband access at home.

Need for control: balancing costs and quality

In relation to his skiing trips participant 12 has a need to be in control of every detail of the preparations. The main aspects of control for him are: costs (getting the best deal) and quality (being assured that the trip exactly meets his needs). In his search for the best deal and the optimal itinerary for these trips participant 12 engaged in parallel interactions with several businesses and through several channels. He actively triangulated the information from the various sources and communicates about further details by phone and/or email. For other (domestic) holidays with his wife he seems to have less need for control. In these cases they tended to rely on existing routines such as the local travel agent and the Which? Travel guides. From the 10 travel stories reported by this participant, 5 involved multi-channel consumption processes (travel stories 51, 52, 54, 140 and 142).

Participant 12 is relatively new to the internet. He uses his broadband connection at home, mainly for personal explorations. He does not need internet access for his work as an artist.

About two years ago they were burying a cable in the street, and so we thought let's go on the internet and have broadband straight away. At that point I didn't really know what I wanted out of it. For quite a while I was not really using the internet very much, and I just very gradually kept finding some extra little thing I could do with it. (P12, interview 1, line 16)

One of the things he has found that the internet can offer him is help with the preparations for his main hobby, off-piste tour skiing with a guide. He does several trips per year to France and Austria for this. In the past these trips were complete, all-in packages, but he has recently started to organise parts of these trips himself (travel stories 51, 52 and 140). He is happy with booking his flights online. He finds it easy to do, and he appreciates the cheap deals:

Initially I was trying Ryan Air and Easy Jet because I knew that I had their websites and I use them regularly. All I had to do was just get onto Easy Jet and book straight onto Geneva and it took a few minutes and was pretty quick. (P12, interview 1, line 72)

The travel agents that I've tried around here don't do the cut-price airlines. The whole point of Ryan Air and Easy Jet is that you do it online, so you can't do that via a travel agent. And they don't book European trains, our ones don't anyway. If it's part of a package that's a different matter, but they don't phone up Swiss rail or whatever, so it's just easier to do it yourself. (P12, interview 1, line 116)

For the ski trip described in travel story 140, participant 12 mainly used the internet. In the initial stage he used the phone to get some advices on which organisations to explore for the course, and after that he used websites and email to arrange the trip. Participant 12 explained that the extensive use of the internet for travel preparations is a recent development for him:

It's quite a new thing for me, so it's very interesting to find out how much you can do just immediately on the internet. So it's very good indeed. (P12, interview 2, line 85)

For his ski trips participant 12 has a high need to control details. In his experience there is often a reason to contact a business directly. Usually he does this by phone, but also by email:

It is usually because the information given is not adequate enough on the internet that you end up having to phone. (P12, interview 2, Line 97)

Often with my things, I want to find out something different about it, and then I have to contact them, but I'm fairly happy with it. (P12, interview 1, line 208)

Before having the internet connection participant 12 used to book holidays with a local travel agent. He is happy with their services, but notices that he is gradually moving over to using the internet for the preparation of his ski trips.

Fragmented behaviour: various routines for different travel types

Participant 12 basically shows two types of behaviour. One in relation to the skiing holidays, and another in relation to the holidays with his wife. For the skiing holidays he is much more focused on control and cost, these are typically self-built trips. For the holidays with his wife he is more relaxed; controlling budget and details seem to be less an issue here. The couple has some existing routines of booking familiar cottages or using familiar brochures. For unknown, foreign destinations packaged holidays are an option. For instance, participant 12 expressed that for going on a summer holiday abroad, to an unfamiliar location, he would probably go to a local travel agent:

We were thinking of going to Sicily for Easter, but we decided not to. If we'd done that, we probably would have taken a package. Not knowing anywhere there already, it's easier to look at brochures and do it as a package. (P12, interview 1, Line 116)

We have a very friendly woman who knows us well and knows what sort of thing we like, and can recommend from within her range what she thinks we would like. We tend to prefer not to go to big international hotels and modern hotels. We like to go to little local places. (P12, interview 1, line 220)

For domestic trips such as renting a cottage in Scotland (travel story 52), participant 12 also built on existing routines. He is very positive about using the Good B&B Guide, a brochure that describes cottages and gives their contact details. For his recent trip to Scotland he has used a combination of the paper guide and online information. The main reason for going online to find information on cottages was that he expected it to be more up-to-date than the guide he had:

Several of the places we would have stayed up in Scotland have closed or became less good or something, so we're very often looking in the Good B&B Guide on the internet because it's more up to date than our [paper] copy, because we've not bothered to buy it the last two years. ... And it's more up to date because they've added things or taken things out. We still sometimes use places that we know already. If they're good then there's no point in looking elsewhere. (P12, interview 1, line 244)

The booking of the cottage was done by phone. Participant 12 explained that after deciding on the cottage he wanted, he preferred to get it arranged quickly through direct contact:

I suppose I have a slight preference when it's in Britain, and the phone number is there, to phone because I feel I'll get a much more instant answer and then I can go on, if that's no good, and try something else quickly, rather than having to wait a day or something to get a reply on the email, or two days because not all these places look every day. (...) But if the website seems to be really straightforward, and what I'm wanting is immediately obvious, then I wouldn't bother. (P12, interview 1, lines 256 and 268)

For a trip to Ireland with his partner and some friends (travel story 54), participant 12 also compared online information with the brochure, and this time he decided to book online:

I got onto one or two sites and found one that seemed to have quite a lot of cottages on. Initially I'd asked for a brochure from another site, and then I found this [website] and it seemed to have quite a big range. (...) I compared them and there seemed to be much more on this other one and there was a better choice. In the end I was just using the internet one. (P12, interview 1, lines 280-284)

He does however still cherish the convenience of using a brochure:

If they're on the internet, which they may well be, we would be seeing the same possible cottages, but in a printed version I can put a ring around them and say to my wife, these are the ones, and then we can just turn back and forth and we're not having to move around on the internet to compare them. It's a lot simpler. (...) It's easier to have it in the hand if we're bouncing different options. It's a lot easier than skipping from website to website. I can be saying, look, there's this one here or we can go to that or whatever. (P12, interview 1, lines 304-312)

The brochures he receives automatically. He does not deliberately have to go out to the shop to get them:

Having used these companies, they just regularly send us one when it comes out. We don't have to ask anymore because we've been their clients before. That seems to be an easier way of doing it than searching the internet because we've got these two companies that have large stocks of cottages who are regularly sending us a brochure and you need to book a long way ahead. (P12, interview 1, line 288)

In summary, participant 12 shows a set of different behavioural patterns in relation to leisure travel preparations. For his ski trips he relies heavily on the internet for information search, and uses the phone and email to further control the details of the trip. For domestic holidays with his wife he uses a mix of brochures and internet during the information search and tends to book by phone. For holidays to unfamiliar location abroad with his wife he prefers to go to a local travel agent.

Summary of the most important PIFs for participant 12:

- Triangulation – he does extensive comparisons for his skiing trips
- Quality of information – he appreciates detail and accuracy of online information
- Costs – cost of transport and accommodation are very important to him

These influencing factors are all represented in the overall list that resulted from the analysis in section 5.2.1. This selection of factors is specific for participant 12 and the travel preparations he reported on.

Participant 13

Profile and summary of reported consumption behaviour

Female, 60-69 years old, lives with her husband in a rural area, has several children and grandchildren, and is a retired administrator. She uses the internet only since 1-3 years, is very interested and learning fast, and her average current use is a few times per day. She has a broadband connection at home. She is a frequent traveller, does 4-6 mostly short domestic trips per year, both packaged and non-packaged holidays.

This participant enjoys doing online research, and her husband too. They both have time to spend on this activity, and they each have their own computer. She is not very comfortable however with doing online payments. She does not really trust online transactions, and is influenced by what other people say. Her husband is more willing

to book online, and in that case she has no objections. This may be a matter of time; she seems to be building up the confidence to book online more frequently. Despite extensive online research (and booking) in most travel stories, participant 13 often expresses a wish for personal contact. This was either done by phone or email. With smaller organisations participant 13 considers email contact to be equal to personal contact by phone. Sometimes this contact is initiated by participant 13, and sometimes by the company. Her decisions on which channel to use for booking depend on price as well. If online booking turns out to be cheaper than on the high street, she will do that. Compared to other participants she is not so much driven by a need to control every detail of the process and the outcome of the consumption process, she seems to be more driven by the pleasure of doing research and preparing for the trip. She doesn't do extensive searches for more sources to triangulate. If encountered, they are used, but they are not deliberately sought after.

Need for control: wishes to be well-informed and actively involved

Participant 13 fits the profile of a contemporary consumer who actively benefits from the widely available information. She likes to be well informed and is very involved in the process of information search and deliberation. She does active research to be sufficiently informed to make up her mind about various options. She is media-literate and confident in her use of the various channels.

Participant 13 is relatively new to internet, but she is eager to learn and has an explorative attitude; she learns fast and spends a lot of time on the computer. She has a strong interest in doing family history research online.

In fact, I would be perfectly honest and say that I don't think I could live without the internet. [My husband] is newer than I am to the computer and the internet, but he's still quite hooked on it. (...) Actually, we've got one each, which is nice. When it's gone down a few times, it's been awful. We had a problem with our modem and it was the best part of a fortnight that we couldn't use it, and it was awful, absolutely awful. (P13, interview 1, lines 578-582)

From the 7 travel stories reported by this participant, three involved multi-channel usage (travel story 56, 58 and 143). In relation to travel story 56 she explained that they searched the internet for a cottage in the Lake District. They started by googling 'Lake District' and went through a long list of options. She described that they did order a brochure as well, while they were online, even though in the end they did not

make much use of it. In general she enjoys browsing for information, and is happy to collect more of it:

There's so much information that you just spend so much time looking at everything, cottages, apartments, (...) We also had a magazine about the Lake District, which came, I think, a bit after that and was not from the same company. (...) You thicken the box, and then they send them. (P13, interview 1, lines 96-104)

Both participant 13 and her husband enjoy combining information from different sources to prepare for a holiday or day out. They triangulate not only between channels, but also between different websites. They see this as an enjoyable way to spend their time and have a learning experience:

I like to take everything to its nth degree, as far as I can take it, to find out as much as I can, so that I'm prepared before I go, so that we don't waste any time. And that's true of going somewhere like the Lake District or Derbyshire and even to somewhere like Duxford or Bletchley Park, so that you can find out what's there. So I don't see it as work really. I see it more as research, if you don't mind me using that word. That's the way I look at it because it's actually learning something even if you don't, at the end of the day, go or you don't make use of all the information. You're learning something all the time and, to me, it's interest as much as work. I wouldn't even call it work, to be frank. (P13, interview 2, line 206)

In relation to travel story 58, participant 13 describes that having the internet helped her in obtaining tickets to a popular concert. She is happy with the possibility of finding the information fast and booking the tickets during the weekend:

It was Daniel O'Donnell and we'd wanted to see him for a while, and we saw the advertisement in the paper, and we knew that those tickets get snapped up very, very quickly. It happened to be on a Friday night when we saw the advertisement. So, we went online to find out, and that was quite a search, to find out the people that were actually doing this particular trip to this concert, but we found it and managed to contact them and book it, which probably saved a good couple of days when the tickets may all have gone. (P13, interview 1, line 114)

She also described that they phoned the company on Monday morning to check-up on the booking. She explained that this was because of the small size of the travel agent. She was not completely confident that the online booking was processed over the weekend:

And then we also used the telephone. We booked it, and then we used the telephone to confirm it and make sure about it on the Monday. (...) Just to confirm that it was all okay. (...) Basically, we knew it should be, but I think that was me, probably, always wanting to make absolutely sure. (...) It was at the weekend. It wasn't quite the same as doing it in the week. It's not a large travel agent that is 24/7. It was one of the smaller ones. (P13, interview 1, lines 122-134)

In discussing the preparations for the various trips, the issue of personal contact came up several times. Sometimes this was done by phone, and sometimes by email, but in most cases participant 13 had some form of personal contact with the travel agent,

cottage owners, or ticket office. In most cases this was triggered by an extra query from the part of participant 13 after the booking:

We did some emailing, just to contact them to see if they've got availability, and then emailing about when we were coming, asking about the dog because he came, and the fact that I don't eat meat, and we asked about menus and things like that. Just general things, really. They obviously sent emails back with the information and gave us their landmark, the two monkey trees in front of the house. So, it was like having a bit of a telephone chat but with the email. (P13, interview 1, line 636)

In summary, participant 13 enjoys using the internet for extensive information searches. She usually engages in personal contact during the later stages of the consumption process by phone or email to control the details of her travel preparations.

Fragmented behaviour: balancing security concerns and cost

In several instances participant 13 reported on behaviour that contradicted opinions that she had stated previously in the interview. For instance, she repeatedly expressed her concerns about the security of online payments but nevertheless reported to have booked several product and services online. In most cases she explained this by pointing to the savings that could be made by ordering online. Her concerns about security are obviously balanced against the lower costs of online purchase. In this respect participant 13 resembles participant 6.

Participant 13 explained that she does not feel very comfortable about the security of online payments mainly because of stories in the media on fraud. As her husband is more confident about it, she usually complies with him doing it, but not without having second thoughts:

I'm not happy about putting financial information in. I have done it, but I'm very wary about that. And email address, I'm a bit wary of that too. (P13, interview 1, Line 48)

[My husband] is more confident at giving our bank details. I'm not. I'm a bit more cautious about that, I have to be honest. (P13, interview 13, line 432)

On several occasions, talking about different travel preparations, participant 13 stressed her worries about online payments. Sending cheques, in the traditional way, is something she feels more confident about:

I was quite happy about sending a cheque, although you meet people or read bits that say that doing a financial transaction on the Net can actually almost be safer than sending a cheque. I don't know. I'm just a bit old-fashioned like that. But, as you go online, you get more confident about it, really. (P13, interview 1, line 632)

The convenience of online payments, and the support of her husband, does make her engage in online transactions anyway. She describes that she is getting more and more used to it:

I wouldn't say it was something that would put me off totally, but you just always have that element of doubt. I don't know whether I'd ever be 100% confident about doing it over the phone or on the internet really. But you'd do it because it is convenient. (P13, interview 2, line 50)

Another area where opinions and actual behaviour seem to conflict is on the use of local travel agents. Participant 13 described that she feels a bit guilty about using the internet instead of the local travel agent, but she explained that the price difference is more important to her. If online booking is cheaper she will decide to do that. If the price is the same in the local travel agent, she prefers to do that. For security reasons, as well as supporting the local economy. This is not the same for travel agents in other towns, where they have to travel to:

If the price were not a lot different... I'm sure that you'd pay less if you booked through the internet, but if there weren't a lot of difference in price, I think we'd probably go through the travel agents because of security. I know I keep on about that, but that's quite a big factor, from my point of view. I know [my husband] is not so bothered, but I am. And also, of course, the travel agents themselves would get some local economy, you know, be getting some commission from it, rather than giving it to somebody obscure on the Net. (P13, interview 1, line 558)

Summary of the most important PIFs for participant 13:

- Enjoyment / time - she enjoys spending time on her computer and do online research.
- Personal contact – she appreciates personal contact by phone or email during the preparations for a trip.
- Perceived risk – she does not feel completely comfortable about online transactions.
- Costs – the possibility to get a better deal online may be a reason for her to book online, despite her worries about the security.

Personal contact, perceived risk and costs are all included in the overall list of most important influencing factors from section 5.2.1. Enjoyment / time is a factor that specifically stood out for this participant. Similar to participant 1 she does not mind

spending a lot of time on her computer as she enjoys the activity as a form of leisure in itself.

Participant 14

Profile and summary of reported consumption behaviour

Male, 40-49 years old, married, two small children, lives in a suburban environment, and works as a university lecturer. He has a very long experience with using the internet, more than 10 years, his average current use is many times per day. He uses the internet for work and personal research, has broadband access at both locations. He travels a lot by train for his work, does about 1-3 leisure trips per year with his family, mostly domestic short breaks.

Confidence and personal contact are very important for participant 14. He lacks the confidence to make decisions purely based on online information. He generally doesn't trust the information he finds online. He needs to talk to someone in person to get the assurance he needs for making a booking. Travelling with his family with small children has made him extra aware of the perceived risks. He is not (yet) very confident in this role. He also seems to balance perceived risks against costs. Perceived risk for him entails both security of online payments, and guarantee on a minimal quality of, for instance, the hotel rooms. Although he is quite sensitive to costs, the perceived risks seem to be more important for him in this balance. They either stop him completely from making a decision, or they force him in the direction of a saver option, often based on personal recommendation. Compared to other participants he stresses not to enjoy doing online research very much. He states that he basically does it because he needs the information, and other sources don't give him the same level of detail. He does not engage in extensive triangulation. Time seems to be no problem for him. He spends quite some time on repeated research, driven by his lack of confidence in decision-making. From the 9 travel stories he has reported on, 5 involved multi-channel usage (travel story 61, 62, 67, 145 and 146).

Need for control: being sure of little details, confused by choices

Participant 14 has difficulty with taking risks, he wants to be absolutely sure of his decisions, he generally feels he lacks details and wants to do more research. Being a contemporary consumer he feels the need to be well informed and in control, but he also expressed difficulty with handling the abundance of choice available. He is a media-literate and active consumer, but he is not very confident. In a way he struggles with the 'down-side' of contemporary consumption; choosing between all the available choices.

Although a long-time user of the internet, participant 14 is a suspicious user of the World Wide Web. He does not trust most of the information he finds on websites. He considers internet to be a big part of his life, but is not very positive about it. He claims to have no overview, and gets easily confused. He is uneasy with online booking, and tends to use his computer at work for online transactions, because he worries about security:

I feel like I'm looking through a keyhole all the time. The impression you could get is endless variety and endless choice, but you have to be channelled down narrow avenues with the internet. Anything I've ever booked online unnerved me as much as it satisfied me. It was disconcerting as much as helpful. (P14, interview 1, line 63)

Specifically in relation to travel story 61, a trip on his own to Crete, participant 14 described a lot of anxiety around finding information about transport and accommodation, and making up his mind on the booking. He described going back and forth between the internet and a local high street travel agent, and in the end phoning up a big and well-known travel agent:

Having spoken to this dopey travel agent, I then said, well, okay, I've got some leads, I know the territory, now I'm going to look online. So I went online and checked out what she said to me, and it tallied up and so I thought, okay, these are clearly the only options I have. ... But then I didn't want to book it online. I don't know why, but I felt too insecure about it. I felt I wanted to be sure of all the options I had. So, I rang Thomas Cook. (P14, interview 1, line 87)

It seems that participant 14 has trouble to make decisions purely on the basis of the information he can find online. He seems to need a conversation with a knowledgeable person to guide him through this process:

Now I'm investigating how much it'll cost to take my family to Crete this year. ... So, I worked through the system, but each step of the way they're saying do you want travel insurance, and I think, well, I don't know if I do or if I don't, what options are there? So, I just find that you get locked into a sequence of things. The phone-based experience was definitely superior. (P14, interview 1, line 95)

In relation to travel story 62, a weekend break with his family in Cirencester, he reported on the same difficulty and described how he phoned up the hotel reception for reassurance about the room he was considering to book:

I just didn't feel they gave me enough information to actually adequately make a decision about it, and I needed to ring up the reception area because I had quite specific questions about it - price of the room, can you tell me what facilities are available; I really wanted to be sure that it's this kind of room and this kind of facility. The computer doesn't offer that. (...) There were photos of it, but they were clearly stock photos. They weren't photos of the place we were staying in. So, I needed some personal answers to questions. (...) Every single time I've booked a trip, I've phoned as well, and that's either been helpful or unhelpful. (P14, interview 1, lines 71-79)

Participant 14 explained on several occasions that having two small children has made him particularly insecure about his travel preparations. He feels an urge to prepare everything in detail in order to avoid risks during the holiday:

I think I may go to a travel agent. I still feel unnerved about booking a holiday for a family on the internet. I'd probably do Crete, because I know the lay out of the land in Crete now, but I don't know if I could do it in Amsterdam. (...) You can totally improvise when you're by yourself. (...) You can't do that with a child who may be dehydrating or tired or hungry, or they need to go to the toilet right now or you don't know if you're in a safe area or not whereas I'm actually quite happy to play those games by myself. (P14, interview 1, 239-243)

Participant 14 clearly has a strong need for control over the details of the outcome of the consumption process, but he seems unable to take control over the process of deliberation and decision-making.

Fragmented behaviour: need for control is dependent on costs

Contrary to his general routine of repeated research, worrying and postponing decisions, participant 14 also reported on two cases of slightly different consumer behaviour. For two recent family trips, travel stories 145 and 146, he rented a caravan on a camp near the coast. For these trips he did not do extensive research. His decision was triggered by a concrete and cheap offer. The initial research and the booking were done online. In the decision stage he did phone up for reasons similar to those in travel stories 61 and 62: a need for personal contact, and a lack of confidence in making a decision purely based on the online information.

I remember saying to [my wife] that I just wanted to call and talk to them first, and then I'll book it. (P14, interview 2, line 13)

Unlike travel stories 61 and 62, the actual booking for this trip was done online. The reason for this was the discount offered with booking online. So in this instance participant 14 did book online despite his general dislike of it:

You get savings by doing it online. (...) I would do it by phone if it was an option, and it was no more expensive. The only time I've been ripped off on my credit card, incidentally, has been buying by phone. (...) It's never happened online as far as I know. (...) It demonstrates how irrational it feels that I'm actually quite happy giving my credit card numbers to people over the phone, even though that's the only time I've ever had my number stolen. (...) So it's irony, it's not really a rational decision. (...) I hate it, it always feels insecure. (P14, interview 2, lines 41-61)

Participant 14 seems to balance his worry about the security of online payments against the advantage of the discounts it offers. For the second camper park trip (travel story 146) the booking was done through mail order, by way of vouchers. He explained that this way of ordering was also driven by the special offer advertised with the vouchers:

They gave us a voucher that said you'd get a discounted price for this, so that's what we did. So we didn't even shop around for that. There might be a better option out there, who knows? (P14, interview 2, line 197)

He described that with the discount the offer seemed to be reasonably priced to them. They did not engage in extensive triangulation to test the price against other possible offers. He explained that he felt no urge to search further for cheaper deals as long as the offer falls below the trigger point he had in mind.

I think I have a trigger point, where if it's below that, there would be other factors that would play a part. I've come around to the fact that holidays are expensive, and so I remember thinking, well £300 would be for about a week, I could spend that on accommodation quite happily. (P14, interview 14, line 313)

In summary, participant 14 seems to have a dominant pattern in his channel use (extensive research online, extra queries and booking by phone) but when he can get a concrete and cheap offer, and the overall cost for the trip are not too high, he will do the booking online despite of his worries about online security.

Summary of the most important PIFs for participant 14:

- Confidence – he has difficulty making a final decision
- Personal contact – he needs assurance about his choice
- Perceived risks – he does not trust online information
- Costs – he would like to get the cheapest deal possible

From this list of influencing factors only confidence is not included in the overall list in the previous section. The lack of confidence in decision-making seems to be very

specific for this participant. It did not come out so strongly in any of the other interviews.

Participant 22

Profile and summary of reported consumption behaviour

Female, 40-49 years old, married, two school-going children, lives in a small town, and works part-time at a primary school giving creative workshops. She uses the internet since 1-3 years, her average current use is a few times per week. She has a dial-up connection at home, with no permanent set-up (laptop in a drawer). She travels 1-3 times per year for leisure with family, usually short breaks within the UK.

Participant 22 is relatively new to the internet, she is still in the early stages of getting to know it well. She is fairly interested in using the internet for information search, but the availability of it is limited because of the lack of broadband and a permanently set-up computer. Online bookings she has only done together with her husband or friend. She is somewhat worried about security, this is probably related to her limited experience with using the internet. She enjoys using brochures for information search, and is not eager to give up this habit. She appreciates having direct personal contact in the final stages of booking a holiday accommodation; the internet does not seem to offer her a suitable alternative for this. She perceives the internet mainly as a useful channel for additional information in the early or latest stages of the consumption process. This may change in the future as she builds up more experience with using the internet and email. Compared to other participants she has no strong focus on triangulation, uses only a limited amount of sources, and is more focused on recommendations by friends and family. She has no explicit focus on the costs of products/services, and no explicit need for controlling every detail of her travel preparations.

Need for control: choosing the most convenient channel

Participant 22 is a well-informed consumer. She is aware of the information available to her. She has no major issues with using any channel; she is reasonably okay with

all of them. She just wants to be able to decide at any moment which channel is most convenient for her to use. This seems to be the only element of control participant 22 is eager to have. She reported on 5 travel stories, of which 3 included multi-channel usage (travel story 94, 96 and 97).

In relation to travel story 96, a short family break in Wales, participant 22 described that the research and booking for the lodge and the B&B was done through a mix of mail order, high street, internet and phone. For her first orientation, she picked up some brochures from a high street travel agent. She studied the brochures at home, selected a lodge, and phoned them directly. She explained how she appreciates the use of brochures. This is partly because of the convenience of using them, and partly because of the fact that the internet is not as readily available at her house:

I think I'd always start with the brochure, because I like the fact that I could sit in the garden with it and just take it out when I feel like it. But that's partly because our computer isn't always on. I think if you had a computer that was connected all the time... That's our choice really, that we don't want it to be on all the time, and in the way all the time. So I've got to consciously think, right now I'm going to have some computer time, and get it out and plug everything in. If it was sitting on in the corner all the time, that might be different. (P22, interview 2, line 97)

The B&B was found online, and booked by phone. Participant 22 described the convenience of short-listing a couple of B&Bs online. She stressed that the decision to contact them by phone, and not by email, was because of time constraints. They wanted to know the availability and book in one go:

We just needed one night, so we just looked up B&Bs in the Bracken Hills or whatever, and we did that completely online. (...) We short listed two or three places, and then just phoned them up. A lot of them actually weren't free, so we had two or three to choose from. (...) Some of them said they didn't want children and some did, and also meals and prices and that sort of thing, you wouldn't necessarily get all the information on the website. ... The phone call was really to check that they had a vacancy. ... I don't think we did [email] because I think we had to decide fairly quickly, and I think an email in that case would have been another delay, because they wouldn't necessarily get straight back to you and I think it's just easier to know that you've definitely booked. (P22, interview 1, lines 275-299)

Asked about the value of direct personal contact, participant 22 gave several explanations: she finds it enjoyable, reassuring, quick. Generally she prefers this to online booking and email contact.

It is nice, especially if you're going to stay with somebody who's running something privately, you haven't got a holiday rep to talk to, you've only got the owner, and it's nice to talk to the owner and know what you're doing. (P22, interview 1, line 463)

At present, the use of the internet by participant 22 is mostly limited to either the early stages of the consumption process, for instance short listing potential B&Bs, or to the

very last stage of looking for additional local information such as places to visit. She usually does not use the internet in the central stages of decision-making and purchase. She often uses several channels in series: brochure, internet and telephone.

I think doing a very broad search on the internet is more time consuming, because there is so much out there. I think for us it's better if it's more specific. I mean, you've got as far as you can with the brochure, and then it's how much further can we get with the internet? Is there any extra information out there? Which there could be, and if you wanted to know more information still, perhaps you then make a phone call. (P22, interview 2, line 129)

Her limited routine of using the internet may be based on her short-term experience in using it, and the complexity of connecting to it from home. Having more experience and a broadband connection in the future may change her routines and opinions on the usefulness of the internet. Her few experiences for recent trips did lead to several positive evaluations of the use of the online channel:

Even though they are going to try and do synthetic views of things and make things look nicer, the more pictures you can get the better really. In the brochure you might just have one little picture, whereas [online] you might have a back view, and a side view, and a view from the balcony, and what the café is like. (P22, interview 2, line 173)

She does however still stress the lack of direct personal contact she can establish through the internet. This is clearly something that keeps her from using it as a key channel:

The advantage of the internet is doing it at two in the morning, you can look stuff up, which is really helpful. But the disadvantage is not being able to have the human contact at two in the morning. So at the moment I'd probably say that it is complementary. (P22, interview 2, line 209)

Fragmented behaviour: different behaviours per social setting

Participant 22 seems to have different behaviours in different social settings. When she is alone she tends to avoid booking online, but in the company of others, either her husband or her friend, she enjoys it. This is probably due to the fact that participant 22 is relatively new to the internet. She is interested, and still building up the experience to make her used to some of the basics. On her own she feels confident with searching for information online, but not yet with online booking.

I'm better than I was, but there's probably stuff out there I don't know anything about, so I don't know I'm missing it. My husband is the one who tends to know about things and I'll ask him. I can do the basic stuff, and it seems fairly straightforward most of the time. It's just if you type in the wrong words, you get something completely unsuitable coming out. (P22, interview 1, line 99)

They have a (slow) dial-up connection at home, and the computer usually sits in a cupboard. The effort of setting-up the laptop and connecting it to the internet, paired with the awareness of the costs per minute of the internet use, influences her frequency of use and therefore her learning curve.

For me it's grown gradually because we're not on broadband... We just pay for the calls we use. It's not turned on all the time because my husband reckons that if we work out how much it costs, it would probably still cost less than having it at 15 pounds a month. ... It is a pain, and we do want to go on broadband. It does take a long time, a comparatively long time. ... Because of the time factor, I generally do it for a specific purpose usually rather than just drifting. (P22, interview 1, lines 79-87)

In relation to travel story 94, participant 22 described how both the accommodation and the flights were researched and purchased online. She did this together with a friend who has more experience with the internet than herself. The online purchase of the airline tickets has been a positive experience for her. Despite some initial discomfort, she appreciated having the e-tickets. On top of that, the low prices of the tickets, and the convenience of flying from Luton which is near to their town, convinced her that booking with Easyjet was the best option, and Easyjet tickets have to be booked online.

That was a bizarre experience, having no tickets, because they just say here's your number, turn up at the airport and you sit there for three weeks and think am I really going on this plane. ... Now I think it's brilliant, because it saves a lot of worry about the tickets arriving and it's one less thing to lose. I think it's a really good idea. (P22, interview 1, lines 147-151)

Although she spoke positive about this experience of booking flights and accommodation online, she also expressed that on her own she would probably not have done it in this way. Doing it together with her more experienced friend helped her to see it through.

I'm the sort of person who still worries about security on the internet, which is why I don't use it as much as some people for ordering. ... I did it now, but it was probably because my friend had done it before ... but I probably wouldn't do it on my own. (P22, interview 1, lines 151-155)

The dual attitude participant 22 currently has towards booking online may disappear in the future when she has build up more experience with it, but at the moment this clearly leads two to different patterns in the travel stories reported by her.

Summary of the most important PIFs for participant 22:

- Personal contact – she prefers to book by phone in order to arrange things quickly

- Convenience – she appreciates the availability of information at any time of day, but also stresses convenience of printed information in brochures.
- Costs - she is very aware that the more time she spends online, the more she will have to pay. This limits her use of the internet.
- Prior conditions – her limited experience with internet makes her a bit hesitant to do online bookings.
- Access to internet – her use of the internet is limited because of the dial-up connection

Similar to participant 7, and contrary to most other participants, access to internet is an influencing factor for participant 22. This factor had not yet been not identified in section 5.2.1.

Participant 28

Profile and summary of reported consumption behaviour

Male, 50-59 years old, married, lives with partner in small village in Devon, has 3 grown-up children and 1 grandchild, and works as a customer services officer in a hospital. He uses the internet since 4-6 years, his current average use is a few times per week. He uses internet both at work (broadband) and at home (dial-up). He does 1-3 leisure trips per year with his partner, sometimes together with another couple, they do both packaged and non-packaged holidays.

Participant 28 may not use the internet much in an absolute sense, but he clearly enjoys the moments that he does. He does not seem to have explicit issues with online security, he has no problem with booking online flights. He does however prefer to speak directly to a person when booking accommodation. He is considering to sign up for a broadband connection, mainly because his children urge him to do so, but he thinks his monthly use will probably still be limited. He is not (yet) particularly fluent in his use of the internet for finding information, he expressed several times that he has trouble keeping an overview, but this does not stop him from using it. Overall he

sees more advantages than disadvantages from using it. He appreciates the quality of the information, and the convenience of finding the most suitable solution to his needs. He tends to triangulate the information he finds online with other channels such as brochures and high street travel agents, but does not go to great lengths to do this. He is not focused on being in control of every detail. Compared with other participants he makes no explicit mention of perceived risks, he generally relies on his childrens' confidence in using the internet. He has no real focus on costs either; this does not seem to be a driving force in his decision-making for leisure travel.

Need for control: being better informed is empowering

Participant 28 appreciates that the internet empowers him to interact with businesses in a more effective way in order to get what he wants. He mentions this as an important advantage, even though he is personally not focused on being in control of every detail of a trip. His appreciation is based on a general sense that it is good to be well informed as a consumer. Out of the 5 travel stories reported by him, 3 involved multi-channel usage (travel stories 122, 123 and 157).

Participant 28 has had access to internet for quite a few years but he still does not consider himself a frequent user. He is interested in the medium, but has not found many urgent reasons to use it yet. He mainly uses email, and looks up some information from time to time. In relation to travel story 122, a short holiday in Scotland with his wife and some friends, participant 28 described that they all engaged in online searches. They divided the various travel preparations between them and got together to discuss what they had found. They took their time and enjoyed the process. Participant 28 was responsible for arranging the flights and the cottage. He described that he spent many evenings on the internet to do the research for this. He used the internet in parallel with brochures:

At a basic level you have a brochure. It may not have all the information you want, but it sits there in one document. When you're online there's a sense that it's limitless, and your searching can be effective or it can be messy. With the brochure, you turn a page and that somehow has advantages. (P28, interview 1, line 236)

I think the online version of the information is usually more comprehensive. There are more photographs. If the website for a particular accommodation has been well constructed, it will have links to whatever else is going on and that is more interesting. (P28, interview 1, line 232)

The internet seemed to offer him more information than a brochure. He appreciates this, but he also finds it difficult to handle. He values the perceived ease of use of the brochure higher, but the internet offers him a superior quality of information. By using them in parallel he felt he compensated the disadvantages of both. This can be regarded as an element of feeling in control.

In the stages of decision-making and purchase participant 28 phoned the owner of the cottage. He explained that this personal contact was important for him to make the final decision and book the accommodation.

I think I needed to phone up. It was probably please phone Mrs. McGregor or something. At that point, having done the research, there was something about wanting to have a sense of ... I wonder what the person who actually runs this place is like, and you can never pick that up. I was interested in actually talking to this woman, so I phoned her up. (...) I think it was an important aspect. I liked her immediately because she had a sense of humour and we joked about the fact that we were booking so early. For me, and I think for [my wife and friends], those sorts of things are quite important. (P28, interview 1, lines 256-268)

The booking for the flights was done online. Participant 28 had no worries about booking flights online. In this case he stressed that the convenience of flying from a nearby airport was the most crucial aspect to them.

I can hardly overemphasise the value of just being able to travel to Exeter, 20 miles away, and get on the plane. We only have that one option, or Bristol. If we were in London, I guess, there'd be a greater number of options to consider. There's Heathrow, Gatwick, Luton, Stansted or whatever. The ability of just being able to drive 20 minutes to Exeter and then get on the plane is just really valuable. (P28, interview 1, line 136)

For a weekend break with the same friends, this time to Cornwall (travel story 123), a similar process of finding and booking a B&B happened. The information needed was found online, and the final booking was done over the phone. This was all quickly arranged.

Fragmented behaviour: different routines for different situations

From the reports by participant 28 it appears that he has two types of behaviour towards booking flights. The reports on booking flights to visit his daughter in Berlin are fairly different from those on organising a holiday to an unknown location. He seems to have two main patterns in his consumption behaviour: one for routine trips and one for trips to unfamiliar locations. Both behavioural patterns involve the use of multiple channels, but not in the same mix. Participant 28 frequently books flights to Berlin on the internet. His daughter and her family live in Berlin and he visits them

regularly with his wife. Booking tickets online for this has become a normal routine for him. He clearly has no issue with perceived risks here.

I can remember the first time I bought an airline ticket, and I was really quite excited by the time the process had been finished, because you suddenly realised you can do it. Probably people have been doing this for years, but suddenly you just press the send button and it was all done. And now I probably wouldn't think twice. (P28, interview 1, line 28)

The preparations for a summer holiday with his wife to Turkey (travel story 157) took a bit more time. They had never been to the Mediterranean before, and were eager to find information. They spoke to friends and colleagues, searched online, and visited a travel agent. Participant 28 described how they first did extensive online research, and then decided to go to the travel agent to check if the options they had found were indeed the best ones available. They eventually booked at the travel agent. Participant 28 stressed that the online research strengthened them in dealing with the whole process.

I think the internet has really added to the experience of being able to personalise what we want. It gives so much more. It allows me to explore what the options are, and going into a travel agent there's a sense that I'm only hearing about what the travel agent wants to tell me, and that may suit my needs, but it may not. (P28, interview 1, line 344)

I think we can be that much clearer about what we want, and are in a stronger position to explain what we want. It leaves us much more in control, because we know what we want, rather than just saying I want a holiday in the Mediterranean on these dates, what have you got to offer. (P28, interview 1, line 380)

He expressed that the information from the internet gave them a sense of control over his negotiations with the travel agent. By triangulating the information across channels he feels that he ended up with the best suitable offer for them.

Summary of the most important PIFs for participant 28:

- Personal contact – he prefers personal contact for booking accommodation
- Quality of information – he appreciates the extra information the internet has on offer compared to offline channels, but also sees advantages of contained brochures
- Triangulation – he compares information from internet with high street

These influencing factors are represented on the overall list in section 5.2.1. The selection here is specific for this participant and the travel preparations he reported on.

5.3.3 Fragmented behaviour as response to different contexts

The case-study analysis of the eight participants discussed in the previous section shows that apart from a need for control most participants also shared a certain degree of fragmentation in their consumption behaviour for leisure travel preparations. Almost all participants reported on either a set of existing and contradictory routines, or on behaviour that contradicted the general opinions/attitudes they had expressed during the interviews. For the participants themselves these contradictions in their behaviour did not seem to be very important or crucial. They only commented on the contradictions in a very matter-of-fact way, if they commented on it at all. They seemed to regard their various behaviours as natural consequences of the different contexts of their travel preparations. For them, each different context can potentially ask for a different type of behaviour.

The fragmented character of contemporary behaviour does not mean however that there are no patterns or trends to be identified. The analysis discussed in this chapter has shown that the reported multi-channel consumer behaviour does show some clear patterns. For most participants a set of potential behaviours that occur in specific situations has been identified and discussed. An example of this is the behaviour that occurs when costs are getting a high priority. Whenever there is a very good deal to be made, participants tend to divert from their default behaviour and preferences and go for the deal. In those instances security concerns and/or a preference for personal contact may not be as important as stated in general by a participant.

5.4 Influence of PIFs mediated by control and fragmentation

The findings from the analysis in this chapter have shown that there are many factors influencing consumer channel choices and movements between channels. From the long list of potential factors known from the literature (discussed in chapter 2), a selection of ten PIFs was found in section 5.2 to be the most prominent influencing factors in relation to multi-channel usage. These PIFs are: perceived risk, personal contact, perceived usefulness, convenience, effectiveness of search, triangulation,

special needs & motivations, cost of using a channel, quality of information and prior conditions and experience (listed in 5.2.1 and discussed in 5.2.2). Based on the explanations by the participants on the role these PIFs played in their multi-channel usage, it appears that in specific situations some PIFs are more important than others. During every consumption process participants seem to make a new trade-off between the various PIFs that are at play, and the most urgent ones drive their eventual decisions and behaviour. The objective of the analysis for this chapter was to investigate the underlying motivations that can explain these trade-offs between the various PIFs. The themes of control and fragmentation, that emerged from the literature (see chapter 2) as potentially useful concepts for this purpose, have been further explored and consolidated in the analysis as key influencers of contemporary consumption behaviour. The theme of control helped to explain how the mix of PIFs drove the channel usage reported by the participants, and the theme of fragmentation helped to explain why the trade-off between these PIFs differed from one consumption situation to another. This section summarises and synthesises the findings from this stage in the analysis.

During the analysis of the data in relation to the topic of this chapter, ‘Why do consumers move between channels?’ it became clear that the self-reports by the participants on their channel usage for leisure travel preparations all have a strong emphasis on ‘I do what I want, when I want it, and how I want it’. The participants seemed to be primarily putting themselves first as the ones that need to be satisfied in their wishes and preferences, as opposed to simply complying with the wishes and suggestions by the service providers. They talked quite a lot about their personal needs, wishes and circumstances and how the various channels can cater for this. This dominant position of the consumer on the marketplace matches well with the profile of contemporary consumption discussed in the literature review in chapter 2. The participants may differ on a lot on individual characteristics (demographics, experience, individual preferences, etc.), but they all appear to share a wish to be well-informed, to actively participate in the consumption process, to triangulate information and negotiate deals, and generally, to feel in control of the consumption process. Although the sample of consumers that participated in this study is limited, a check on the influence of demographics and experience on the occurrence of the various types of consumption behaviour was done. This was done by sorting the

sample in clusters first based on demographics (age, gender, household type, location) and then on experience (length, location and frequency of internet use). The travel stories reported for these clusters were compared to the identified patterns in channel usage (number and type of channels used, and type of movement). This check did not result in any indication of a strong causal relationship between demographics or experience and the reported multi-channel usage. There was no indication that, for instance, gender or age strongly influenced the channel choices or movements between channels that the participants engaged in for their travel preparations. This observation was reinforced by literature that states that the influence of demographics and experience on the use of e-services is limited (Bobbitt and Dabholkar, 2001; Foucault and Scheufele, 2002; Meuter et al., 2003; Parsons, 2002; Walker et al., 2002). The analysis does show, however, that the participants share certain patterns in their multi-channel consumption behaviour, as chapter 4 has already pointed out. The explanations of the reasons for their multi-channel usage, as analysed in this chapter, also seems to show some structural patterns. It seems that these can be best explained by the themes control and fragmentation, which emerged from the literature and were further consolidated by the findings in this research. As the discussion in the previous sections has shown, characteristics of these two themes could be identified in every travel story that was analysed.

5.4.1 Control is a multi-dimensional concept

In the existing literature on contemporary consumption, control is not extensively discussed or placed on the foreground as an explicit characteristic (as pointed out in chapter 2). It is more a theme that emerges from the discussion of other characteristics of contemporary consumption, such as consumers being active and well informed participants in the marketplace, able to take part in parallel service encounters. In relation to the topic of this research, control emerged from the literature as a theme that may explain the identified patterns in consumer multi-channel usage and movement between channels. The analysis of the data elicited from the participants has led to a further specification and operationalization of the concept of control. It positions control as a motivating factor that appears to drive consumer channel choices and multi-channel usage. The findings in this study show that control is a

central underlying motivation that bridges the role of specific PIFs in specific consumption situations. In every consumption situation participants seemed to be focused on controlling certain aspects that were crucial to them, such as time, risks, or costs. Taking these findings into account, the lists of identified PIFs in sections 5.2 and 5.3 has been synthesised in a model that relates the PIFs to the theme of control via a few mediating factors, or dimensions of control (figure 20). In this model control is operationalised to consist of five different dimensions that were indicated by the participants to be important in specific situations. These dimensions are: costs, info, contact, time and risks. Each of these dimensions represents an aspect of the consumption process that a consumer may want to have control over. The quotes in the previous sections illustrated how participants tried to gain and keep control over these aspects. Depending on the consumption situation, controlling one or two of these aspects was usually most important to them and therefore most strong in influencing the eventual channel choices.

The PIFs in figure 20 are a combination of the PIFs identified in section 5.2 and 5.3 as the most important influencing factors in relation to multi-channel usage. The 5 mediating dimensions of control were identified as a result of the analysis, by clustering the PIFs in themes that emerged from the case-study-based analysis in 5.3. These dimensions have, to date, not been described in the existing literature on contemporary consumption. These dimensions will be further explored and elaborated upon in the next stages of this research. Some of the PIFs in figure 20 are not positioned as dimensions of control, but as dimensions of the consumption situation participants reported on. These PIFs are: access to internet, prior conditions and special needs and motivations. They influence the particular situation, or circumstances of the consumption process, and thereby direct whether for instance time, cost or personal contact are important to a consumer in that particular situation.

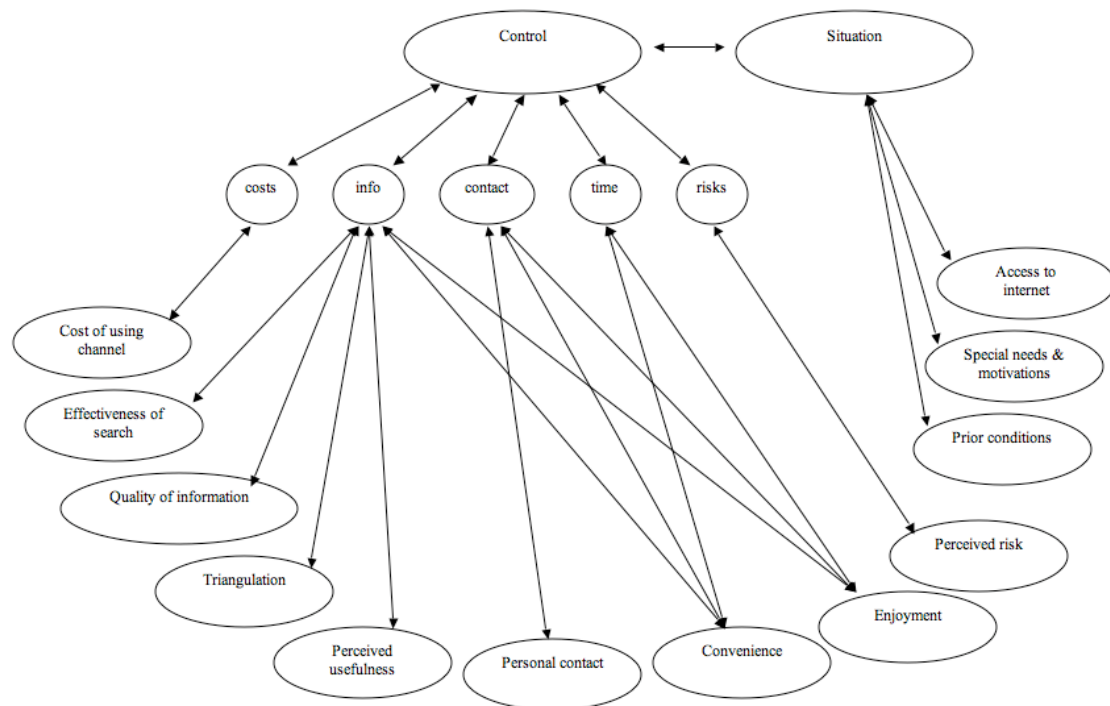


Figure 20 - Positioning PIFs in relation to the theme of control

This figure gives an overview of how the individual PIFs, mentioned by the participants as influences on their voluntary multi-channel usage, are related to the dimensions of control identified in the case study analysis. The arrows indicate which PIFs were mentioned in relation to which dimensions of control. The PIFs that were mentioned in relation to specific consumption situations, rather than control, are positioned as a separate cluster associated with situation.

Summarizing the analyses in section 5.2 and 5.3, it can be concluded that the case-study-based analysis in 5.3 helped to identify and further explore a few aspects that did not emerge clearly in 5.2. These aspects are the urge of participants to control for instance the timing of a consumption process, and the urge to control the details of the outcome of a consumption process. Controlling the timing of a consumption process can either focus on saving time, e.g. meeting time constraints, or on spending extra time, e.g. enjoying the hedonistic elements of shopping. Controlling the details of the outcome of a consumption process usually focuses on getting hold of very detailed information and being sure that there will be no surprises during the trip itself. Another aspect that emerged in 5.3, and not in 5.2, is access to the internet. This aspect was particularly important to participants who use a dial-up connection from home.

5.4.2 Fragmentation of patterns in multi-channel usage

In the discussion of the case study analysis in section 5.3 it was noted that, when compared across travel stories, many participants reported on several types of behaviour. In certain situations they would for instance use one particular channel, while in other situations they would use another channel, or several other channels. Usually both behaviours made perfect sense to the participants themselves. They were able to give clear rationalised explanations for their channel choices in relation to the circumstances of the consumption. They did not worry or care about the apparent contradictions in their behaviour in different situations. But, from the perspective of the researcher, their behaviour can be identified as fragmented.

The analysis in this chapter has shown that the dimensions of control that drive contemporary consumption behaviour can be different across people and across situations. In each particular consumption situation a consumer balances the priorities of being in control of specific dimensions, such as the costs, the timing, the efficiency, the pleasure, the level of detail of the information, and the quality of the outcome of the consumption process. They know they cannot control everything, so they choose to control the aspects that are most important to them in a particular situation. Sometimes this will lead them to using just one channel, for instance to quickly book a flight, while other situations may lead them to using several channels to triangulate information and be really sure they found the best deal.

Contrary to the need for control, the fragmented character of contemporary consumption behaviour is not a motivating influence. It is not an influencing factor that drives consumer behaviour. It is an emerging pattern driven by circumstances which can only be identified in the reported behaviour with hindsight. Although for the participants the fragmented aspect of their behaviour can seem to be a very natural phenomenon, and not feel as being in contradiction with their other consumption experiences, it is a key aspect to acknowledge and understand in relation to channel design and management. E-services cannot assume a certain type of behaviour from their customers. They need to be flexible enough to facilitate various types of behaviour. Chapter 8 will discuss this strategic implication in more detail.

In summary, the analysis in this chapter has resulted in the contextualisation of the need for control as a key influencer of channel choice and multi-channel usage, and in the identification of five dimensions of control that drove the trade-off participants made between the various PIFs that were at play in particular consumption situations. The acknowledgement of these dimensions of control contributes to an understanding of the reasons for the multi-channel usage reported by the participants that would not have been possible on the basis of the existing literature on the influence of individual PIFs (discussed in chapter 2). The acknowledgement of the fragmented character of the reported channel usage helps to explain the variation between the actual channel choices when compared across travel stories. This explanation would also not have been possible on the basis of the existing literature. The next chapter further explores how the need for control and the influence of its five dimensions led the participants to make their specific channel choices.

Chapter 6 What expectations do consumers have towards channels?

Following on chapter 4, that discussed *how* the participants moved between channels, and chapter 5, that discussed *why* they decided to move between channels, this chapter explores *what* expectations they had towards the various channels and how these expectations influenced their channel usage (research question 3). The analysis focused on identifying the main elements, or constructs, that constitute channel expectations, and how these constructs relate to consumer channel choice. The findings discussed in this chapter show that, in line with the findings in chapter 5, the theme of control is a central high-level construct that bridges a group of intermediate constructs such as time, costs, risks and personal contact.

The following sections in this chapter discuss how the Personal Construct Theory was used as the theoretical framework for the exploration of consumer channel expectations (section 6.1), the identification of constructs that emerged from the analysis as being important for most channels (section 6.2), the identification of constructs that emerged as being specifically important in the expectations towards certain channels (section 6.3) and, finally, the synthesis of the findings from the analysis in a preliminary construct model (section 6.4). Chapter 7 further integrates the findings of this and the previous chapters into an overall model of consumer channel choice in multi-channel environments.

6.1 Exploring consumer expectations towards channels

The data elicited for the investigation of participants' expectations towards the various channels resulted from a card sorting exercise followed by a laddering interview, both of which took place during the second interview session. All 20 participants interviewed in this second round of interviews were included in the analysis. The rationale for using card sorting and laddering is discussed in chapter 3 (section 3.2.3 and 3.2.4). The theoretical framework used for the analysis was the Personal

Construct Theory (PCT) by Kelly (1955). The main ideas of the Personal Construct Theory, and the definition of its key concept, constructs, are also discussed in chapter 3 (section 3.1.3), but to complement the rather abstract description of the theory with some more concrete suggestions on how it applies to the analysis of leisure travel preparations, the following section reiterates the main aspects of PCT in relation to concrete examples from the domain of leisure travel.

6.1.1 Personal Construct Theory (PCT)

According to Kelly (1955), a construct represents the way in which some things are experienced as being alike and yet different from others. For instance, the terms small and big both refer to size, but each one refers to a different size. People categorise the world around them into meaningful constructs, such as size, in order to make sense of their environment (Rugg and McGeorge, 2002). These constructs influence people's perspective on the world and drive their behaviour (Livingstone, 1992). An example related to this study: most people distinguish between calm and relaxing beach holidays, and busy and stressful tours around a country. In this example, calm/busy and relaxed/stressful are constructs, and holiday is the entity the constructs refer to. Other constructs most people would recognise in relation to holidays are expensive/cheap, long/short, abroad/domestic.

A construct usually consists of two poles, representing opposite ends of a relevant scale (Rugg and McGeorge, 2002). To give another example relating to this study: the entities internet, phone, high street and mail order can be described using constructs such as trustworthy/risky, useful/useless and cheap/expensive. This example and the previous one on holiday travel, both illustrate that an entity can be connected to several constructs. Rugg stresses that there is no absolute distinction between entities and constructs; It is possible to consider some constructs as entities and then categorise them further. For instance, the constructs cheap and expensive can be subdivided into constructs such as very or moderately cheap, and very or moderately expensive. Rugg also stresses that not all opposite poles of constructs are based on scalar values, as illustrated by the previous examples in this section.

Apart from individual constructs, people also develop overarching models that connect several constructs into a system with sub-ordinate and super-ordinate relationships (Rugg and McGeorge, 2002). In the case of holidays, a model could for instance be developed for special versus routine trips. Special trips are on average likely to be expensive, long and abroad, whereas routine trips are more likely to be cheap, short and domestic. Some of the constructs may have a further specification on a deeper level. Expensive/cheap can, for instance, be further specified in very expensive or cheap and moderately expensive or cheap. Just as short/long trips can be further specified in day trips versus weekend breaks, and trips abroad can be further specified in European versus tropical. In these examples very/moderate, day/weekend and European/tropical are subordinate constructs to expensive/cheap, long/short and abroad/domestic. These last constructs are thus the super-ordinate constructs in the model. All these constructs belong to the same overarching model of special versus routine trips. Figure 21 shows an overview of this model.

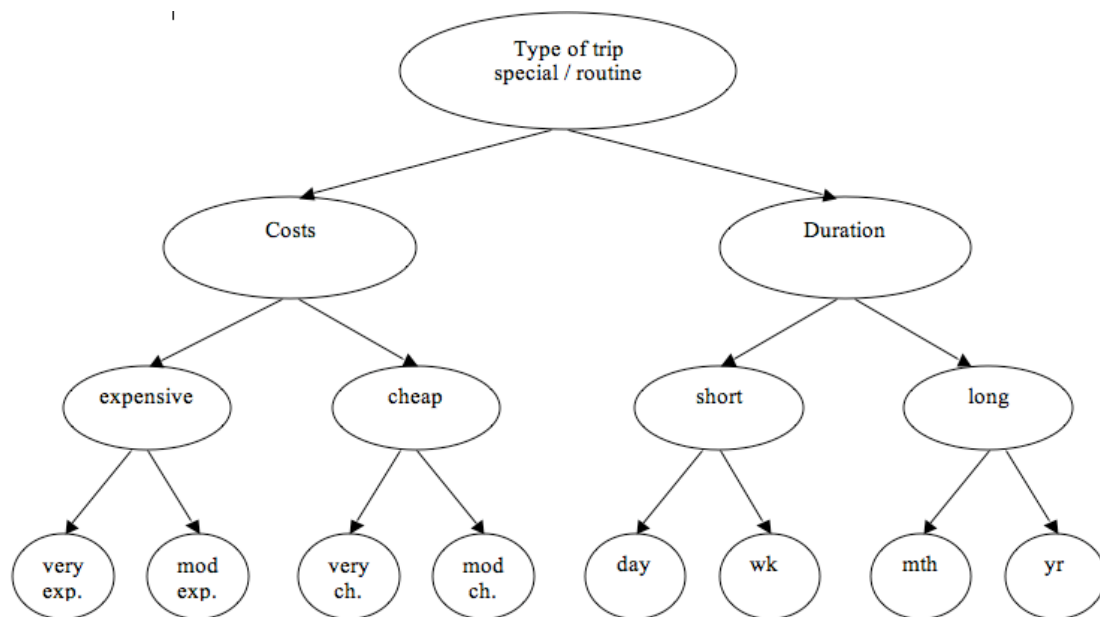


Figure 21 – Example of model with sub- and super-ordinate constructs

The focus in this chapter is the investigation of the constructs people associate with the various channels, and specifically the constructs that are most important to them in their channel choice. Identifying the constructs, and examining the overarching

models they are embodied in, offers a way to further explore multi-channel behaviour from the perspective of the consumer.

6.1.2 Results from card sorting exercise

As explained in chapter 3, the card sorting exercise was conducted by asking the participants to select 5 cards out of a stack of 20 randomly ordered cards in order to indicate which ones for them best described a specific channel. They were then prompted to explain their top-5 selection. Each participant did 4 card sorts, one for each of the channels. Every card presented a single item from a list of 10 bipolar constructs. Appendix 7 gives a complete overview of the results of the card sorting exercise per participant. Table 23 shows an overview of the cards that were most often selected when compared across participants. The cards chosen most frequently across the sample of participants are highlighted. The choice to focus on 5, and not on 4 or 6, most frequently selected cards was not based on a conspicuous gap in the frequencies of mention. The frequencies gradually decreased from the top to the bottom of the list. The selection was made for pragmatic purposes: to allow for a better focus on the data and a more in-depth analysis. Although for telephone and high street the list of cards revealed a joint 5th place, a 6th card was not included in the analysis.

From the overview in table 23 it stands out that one card was selected to be in the top-5 for every channel: *useful*. And the cards *easy to use* and *convenient* were chosen for three out of the four channels; all except the high street. These cards seem to be common characteristics for (almost) all channels. Section 6.2 discusses the explanations participants gave for their choice of these cards.

The overview in table 23 also shows that for each of the channels two to four cards were selected that represent characteristics that seem to be uniquely specific to that particular channel. Those were: *cheap* and *more control* for the internet; *trustworthy* and *personal contact* for the telephone; *expensive*, *trustworthy*, *secure* and *personal contact* for the high street; and *entertaining* and *no hassle* for mail order. The explanations the participants gave for selecting these specific cards for the channels is discussed in section 6.3.

Table 23 - Overview of the overall top-5 cards chosen for each channel

Internet	
Cheap	Expensive
Trustworthy	Risky
Secure	Insecure
Useful	Useless
Entertaining	Necessity
Easy to use	Complex
Convenient	Annoying
More control	Less control
No interference	Personal contact
No hassle	Lot of hassle

Telephone	
Cheap	Expensive
Trustworthy	Risky
Secure	Insecure
Useful	Useless
Entertaining	Necessity
Easy to use	Complex
Convenient	Annoying
More control	Less control
No interference	Personal contact
No hassle	Lot of hassle

High street	
Cheap	Expensive
Trustworthy	Risky
Secure	Insecure
Useful	Useless
Entertaining	Necessity
Easy to use	Complex
Convenient	Annoying
More control	Less control
No interference	Personal contact
No hassle	Lot of hassle

Mail order	
Cheap	Expensive
Trustworthy	Risky
Secure	Insecure
Useful	Useless
Entertaining	Necessity
Easy to use	Complex
Convenient	Annoying
More control	Less control
No interference	Personal contact
No hassle	Lot of hassle

6.2 Constructs relating to multiple channels

As mentioned in the previous section, the participants selected some cards that represented key characteristics of several channels. Those were: useful (selected for all four channels), convenient and easy to use (both selected for three channels; internet, telephone and mail order). In the analysis, these cards signified the importance of specific constructs influencing channel choice. These constructs are: usefulness, convenience and ease of use. Each of these constructs will be individually discussed in the following sections.

6.2.1 Usefulness

As discussed in chapter 2, the perceived usefulness of a channel is the degree to which a person believes that using that particular channel will support an intended activity (Misiolek et al., 2002; Sun and Zhang, 2005). In the laddering interview that followed on the card sorting exercise, most participants indicated to recognise useful aspects for all channels. Apart from a few exceptions, they would not dismiss any of the channels as being useless. Even if they said that they seldom used a particular channel, they explained that they would still rather have it available in case a situation arises where they would like to use it. They indicated to prefer to have all four channels available to them at all times. They want to be able to make their own choice (which fits with the need to be in control) and they realise that there might be situations where they might divert from default routines (which fits with the theme of fragmentation).

The fact that *useful* was selected so often indicates that it is an important factor for the participants. They appreciate the added value of each channel. They indicated the useful, complementary aspects of the various channels in relation to each other. Therefore it seems to make sense for the participants to use several channels in parallel, or subsequently, for their travel preparations. Several participants stated that they appreciate the added value of using two channels in parallel. As the following quotes illustrates, they explained that internet, phone and mail order are all useful to them:

Quite often if you're looking for a holiday you might see something on a website and phone them from the website or you might get the leaflet and then look at the website on the leaflet. ... I think it helps to have both [internet and mail order]. (Participant 22, interview 1, lines 239 and 251)

Other participants expressed that the combination of internet and high street or telephone is useful to them:

The Net is great because there is so much available there. The range of information that is available is brilliant. And [high street and telephone] are providing what for me is important, which is the human contact, that interaction with the person who is selling the holiday or whatever. I like to have that. (Participant 28, interview 2, line 250)

The participants explained that they find the various channels useful for different reasons. They appreciate the internet and mail order for the wide range of information, while the telephone and the high street shop offer them personal contact. During a consumption process they may consider to combine the use of these channels, or to move between them according to their needs in subsequent stages of the process.

From the comments made by the participants it became clear that each channel has its useful aspects, but also some limitations. The explanations on these aspects indicate how the participants balance the advantages and disadvantages of each channel for each specific moment or situation they are in. Consciously aware or not, they make a trade-off between the useful aspects of the available channels in order to make a choice on which channel(s) to use at a certain stage of the consumption process.

Usefulness is a concept that is frequently mentioned in the HCI literature (Davis, 1989; Misiolek et al., 2002; Saeed et al., 2003) as a key requirement for consumers to even consider using the online channel. In most cases the usefulness of the online channel is evaluated and discussed in isolation, not in the context of the multi-channel environment. The findings in this study show that participants consider the useful aspects of the various channels in relation to each other.

6.2.2 Convenience

Convenience was mentioned as one of the top-5 constructs for three of the channels (internet, telephone, mail order). The literature on Self-Service Technology (SST) defines convenience as the ability to purchase and obtain goods and services that fit a person's needs in terms of timing and location (Yen and Gwinner, 2003). During the card sorting exercise, the participants tended to describe the value of this construct to them per channel rather than by comparing the channels as they did for usefulness. Each channel seemed to have specific convenient aspects.

For the internet, the most obvious, but predominantly expressed, description of convenience was 'because it is there':

It's convenient because you've got it just there. You say oh, I'd like to know that and go upstairs and switch it on anytime you want to. It's just like going to your bookshelf really and that's it, just putting a word in and going where you want to go. (Participant 13, interview 2, line 308)

The description by this participant of the convenience of having the internet close at hand in the house expresses the normality of online search for her. She compares it with walking to the bookshelf to look something up on paper. Using the internet is obviously not a very special or exceptional thing to do for her. It fits well in her daily routines. Many other participants expressed this same day-to-day leisurely use in relation to convenience:

It is convenient. You can sit there at your leisure and go to all the sites and book it all. It's just hassle proof really. ... It is nice to sit there at leisure and flick through these sites and look at pictures of hotels and prices and compare different sites, just sit there you know, it is just convenient. (Participant 3, interview 1, line 56)

An additional reason for the participants to describe the internet as convenient, was that it gives them more control over the timing of their travel preparations:

I think for us, because my husband works in London and gets home quite late, it's the convenience aspect. It's very important. He can get home from work at ten o'clock at night and we can watch the news and then think we've got half an hour before we go to bed, we'll look online now. I think that's quite important. (Participant 22, interview 1, line 419)

Several participants mentioned the convenience that you can use the internet at any time you wish, even late at night. Some stated this quite strongly:

Convenient, I think this is obvious in a way, because if you want to get up at three o'clock in the morning and do it then you can and you don't have to wait in a queue at the Travel Agent's. You are in control of it really. (Participant 28, interview 2, line 106)

Probably not many people do actually browse and buy online at three o'clock in the morning, but the participants did mention how they appreciate the potential convenience of this aspect. It is clearly something they perceive as an important advantage of using the internet.

For the telephone, most participants described the construct of convenience in a similar way as for the internet: because it is there, and because it gives you control over the timing of the arrangements for a trip.

Well, everyone has a phone and it's a process that everyone knows about, I think, and you do it without thinking. (Participant 28, interview 2, line 166)

It has got a convenience for it because you can just ring up and get through to somebody and you do whatever, say whatever, ask whatever. ... You get an immediate response without waiting for an email to come back. (Participant 13, interview 2, lines 346)

Some participants also stressed that, in relation to timing, the telephone has a certain risk of losing time and limiting the aspect of convenience:

It's only really convenient if you actually have the telephone number. ... It's convenient, provided they answer the phone. It can be less convenient when you call and you get put in a queue for 20 minutes. (Participant 9, interview 2, line 761)

In relation to mail order, participants again indicated that it is a convenient channel 'because it is there'. And, in addition to that, they stressed that using brochures is a leisurely experience; they can do it any place they like, and do not have to worry about any special equipment:

Convenient because you can sit with a cup of tea and it doesn't matter if you spill tea on it, or you can read it on a train or in the garden. (...) There's something to be said about being able to write notes on something as well. If you've got a picture, you can write too expensive, or we like this beach. (Participant 22, interview 2, lines 161 and 169)

Where for the internet the freedom to use it at any time one likes, for mail order the freedom to use them at any places one wishes to seems to be very important:

Once you have them at home, or you have them in your bag, you can just dip into them when you want over a coffee, even in bed. So it's the convenience of having something tangible that is quite nice. (Participant 1, interview 2, line 282)

To sum up the findings in relation to convenience: the participants expressed to find specific aspects of each the various channels convenient. These aspects were mostly related to the freedom to use the channels at the time and/or place they liked. This indicates again the importance of control. As long as they are the ones who can decide on which channels to use and when, they are content with the situation. When this control over time and/or place is challenged, as in case of long queues on the telephone, people get quite annoyed and find the use of the channel highly inconvenient.

6.2.3 Ease of use

The perceived ease of use of a channel is the degree to which a person believes that using a particular channel would be free of effort (Misiolek et al., 2002; Sun and Zhang, 2005). This construct is different from perceived usefulness, which refers to the degree to which a person believes that using that particular channel will support an intended activity. Like *convenient, easy to use* was mentioned as one of the top-5 constructs for three channels (internet, telephone, mail order). From the descriptions participants gave about these two constructs, it seems that easy to use and convenient are related constructs. In the interviews participants frequently used the same type of descriptions for both choices of cards.

In reference to the internet, participants described that they find it easy to use computers, search the web and make online transactions:

If it all works according to plan and you've booked your flight and you've booked your car, you've booked your hotel, no hassle and it's easy, straightforward. (Participant 27, interview 2, line 166)

However, participants also described that sometimes the use of the internet is complex and annoying. The ease of use clearly seems to be conditional. It is dependent on the availability of well-designed websites and flawless technical performance:

The thing is that easy and complex sound like antitheses, but in fact they are two different aspects of the same thing. It can be complex sometimes because there is so much information, but actually normally it is easy to use. It really depends what you are trying to find. Sometimes things pop up immediately and you think this is so easy, and then other times you just can't seem to find the information you want. (...) Even if it's rather hard to find sometimes, it's still a lot easier than most other ways of doing it. (Participant 12, interview 2, lines 395 and 411)

Ease of use is a concept that has been investigated and discussed extensively within HCI, and specifically in usability research (Davis, 1989; Saeed et al., 2003; Zeithaml, 2002). It is generally accepted as one of the most crucial aspects of websites to allow for successful and continued use. Most studies in this area focus on the evaluation of the ease of use of specific websites after a consumer has actually entered the site. They aim to identify details in the design and performance of the site that either support or obstruct the ease of use of the site. The objective of these studies is to give recommendations for future improvements to the websites and to generate general guidelines for successful design and development. In the study presented here ease of use is used in a more global sense. The participants were asked to comment on the ease of use of channels as a whole, not on the ease of use of specific websites. From the comments by the participants on this it became clear that in general they find the internet easy to use, even though they recognise that some websites are complex or difficult to use. This recognition does not cause them to dismiss the use of the online channel as a whole. However, once they come across a website that is difficult to use, it may cause them to decide to move to alternative channels. Since the topic of this study is on voluntary movement between channels, no special record has been kept to register and analyse the reasons for involuntary channel movement related to ease of use of specific websites.

Describing the ease of use of the telephone, participants stressed the importance of easy access to it, and the convenience of its use. This last aspect illustrates the relation between ease of use and convenience.

Easy to use. There is the personal contact with the owner of the hotel or the B&B. Can be very convenient. It's on your desk, you just ring up and that's really handy. (Participant 27, interview 2, line 190)

Like for convenience, while describing the ease of use many participants also commented on their appreciation of the control over the timing of the channel use. They expressed that when they urgently wish to arrange something they are likely to use the telephone, and then find it easy to use:

It's definitely an easy medium, but it's not my first choice. It will always be either to confirm something, or if things just don't go as fast as I want, or I just really feel that I have to talk about something because it's an urgent matter or it's an emotional matter, and then it's a necessity. (Participant 17, interview 2, line 512)

Regarding mail order, the ease of use was described by participants in terms of being easy to carry around, being tangible and allowing easy triangulation:

Easy, because they're just easy to look at. There's not too much detail in them usually. ... You can pick it up and look at it, put it down and look at it later, whatever. ... Easy to use, because I'm familiar with it. Slip it into your bag, take it out in the café and browse it, throw it into the bin quickly. Have it lying around, pick it up whenever you need to, read it over breakfast. (Participant 13, interview 2, line 459)

This way of describing the ease of use of the mail order channel also indicates an appreciation of control over the place where one can use this channel. The following quotes has a similar description:

Easy to use, because you're on leisure. If it's a good brochure, you'll have all the information and you can carry it with you and read it on the bus, you don't need to have internet or a phone, or a shop. At night, before going to bed, and as many times as you want. You don't need to memorise the website where you found something. You have it. It's something material. Which we lose with internet. (Participant 8, interview 2, line 480)

6.2.4 Positioning the elicited constructs into a model

The terms on the cards that were sorted by the participants represented mostly constructs on the lowest, operational and least abstract level of the construct model that PCT refers to. These constructs are comparable with the Perceived Influencing Factors (PIFs) discussed in chapter 5. They seem to influence channel choices, but their influence cannot be simply explained from this detailed level. On a higher level, a few super-ordinate constructs that bridge these lower-level constructs can be identified. These higher-level constructs are more suited to explain channel choices. The previous sections have pointed to several of these super-ordinate constructs. The aim of the analysis in this chapter is to position the various constructs into a construct model that explains how consumer channel choice is influenced by expectations towards channels.

The choice for *useful*, *convenient* and *ease of use* as important descriptors for several channels indicates that the participants anticipate situations wherein they can make good use of any of the four channels. Participants may have their preferences to use specific channels over others, but in general they like to have all channels available and have the freedom to choose at any moment whatever channel they would like to use. Rather than being told when to use which channel, consumers like to make their own choices according to the circumstance of the consumption process they are in. In other words, they like to be in control. We therefore postulate that control is a key, high-level construct in consumer channel choice. As illustrated in the analysis in the previous section, the participants mentioned several aspects they wished to have control over: the range of information at their disposal, the moment and type of personal contact, the timing of their channel use, and the place of their channel use. Their channel choices are geared towards optimizing the benefits from these aspects for a specific consumption situation. These aspects (info, contact, time and place) can thus be conceptualised as sub-ordinate constructs to control, and as super-ordinate constructs to usefulness, convenience and ease of use. Figure 22 gives an overview of the constructs identified on the various levels in a preliminary model. The arrows in the model represent relations between constructs that were identified in the sections 6.2.1 – 6.2.3. The constructs info, contact, time and place are positioned as intermediary constructs.

The model in figure 22 postulates that consumers make their channel choices according to the possibility to be in control of the information, the personal contact, the timing and the location during a consumption process. The participants indicated that most channels (with high street to a lesser extent) offered them sufficient control over these aspects to consider using them in any situation. They did not dismiss any of the channels. They indicated that in specific situations they would have more or less preference for a certain channel.

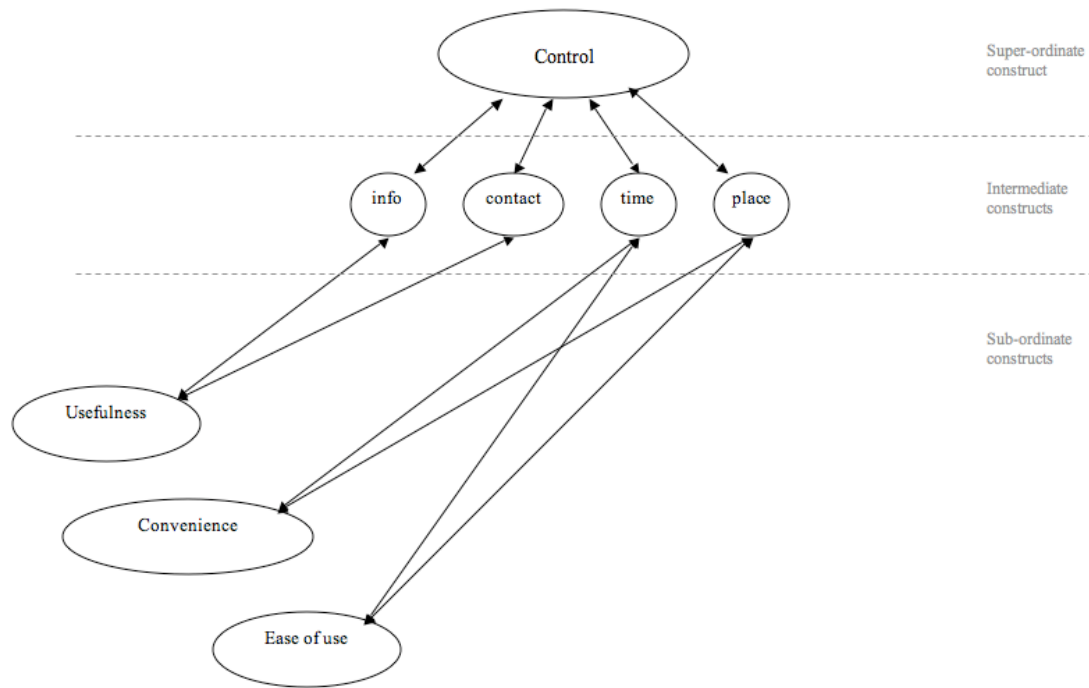


Figure 22 - Construct model for the sub-ordinate constructs usefulness, convenience and ease of use

From the explanations by the participants on convenience and ease of use, it became clear that these two constructs are strongly related. The definitions of these constructs in the literature, as discussed in the previous paragraphs, describe convenience as the positive use of technology in terms of timing and location, and ease of use as a more broader, effortless use of technology. These two constructs do therefore overlap. From the card sorting data it emerged that in relation to both constructs participants indicated to appreciate having control over the time and the place of their channel use. For both constructs they also indicated that the convenience or ease of use could be limited by circumstances. They stressed that the benefits of these constructs are conditional in specific situations. For example, websites with complex navigation structures and annoying pop-up windows limit the use and thereby obstruct a positive user experience, whereas for telephone it is the encounter with automated voice response systems, and for high street the chance on needing to queue that limits the user experience. These circumstances may trigger consumers to change their mind and move to one of the other channels.

The examples the participants gave to explain the results of their card sorts illustrated their general expectations towards a certain channel. As the analysis in this chapter focused on how these expectations influence channel usage, the conversations during the interviews did not focus on details of specific consumption situations the participants had been in, such as reported in the travel stories. This explains why fragmentation is not a prominent theme in this chapter. It only came up in the general sense that participants expressed the importance of the freedom to choose between several channels. They stressed that the availability of several channels keeps this option open to them, so they make their own choices according to the circumstances of the consumption situation they are in.

6.3 Constructs relating to specific channels

The cards *useful*, *convenient* and *easy to use* were nominated by the participants to represent key characteristics of all channels. The channels clearly share these characteristics. Other cards were selected by the participants to represent characteristics of specific channels. These are attributes the channels do not share, but that make them stand out from each other. The cards in this second category were: *personal contact* (chosen for telephone and high street), *trust* (chosen for telephone and high street), *costs* (chosen for internet and high street), *behavioural control* (chosen for internet and mail order), *security* (chosen for high street) and *enjoyment* (chosen for mail order). The constructs related to these cards will be discussed in the following sections. For an overview of the top 5 cards per channel compiled across participants, see table 23 on page 211. For a complete overview of the cards selected by each participant, see appendix 7. The overview in the appendix shows that there is some variation in the top 5 cards per channel when compared across participants. The analysis for this chapter focused on the commonalities in the top 5 selections, in order to identify the expectations most participants share towards the channels.

6.3.1 Personal contact

The card *Personal contact* was selected by almost all of the participants in relation to telephone and high street (see appendix 7). In their explanations for these choices they mentioned that the personal contact through the telephone tends to reassure them about their booking. This reassurance seems to have two dimensions: they want to feel good about their booking, so they are basically just looking for someone to say something nice to them about it, or they want to be absolutely sure about the details of what they are going to get, so they wish to speak to someone that can answer specific questions. This last motivation, being sure about the details of the booking, does not necessarily imply an involuntary channel switch. In many cases participants described that they could, for instance, have completed the consumption process online, but that they chose to first ask some questions over the phone and then did the booking over the phone.

The following quote illustrates the first motivation mentioned above: just wanting to feel good about a booking.

Having done the research, there was something about wanting to have a sense of: we can see what this place is like, we can see what the accommodation is like, we can see where it is, but I wonder what the person who actually runs this place is like, and you can never pick that up. I was interested in actually talking to this woman so I phoned her up. (...) I think it was an important aspect. I liked her immediately because she had a sense of humour and we joked about the fact that we were booking so early. For me, and I think for [my wife and our friends], those sorts of things are quite important. (Participant 28, interview 1, line 256-268)

Although in this example there was no real need for the participant to contact the service provider directly by phone, he deliberately chose to do so because he liked to have the personal contact as an added value. In general he would probably label this as ‘just nice’. He derived an additional experience of satisfaction over his travel preparations from it.

The next example illustrates the second dimension of reassurance mentioned above. This participant also made a voluntary choice to use the phone, but this time not only because it was ‘nice’; he wanted to make sure he would know exactly what he would get out of the consumption process. For himself he would probably qualify this as a ‘need’, but since there is no clear external reason for the channel switch it is considered here as a voluntary choice.

I always ring up. I look through these things a bit but then I ring up because I want to ask questions like, well, we've bought this ticket, so what happens if we don't turn up. It's additional information and slightly odd bits of information. (Participant 21, interview 1, line 217)

This aspect of wanting to know exactly what comes out of the consumption process is connected with the theme of control. Many participants indicated that they have a need for control over the outcome of the consumption processes, and that they choose to use the channels that will optimally help them to obtain this.

Another aspect of personal contact that participants frequently mentioned was the speed with which you can get answers over the phone. This seems to be a big advantage of the phone over the other channels. Many participants said they used the phone to make quick arrangements. They don't want to wait for answers to their emails or letters to come in.

I suppose I have a slight preference when it's in Britain and the phone number is there to phone because I feel I'll get a much more instant answer and then I can go on if that's no good and try something else quickly rather than having to wait a day or something to get a reply on the email, or two days because not all these places look every day. (Participant 12, interview 1, line 256)

This element of speed is related to the need for control over the timing of the consumption process that was mentioned in the previous section. Participants indicated to chose the channels that most likely will allow them to control this timing.

A third aspect of personal contact that participants mentioned in relation to the phone is that having had personal contact with someone prior to the booking may help to get support when problems arise during the trip:

Just prior to booking I phoned them up with a few queries, just to ask them. (...) Just because I would get an answer straight away. (...) And it also gives you a bit of an idea as to whom you're dealing with if you can actually contact them by phone. (...) It's just nice to know if something goes wrong with the delivery, it's much easier to phone somebody. (Participant 25, interview 1, line 113-129)

This aspect illustrates that participants consider potential risks in their channel choice during the travel preparations. Through their choice of channel they try to control these risks:

Especially if you're going abroad with the children. I think you want that confidence that it really is happening and also you have an individual that you can talk to about it if it goes wrong or something like that. I think that's quite helpful. (Participant 22, interview 1, line 459)

Compared to personal contact over the telephone, face-to-face contact with a high street travel agent is generally similar to personal contact by phone, but it has the extra advantage of actually seeing the other person:

It's nice to know whom you're talking to. There's something a lot warmer about personal contact. Not a faceless person at the other end of a telephone or machine. You can see whom you're talking to and of course you can see their responses and how they are when they talk to you. It's just a lot nicer. (Participant 13, interview 2, line 424)

Several participants described that they appreciate the advice they get from travel agents. This tends to be more than just an answer on specific queries that they would get over the phone. It is actually someone who thinks along with them and gives suggestions:

Often they know these places, don't they? And they have experience of dealing with them, as well. You get a feeling for the company if you meet them in person. ... It's quite often connected, they think through the entire process for you. And for naive travellers, like me, that's quite nice. (Participant 14, interview 2, line 429)

Some participants expressed that the personal contact makes a high street shop makes it less appealing for them than other channels. They sometimes experienced a loss of control because of the pressure personal contact can establish:

On the high street, you do get the personal contact, but often the personal contact is driven by somebody else's agenda, so, you have less control. You can ask things, people might have a vested interest in directing you to something else if they're on commission, or they're trying to push a particular product. So, although you get personal contact, it's not necessarily as objective and in your best interests. (Participant 16, interview 2, line 181)

Although telephone and high street both offer more or less the same features of personal contact, they are not completely equal entities. It seems that some participants have a general preference for face-to-face contact, and others for dealing just with voice. (Which doesn't mean that in specific situations they may well behave inconsistent with their general preferences.) The following quote illustrates the difference between personal contact through phone and high street:

The personal contact on the phone is more of a one-to-one and you feel as though you've got their undivided attention on the phone, whereas in a travel agent you can have someone still dealing with your holiday booking but it's more of a shop environment than personal. (Participant 22, interview 2, line 285)

In summary, on the construct of personal contact, the phone and the high street both offer reassurance about bookings, quick answers to specific queries, fall back scenarios in case of problems, personal advice and suggestions, and a certain risk for biased information. As illustrated throughout this section, the construct of personal contact seems to be related to the constructs time, risks, information and contact, which are all sub-ordinate to the all-over super-ordinate construct of control. The option of engaging in personal contact enhanced the participants' perception of control over the timing of the consumption process, over the amount of risks they

were willing to take, over the amount of information needed to make up their minds and over the desired mode of contact with the service provider. Figure 23 gives an overview of the relations between these dimensions of control and the channel expectation personal contact. In comparison to the constructs identified on the intermediate level in section 6.2, risk has been identified here as an additional construct and has been added to the construct model. Risk will also be discussed repeatedly in the coming sections. The participants did not mention a specific relation between their preference for personal contact and a need for control over the place of this contact.

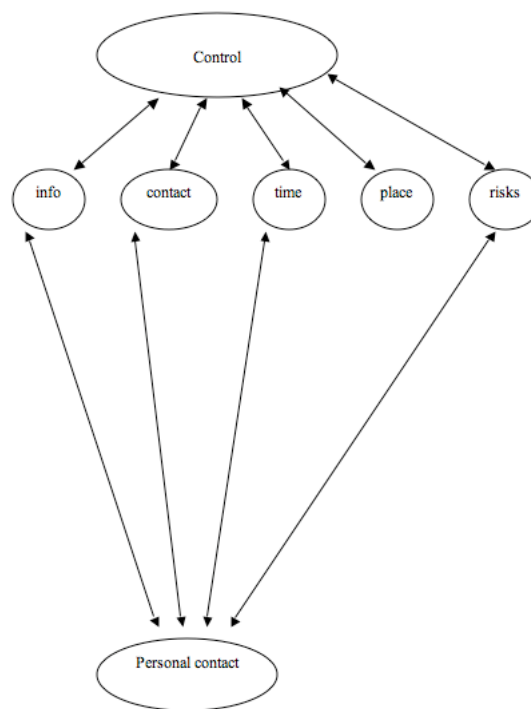


Figure 23 - Construct model for the sub-ordinate construct of personal contact

6.3.2 Trust

Both for telephone and high street the card *trustworthy* was chosen as an important characteristic. For the telephone, several participants explained that the trust they perceive while using it is based on the personal contact it provides. This makes them less insecure about potential risks:

I think in terms of trustworthiness it's good to know that there is actually a person at the destination. Sometimes when it's just on the internet it could be someone putting up a fake website. It's good to actually make that contact, so it's trustworthiness but also reassurance that there's something tangible at the end of the internet. (Participant 1, interview 2, line 202)

This quote, and the next, illustrates that the construct trust is related to the intermediate constructs personal contact and risks.

Trustworthy, I guess, is the same thing as finding it reassuring and knowing that I can say, are you sure, or, what about that. So I probably feel I can trust the person more than I feel I can trust the computer and its automatic responses. (Participant 6, interview 2, line 533)

Another aspect that adds to the trustworthiness of the phone is the fact that information can be checked quickly and adequately. Several participants stressed that the information they had received over the phone was usually correct and trustworthy:

I suppose trustworthy, in a sense. I know that's probably just prejudice on my part, but when I've been able to confirm something directly on the phone I know that they've got my information and I know that I've cleared up anything that perhaps wasn't clear on the internet. ... Usually that is preferable because sometimes you also find that information online is out of date; you may find that the price has changed or whatever. And you don't suddenly find that you were supposed to send them a confirmation or something that you may not have noticed. There are always little things that you may not notice on the site, which they may not have put on the site; things they can just tell you over the phone and you don't have to have two or three emails going back and forth finding out these extra bits of information. Whereas on the phone it is just two or three questions and then you are done. (Participant 12, interview 2, lines 435-443)

This quote illustrates that the construct trust is related to the constructs information and time. Similar to the construct risks that was identified in the previous section, information is identified here as an additional construct on the intermediate level of the construct model (see figure 23). The telephone is considered trustworthy because the information provided through it tends to be readily available and is perceived to be accurate. A few participants stressed that they do realise that the phone is not 100% trustworthy, but that they still tend to regard the phone as a trustworthy channel:

Trustworthy, obviously you're not always going to believe [everything], it's more a perception of trust rather than actual trust, I wouldn't necessarily believe what a sales person was saying on the phone any more than on the internet, but you think you can tell something by someone's tone of voice, which is to do with the personal touch, which you wouldn't get on the internet. ... I think that's in relation to finalising a deal, really. Checking that you really have done what you're supposed to have done on-line. (Participant 22, interview 2, lines 253)

In relation to the high street, participants described trust to be a construct that reflects one's belief in the people that work in the travel shop and with whom they have face-to-face contact:

You can almost feel whether a person is likeable or should be trusted, and you can get a feel for the real person that you're dealing with. That's not always possible on the telephone; it can be a bit formal. And on the internet it's totally faceless but, again, it serves its purpose. But [trustworthy] is a good aspect about going to the office or the travel agent. (Participant 13, interview 2, line 424)

Many participants stressed how they appreciate the high level of empathy travel agents have. They tend to deliver a more personal service than the internet does. One can have a rich conversation and build up a good feeling about the travel preparations:

You can have a conversation and you can control it, because you can go back on what you've said and you think, oh, what did I say? And you feel more comfortable with saying, hey, hang on, let's just say this, or having it said to you or whatever. It's just that you don't have to be on your guard. (Participant 13, interview 2, line 432)

This participant describes how she feels that she is in control of the conversation. This is an important aspect for her. Another participant described how preparing for her visit to the high street travel agent by a search on the internet enhanced her feeling of the trustworthiness of the shop assistants:

If I'd gone in and I didn't have a clue about what it would be, then I probably wouldn't be so trusting, but because I went in and thought, hang on a minute, I know they're probably trying to sell me something of whatever and make some money out of me, but I couldn't have found a price like that myself. So that side of it I felt quite trusting then. (Participant 3, interview 2, line 335)

These quotes illustrate that the construct trust is related to the intermediary constructs of personal contact, information and perceived risks. People like to combine channels, so they can triangulate information and negotiate over deals. This allows them to be in control of the process and the outcome of the consumption process.

Some participants explained that they appreciate the fact that they can always go back to the travel agent and complain when something has gone wrong. This enhances their perception of trust and supports their feeling of being in control. If anything goes wrong, they are not passive victims, they can take action:

It's the fact that when it comes to... if anything goes wrong, you've got somebody you can have a face-to-face conversation with rather than somebody at the end of a phone or the end of an e-mail, which I tend to find that they're not as successful as being face-to-face with somebody. (Participant 23, interview 1, line 249)

This is in line with the literature on trust, discussed in chapter 2 (section 2.1.2, page 26), which describes that trust in an e-service is not only established during the actual use of the e-commerce website, but also exists before and after the service encounter with the provider of the service (Egger, 2003). This aspect of trust in the service provider has been defined as institutional trust (Misiolek et al., 2002).

The following quotes illustrate that the construct of trust is related to the intermediate construct of risk. The first mentions risk reduction by going to a travel shop from a

big and reputable brand, the second by going to a local travel shop that one has dealt with before:

If you go to the Travel Agent, if they're a big company, then if it goes wrong you've some sort of redress and maybe some sort of insurance for that. (Participant 27, interview 2, line 178)

The woman at our travel agent knows us quite well and knows the sort of thing we like, and so she can say: this company is probably more the sort of thing you want, and I know you don't like big hotels, and you like little local things, and I think you will find them here. You know, that sort of thing. (Participant 12, interview 2, line 543)

In summary, the construct of trust is related to the super-ordinate construct of control through several of the intermediate constructs that form the dimensions of control: contact, risks, information and time. Figure 24 gives an overview of these relations. The participants did not mention specific concerns about trust in relation to a need for control over the place of channel usage. In reference to the literature on trust (Johnson and Grayson, 2005), it is relevant to note that the aspects of trust that relate to personal contact and risk refer to what is defined in the literature as affective trust (based on personal experiences), while the aspects of trust that relate to information and time refer to what is defined as cognitive or calculated trust (based on accumulated knowledge).

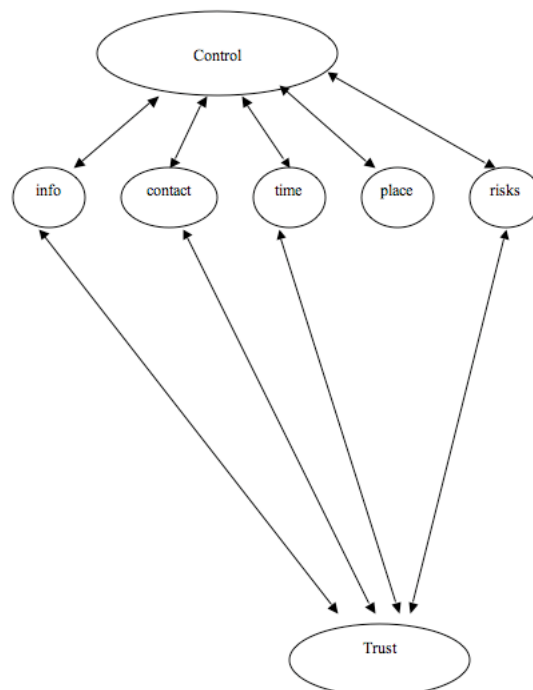


Figure 24 - Construct model for the sub-ordinate construct of trust

6.3.3 Product price

The cards *cheap* and *expensive* came out of the card sorting exercise as being important characteristics for the internet and the high street. Participants tended to describe the internet as a channel to find cheap deals and the high street as offering more expensive travel services. The cards did not specify whether cheap / expensive referred to the costs of services purchased through a channel, or the costs of the actual use of a channel. From the explanations by the participants on why they selected the cards, it became clear that they predominantly referred to the costs of the services purchased. Hence the name of the construct discussed here: product price.

The expectation that the internet offers a means to find the cheapest offers available, is a firm and wide spread belief among the participants:

Prices are cheaper on the internet, normally. (Participant 19, interview 2, line 201)

The cheapest flights are usually available in some way or other on the internet. (Participant 15, interview 2, line 549)

I tend to trust that the prices are cheaper on the internet. (Participant 6, interview 2, line 451)

These quotes illustrate that the participants had strong expectations on how their channel choice could influence the price of the product or service they intended to purchase. This indicates a relationship between the construct product price and the intermediary construct costs.

The satisfaction of having found the cheapest deal online is not only important to people because of the obvious lower out-of-pocket costs, but also because of the positive feeling that one has not paid more, and preferably even less, than other fellow travellers:

I think the worst thing about going on holiday is arriving at a resort and, I don't know, ending up in a conversation where you [ask]: how much did you pay for your holiday? (...) And then somebody else is saying they got it cheaper. And then that, for me, kind of spoils your holiday a bit. Whereas with the internet you don't feel like that anymore, because you can do. (...) If I missed out, it's my fault I've missed out, because I've not done the research properly. (Participant 23, interview 1, line 305-313)

This quote illustrates that the construct product price is also related to the intermediary constructs information and risks. This participant described how she enjoys the fact that she is able to find the best deal available through the internet. She would blame herself if she would later hear that there might have been a cheaper

option she didn't find out about. By making good use of the online information, she can avoid the risk of paying too much for her holiday. She clearly assumes herself to be in control of the search and decision-making process.

Some participants explained that although the internet tends to offer cheap deals, extra charges are sometimes added to payments by credit card. The following quote illustrates that people may be willing to pay a bit more because of the convenience of doing the transaction from home. This indicates a relation between the constructs product price and place.

This is the obvious one, cheap, you sit up in your bedroom and you pay for it a bit, but it's... You may have to pay, if you're buying a flight and you're paying using your credit card, you'll pay a bit extra by using your credit card, but you can do it in your home. You don't have to drive the car anywhere, or you don't have to use the telephone or whatever. (Participant 28, interview 2, line 94)

Regarding the costs of booking services at a high street travel agent, many participants expressed a firm belief that this is on average more expensive than booking online:

A reason for not using them is they seem expensive. That seems to me the one reason. ... They just seem expensive. (Participant 14, interview 2, line 473)

I perceive it to be more expensive, generally, to use a travel agent than to use the internet. I feel you can get a better deal [online]. (Participant 10, interview 2, line 394)

I don't do it very often. I think that it's probably expensive. (...) I definitely see it as an expensive option that I probably wouldn't consider doing. (Participant 11, interview 2, line 873 and 909)

One participant explained how her perception of travel agents being expensive is based on the assumption that they are not per se offering the cheapest option available. By searching online herself she feels she is more in control to minimise the risk of paying too much:

I picked expensive. It's not always expensive, but they're obviously trying to sell you a product, and they're not necessarily trying to sell you the cheapest product, whereas online you might be able to do your own research and find out a cheaper alternative. (Participant 22, interview 2, line 281)

Another participant expressed a similar dissatisfaction with the fact that he cannot be completely sure he would get the best deal when booking through a travel agent. He would like to be more in control of finding and comparing the offers available, and be in a stronger position to make his own choices. This confirms the relationship between product price, risks and control:

I think there's the satisfaction of knowing you've got the best deal. When you give it to a travel agent, you say I want to do this, I want to do that, you never know whether they've given you the

best deal or they've gone for the first option, and they haven't tried the second, third and fourth options. You haven't got that satisfaction or that guarantee that the best deal has been worked. (Participant 27, interview 1, line 248)

Interestingly, despite their general belief that high street travel agents are expensive, participants often did not completely rule them out as an option for research and booking. They seemed to be willing to keep an eye open for offers at certain (familiar) travel agents and, if the price comparison leads to a positive result, they may consider booking there anyway. If the prices at the travel agent are similar to the online offers, some participants expressed to prefer to book at the travel agent:

It was the same price. So, if there had been too much difference in the price, then we may well have gone back and done it online but as it happened it was the same price and so we thought, well, we'll pay it at the travel agent instead of going online. (Participant 13, interview 1, line 462)

Product price does not only refer to the absolute amount one pays for a product, it includes a range of prices that consumers are willing to consider to pay for a product or a service, as was also illustrated by a previous quote from participant 28 who rather pays a bit more if he can have the convenience of booking from home.

In summary, the construct product price is related to the constructs costs, information, place and risks. Figure 25 gives an overview of these constructs within the model.

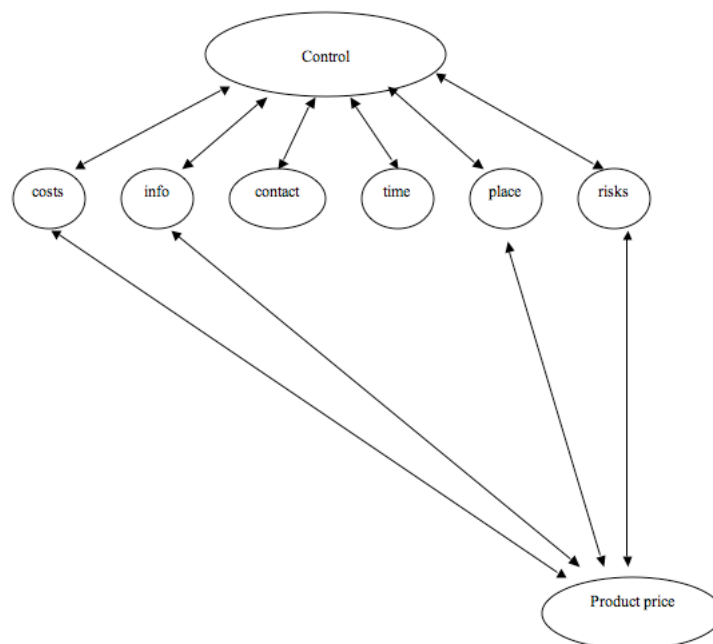


Figure 25 - Construct model for the sub-ordinate construct of product price

6.3.4 Behavioural control

In this section, the results from two cards in the card sorting exercise have been combined: *more control* and *no hassle*. During the analysis it became clear that the explanations by the participants about their choice of both of these cards centred on the concept of behavioural control. In the literature, behavioural control has been defined as the perceived ease or difficulty of performing one's intended behaviour (Bobbitt and Dabholkar, 2001). It is one of the elements in the Theory of Planned Behaviour (Ajzen, 1991), discussed in chapter 2 (section 2.1.2, page 28). Behavioural control is conceptualised in this section as the perceived control over the service encounter, the actual moment of interaction between a consumer and a provider. This distinguishes it from the overarching theme of control over the consumption process as a whole, posed in this thesis as the super-ordinate construct driving consumer channel choice. During the time of the second round of interviews and the card sorting exercise, this distinction was not yet clear. Control seemed to be one of the emerging themes in the study, but it was not clear to what it applied exactly and how it related to other emerging themes. The further conceptualisation of the constructs during the analysis, and their relationships in different levels of abstraction in the construct model, pointed to a stronger distinction between behavioural control and the overarching theme of control. Behavioural control functions on the lowest, operational and least abstract level, which applies strictly to control over the practical use of a channel, whereas control is the more general, super-ordinate construct that applies to control over several aspects of the consumption process. To avoid confusion about the terms on the different levels, the original card *more control*, which was selected by the participants as being an important characteristic of the internet, has been categorised during the analysis under the heading of behavioural control. Since it became clear from the explanations by the participants that *no hassle*, which was selected as an important characteristic of mail order, also referred to behavioural control, the results from both these cards have been combined in the same construct.

In relation to the internet, many participants mentioned their appreciation of being able to control exactly what to look for, and how, and when, and for how long. They expressed that the internet offers them the freedom and flexibility to generate their

own overview of the available information, which enables them to make their considerate decisions. In terms of contemporary consumption, this illustrates the desire to be well informed and empowered consumers. This aspect enhances their feeling of being in control of the consumption process.

You can find a range of things and you have got more control in the sense that you can go to certain websites which give you indications of which airlines are cheaper, and then I can go and look through those and I can decide on my holiday and how I want to do it. (Participant 11, interview 2, line 789)

This quote shows that the construct of behavioural control is related to the intermediate construct of information. The internet allows one to search a wide range of sources. It also allows downloading and processing this information, as the following quote illustrates:

Also this control thing, you can manipulate the text more effectively. You can print out just the selections you want, for example, of a page. You can download maps or train schedules. And that gives you so much more control over the material than, say, a book which may have schedules that are out of date. (Participant 14, interview 2, line 405)

One of the participants described that, compared with a personal conversation, she feels to have less control over the process of online information search, but she stressed that the advantage of having more control over the amount of information and the time she spends on it is more important to her and makes her use the internet anyway:

More control, because you can do more searches, even though you may lose a bit of control [compared] to talking to people directly, but you control your searches, how many you do and how much time you can spend. (Participant 8, interview 2, line 303)

Several participants compared their sense of control while using the internet to visiting a travel agent or using the phone. They all agreed that it is more difficult to control the situation in case of personal contact:

I tend to find it's cheaper booking online, and I feel I've got more control. One thing I did find with booking through a travel agent was, I didn't know, is it booked? What's happening? Because I'm used to having that control, of pressing the button and going: it's booked. And I know it's booked, and there's no problem. (Participant 10, interview 2, line 370)

In this example the behavioural control at the travel agent is clearly not sufficient. It seems that the experience of behavioural control through the internet enhanced the perception of limited control at the high street. Another example illustrates a similar experience:

I think the internet has really added to the experience of being able to personalise what we want. It gives so much more. It allows me to explore what the options are. Going into a travel agent there's

a sense that I'm only hearing about what the travel agent wants to tell me, and that may suit my needs, but it may not. The travel agent may have an agenda about what they want to sell. [The internet] leaves me in charge, which is what I want. (Participant 28, interview 1, line 344)

Through multi-channel use the advantage of one channel may balance the disadvantage of another channel. One of the participants described how the use of the internet in the early stages of the consumption process (searching for information and deliberating the options) empowered him and enhanced his feeling of control when he visited the high street in a later stage of the consumption process (decision and purchase):

More control. I feel more empowered because I've got more information. Because I know more, but also because I feel like I'm going to be asking the right questions when I need to ask questions, and I've got some comparisons. (Participant 1, interview 2, line 148)

In a few cases participants mentioned a lack of control when there were problems with using the internet. They explained that in general the internet offers them more control, but they also experienced situations wherein they felt that technical problems and annoying advertisements were limiting their sense of control:

Well, there's more control if it all goes according to plan, but if it doesn't you move into less control. ... Because once you get into the website and you start flipping around and putting in dates, and then you want to change and come out of it and go back in, you just feel slightly out of control with it. (Participant 27, interview 2, line 158)

The experience of participants with using the internet (the number of years they have had access, and their current frequency of use) may be related to their expressed limited control, but interestingly enough not only new users mentioned this perception of limited control. Those who mentioned this aspect of losing control were not all new to the internet. It seems that the unwieldiness of the internet at times frustrates even experienced internet users.

In summary, it can be concluded that the connotation of behavioural control in relation to the internet has two dimensions: a) it is a means to be in control of the service encounter, and b) it is a complex tool that in itself is not always easy to control.

In relation to mail order, the card *no hassle* was selected by participants as one of the top-5 characteristics. Many of their explanations about this choice of cards centred around how nice it is to have a few brochures at home and leisurely browse them to orientate oneself on potential offers:

You pop it in your bag, take it home, and at home sit there looking through it, just in leisure time, just flip through and start getting ideas. They're quite informative and all the pictures that are there make it all look nice. I suppose no hassle's in there, again, it's pretty easy to flip through a brochure and decide where you want to go and then book it up. (Participant 3, interview 2, line 363)

This participant described how much she appreciates to have a range of well-organised information at hand and leisurely browse through it. She is obviously in control of how he uses the brochures. Other participants stressed similar advantages. They are happy with their freedom to choose when and where they want to make use of the brochures they have gathered:

Well there's not much hassle really, is there? You've got it there; you look at it or you don't look at it. And you can get them wherever, just pick them up. If it goes in the recycling, it goes in the recycling so there's no hassle. (Participant 13, interview 2, line 455)

These quotes illustrate that the construct of behavioural control is related to the constructs of time and place. The next quote also illustrates the relation to the constructs information and contact:

I can sit with a coffee and there's nobody pressurising me. The information put in a brochure is very upfront. I don't have to think what does this mean. Somebody's obviously done quite a bit of work on these brochures to make it as good as possible. (Participant 1, interview 2, line 290)

The participants who selected the card *no hassle* generally agreed that using brochures is simple and straightforward. The fact that brochures need to be picked up from the travel shop, is a bit of a hassle for some people, but not for everyone:

I can do it just on my own sofa in my own time. Although it might be a bit of a hassle when you go and get it; Can we help you? No thanks, I'm just picking up a brochure... (Participant 17, interview 2, line 516)

No hassle, because you just sit at home and you can get loads of brochures from the shops. ... You're probably at the shops anyway, you'd go in and you just take them off the shelf, and actually you don't have to sit down with the people. (Participant 19, interview 2, line 321-329)

The quotes in this section illustrate that the sub-ordinate construct behavioural control is related to the intermediate constructs time, place, contact and information. Figure 26 gives an overview of these constructs and their relationships.

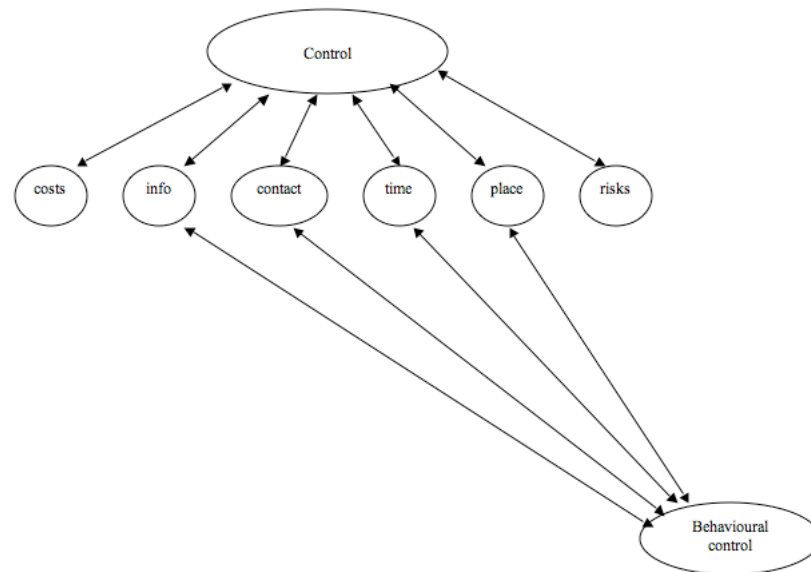


Figure 26 - Construct model for the sub-ordinate construct of behavioural control

The channel expectation Behavioural Control is the perceived control over the service encounter, the actual moment of interaction between a consumer and a provider. This aspect of control is different from the overarching perception of control over the consumption process as a whole. The sub-ordinate construct of Behavioural Control is a more pragmatic, operational influence on consumer channel choice, whereas the super-ordinate construct of Control is a more general, structural influence.

6.3.5 Security

The card *secure* was selected by participants in reference to the high street. They explained how this card represented the security of making payments without concerns about fraud or other misconduct by third parties. This signifies that for them security is mostly connected to the purchase stage of the consumption process. This is different from the construct trust that was also selected in relation to the high street. As discussed in section 6.3.2, trust is mostly related to people and organisations and it applies to the whole consumption process, from search to dissonance. Most participants picked out the card *trustworthy* if they wanted to stress the human or organisational aspects of their perception of feeling safe, and picked the card *secure* if they wanted to express their concerns about the more technological aspects of feeling safe. Some participants picked both cards, and commented on their relationship in the laddering interview after the card sorting:

Trustworthy and secure because you don't have the thing about buying something online that you are not sure about, although you know roughly which are the famous sites, and many people have used them. I wouldn't buy a plane ticket from a website I've never heard of. (...) You know that if something happens, you just go there, and complain. (...) They won't run away with your money. (Participant 8, interview 2, lines 329-333)

In the explanations participants gave to explain their choice of the card *secure*, they often referred to concerns about having their credit card details stolen while doing online transactions. The expectation that this would not happen when paying at a travel agent seems to be an important advantage of the high street:

You're one-on-one, and you haven't got anybody electronically invading. ... I suppose you've got people around, and there's a kind of security to it. ... You can see whom you're dealing with, and where they are, and you can actually see what they're writing down, what they're doing with your information. (Participant 13, interview 2, lines 412)

This quote, and the following two, illustrates that the construct security is related to the constructs risk and personal contact:

If I hand over my money to a travel agent it's more secure than if I'm emailing it off to various places. Again it's one of the things: I feel fairly secure with British Airways, but maybe not when I'm sending over my credit card details again to some bed and breakfast. (Participant 1, interview 2, line 242)

Something about if you're paying, you're handing it over to a human being, in a bricks and mortar institute that's in the High Street, and that will be there tomorrow and was there last year. (Participant 14, interview 2, line 441)

Interestingly, the opposite element of secure, risky, was not selected in the top-5 cards by any of the participants. Although, as mentioned in several sections in this chapter, participants frequently do refer to the more general construct of risk, they apparently don't see any of the channels as particularly risky.

Figure 27 gives an overview of the construct model with a focus on the relations between the constructs security, contact and risks. They did not mention specific concerns about security in relation to a need for control over the costs, information supply, timing or place of the channel usage.

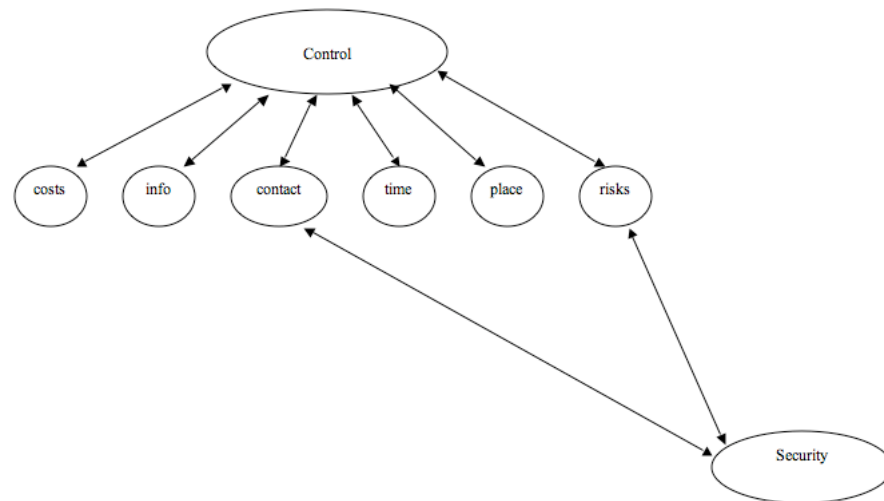


Figure 27 - Construct model for the sub-ordinate construct of security

6.3.6 Enjoyment

The card *entertaining* was selected by many participants as one of the top-5 characteristics of mail order. They explained that brochures allow them to leisurely browse through a wide range of options in an early stage of the consumption process:

Sometimes it is quite fun to sort of flick through and see all the alternatives really quickly. You can turn over, and suddenly your eye is caught by a picture or something and you look it up, and you say well, I wouldn't have seen that if I had asked for my specifications of what I want, because actually it's a bigger house than I'd want, but that is a fantastic place and wouldn't it be nice to go there one day. (Participant 12, interview 2, line 507)

This quote illustrates that the construct of enjoyment is related to the construct of information. Many participants stressed that the nice pictures brochures tend to add considerably to the entertainment:

Entertaining, because I like seeing the different pictures and say: oh, this place is really nice, and that place is really nice. So, of all the media, I think it's the most entertaining. (Participant 8, interview 2, line 480)

The participants also stressed that brochures allow them to share ideas and enjoyment in this early stage with others, such as partners or children:

Entertaining, because they're nice to look at, and you can sit with your wife and go: it'd be really nice if we went to this one, it's like a five star one and blah, blah, blah [laughter]. So it's entertainment, you know you're not going to book it because you're not that kind of person, but it's entertaining in that way. (Participant 19, interview 2, line 313)

They are entertaining because they can be quite glossy, the pictures in them. The kids particularly like to look through them. (Participant 16, interview 2, line 255)

These quotes also illustrate the relationship of enjoyment with the constructs time and place. Mail order materials can be used at home, at any time you like, and you can share them with other people. From the explanations by the participants about their use of mail order, it stands out that it is predominantly used as an extra source of information in the early stages of the information process (search and deliberation). Mail order does not seem to be used much in the later stages of the consumption process (decision, purchase, dissonance). Figure 28 gives an overview of the constructs related to enjoyment.

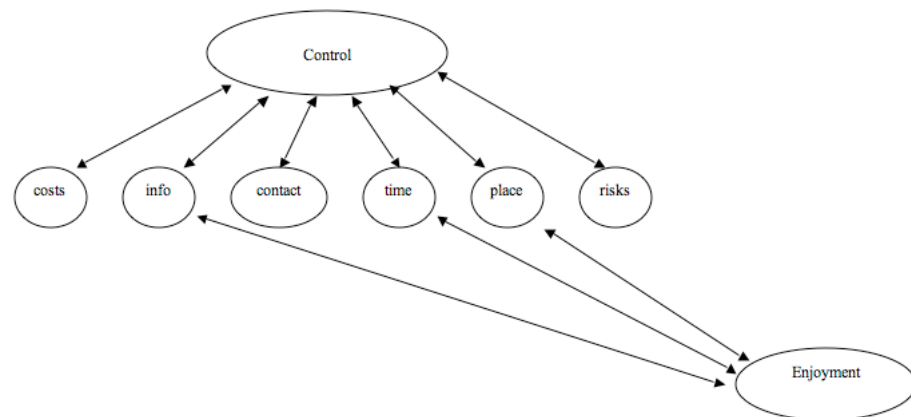


Figure 28 - Construct model for the sub-ordinate construct of enjoyment

6.3.7 Model completed with all identified constructs

From the accounts by the participants, some recurrent themes emerged that explain how their channel choices were driven by their expectations on how the channels would cater to their needs and preferences. The analysis of the accounts shows that these recurrent themes can be related to key constructs that are important to consumers in initiating and completing consumption processes. As discussed throughout this section and the previous one, these constructs have been ordered into a model with 3 levels: sub-ordinate, intermediate and super-ordinate constructs. Figure 29 gives an overview of this model including all the relationships between the constructs that have been identified.

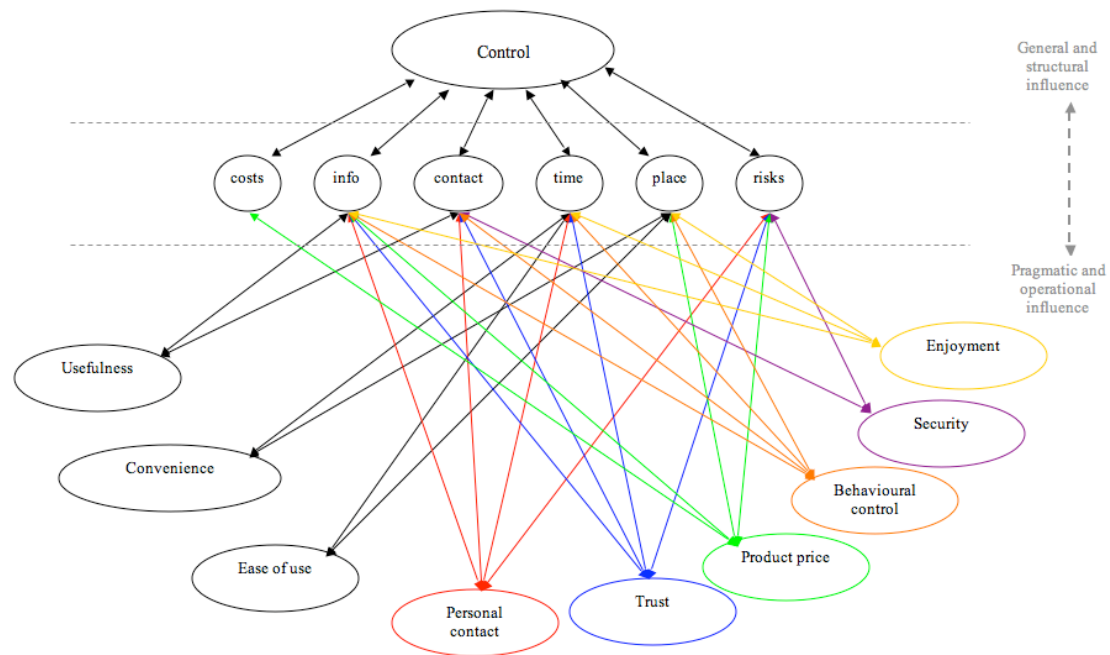


Figure 29 - Construct model including all identified relationships

Some themes, such as costs, risks, contact and control seem to resonate on different levels in the model. This is because they do indeed function on different levels of abstraction for the consumer. On the lowest level they are functional in a pragmatic, operational way. For instance, the price of the actual product or service one is about to purchase, the trust one has in the actual person on the phone, or the control one perceives to have over the actual service encounter. On the intermediate and super-ordinate level the constructs function in a more general sense. For instance, the feeling of control over the consumption process as a whole, the risks one is prepared to take during travel preparations, the general preference for personal contact one may have or the general sensitivity to cost one may have in relation to leisure travel. The positioning of the constructs in a model such as the proposed one here helps to distinguish the pragmatic, operational motivations from the more general and more structural motivations participants gave to explain their channel choices. This is a useful step in developing a deeper understanding of consumer channel choice.

From the perspective of the consumer, the upper two levels in the model represent elements that he or she may have some form of control over. Starting from the assumption that the need for control is important in contemporary consumption, a

consumer will strive to control as many aspects of the consumption process as possible: the timing, the place, the costs, the risks, the amount and mode of contact and the amount and mode of information. With an active and assertive attitude the consumer will try to optimise these aspects as much as possible. Of course there are always compromises to be made, and not for every consumption process it is worth the effort to control every detail, but in general consumers strive to achieve a positive feeling of being in control of the process and the outcome of the consumption process. This need for control appears to be the driving force for them to make pragmatic decisions on the more operational level of which channel to use, who to contact, and how and when, etc. During a consumption process consumers usually make a series of these pragmatic choices. The decision to use multiple channels, or to move between channels, can be one of the potential outcomes of these choices. In their explanations of their channel use, participants often switched between describing both their pragmatic choices (e.g. choosing the quickest and most convenient way of arranging something) and their more high level drivers (e.g. comparing information across channels to find the best possible deal).

6.4 Synthesis of the effect of constructs on channel expectations

The constructs identified in the previous sections as influencing consumer channel choice, offer a basis to synthesise how the participants expect the various channels to cater to their needs, preferences and concerns. The following sections each describe the expectations towards particular channels, generated from the accounts by the participants and related to the construct model.

6.4.1 Expectations towards the internet

In general, most participants described the internet as a useful channel, and as convenient and easy to use. The aspects mentioned to make the internet useful are mostly connected to the fact that it is a great tool for research, especially in the early stages of the consumption process. The participants all praised the internet for

offering a very wide range of information. They appreciated the convenience of using the internet at their homes. It is close at hand, it is readily available and its use is enjoyable. Many participants stressed the leisure aspect of browsing the internet for information. And they spoke very positive about the possibility to make up their own mind about when to use it, and for how long. They appreciate the absence of any pressure. About the ease of use of the internet, the participants were generally positive, although most did mention that it is not always easy to use. Specific websites can be difficult to use but, unless this is really annoying, this did not tend to stop the participants from using the internet in general.

Practically all participants described the internet as a means to obtain cheap products and services. Whether they did comprehensive price checking across channels or not, most participants shared a firm belief in the discounts one can achieve by buying online. In case an online purchase by credit card turned out to be a bit more expensive, participants expressed to be willing to pay this difference in price because it is convenient to arrange the purchase in one's own time and from one's house. The behavioural control they experience while searching and buying online is an important aspect in their appreciation of the internet. Comparing and downloading information from several sources helps them to make up their mind about what they are looking for. Not being pressurised by a sales assistant in a shop or over the phone into making a decision enhances their feeling of being in control. They expressed to be more ensured that all the relevant information is considered if they do their own information search. They don't want to rely upon someone else to do it for them in a shop. They often prepare a visit or a phone call to a high street travel agent with a search on the internet. This empowers them to feel more assured of what they want and to negotiate over the best deal for them.

The findings in chapter 4, based on the post-hoc accounts (travel stories) of actual and recent consumption processes, showed that the internet is used in all stages of the consumption process. In many cases not only the information search, but also the eventual purchase was conducted online. The accounts the participants gave to explain their choice of cards with the top-5 characteristics of each channel tended to focus predominantly on the use of internet in the early stages of the consumption process. This may indicate that the use of the internet for search and deliberation is

more top of mind for the participants than its use in the later stages of decision, purchase and dissonance (although *cheap* was one of the top-5 cards). The most important associations participants expressed about the online channel were centred on online search. Apparently the online purchases the participants have done online are less prominent in their memory as being characteristic for this particular channel. The transactions do take less time and effort than the search and deliberation stage, maybe that explains the discrepancy between the stated expectations towards the internet and the actual use of it.

To sum up the most prominent expectations that the participants expressed towards the internet: they see it as a suitable channel to ensure their control over the time, the place, the costs and the information during a consumption process (see figure 30 on page 246). Contrary to what might have been expected, no specific relation between the use of internet and a need to control risks or contact was mentioned by the participants.

6.4.2 Expectations towards the telephone

Similar to the internet, the telephone was described by most participants as a useful, convenient and easy to use channel, but the examples that elaborated on these general descriptors were different. The telephone was mainly positioned as a channel to follow-up on information that is gathered in an earlier stage online or through mail order. Through the phone, participants said to solicit reassurance about the results of their initial information searches. They were either seeking for confirmation, or for answers to detailed queries. Often participants explained that they appreciated to have this type of personal contact, in many cases with owners of accommodations like B&Bs, even if it was not strictly necessary for making up their mind and it meant they had to make an extra effort for it. In general, the telephone was described as an easy accessible medium. It is your house, always at hand, and very easy to handle.

Apart from the positive aspect of personal contact, the type of participants generally described the information obtained through the telephone as detailed and accurate. Both aspects add to the perception of trustworthy of the telephone. Most participants stressed that they tend to trust what they hear over the phone more than what they

read on the internet. A final reason participants gave for using the telephone is that it allows them to be in control of the timing of the consumption process; they do not have to wait for answers to letters or emails. All these positive aspects of using the telephone were used by participants to minimise the risks of obtaining inaccurate information, of making an incorrect booking, or of delaying the decision-making and purchase. The only downside to the telephone is getting caught in queues and automated voice response systems. Many participants stressed a strong dislike of those situations.

To sum up the most prominent expectations that the participants expressed towards the phone: they see it as a suitable channel to ensure their control over the time, the contact, the risks and the information (see figure 30 on page 246). No specific relation between the use of the telephone and a need to control costs or place was mentioned by the participants.

6.4.3 Expectations towards the high street

The participants described high street travel agents as a useful channel, just like internet, telephone and mail order, but again the explanations about what makes this channel useful centred on different aspects than for the other channels. The high street seems to be mainly useful because its staff tends to offer personal advice, because they offer a better opportunity for redress in case of dissonance, and because the payments made there are more secure. Contrary to the top-5 cards for internet, telephone and mail order, the top-5 of most important characteristics for the high street did not contain convenient and easy to use. During the interviews some participants did comment on the ease of use and convenience of high street travel agents, but overall these cards did not come up in the overall top-5 for the high street during the card sorting exercise. Apparently descriptors such as personal contact, expensive, trustworthy and secure were more important to most participants than convenience and ease of use.

The comments participants made about personal contact in travel shops indicated that the level of involvement in a shop is expected to be much higher than over the phone. Travel agents tend to not only give information, but advice as well. Participant

considered them as experts who can answer to most questions. Many participants appreciate the face-to-face aspect of the personal contact in a travel shop. They stressed that this enhances their sense of control over the encounter; they can better judge whether someone is truthful and attentive (due to non-verbal communication), and they expect a better opportunity to negotiate. The personal contact also appears to have some of the same benefits as for the telephone: it offers reassurance and an opportunity to check if ones own online search has indeed resulted in the best options. The trustworthiness of travel agents seems to be connected to this aspect of personal contact during the face-to-face encounter. The trustworthiness is highest if the shop is part of a big reputable chain, or if it is a local shop with an existing relation to the consumer. The participants generally regarded paying at a travel shop as secure. They indicated not to worry much about this, which is different from internet purchases, as those often do make them worry. The expressed feelings about security mainly centred on the purchase stage.

When asked to compare the high street to the telephone, some participants stressed that they like face-to-face contact more than just voice, while for others it is the other way around. This seems to be a personal preference. A limitation of using a travel shop is the potential bias of its staff. They might have their own agenda, which means that the consumer has less control over the offers the staff is putting forward.

Therefore many participants stressed that it is good to combine using the high street with other channels, such as the internet. Another limitation of the high street is the perception of it being generally expensive. This is a firm and widely shared belief.

To sum up the most prominent expectations that the participants expressed towards the high street travel agent: they see it as a suitable channel to ensure their control over the contact, the risks, the costs and the information during a consumption process (see figure 30 on page 246). No specific relation between the use of the high street and a need to control time or place was mentioned by the participants.

6.4.4 Expectations toward mail order

Mail order shares three main characteristics with internet and telephone: useful, convenient and easy to use. Participants explained that they see mail order as a useful

channel because it facilitates one's orientation in the early stages of the consumption process. In the interviews participants tended to speak about brochures, catalogues, leaflets and flyers rather than about mail order, as these are the tangible forms in which they usually encounter mail order communication materials. Mail order is the formal name for the distribution channel, but this name is not used much in colloquial conversation. The participants explained that brochures and catalogues provide good information and usually contain many nice pictures. They stressed to appreciate these pictures as a positive asset of brochures. In general mail order was described as a useful channel to consult in parallel to other channels, in order to triangulate information from several sources. The printed materials are easy to use and can be carried around. They are tangible, which is nice, and they are convenient; one can choose one's own time and place where to use them, for example in the garden, or while on the road. No equipment, such as a computer or a telephone, is needed for this.

The participants also described the use of mail order as no hassle. They appreciate the lack of pressure from sales staff. They also stressed that the printed information is easy to share with others, such as partners or children. One can write on it, or cut the relevant bits out. Sometimes the information in a brochure or catalogue is even surprising. It may contain a nice picture of something that had not been considered yet. This may lead to new ideas. Many participants stressed that it is useful to flick through a few brochures early in the consumption process. The only limitation of using mail order that the participants mentioned is that one usually has to get the brochures from the shop oneself. Some people don't mind, but others think this is a hassle. In a few cases participants received brochures at home through the post because they are on a mailing list. These people all said that they usually do look through them at some point. Specifically for repeated trips and/or in case of an existing relationship with a travel agent, participants tended to use brochures they received through the mail. But also in these cases, they often triangulated the information from the brochures with other sources, such as the internet.

To sum up the most prominent expectations that the participants expressed towards mail order: they see it as a suitable channel to ensure their control over the time, the place and the information during the consumption process (see figure 30). No specific

relation between the use of mail order and a need to control costs, contact, time or risks was mentioned by the participants.

6.4.5 Relation of channel expectations to construct model

To visualise how the participants' expectations towards the various channels are related to the construct model and channel choice, figure 30 was generated. This figure shows that each channel is particularly related to some of the intermediate constructs. Participants tend to make their channel choices according to which of the intermediate construct are most important to them.

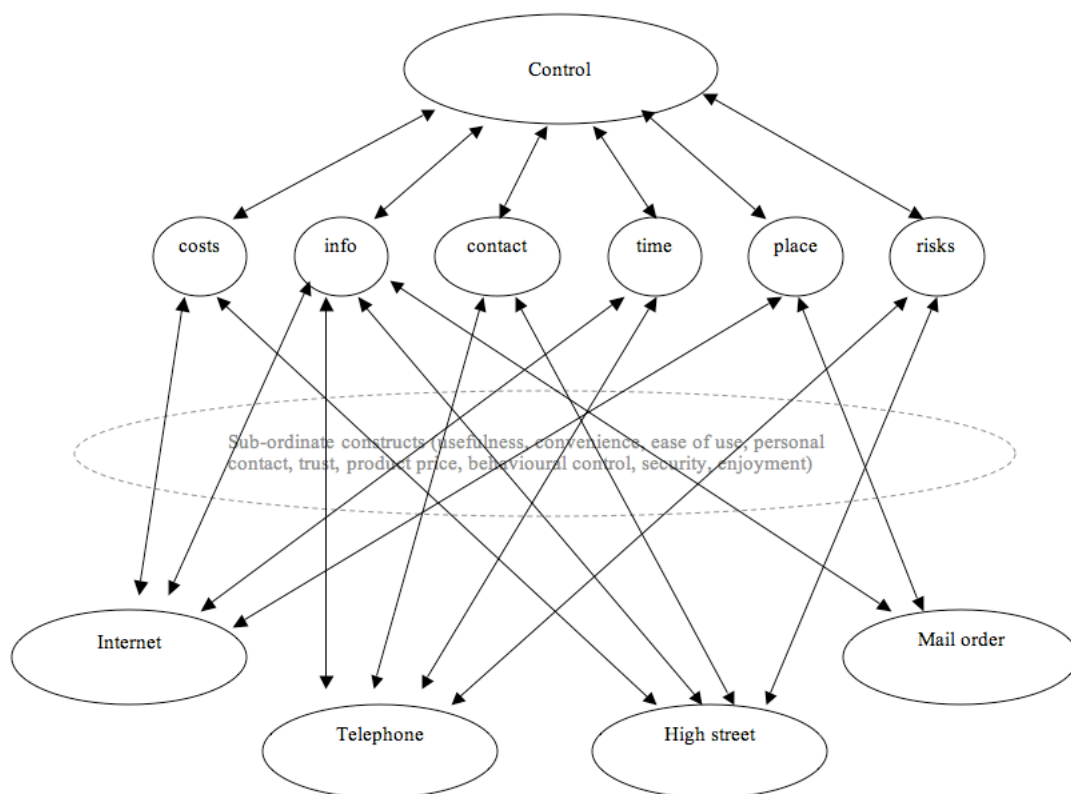


Figure 30 - Relationship between construct model and channel choice

The sub-ordinate constructs, such as usefulness, convenience, ease of use, are represented in grey in the figure to indicate that they do play a role in the relationships between intermediate constructs and channels, but their influence is not as prominent as that of the intermediate constructs. Based on the accounts from the participants,

their channel choices seem to be more driven by the intermediate constructs, and thereby ultimately the aspects of the consumption process they want to control, than by the individual sub-ordinate constructs.

With this model, some of the general patterns in the reported consumer channel choice can be explained. The occurrence of these patterns is fundamentally situation-dependent. In a specific situation some constructs are more urgent for a participant than other constructs. Channel choices follow from this situation-based urgency, as the most urgent constructs dominate the influence of other constructs on the eventual channel choice.

Example of a situation where costs are important: a consumer who is looking for a cheap deal will primarily expect to find this through the internet. A consumer who is not too concerned about the costs and prefers to receive reassurance on details about a trip, will probably chose to visit a high street travel agent.

Example of a situation where information is important: a consumer who is looking for information to direct the travel preparations may use any of the four channels, in parallel or subsequently. Most probably internet and mail order will be used in the early stages of the consumption process, and telephone and high street during the later stages.

Example of a situation where contact is important: a consumer who is just looking for a pleasant and personal reassurance about an intended booking will either phone up or visit a travel agent, a consumer who needs customised advice from an expert will probably go to the travel agent.

Example of a situation where time is important: a consumer who prefers to have the freedom to decide when and for how long to do the travel preparations will use internet or mail order, a consumer who needs a quick answer to a query will use the telephone.

Example of a situation where place is important: a consumer who prefers to have complete freedom in choosing where and how to do the travel preparations will use mail order brochures, a consumer who enjoys doing travel preparations from the house may use internet or mail order.

Example of a situation where risks are important: a consumer who needs detailed information in order to be really sure not to miss out on things will use the phone or visit the high street, a consumer who wants to be assured about the security of a payment will go to the high street.

The acknowledgement that the circumstances of specific consumption situations affect the influence of the identified constructs on the eventual channel choice touches on the theme of fragmentation that was introduced and discussed in chapter 5. As explained in section 6.2.4, this theme was not investigated in detail in this chapter as the focus of the analysis was on channel expectations in general and not on comparing particular consumption processes. In the next chapter the theme of fragmentation will be further discussed and related to the construct model introduced here.

The analysis in this chapter has resulted in the identification of the constructs that drive consumer expectations on what benefits they may get from using a particular channel. As figure 30 shows, these constructs can be ordered into a three-level construct model. The overarching, super-ordinate construct is control. This represents the need of consumers to be in control of the consumption process and its outcome. Participants in the study repeatedly described how they choose to use those channels they expect will optimally support their need for control in a specific situation. The central theme of control and the intermediate constructs introduced in this chapter resemble the findings in chapter 5, although these chapters each had a different focus. Chapter 7 discusses how the findings from both chapters can be synthesised into an overall model for consumer channel choice.

Chapter 7 Understanding consumer channel movement

This chapter summarises and integrates the findings from the preceding stages of the analysis that were described in chapters 4, 5 and 6. It synthesises the conclusion of the research into an overall model of consumer channel choice in multi-channel environments. The proposed model contributes to the understanding of voluntary multi-channel usage and movement between online and offline channels in the context of leisure travel. In line with the findings in chapter 6, the model distinguishes between super-ordinate, intermediate and sub-ordinate constructs that influenced the participants' decisions on whether to use certain channels during consumption processes. The findings from chapter 5, about the relationship between individual Perceived Influencing Factors (PIFs) and the dimensions of control, have been integrated in the model as well. This chapter briefly reiterates the elements that were identified in the previous chapters, and explains how they are positioned in the model (section 7.1). It also discusses how the patterns in the reported multi-channel behaviour, identified in chapter 4, can be understood from the perspective of the model (section 7.2). And finally, the chapter concludes with a detailed discussion of an example of a travel story that illustrates some of the most important findings in the research (section 7.3).

7.1 Conceptualizing contemporary consumer channel choice

The research presented here has investigated voluntary consumer channel choice and voluntary movement between channels in the context of the multi-channel environment in which e-services are embedded. In relation to leisure travel preparations, it has looked at how multi-channel use and movement between channels occur by identifying patterns in the frequency and direction of movement between channels. It has also looked at why multi-channel use and movement between channels occurs, by investigating the personal motivations of the participants for their channel choices and channel movements, and their expectations towards the available

channels. In doing so it was established that, in the context of leisure travel preparations, multi-channel use is an integral part of daily life for most participants. They regularly engage in multi-channel use and they do not see this as something very special, they rather see it as a normal, everyday activity.

The data analysis for the study revealed that the reasons for the participants' multi-channel use were sometimes involuntary, caused by problems in the channel design or technical performance, but just as often they were voluntary, caused for example by a wish to speak with a real person or to negotiate a better deal. From the 90 travel stories that reported on multi-channel use, 59 reported on voluntary channel movements (figure 18, page 140). Analysis of the explanations by the participants on their motivations for these voluntary movements, discussed in chapter 5, indicated that voluntary movement between online and offline channels is a natural aspect of contemporary, active, well informed and empowered consumer behaviour.

7.1.1 Motivation for channel choice is driven by need for control

From the explanations participants gave of the reasons for their channel choices, the theme of control emerged as a key high-level motivation. In line with the literature on contemporary consumption (e.g. Baker, 2003; Szmigin, 2003) it appeared that the participants have a strong wish to be in control of the consumption process and its outcome. They expect freedom of choice in relation to the type of service they wish to consume, as well as in relation to the provider they wish to obtain this product or service from. They also expect control over the amount of information needed to orientate themselves on an intended purchase, and over the way to conduct the eventual transaction. This urge to be in control of the consumption process can be seen as a strategy to cope with the reality of contemporary consumption. Being active and knowledgeable participants in a complex and diverse market place is a strategy to handle the broad range of available choices.

Need for control is a multi-dimensional and super-ordinate construct

The analysis of the interview transcripts in chapter 5 from the perspective of the needs and preferences of the consumer revealed that control is a high-level motivating factor in consumer channel choice (section 5.4.1, page 201). The need for control was found to be multi-dimensional. Participants don't say, "I wanted to be in control"; they rather say, for instance, "I wanted to know more details about the hotel" or "I wanted to be sure that I was not paying more than necessary". These statements reveal a need to be in control of the information search and to be in control of the costs of purchase. Five mediating factors (costs, info, contact, time and risks) were found to bridge the influence of individual PIFs on consumer channel choice. In line with the analysis in chapter 6, control can be conceptualised as a high-level, super-ordinate construct that bridges several lower level, intermediate and sub-ordinate constructs. The terminology used in chapter 5 (PIFs) and 6 (constructs) was based on the literature that informed the analytical perspective. The factors identified in the findings are closely related. For the synthesis of the findings in this chapter the terminology constructs is used.

The analysis conducted in chapter 5 and 6 focused on identifying the dimensions, or constructs, that the need to be in control consists of. Chapter 5 did this from the perspective of the needs and preferences of the consumer, and chapter 6 did this from the perspective of their expectations towards channels to satisfy those needs and preferences. To reiterate and synthesise the key findings from these two chapters, copies of figures 20 and 30 are included here. They represent the identified constructs and their inter-relationships in a multi-level model. The findings from both chapters matched well together. They were first clustered into five (in chapter 5) and later into six (in chapter 6) intermediate constructs that are sub-ordinate to control, and super-ordinate to the often more pragmatic and operational explanations the participants usually gave for their channel choice (such as, for instance, "I just wanted to find get the information quickly" which refers to effectivity of search, or "I was just clicking around while having a cup of tea" which refers to convenience and enjoyment). The next section will discuss the six intermediate constructs that bridge these pragmatic explanations in more detail. These intermediate constructs are: costs, risks, time, place, information and contact.

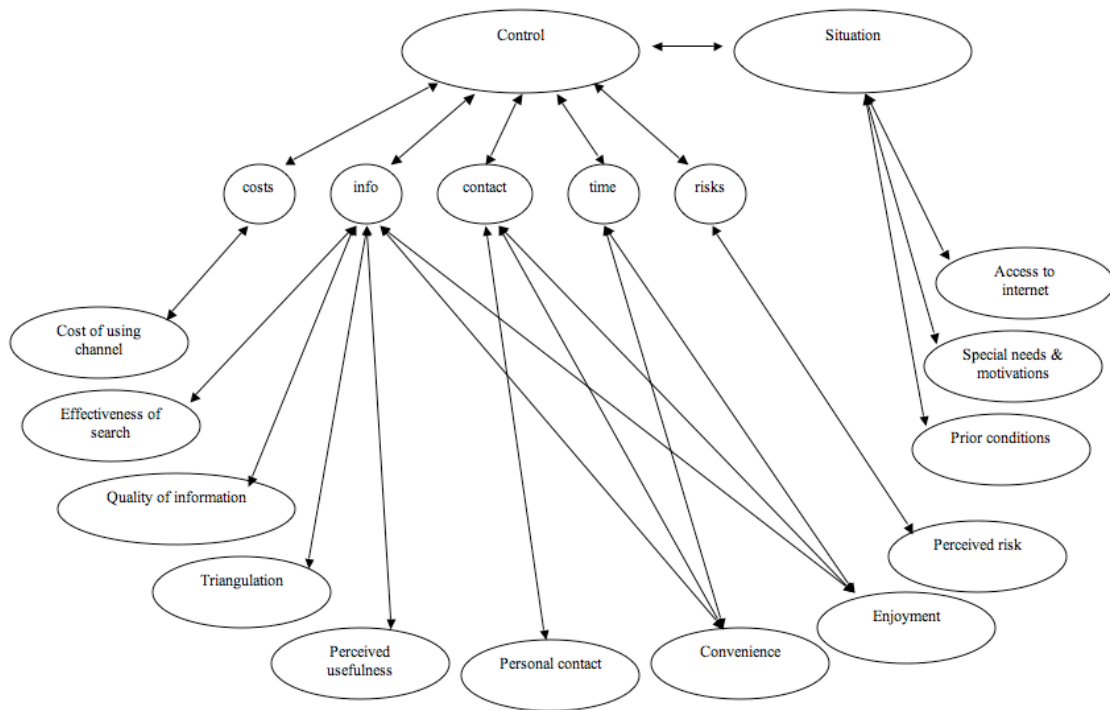


Figure 31 (copy of figure 20, page 203) - Construct model based on consumer needs and preferences

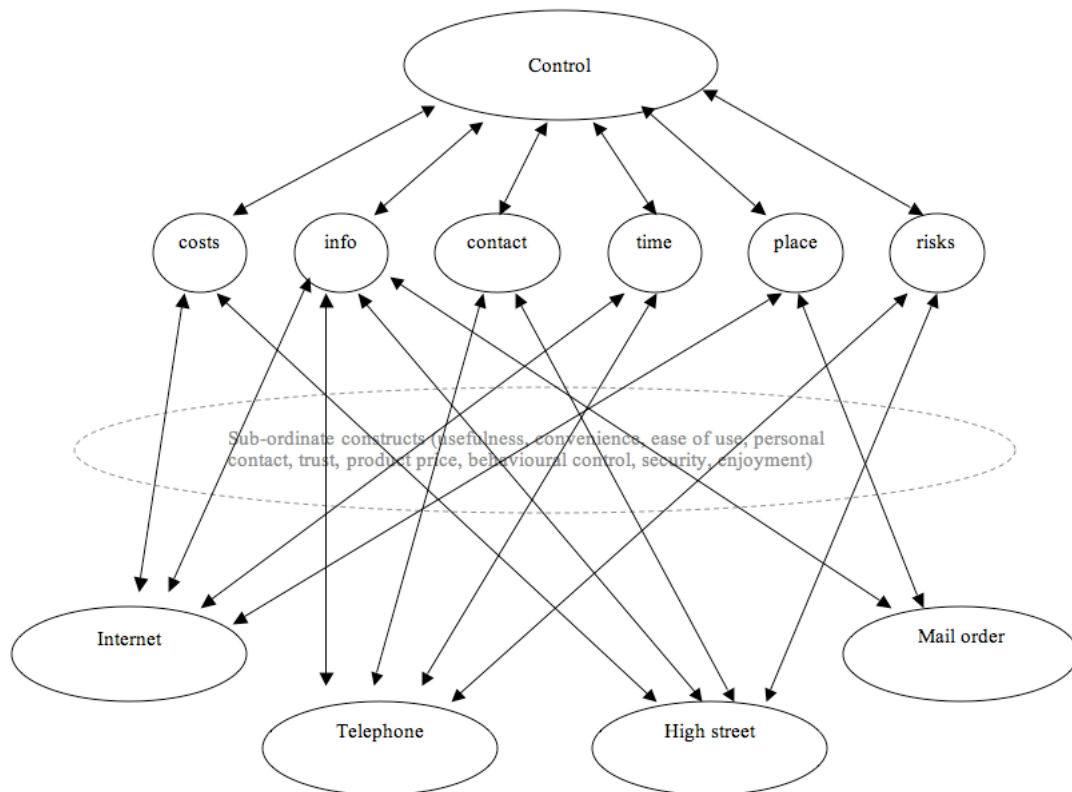


Figure 32 (copy of figure 30, page 246) - Construct model based on channel expectations

The findings in chapter 5 also revealed that situation is an additional construct that influences consumer channel choice. Situation is not the same type of construct as time, place, costs, risks, contact and information, as it is not a sub-ordinate dimension of control. It represents the circumstances of a particular consumption process, which influence the dynamics and complexity of the process. In line with the Personal Construct Theory (Kelly, 1955), situation is considered to be a peripheral construct, while the other constructs (time, place, costs, risks, contact and information) are considered to be core intermediate constructs. Core constructs are those that are central to a person's understanding of the world, while peripheral constructs can vary without serious modification of the core construct model (Kelly, 1955). Kelly stresses that all constructs are subject to changes over time, but core constructs do so only slowly, while peripheral constructs may be different for every consumption situation. Section 7.1.2 further discusses the influence of situation on consumer channel choice, and also gives some examples based on the reported travel stories. The following section first focuses on a further elaboration on the core, intermediate constructs.

Intermediate constructs mediate influence of PIFs on channel choice

The analysis of the data from the interviews and diaries in chapter 5 and 6 has resulted in the identification of six core intermediate constructs that are sub-ordinate dimensions of control. Participants' explanations about their multi-channel use and their movement between channels were frequently found to refer to the need to be in control of central aspects of the consumption process: the timing and place of the consumption process, the costs paid for a product or service, the risks associated with channel use, the contact with the service provider, and the information gathered to make a considerate decision. These were aspects that the participants expressed to be particularly concerned about.

As an overall conclusion of the analysis we postulate that the six core intermediate constructs are mediating the influence of individual PIFs on consumer channel choice. Control drives consumer channel choice on the highest level, as the overarching super-ordinate construct. Time, place, costs, risks, contact and information influence

consumer channel choice as intermediate constructs, sub-ordinate to control, that are the key dimensions of control. PIFs, such as perceived risk (Forsythe 2003), perceived behavioural control (Bobbitt 2001), transaction costs (Reardon 2002) and quality of customer services (Schoenbachler 2002), influence consumer channel choice on the lowest, more operational and pragmatic level, which is sub-ordinate to the intermediate constructs time, place, costs, risks, contact and information. Depending on the prominence of specific intermediate constructs in a consumption situation, the PIFs related to that construct are overruling other PIFs that are related to other constructs. For instance, if the need to control the timing of the consumption process is high for a consumer, the PIFs related to time will be most important. For example, in the case study discussed in chapter 5 this process of balancing the trade-off between the various intermediate constructs and their sub-ordinate PIFs is illustrated by the account of participant 7. She described how time constraints of organising the family summer holiday partly overruled her need for detailed information and low costs (travel stories 25, 26, 132). She explained that as long as the information and the costs seemed reasonably okay, her consumption decisions were mostly guided by the timing of the process. This example indicates that a consumer is not constantly evaluating all PIFs equally. A selection of PIFs, the most prominent in a certain situation, is evaluated and predominantly influences the eventual channel choice.

In the same way that the influence of individual PIFs on the eventual channel choice is mediated by the intermediate constructs, the influence of channel expectations on channel choice is also mediated by the intermediate constructs time, place, risks, costs, contact and information. If, for instance, the need to control the timing of a consumption process is high, a consumer may opt to use the telephone in order to get a quick confirmation of a booking, despite the fact that an online search may result in a broader triangulation of information sources and, potentially, a better offer. For example, participant 13 described a situation where the need to control the timing of the consumption process drove her channel choice. In travel story 58 she explained that seeing an advertisement in a paper on Friday night for a concert she really wanted to go to, urged her to search online for ticket vendors and immediately book the tickets online. She explained that even though she is usually not so keen on booking online, she now decided to do it anyway, to minimise the risk that the tickets would be sold out by the time she reached the shop. She expected the internet to be the fastest

channel in this situation. Interestingly, she phoned the company the next day to ask whether the tickets were indeed booked for her. She explained that she was not completely sure about the effectivity of the online booking option because the vendor was a small company. This knowledge led to dissonance, which was resolved when the company told her over the phone that everything was fine. Participant 6 gave another example of how channel expectations, this time predominantly mediated by the construct of costs, influenced her channel choice. She repeatedly explained not to feel comfortable with booking online, but she does do it for flights because she expects to find the cheapest offers online. In this case the expected costs seem to be more important for her choice of channel than the expected risks.

Figure 33 introduces a model of consumer channel choice in multi-channel environments. This model was developed by synthesizing the results from the analysis in chapter 5 and 6. In the model, channel choice is driven, on the highest level of abstraction, by the need to be in control of the process and the outcome of the consumption process. This need to be in control is a multi-dimensional construct that consists of the need to be in control of the time and place of the consumption process, the costs and the risks, the mode of contact with the service provider, and the amount and type of information gathered. On the lowest level of abstraction in the model, the level of day-to-day, operational and pragmatic decisions, consumers make a trade-off between the PIFs and channel expectations that are connected to the dimensions of control that, at a particular moment in a consumption process, are the most urgent to consider. Figure 33 gives a visual representation of how the intermediate constructs are more prominent for consumer channel choice than the individual PIFs and the individual channel expectations. The need for consumers to control time, place, costs, risks, contact and information during a consumption process directs their sensitivity for specific PIFs and channel expectations.

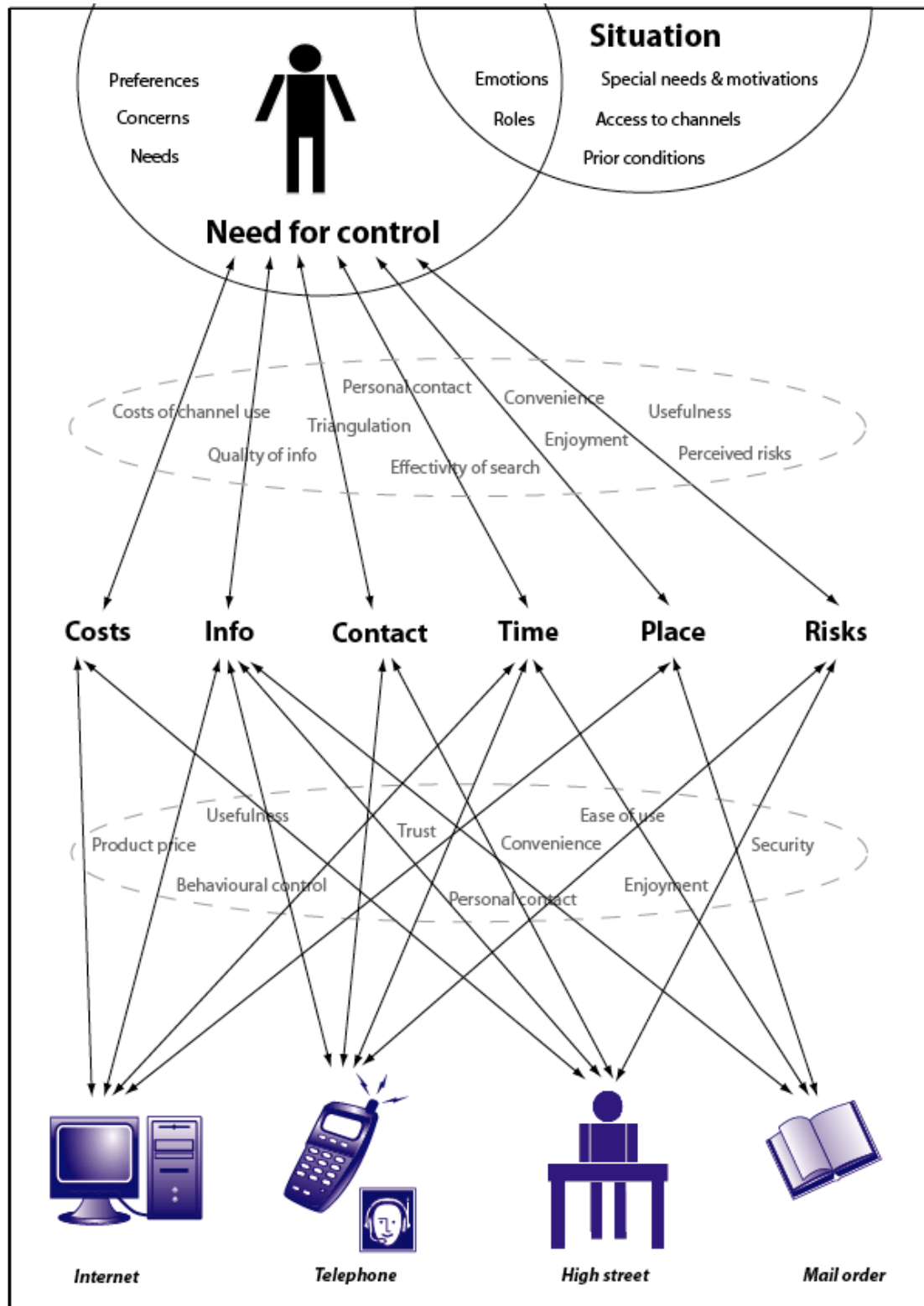


Figure 33 - Model of consumer channel choice in multi-channel environment

The model in figure 33 helps to understand consumer channel choice in multi-channel environments in a more structural and holistic way than the studies described in the

literature that investigate only the influence of one or a few specific PIFs on consumer channel choice (e.g. Ahuja et al., 2003; Forsythe and Shi, 2003; Koufaris, 2002; Lee and Tan, 2003; Ramaswami et al., 2000; Ruyter et al., 2001). The variety in the reported channel choices cannot be explained by just identifying the individual influencing factors that are at play. Depending on the circumstances of the particular consumption process the participants were engaged in, they clearly made different trade-offs between the influencing factors. The model in figure 33 is based on the acknowledgement that not all PIFs are equally important in every consumption process. Depending on the circumstances of the consumption some PIFs play a more prominent role in the eventual channel choice than others.

The model also incorporates the results from the literature review in chapter 2. The individual PIFs identified in the extant literature on the use of e-services and consumer channel choice have been examined in the research for their relevance in the context of leisure travel preparations. The selection of PIFs represented in the model was generated from the analysis in chapter 5. The theme of control was originally drawn from the literature on contemporary consumption, and has been further investigated in the analysis in chapter 5 and 6. This resulted in the super-ordinate core construct of control and peripheral construct of situation in the model. The intermediate constructs risks, costs, time, place, information and contact have been identified in the analysis in chapter 5 and 6 by further investigating the relationship between the PIFs, the need for control and the reported channel choices. To our best knowledge, these particular intermediate constructs have not been described in the literature. The process of investigating and synthesising the construct model was informed by literature on the Personal Construct Theory (PCT).

7.1.2 Actual channel choices are situation-dependent

During the interviews the participants were generally able to give clear motivations for their channel choices and multi-channel usage. For each travel story they reported a comprehensive account of their travel preparations. Based on these accounts it was relatively easy for the researcher to understand their channel usage, and which intermediate constructs had been most prominent in a specific travel story. However,

when the accounts were compared across travel stories, it became obvious that participants sometimes engaged in contradictory channel usages. Even in cases where their trips seemed to be rather similar, they reported on using different combinations of channels for their travel preparations. In the case study discussed in chapter 5 this is illustrated by the accounts from participant 22 and 12. Participant 22 described a routine of booking accommodation for the family holidays by telephone, after an initial search through mail order and internet (travel stories 96 and 97). But when she prepared holiday trips together with her husband or a friend, she tended to book online, as the support from these more experienced internet users gave her the confidence she lacks on her own (travel story 94). Participant 12 described a similar mixed routine for booking holiday accommodation. Based on long-term experience he appreciates the use of mail order catalogues for the initial information search. The past few years he has also discovered the convenience of the online channel. For his most recent trips he sometimes booked online (travel story 54) and sometimes by phoning the party identified in a catalogue (travel stories 52 and 142). This choice seems to depend on his knowledge about the area. So despite the clear and rational explanations for their channel choices in the individual travel stories, the participants were found not to make the same channel choices throughout their consumption processes when compared across the travel stories.

The explanation for this is that the circumstances of consumption processes can be quite different, even if the type of trip participants are preparing for is rather similar. Circumstances such as the lack of (broadband) internet access (mentioned by participants 7 and 22), or the need to travel with small children (mentioned by participants 14, 18 and 19) can dominate the decision-making process. For every consumption situation consumers make a fresh evaluation of the circumstances and the other factors that are influencing the consumption process. The outcome of this evaluation is not always the same, and nor is the channel usage that results from it. For each situation consumers balance the priorities of being in control of specific elements. They know they cannot control everything, so they choose the elements that are most important to them in a specific situation. Their eventual choices are based on what will give them the desired control in that situation.

Not only can the circumstances of a consumption process be different when compared between distinct processes, they can also change between different stages within one consumption process. In every stage of a consumption process the participants seemed to re-evaluate their choice of channel. If the circumstances of the consumption had changed, their channel use would change accordingly. In the case study discussed in chapter 5 this is illustrated by the accounts from participant 28 and 6. In travel story 157 participant 28 described that he initially did the information search and deliberation for his summer holiday online, and that he was satisfied with the potential options he found. After he contacted a high street travel agent to check the results of his online search, he decided to complete the consumption process with them because of a good offer that would be only temporary available to him. Though initially time seemed to be not an issue for participant 28, he felt urged to make a quick decision and did not go back to the online offers. In travel story 22, participant 6 described that she initially orientated herself on travel insurance online, but when she discovered that the insurance for her intended trip was quite complicated, she decided to complete the consumption process by phone. The potential risk of the situation urged her to get more detailed information and to be more reassured that her trip was properly covered. These examples indicate that the participants continuously negotiated complex and dynamic trade-offs between the various influencing factors, and they re-evaluated their channel choices throughout the consumption process. The literature on contemporary consumption as discussed in chapter 5 (e.g. Baker, 2003; Gabriel and Lang, 1995; Szmigin, 2003) offered a useful perspective from which to explore this dynamic and situation-dependent aspect of consumer channel choice.

Contemporary multi-channel use has a fragmented character

The findings from the study show that the participants can be inconsistent in their channel choices and their explanations for the choices they made. When asked, some participants stated quite strong preferences, but their behaviour was not always consistent with these preferences. In chapter 5 this is, for instance, illustrated by the accounts from participant 6, 13 and 14. They repeatedly stressed not to feel very comfortable with online transactions, but did book online anyway when they could get a good deal. In these cases they were prepared to act inconsistently with their general

preference for minimising risks. Another example of fragmented behaviour is the dichotomy in the accounts from participant 12. The travel stories on his skiing trips show a different pattern in channel choices than the travel stories on the holidays with his partner. He seems to have two distinct routines in channel usage for his leisure travel preparations. Many of the participants explained how they appreciate the freedom of choice between the available channels. Their preference for being in control and making up their own minds on when and how to contact a service provider seems to be a central characteristic of contemporary consumer channel choice.

The fragmented character of consumer behaviour analysed in this research is in line with the literature on contemporary consumption. This literature characterises contemporary consumers as acting in ways that are unpredictable, inconsistent and contradictory (Gabriel and Lang, 1995). They engage in parallel interactions with businesses (Laing and Hogg, 2003), triangulate information from several sources, negotiate to get best the offer, and prefer to have freedom of choice (Rust and Kannan, 2003). The circumstances of a consumption situation may lead them to act inconsistently with their intended channel choice. This dynamic profile of consumer behaviour matches with the multi-channel use reported by the participants in this study. They responded in various ways to the particular situations of the consumption processes they were engaged in. Fragmented behaviour as a phenomenon can only be identified across consumption processes. It explains the variation in consumer behaviour between relatively similar consumption processes. It can however not be used to explain or predict specific channel choices. Fragmentation is not a motivating factor for consumer behaviour, as situation is. Fragmentation is an analytical concept that supports the understanding of consumer behaviour, whereas situation refers more directly to the actual circumstances of a consumption process.

From the perspective of an outsider, for instance a service provider, the fragmented behaviour of a consumer may seem contradictory and confusing. It is difficult to understand the occurrence of fragmented behaviour without looking at the circumstances and general context of a consumption process. From the perspective of the consumer, however, fragmented consumption behaviour is a normal part of daily life. The participants did not seem to experience their fragmented behaviour as

contradictory. In the interviews they seldom reflected on discrepancies between their channel choices in different travel stories. For them each voluntary decision they made during a consumption process seemed to make perfect sense. This variety in individual behaviour can be explained by the observation that consumers are enacting different roles in their daily lives (Szmigin, 2003). These roles can be based on functional responsibilities (e.g. being a parent, partner or client) or on emotional states (e.g. risk seeking versus security seeking). The aspect of different functional responsibilities was explicitly mentioned by participants 14, 18 and 19 when they explained why travelling with small children made them more aware of potential risks, and made them prepare a trip in greater detail than they would when travelling alone or just with friends. The participants did not often mention the aspect of emotional states. They mostly tended to rationalise their decision making with hindsight into a functional and instrumental story. They did not stress the emotional or hedonic motivations for their behaviour. According to the literature this is quite common (Novak et al., 2003). As this research investigated the influencing factors perceived by the participants as being the most important explanations for their multi-channel use, it has not specifically focused on identifying emotional or hedonistic motivations for multi-channel use.

The acknowledgement of the fragmented character of contemporary consumption contributes to our understanding of consumer channel choice in multi-channel environments in the sense that it stresses the fact that the variation in behaviour between consumption processes is not only due to the differences in external circumstances, it can also be due to differences in internal motivations. In the case studies discussed in chapter 5, some participants show fragmented behaviour as a result of external circumstances (related to product category for participant 1 and to costs for participants 6, 13 and 14) while other participants showed fragmented behaviour as a result to internal circumstances (related to confidence for participant 22 and to existing habits for participants 12 and 28). Chapter 5 described and discussed this fragmented character of the reported multi-channel behaviour in more detail.

Fragmented behaviour is not completely unstructured

When services are available through several channels, contemporary consumers are in most cases free to make any channel choice they like. This freedom does not mean, however, that every channel choice a consumer makes is completely random. The participants in the study did report on certain preferences and routines, and their consumption behaviour did show some patterns and trends. As discussed in section 5.3.3, most participants reported on a set of behaviours they frequently engage in. In some situations they would use one particular channel, while in other situations they would use another, or a combination of channels. Although this does not give sufficient grounding to exactly predict a consumer's channel choice, it does offer a reference point to understand how the channel choices made fit with the preferences and concerns expressed by a participant, given with the particular circumstances of a consumption situation.

While the literature on contemporary consumption behaviour emphasises the individual differences in consumer behaviour by stressing the freedom of choice and the fragmentation of consumers (e.g. Baker, 2003; Szmigin, 2003), Personal Construct Theory or PCT (Kelly, 1955) emphasises the commonality in the constructs people use to direct their everyday behaviour. PCT acknowledges that people differ in the range, the type and the extent of their experiences, but suggests that they employ similar psychological processes to interpret them. The result is a series of personal constructs that, while individually motivated and uniquely worded, are a reflection of a more generalised and socially inherent process of interpreting (Aitken et al., 2005). The intermediate constructs identified in this research as the dimensions of control in the context of channel choice, are examples of such a shared series of personal constructs. PCT provides a framework for a commonality of interpretation that is individual in nature but social and cultural in context (Aitken, 2005). This indicates that behavioural patterns are not unique for each individual. A pattern of similar behaviours may say something about the social group or culture that the individual belongs to. The aim of the study presented here was to explore some of these shared behavioural patterns in channel choices related to leisure travel preparations. The results of this exploration may be used as a basis for the improvement of current and future e-services. The understanding of the need for control, and its sub-ordinate

intermediary constructs offers a framework to look at general patterns underlying consumer channel choice. The understanding of the concept of fragmentation offers a basis to acknowledge variations in consumer behaviour that may not be completely random, but are to some extent unpredictable. The next section reiterates and explains the main patterns that were identified in the consumption behaviour reported by the participants in this study.

7.2 Explaining patterns in multi-channel usage

Section 7.1 focused on synthesising an overall vision on consumer channel choice in multi-channel environments, based on the findings from chapter 5 and 6 and building on the literature review. This section (7.2) focuses on using that overall vision to understand the patterns of multi-channel usage that were identified in chapter 4.

7.2.1 Multiple channel use as a routine to cope with complexity

The findings from every stage in this study indicate that the participants are frequently using combinations of online and offline channels. In 90 out of the 143 travel stories multiple channels were used during the course of the consumption process (table 6, page 114). The participants in the study all expressed their appreciation for the internet, as it offers them convenience and control, but added that they keep using offline channels as well, as this offers them additional control and flexibility. They are happy to have various channels available to them in case of situations where they either need to use them (e.g. when time is running out because they are late with booking), or prefer to use them (e.g. if they want reassurance through personal contact). The combination of channels available provides them with the freedom to choose when and how they want to use a specific channel. Being able to move from one channel to the other during any stage of the consumption process enhances their feeling of control. Multiple channel usage can be seen as a behavioural routine that enables the participants to cope with the complexities of contemporary consumption, such as the large number of choices that must be made on a daily basis.

The analysis of the personal preferences and concerns of the participants, in combination with their expectations towards the various channels, pointed out that the participants see the various channels as complementary and do not like to dismiss any of them as useless. They rather have them all available in case they need them. They appreciate the usefulness, convenience and ease of use of all available channels and like to keep the choice of channel to themselves. This is in line with the literature on contemporary consumption (discussed in chapter 2), which describes how contemporary consumers expect freedom of choice and control over the process and outcome of consumption processes (Rust and Kannan, 2003). The literature also confirms our finding that the dynamics of consumption processes are shaped by the active participation of consumers (Laing et al., 2002). They are the ones that eventually make the decisions on which channel to use.

7.2.2 Channel choice is a continuous process

Channel choice and movement between channels have been found in all stages of the consumption process (table 11, page 120). Rather than one major decision that defines a complete consumption process, consumer channel choice seems to be a continuous process that spans every stage of the consumption process. In every stage consumers seem to reconsider their choice of channel. In this way they try to stay in control of who to contact and when and how. This continuous process does not come out clearly in the existing literature on channel choice (Black et al., 2002; Chiang et al., 2004; Gupta et al., 2003; Reardon and McCorkle, 2002; Schoenbachler and Gordon, 2002). This literature seems to suggest that channel choice is limited to one or just a few major choices during a consumption process. The research presented here has shown that channel choices happen throughout consumption processes, and that movement between the channels is in many cases voluntary. Out of the 90 multi-channel travel stories, 59 were voluntary (figure 18, page 140).

Consumption processes, especially for services, usually take some time to complete from the early stages of the first search for information to the last stage of purchase and/or dissonance (Gabbott and Hogg, 1998). This is certainly the case in the context of leisure travel preparations. Participants reported to have spread their activities for

research, decision making and booking over several sessions. Between these sessions the circumstances of the consumption process can change; the time may be running out, specific questions may arise, or a special offer may have come up. These are all reasons to potentially choose another channel for the next stage in the consumption process.

The various channels have strengths and weaknesses that make them more, or less, useful in specific circumstances. When these circumstances change during the consumption process, a consumer's channel choice may change accordingly. For instance, in the early stages of the consumption process when convenience is important and time pressure is not yet high, most participants seem to prefer to use the internet and mail order brochures. In the later stages of the consumption process, when the need for control over specific details arises and the wish for personal contact gets stronger, they often reported a switch to using the telephone or visiting a high street travel agent (table 16, page 127).

7.2.3 Parallel channel use is motivated by a wish for triangulation

Parallel channel use was defined as the simultaneous use of more than one channel during any stage of the consumption process (section 4.3.1, page 121). This type of multi-channel use occurred in 68 out of the 238 single-service diagrams, mostly in the search, decision and deliberation stages (tables 12 and 13, page 123). This indicates that participants frequently moved between channels during the early stages of the consumption process. From their explanations about their parallel channel use it became clear that they mainly did this to triangulate information between several sources. They wanted to make a well-informed decision and therefore invested considerable time to search and deliberate the available information. Triangulation and empowerment were found to be key themes in this context. The literature on contemporary consumption confirms that triangulation contributes to empowerment because it makes consumers well informed and confident in their decisions and negotiations with providers (Baker, 2003; Szmigin, 2003). Consumers tend to engage in parallel interactions with several businesses to triangulate information and offerings (Laing and Hogg, 2003; Morganosky, 1997). Through parallel channel use the

participants in the study seemed to ensure themselves of their control over the consumption process and its outcome.

The most frequent channel combinations reported were internet, phone and mail order (reported 27 times), internet and phone (reported in 24 travel stories), and internet and high street (reported 14 times) (figure 15, page 118). In the accounts by the participants, information from the internet was often used to inform purchase decisions and negotiations with a service provider. In all but five of the travel stories the internet was used in some stage of the consumption process (tables 7-10, page 115-117). This is a high occurrence. The second most-used channel, the telephone, was used in 75 out of the 143 travel stories. This indicates that the internet was a key channel for participants in their travel preparations.

Compared across the stages, the internet and mail order were mostly used during the early stages of the consumption process (table 11, page 120). Mail order was often reported to have been used in parallel to the internet. The explanations by the participants on their expectations towards these two channels revealed that they are both appreciated for their accessibility and the behavioural control they tend to offer (section 6.4, pages 240 and 244). Participants seem to orientate themselves on the offers available before they get in contact with providers by phone and email or by visiting a travel shop. High street travel agents were frequently used to check up on the information found online and to ask for general advice (section 6.4, page 243). The phone was most frequently used to get quick answers to specific questions (section 6.4, page 242). During the course of a consumption process participants often moved between these channels to find and triangulate information and to deliberate the offers relevant to the trip they were preparing for.

7.2.4 Channel switches are motivated by wish for personal contact

Channel switches were defined as the use of different channels in subsequent stages of the consumption process (section 4.3.2, page 124). Channel switches occurred in 94 of the 238 single-service diagrams, mostly towards the decision and purchase stage (tables 14 and 15, pages 125-126). From the explanations participants gave for their channel switches it became clear that in many cases there had been a change in the

circumstances of the consumption process. As mentioned before, during a consumption process circumstances may change; time may be running out, specific questions may arise, or special offers may come up. These can all be reasons to switch channels in the next stage of the consumption process. Another explanation for channel switches lies in the increased empowerment of contemporary consumption behaviour. Consumers have become more demanding in their interactions with businesses (Baker, 2003). They are actively negotiating the terms for interaction (Laing and Hogg, 2003). They are able and willing to initiate and change relationships with business according to their needs, expectations and experiences (Szmigin, 2003).

The most frequent channel switch reported (51 out of the 102) was a switch from internet to phone (table 16, page 127). During the course of many of the consumption processes the use of the internet decreased, while the use of the phone increased (table 11, page 120). This switch was explained by the participants by stressing the need to change from controlling the consumption process in general terms through the internet (control over timing, place, costs and general information gathering), to controlling specific details of the intended booking through the telephone (control over contact, risks, speed and specific information). For mail order and high street a similar, but much weaker, pattern has been identified; the use of mail order (enjoyment, self direction) decreases during the consumption process while the use of the high street (reassurance, negotiation, security) increases (table 11, page 120).

Personal contact was found to be a key driver for channel choice in the later stages of the consumption process. Personal contact was important to participants to either solicit reassurance about an intended booking or for finding answers to specific queries on details of the intended booking (section 5.2.2, page 150). In many cases this was a voluntary decision; not forced upon participants because of, for example, flaws in the channel design or management (table 20, page 134). Engaging in personal contact was a deliberate decision in those cases. It enhanced the feeling of control during a consumption process. From the explanations by the participants it was apparent that they expected to have more control over their negotiations with service providers by engaging in direct contact (section 5.2.2). In this way they hoped to maximise their confidence and satisfaction over the process and outcome of the consumption process. The elements of control that were mentioned most often were

controlling the timing of the consumption process, controlling the costs of the purchase and minimising the perceived risks.

In the study personal contact was found to have been conducted through email, high street and telephone. The preference for either of these channels seems to be a personal characteristic. Some participants expressed a strong preference for using a specific channel (e.g. telephone or email). Others were less specific in their preferences and seemed to be more flexible to make this decision according to what appears to be most suitable or convenient to them in a specific situation. However, during the dissonance stage the phone was almost always the preferred channel (table 11, page 120). The channel switch reported most frequently towards the dissonance stage was a switch from internet to telephone (15 times) (table 17, page 130). Taking into account that dissonance-related activities were only reported in 25 out of the 143 of the travel stories, the number of 19 channel switches in the dissonance stage is very high (table 15, page 126). The urgency of the situation in this stage seems to motivate most participants to use the channel that apparently offers the fastest and most direct way to clear up mistakes or misunderstandings. Participants generally mentioned the telephone as the most suitable channel for this (section 6.4, page 240).

7.2.5 Usability of e-commerce websites was not most important

As discussed previously, in the context of leisure travel preparations voluntary channel choices and movements between channels occur frequently throughout the consumption process. According to the accounts by the participants, these movements were often not caused by problems in the technical performance or design of the e-services, but by other more personal reasons (section 4.4.3, page 134). The reasons participants gave to explain their channel movement were mostly not related to specific interactive features of e-commerce websites. Many of the sites they mentioned to have used appear to be reasonably well designed and working well. These websites were mostly owned by large companies, such as BA, EasyJet, Thomas Cook, Trailfinders, Bon Vacance, Hertz, etc. These are all companies who have seriously invested in developing e-services that provide a large amount of information as well as possibilities for booking online, and they are constantly improving their e-

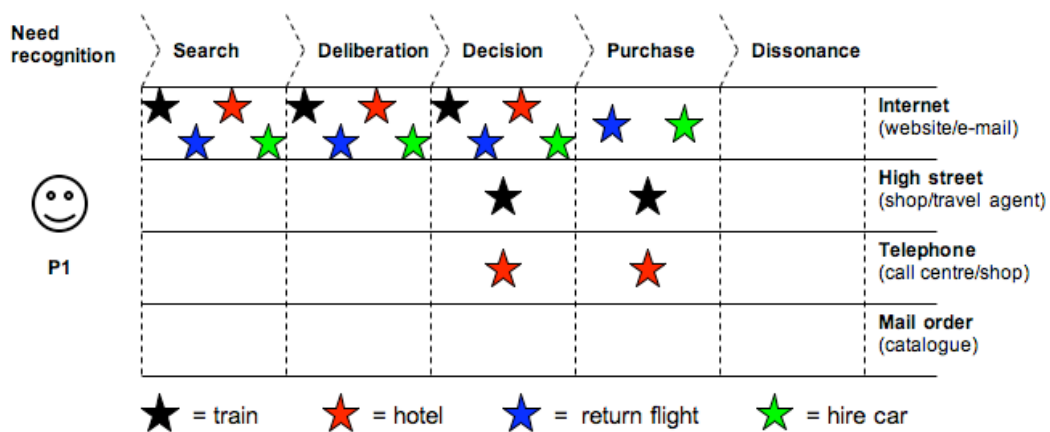
services. From the accounts by the participants it seems that as long as a website is reasonably usable, they are willing to accept occasional errors and other aspects of the interface and technical performance that may limit their positive user experience. Constructs that are characteristic for the internet as a channel (useful, convenient, easy to use, cheap, behavioural control) seem to be more important to them than the attributes of a specific website (design, navigation, information structure, responsiveness), as long as the website is reasonably usable. This illustrates the relative unimportance of the interactive features of specific e-commerce websites in the findings of this research.

It is relevant to note here that this research did not focus on the investigation of involuntary channel movement. In many HCI studies there is a strong focus on evaluating the usability or user experience of (e-commerce) websites. Explanations for users leaving the online channel without completing consumption processes tend to ascribe these decisions mainly to poorly designed websites (e.g. Garrett, 2003; Lee, 2002; Nielsen et al., 2001). The results of our research suggest that consumers may also leave the online channel for other reasons. Despite flaws in the channel design they may choose to continue using the online channel, while on the other hand more personal reasons may trigger them to voluntarily move to a different channel. The focus of this research has been on the investigation of voluntary multi-channel use in situations of reasonably available and usable e-services. In the cases where participants did mention negative user experiences in using specific websites, for instance those of small companies such as B&Bs, this was documented in the travel story but it was not used as a specific research topic in the analysis.

7.3 Illustration of findings with example of travel story

To illustrate the findings from this research in a general and comprehensive way, an example of a complete travel story (figure 34) is discussed here in relation to the proposed model of consumer channel choice in multi-channel environment (figure 33). This travel story, number 2 by participant 1, touches on most of the key findings from the research. The narrative description illustrates that this participant had a need to be in control of the consumption process. In the early stages he actively searched

for information from several online sources to orientate himself on the potential options for transport and accommodation. In the decision stage he triangulated the information he found online by engaging in direct contact with a travel agent for the train tickets and hotels for the accommodation. During the interview he stressed that the online information empowered him to be in control of the process and outcome of the negotiations. From his account it is clear that the intermediate constructs, or dimensions of control, driving his actual channel usage were information, risk and personal contact.



Earlier this year I booked a train to Salzburg. Eventually I booked the train by going into the travel office. But I first found all the information I needed through the internet. By looking at all the adjoining trains, I feel empowered with enough information to go into the travel center and say exactly what I want, without them giving me a package which maybe is not what I want. You can ask your questions and get to know what the alternatives are, easier than from the internet. So when I have explored the options online, and know I can do that or do that, at the end before making the final decision I like to speak with somebody who may say: 'well actually that part may not work because it would mean waiting in Paris for 1 hour'.

A complicated journey like this I wouldn't book over the internet. There are too many variables. There is the Eurostar to Paris, then I needed to cross Paris, then to Munich, and then to Salzburg. Because of all those different connections it is very rare to find an internet site that may do all these bookings for you. If you go to a travel agent, he'll build that journey for you. In this case I used the travel agent to get certainty. In certain ways going to a travel agency is more inconvenient than booking online, but I feel more secure that I am getting what I want if I book there. And usually you get some sort of print out from a printer that says 'this is your journey'.

I booked the airplane tickets through the internet, and I also did the car reservation online. The hotels I booked by telephone. All the information I needed for this I found through the internet. I did lots of surfing for information on where to stay, and reading reviews, and finding out whether the hotels for instance had a more personal feel to it. I had complete freedom on where to stay and where to go. I was looking at whole areas and then narrowed it to individual vilages and hotels.

Figure 34 - Travel story 2 (participant 1)

More implicit in the account by participant 1 is the influence of the construct of time. In the interview he explained that he generally enjoys doing online information search. He stressed that this enjoyment is not just based on downloading practical information but connected to the whole experience of doing research in the period leading up to the actual journey. The construct costs did not seem to be an important driver for participant 1 in this travel story. During the interview he explained that being sure of the quality of transport and accommodation was more important to him than finding the cheapest offer.

The example of travel story 2 illustrates how the influence of individual PIFs (quality of info, effectivity of search, triangulation, enjoyment, convenience, usefulness, perceived risks and personal contact) on the eventual channel choices made by participant 1 were mediated by the intermediate constructs (information, risks, contact, time) that were most important to him in this consumption process.

The example also illustrates how the eventual channel choices made by participant 1 were influenced by his expectations towards the various channels, which are again mediated by the constructs information, contact, risks and time. The clarifications given by participant 1 on the results of the card sorting exercise explained how the combination of his general channel expectations with his personal preferences and experiences motivated him to use the internet in the early stages of the consumption process and the telephone or high street travel agent in the later stages. He explained to appreciate the detailed information the internet offers; both for the empowerment and the entertainment this gives him. He also stressed the convenience and the trustworthiness of the internet. Together, these expectations make the internet the most preferred channel for him in the early stages of the consumption process. His main expectations towards the telephone centred on the aspect of personal contact, which he related to trustworthiness and a potential for individual customisation. During the interviews participant 1 explained that these benefits of using the telephone are most useful in the later stages of the consumption process. He generally avoids engaging in personal contact during the early stages because he does not want to commit himself to a specific provider before he has deliberated all available options. Towards the high street travel agents participant 1 has similar expectations as towards the telephone. He stressed the benefits of personal contact, trustworthiness,

usefulness and security, and in addition he stressed the convenience of having the travel agent do all the phoning to train companies. Similar to his use of the telephone, participant 1 avoids contact with travel agents in the early stages of the consumption process but he stresses their usefulness in the later stages. He described the internet as his usual first port of call, and the telephone and travel agent as the second. Mail order is not a channel this participant has used much. He was mildly positive in his expectations towards the channel, but he does not use them as a general routine.

Figure 35 illustrates how the account by participant 1 about his preparations for this holiday can be represented in the model of consumer channel choice. The figure shows that the intermediate constructs contact, risks, time and information were the strongest influence on his choice to use the internet and the high street. The various sub-ordinate constructs, or PIFs, that were mentioned can all be related to the main influence of the four most influential intermediate constructs. By representing the account from travel story 2 in this way a detailed understanding of the process of channel choice from the perspective of the participant is possible.

This travel story illustrates the patterns identified in multi-channel usage, as discussed in chapter 4: Participant 1 explained that he used multiple channels to cope with the complexity of consumption processes for long-distance train tickets and hotels (this pattern is discussed in section 7.2.1). He also described that he actively decided which channel to use in each stages of the consumption process (discussed in section 7.2.2). He used multiple channels in parallel during the decision stage of the consumption process in order to triangulate information from internet and high street (discussed in section 7.2.3). His channel switches during the purchase stage are generally motivated by a wish for personal contact (discussed in section 7.2.4). Overall, the example of this travel story reflects the general findings of the research.

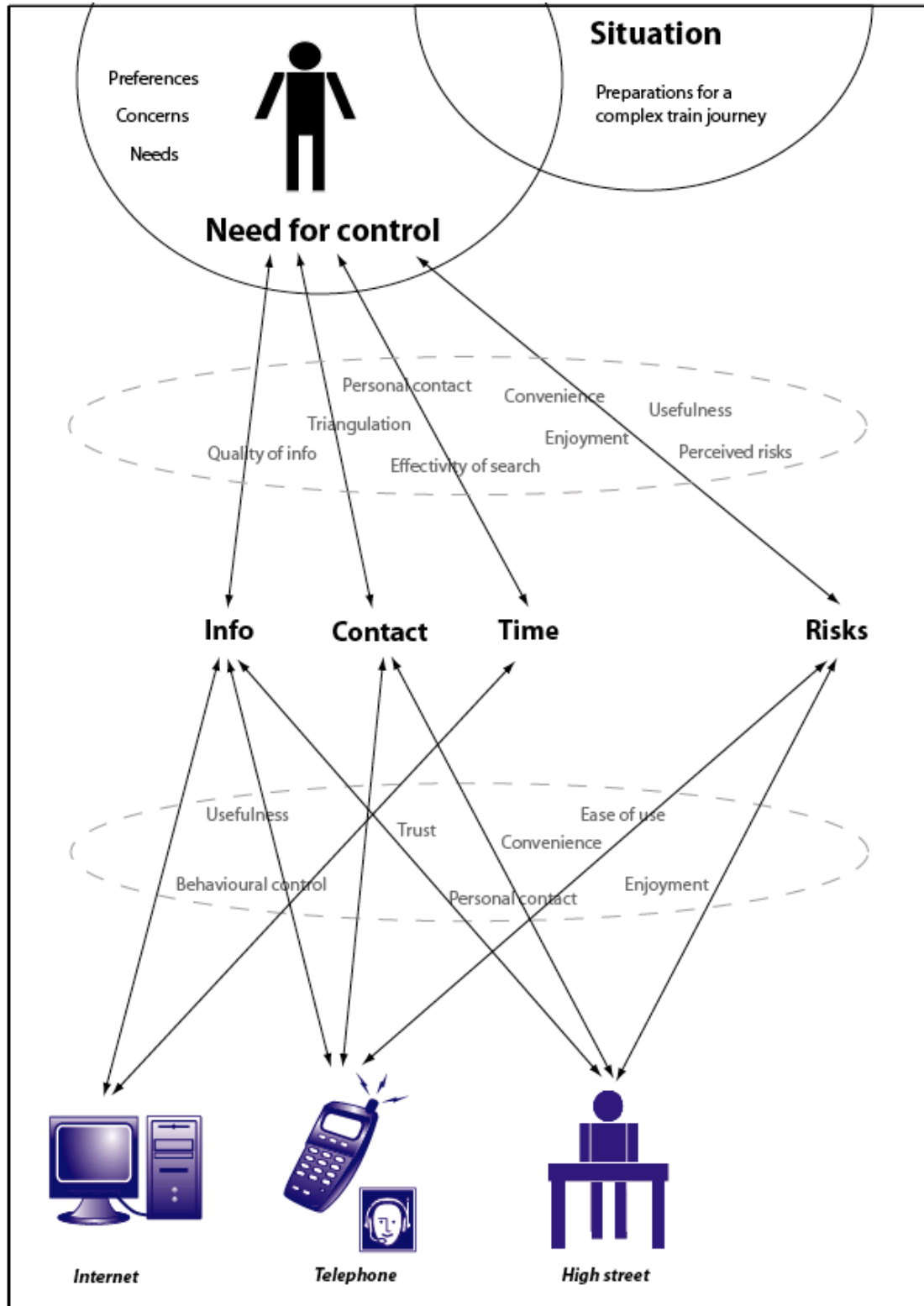


Figure 35 - Customised model of consumer channel choice for travel story 2

This example on how the channel choices in travel story 2 can be understood from the model on consumer channel choice, also illustrates how the fragmented character of

the consumption behaviour that is typical for many participants in this study, can be visually represented and further explored. When compared across different travel stories, the pattern of channel usage by participant 1 clearly varied. In travel story 2 he reported on the preparations for a complex journey, and he used the channels internet and high street for this. In travel story 1 and 125 he reported on trips that were less complicated and with which he had prior experience. For the preparations of these trips he used the channels internet and telephone. In the explanation of his channel choices for these preparations participant 1 mentioned partly the same intermediate and sub-ordinate constructs as for travel story 2, but also some other constructs. For instance, in travel story 1 and 125 costs were mentioned as an influencing factor, whereas in travel story 2 costs were not mentioned at all. Representing each travel story in a customised version of the model of consumer channel choice allows for a detailed comparison and understanding of the commonalities and the differences between the channel choices for distinct travel stories. It explains how in different situations participants make different channel choices, influenced by a selection of intermediate and sub-ordinate constructs, but it also indicates that some of constructs may have a more structural influence on some participants or some consumption situations.

In summary, the model proposed in this chapter helps to identify and understand general patterns as well as variation in consumer channel choices. Based on the existing literature on the influence of individual PIFs on consumer channel choice this would not be possible, as discussed in chapter 2. This research contributes to the extant literature by proposing a broader perspective on channel usage in a multi-channel environment and specifying this perspective in a conceptual model. The next chapter discusses this contribution and its implications in more detail.

Chapter 8 Conclusion

This chapter discusses the contributions and implications of the research presented in this thesis. With reference to the review of the extant literature in chapter 2, the contributions are first discussed for the area where HCI research and Consumer Research (CR) meet: research on the use of e-services (section 8.1). Next the more general contributions to the fields of HCI (section 8.1.1) and CR (section 8.1.2) are summarised. Section 8.2 points out the implications of this research for the practice of channel design and management. The limitations of the research are discussed in section 8.3. And finally, in section 8.4, some directions for future research are suggested.

8.1 Contribution to research on the use of e-services:

The research presented in this thesis has investigated the use of e-services in the context of multi-channel environments from a holistic point of view. Most studies on the use of e-services described in the literature focus on the examination of the influence of just one or a few specific Perceived Influencing Factors (PIFs) on a consumer's use of e-services (section 2.1.4, page 38). The studies do not, for example, comment on how the influence of the PIF they focus on relates to the influence of other PIFs on channel usage. Nor do they comment on how, from the perspective of the consumer, the influences of these PIFs supplement each other. The research presented here has focused on looking at a broad selection of PIFs and exploring their combined influence on channel choice from the perspective of the consumer. The construct model that resulted from the analysis offers a framework to position the relevant PIFs in relation to each other, and to the super-ordinate and intermediate constructs that drive consumer channel choice. The model (figure 33, page 256) contributes to a deeper understanding of how consumers decide which channels to use throughout the consumption process. The application of this new perspective on consumer channel choice has led to a further elaboration on the importance to consumers of the need to be in control of the consumption process and its outcome. It

also led to the identification and validation of the intermediary constructs costs, risks, time, place, information and contact.

Another contribution to research on the use of e-services is the use of the Personal Construct Theory (PCT) and the marketing literature on contemporary consumption to inform the research approach and the data analysis. To the best knowledge of the researcher no other study on the use of e-services has used PCT before. Studies using PCT in the field of computing have so far mainly focused on the investigation of navigational structures of websites (Rugg and McGeorge, 1999) and the use of technology in the home (Livingstone, 1992) (section 3.1.3, page 74). The literature on contemporary consumption, which is a specialised area within CR, has also not been much discussed in relation to consumer use of e-services. The existing literature describes either studies in other domains, such as health care (Laing et al., 2003), or describes general theory that does not address specific empirical studies (Baker, 2003; Gabriel and Lang, 1995; Szmigin, 2003) (section 2.3, page 49). This research introduces both these literatures to the community of researchers studying the use of e-services.

For a visual overview of the various bodies of literature within HCI and CR that informed this research, see figure 3 (page 10).

8.1.1 Contribution to HCI research

This study has investigated entire consumption processes, from search to dissonance, and, crucially, the use of any channel during these consumption processes. In doing so, it has broadened the traditional HCI focus to investigate not only the use of the online channel, but also the use of offline channels during the course of a consumption process. This broad focus has enabled the elicitation of data on the multi-channel use of the participants, and particularly on their movements between channels. This has contributed to the understanding of the context of multi-channel usage from the perspective of the consumer. The methodology used, in-depth interviews and diary studies, supported the elicitation of rich data. The analysis of the reported complex and dynamic consumer behaviour was for a large part qualitative, focused on developing an understanding of the rationale for the consumer behaviour

(section 3.5.2, page 98). Literature from Consumer Research was used to inform the perspective for the analysis of the reported multi-channel usage. To the best knowledge of the researcher, there has been no such precedence in other HCI studies. The main contribution of the research to the HCI discipline is that it shows how a broad focus on the use of various channels during complete consumption processes, combined with a largely qualitative research approach and the use of the proposed CR literature, offers a suitable basis to investigate consumer channel usage in situations of abundant channel choice.

A second contribution to HCI is that this study focused on research in the first stage of the User-Centered Design process, aiming to “understand and specify the context of use” of e-services. (See section 3.1.1, page 59 for a description of the UCD process.) Literature that discusses research in this early stage of the UCD process is difficult to find. Many HCI studies focus on research in the later stages of the UCD process, aimed on specifying the user and organisational requirements and evaluating the designs of prototypes and full working models against these requirements (e.g. McCarthy and Wright, 2004; Nielsen et al., 2001). These studies tend to focus on requirements for specific interactive systems, while the research presented here had a broad focus on a more pre-conceptual strategic level of e-services in the context of leisure travel. The studies described in the literature that do focus on the first stage of the process tend to refer to professional uses of interactive systems (e.g. Beyer and Holzblatt, 1998; Hackos and Redish, 1998). So far there have not been many studies published that aimed to understand and specify the context of use of interactive systems by consumers. This research provides an example for this type of studies. Its methodology, using a mix of techniques for the elicitation of rich data, and combining quantitative and qualitative analysis, has proved to be useful in this context and can be used by other researchers for future studies.

A third contribution to HCI is the unconventional focus of the study on the investigation of voluntary multi-channel use. Voluntary multi-channel use has, to date, not been the focus of much HCI research. Most studies in this field focus on identifying problems or obstacles in the online channel design and management that force consumers to involuntarily switch channels (e.g. Garrett, 2003; Minocha et al., 2004). The assumptions underlying these studies are that, if not for deficiencies in

channel design and management, consumers would choose to complete their consumption processes online. The findings from the research presented here show that voluntary multi-channel use occurs throughout the consumption process (section 7.2.2, page 264). Even when the e-services were performing to satisfaction, participants still tended to triangulate the online information with other offline sources, and often decided to complete the consumption process through a different channel than the one they started with. This finding leads to the suggestion that HCI studies should be more aware of the complementarity of the various channels from the perspective of the consumer. In this context it is useful to investigate the voluntary reasons of consumers to move between the channels. As section 8.2 discusses, this can result in recommendations for improvements of the design and management of e-services that will better facilitate voluntary channel movement.

8.1.2 Contribution to Consumer Research

This research has elaborated on the themes of control and fragmentation. Although these themes emerged from the literature on contemporary consumption as being key to consumer decision-making, they were not defined in great detail nor substantiated by much empirical data (section 2.3, page 49). The findings from the analysis presented in this thesis have added greater depth to these themes and consolidated the understanding of their role in multi-channel usage and movement between channels, as discussed in chapters 5 and 6. The position of control as the overarching super-ordinate construct in the construct model (figure 33, page 256), and the intermediate constructs of time, place, costs, risks, contact and information as the key dimensions of control are original contributions to the existing literature in this field. The same applies to the explorations on the relationship between the need for control and the fragmented character of contemporary consumption. This research has empirically investigated and illustrated how patterns in consumer channel choice can be explained from the construct model. The findings from this research in the context of leisure travel preparations can be used as the basis for future research to further elaborate on the themes of control and fragmentation in different domains (see discussion in section 8.4).

In relation to the literature on channel choice this research contributes new insights by highlighting the occurrence of multiple channel choices during the course of consumption processes. Most studies described in this body of literature tend to focus on channel choice as a singular moment during a consumption process. These studies mainly investigate channel choices in the purchase stage, as this is the stage where the actual transaction is agreed upon and done. They do not discuss channel choices in the earlier or later stages of the consumption process, and therefore offer no perspective on multiple channel choices during the course of a consumption process (e.g. Gupta et al., 2003; Reardon and McCorkle, 2002). Nor do they offer a perspective on variations in channel choices across different consumption situations. The research presented here has used the model by Black et al. (2002) and some of the main concepts from the literature on consumer channel choice as a starting point (section 2.2, page 40), and has then further elaborated on their application in the broader field of multi-channel usage and movement between channels (section 5.2, page 156).

Table 24 gives an overview of the contributions made by this research in relation to the bodies of literature that were reviewed. The first three columns indicate the knowledge from the literature that has informed the research. The fourth column marks the areas where the research contributes to the existing knowledge.

Table 24 - Overview of knowledge from extant literature and contributions made by research

	Literature on use of e-services	Literature on channel choice	Literature on contemporary consumption	Pick & Mix research
Proven knowledge about influence of PIFs	★	★		
Framework to position studies		★		★
Perspective on multi-channel context		★	★	★
Perspective on series of channel choices			★	★
Perspective on voluntary channel movement				★
Perspective on parallel interactions			★	★
Perspective on variation in behaviour			★	★
Perspective on relation between PIFs				★
Empirical studies on e-services	★	★		★
Detailed investigation of control				★
Detailed investigation of fragmentation				★

8.2 Contribution to channel design and management

Based on the findings of this study, some strategic improvements to the practice of channel design and management can be suggested. Strategic, because they apply more to the overall agenda of e-services than to the exact practical requirements. These strategic suggestions can be used as input for the improvement of existing and future e-services. Currently most existing e-services don't specifically support multi-channel use. Their design is often based on the assumption that consumers complete a purchase immediately after the search and deliberation stage, and that they do this through one and the same channel. This study has shown that in many cases participants used several channels during the course of a consumption process and that this usage may be spread out over several sessions. Options to facilitate triangulation processes, where consumers move between channels, may be very helpful to consumers in this situation. Equally helpful may be options to facilitate consumption processes that are spread-out over multiple sessions. Current e-services do not offer many facilities for this. One suggestion in this context would be to allow consumers to keep the results of their search and deliberation between their online sessions. Ideally without obligation to create a login and password, as many participants indicated to dislike this. A potential solution could be to provide an option to email the information gathered to the consumer's own email address in a comprehensive message.

Rather than being designed to compete with services provided by the same company through other channels, e-services could focus more on supporting multi-channel use by facilitating the movement of consumers between channels. For instance, many current e-commerce websites don't clearly provide the telephone number of their customer services centre in order to minimise the number of phone calls and maximise the use of the online information. The participants repeatedly stated that they really don't like this. If they wish to engage in personal contact they are annoyed when they cannot easily find an appropriate telephone number. To be successful, e-services need to offer contemporary consumers optimal freedom of choice, so they can use any channel they wish in every stage of the consumption process, easily move between channels and, importantly, easily combine channels. This means that e-

services need to facilitate channel switches throughout the consumption process much better.

Another key issue identified in this study is that current e-services are not very effective in dealing with situations of dissonance and individual queries. Online solutions in the form of direct communication, personal support and service could be of benefit to consumers. This means that a better facilitation of a form of personal contact through the online channel is needed to allow for more successful completion of online consumption processes. For example, a call-me-back option can be offered on the website, and also a guarantee that emails will be answered on short notice may be helpful. Further elaborations on these communication aspects in the context of the overall multi-channel consumption process could try to explore this type of integrated cross-channel solutions. These improvements will potentially lead to more online completion of consumption processes by consumers.

It has not been the objective of this research to result in a list of concrete practical guidelines for the design and management of e-services. Apart from some suggestions, merely given as examples, most of the implications discussed here refer to a more strategic level. Based on a better understanding on this strategic level, specific operational choices can then be made for any e-service that is in development. A crucial point to keep in mind during these development processes is that there are no fixed rules that direct consumer behaviour. As this research has illustrated, contemporary consumption behaviour is essentially fragmented. Consumers will use the available e-services, and their offline alternatives, in ways they see fit. In one occasion this may be pretty straightforward, simple and functional, in another situation their usage may be complicated, chaotic and seemingly erratic. The main overall suggestion for future improvements to e-services is that they should not try to force consumers into one dominant mode of use, which is currently: completing a consumption process through one channel and within one session. This research has shown that consumers often use several channels and spread this use over various sessions. E-services need to be flexible enough to cater for a wide variety of usages, possibly in combination with other (offline) channels.

8.3 *Limitations of the research*

The objective of the study has been to explore the occurrence of multi-channel usage and voluntary consumer movement between online and offline channels, in the context of leisure travel preparations. As this was a new area of investigation, the main focus of the study was to establish whether among its participants voluntary multi-channel behaviour did indeed occur and, if so, to identify potential patterns in this behaviour, and explore the rationale for these patterns from the perspective of the consumer. The findings from the research have provided detailed insights into the nature of the phenomenon under investigation. Because of the qualitative nature and the small sample of participants in the study, its findings cannot be generalised to the wider population. The findings do however offer a suitable basis for strategic insights into the nature of e-services (discussed in previous section) and for further elaboration in future research, such as more large-scale validation studies (the next section gives some suggestions on this). Other limitations of the research follow from the fact that the study focused on only UK consumers, and only the domain of leisure travel preparations. The findings from the research can therefore not be generalised to consumers in other countries or e-services in other domains.

A related characteristic of the research is that it has taken an interpretive approach towards the investigation of its topic. This approach fitted well with the research questions, as interpretative research supports the study of phenomena from the perspective of those consumers involved with them, and focuses on developing a deep understanding of these phenomena (Meuter et al., 2000; Szmigin and Foxall, 2000). The research data were descriptive accounts that captured the richness and detail of people's lives. These accounts were then analysed and interpreted by the researcher. This kind of approach has the inherent limitation that its results are subjective in nature. This means that there can potentially be an alternative interpretation that represents the phenomenon under study. The reliability and the validity of this research were substantiated by including many fragments of the participants' accounts as verbatim quotes throughout the thesis, using a combination techniques for the data elicitation and analysis (section 3.2, page 67), providing transparent explanations on the activities in every stage of the research process (section 3.4-3.6) and by testing the coding procedure with external researchers (section 3.7, page 106).

The interpretive approach of the research allowed for the development of insights into consumer behaviour. It explored a theme, voluntary multi-channel use, that had previously only been implicitly captured in ‘snapshots’ of online channel usage (section 1.2, page 5). To further explore this topic, the research built on the results of previously published studies on the use of e-services, which identified the many PIFs and proved their influence on consumer channel choice (section 2.1, page 20). Many of these studies were large-scale quantitative studies. By exploring a new perspective on consumer channel choice through a mainly qualitative, interpretive study, this research has opened up new possibilities for further, potentially more large-scale and quantitative validation studies to elaborate on specific details and test the generalisations of the findings. These alternating rounds of positivist and interpretive research can be very constructive and through iterations deepen our understanding of the many and complex issues within the phenomenon under investigation (Szmigin and Foxall, 2000).

8.4 Future research and further elaboration

For future research along the lines of the research presented here it may be interesting to see if similar studies in other domains than leisure travel, such as banking, utilities, non-profit or government, will lead to similar results. The results of these studies can probably be positioned in a construct model comparable with the one generated in this research. It will be interesting to find out whether the super-ordinate and intermediate constructs will be confirmed to be the same as the constructs identified here, or, alternatively, whether additional intermediate constructs will be identified to play a role in consumer channel choice in multi-channel environments. Another point of interest for similar studies in different domains, will be to investigate if the theme of fragmentation can be confirmed as a peripheral construct that influences consumers’ sensitivity for specific intermediate constructs, and their sub-ordinate PIFs, dependent of the circumstances of a particular consumption process.

The same applies for similar studies in other countries than the UK. As this research only investigated a sample of consumers in the UK, studies abroad that investigate international samples of participants may validate or complement the results from this

research. It will be interesting to find out whether the results from this research are also relevant for other cultures. Future studies may also investigate comparisons across countries and cultures to investigate if the identified patterns in multi-channel usage are grounded in cultural characteristics. It might be interesting to establish whether the need for control is a characteristic that is specifically valid for Western, industrialised consumer cultures.

As mentioned in the previous section, future research may be focused on validating and further specifying the results of this research in more large-scale quantitative studies. This may lead to outcomes that can be generalised and can further strengthen the construct model (figure 33, page 256) that has resulted from this first exploratory study.

A future continuation along the same lines of the research presented here would be to further investigate potential patterns in the influence of the intermediate constructs on channel choices in particular situations. This research has resulted in the identification of the various constructs and their position in the model of consumer channel choice. A next step would be to represent each travel story in the same visual way as the example of travel story 2 in chapter 7 (section 7.3, page 269) and then analyse these representations for potential patterns. It was not possible to realise this next step within the scope of the research presented here.

Finally, future research on individual differences between consumers may also be a logical course to explore as a continuation of this study. The data in the current research seem to suggest that there might be certain types of consumers who are more sensitive for particular intermediate constructs than others. For instance, everybody is sensitive to costs to a certain extent but some people may be more, or less, sensitive to costs than the average. The same applies for sensitivity to risks, personal contact or the other intermediate constructs. Also, the behaviour of some consumers may be fragmented to a larger extent than the behaviour of other consumers. The sample in the current research was too small to conduct an analysis along these lines of consumer profiling, but in future research this may be an interesting line to pursue.

In conclusion, this research has contributed to the existing HCI and CR research on e-services use by broadening its perspective to complete consumption processes in a

multi-channel context. It has introduced new areas of literature to this young interdisciplinary field, and shown how this literature can be applied to empirical research. The methodology used for this research may be relevant for comparable studies in other domains, countries and populations. Detailed documentation about the application of the methodology is available for other researchers. The findings of the research, and their synthesis in the model of consumer channel choice in multi-channel environments, have contributed to new insights in the complexity and dynamics of contemporary channel choice. The deeper understanding of multi-channel usage and voluntary movement between online and offline channels that results from the research, offers a suitable basis for further research. Although the exact results of the empirical study cannot be generalised to the wider population or other domains than leisure travel, this thesis offers grounding for some general suggestions for the improvement of strategic thinking about e-services.

Chapter 9 Bibliography

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Appendix 1 – Overview of references for model of e-services use

Literature on the influence of consumer characteristics on e-services use

Consumer characteristics	
Product involvement	Black et al. 2002; Koufaris 2002; Lee et al. 2000; Li and Zhang 2002
Confidence	Black et al. 2002; Forsythe and Shi 2003; Ramaswami et al. 2000
Socio-economic and lifestyle	Black et al. 2002; Foucault and Scheufele 2002; Hodgkinson and Kiel 2003; Joines et al. 2003; Khalifa and Limayem 2003; Li and Zhang 2002; Misiulek et al. 2002; Parsons 2002; Ramaswami et al. 2000; Rogers 1962; Saeed et al. 2003; Swinyard and Smith 2003
Ethical stance	Black et al. 2002
Prior conditions	Foucault and Scheufele 2002; Hodgkinson and Kiel 2003; Koufaris 2002; Meuter et al. 2003; Ramaswami et al. 2000; Saeed et al. 2003
Attitudes / intentions	Ajzen 1991; Bobbitt and Dabholkar 2001; Davis et al. 1989; Fishbein and Azjen 1975; Forsythe and Shi 2003; Goldsmith 2000; Koufaris 2002; Lee and Allaway 2002; Li and Zhang 2002; Meuter et al. 2003; Misiulek et al. 2002; Ramaswami et al. 2000; Rogers 1962; Ruyter et al. 2001; Walker et al. 2002
Demographics	Forsythe and Shi 2003; Foucault and Scheufele 2002; Goldsmith 2000; Hodgkinson and Kiel 2003; Kau et al. 2003; Li and Zhang 2002; Meuter et al. 2003; Rogers 1962; Saeed et al. 2003
Psychographics	Kau et al. 2003; Li and Zhang 2002; Parsons 2002; Rogers 1962
Risk profile	Forsythe and Shi 2003; Gupta et al. 2003

Literature on the influence of product characteristics on e-services use

Product characteristics	
Complexity	Black et al. 2002; Chiang et al. 2004; Forsythe and Shi 2003; Ruyter et al. 2001
Perceived risk	Black et al. 2002; Forsythe and Shi 2003; Lee and Allaway 2002; Lee and Tan 2003; Ruyter et al. 2001
Price	Black et al. 2002

Appendix 1 – Overview of references for model of e-services use

Product category	Black et al. 2002; Chiang et al. 2004; Forsythe and Shi 2003; Ruyter et al. 2001
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Literature on the influence of organizational characteristics on e-services use

Organizational characteristics	
Image	Black et al. 2002; Foucault and Scheufele 2002; Li and Zhang 2002; Ruyter et al. 2001; Saeed et al. 2003
Size	Black et al. 2002
Longevity	Black et al. 2002
Range of channel provision	Ahuja et al. 2003; Black et al. 2002; Khalifa and Limayem 2003
Service quality	Lee et al. 2000; Minocha et al. 2004; Parasuraman et al. 1985; Saeed et al. 2003; Zeithaml et al. 2002
Trust	Egger 2003; Fogg 2003; Lee et al. 2000; Misiolek et al. 2002; Morgan and Hunt 1994; Nah and Davies 2002; Riegelsberger et al. 2003; Saeed et al. 2003
Relationship management	Dick and Basu 1994; Lee et al. 2000; Minocha et al. 2004; Ramaswami et al. 2000; Rust and Lemon 2001; Schoenbachler and Gordon 2002; Voss 2003; Zikmund et al. 2003
Relative advantage	Ruyter et al. 2001

Literature on the influence of channel characteristics on e-services use

Channel characteristics	
Personal contact	Black et al. 2002
Perceived risk	Ahuja et al. 2003; Black et al. 2002; Joines et al. 2003; Khalifa and Limayem 2003; Lee and Allaway 2002; Lee and Tan 2003; Misiolek et al. 2002
Convenience	Ahuja et al. 2003; Black et al. 2002; Khalifa and Limayem 2003
Costs	Ahuja et al. 2003; Black et al. 2002; Khalifa and Limayem 2003;

Appendix 1 – Overview of references for model of e-services use

	Klein and Ford 2003; Reardon and McCorkle 2002
Perceived usefulness	Ahuja et al. 2003; Davis et al. 1989; Foucault and Scheufele 2002; Joines et al. 2003; Khalifa and Limayem 2003; Lee and Allaway 2002; Nah and Davies 2002; Reardon and McCorkle 2002; Saeed et al. 2003
Triangulation	Khalifa and Limayem 2003

Literature on the influence of interactional characteristics on e-services use

Interactional characteristics	
Perceived ease of use	Ahuja et al. 2003; Bobbitt and Dabholkar 2001; Davis et al. 1989; Dreyfus and Powell 1955; Khalifa and Limayem 2003; Nah and Davies 2002; Nielsen 1999; Saeed et al. 2003
Quality of information	Nielsen 1999; Saeed et al. 2003
Technical performance	Saeed et al. 2003
Effectiveness of search	Hodkinson and Kiel 2003
Effectiveness of purchase	Li and Zhang 2002; Nah and Davies 2002
Shopping enjoyment	Cooper 1999; Garrett 2003; Koufaris 2002; Reardon and McCorkle 2002; Saeed et al. 2003
Behavioural control	Bobbitt and Dabholkar 2001; Joines et al. 2003; Koufaris 2002; Lee and Allaway 2002; Meuter et al. 2003; Nielsen et al. 2001; Walker et al. 2002

Literature on the influence of situational characteristics on e-services use

Situational characteristics	
Access to internet	Bobbitt and Dabholkar 2001
Service availability	Hodkinson and Kiel 2003
Needs / motivations	Ahuja et al. 2003; Foucault and Scheufele 2002; Joines et al. 2003; Katz et al. 1974; Klein and Ford 2003; Parsons 2002; Ramaswami et al. 2000; Walker et al. 2002

Appendix 1 – Overview of references for model of e-services use

Consumer satisfaction	Hodkinson and Kiel 2003; Kau et al. 2003; Li and Zhang 2002; Ramaswami et al. 2000; Zikmund et al. 2003
Time	Bobbitt and Dabholkar 2001; Khalifa and Limayem 2003; Klein and Ford 2003; Ramaswami et al. 2000; Reardon and McCorkle 2002
Place	Bobbitt and Dabholkar 2001

Appendix 2 – Overview of characteristics of sample

Participant	Gender	Age	Household	Location where	Location type	Internet access	Internet frequency	Internet use	Travel style	Travel frequency
1	M	30-39	single	London	urban	10+	many times per day	mix	self built	6+
2	F	40-49	family, 1 kid	South East	suburban	7-9	many times per day	work	mix	1-3
3	F	20-29	single	London	urban	4-6	few times per week	mix	mix	1-3
4	F	30-40	couple	Scotland	rural	1-3	many times per day	mix	mix	4-6
5	M	60-69	single, 1 kid	Scotland	rural	4-6	few times per day	home	package	1-3
6	F	20-30	couple	Scotland	urban	7-9	many times per day	work	self built	4-6
7	F	40-49	family, 2 kids	Scotland	urban	4-6	few times per day	mix	self built	1-3
8	F	20-29	single	London	urban	7-9	few times per week	work	mix	6+
9	F	20-29	couple	London	urban	7-9	many times per day	mix	mix	6+
10	F	20-29	couple	South East	suburban	4-6	few times per day	work	mix	1-3
11	F	30-39	single	London	urban	7-9	few times per day	home	mix	4-6
12	M	50-59	couple	London	urban	1-3	few times per week	home	mix	4-6
13	F	60-69	couple, 2 kids	Midlands	rural	1-3	few times per day	home	self built	1-3
14	M	40-49	family, 2 kids	South East	suburban	10+	few times per day	mix	self built	1-3

Appendix 2 – Overview of characteristics of sample

15	M	60-69	couple, 1kid	London	urban	7-9	many times per day	mix	self built	1-3
16	F	40-49	family, 2 kids	Midlands	suburban	7-9	few times per day	mix	self built	1-3
17	F	30-39	couple	South West	urban	10+	many times per day	home	mix	4-6
18	F	40-49	family, 2 kids	London	urban	10+	many times per day	mix	self built	1-3
19	M	30-39	family, 2 kids	South West	suburban	10+	many times per day	mix	mix	1-3
20	M	20-29	couple	South West	urban	7-9	many times per day	mix	self built	1-3
21	M	40-49	family, 2 kids	Midlands	rural	1-3	few times per week	home	self built	1-3
22	F	40-49	family, 2 Kids	Midlands	rural	1-3	few times per week	home	self built	1-3
23	F	30-39	couple	North	rural	10+	few times per week	mix	mix	4-6
24	M	30-39	couple	North	rural	7-9	few times per day	mix	mix	1-3
25	M	60-69	couple, 2 kids	North	rural	1-3	few times per week	home	self built	1-3
26	M	50-59	couple, 3 kids	Midlands	rural	4-6	few times per week	home	self built	1-3
27	M	50-59	couple, 3 kids	South West	rural	4-6	few times per week	mix	self built	1-3
28	M	50-59	couple, 2 kids	South West	rural	4-6	few times per week	mix	self built	1-3

Appendix 3 – Overview of travel stories

Travel story	Length of trip	People	Destination	Experience	Package	No. services	No. channels	Purchase channel	Dissonance channel	Parallel use	Channel switch	Voluntary movement	Include	comment
	<i>deducted from narrative descriptions</i>					<i>deducted from diagrams</i>				<i>Single-service</i>	<i>narrative</i>			
001_P1_T1	weekend	couple	domestic	repeat	N	2	2	mix	-	N	Y	Y	Y	
002_P1_T2	few weeks	couple	abroad	new	N	4	3	mix	-	Y	Y	Y	Y	
003_P2_T1	weekend	couple	domestic	repeat	N	1	2	phone	-	N	Y	N	Y	
004_P2_T2	week	couple	abroad	new	Y	1	2	internet	phone	N	Y	N	Y	
005_P2_T3	weekend	couple	abroad	new	Y	1	3	internet	phone	N	Y	Y	Y	
006_P2_T4	weekend	couple	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
007_P2_T5	week	friends	abroad	new	N	2	1	internet	-	N	N	-	Y	
008_P2_T6	weekend	couple	domestic	repeat	N	2	2	mix	-	N	N	-	Y	
009_P3_T1	few weeks	family	abroad	new	N	2	1	internet	-	N	N	-	Y	
010_P3_T2													N	trip cancelled
011_P3_T3	week	couple	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
012_P3_T4	week	friends	domestic	repeat	N	1	2	high street	-	N	Y	Y	Y	
013_P3_T5													N	trip cancelled
014_P4_T1	few weeks	couple	abroad	new	Y	1	3	phone	-	Y	Y	Y	Y	
015_P4_T2	weekend	family	abroad	new	N	2	1	internet	-	N	N	-	Y	
016_P4_T3	weekend	single	domestic	new	N	1	1	internet	-	N	N	-	Y	
017_P4_T4	few weeks	family	abroad	new	N	1	2	phone	-	N	Y	N	Y	
018_P5_T1	week	single	abroad	new	Y	1	3	internet	-	Y	N	-	Y	
019_P5_T2	week	single	abroad	new	Y	1	1	internet	-	N	N	-	Y	
020_P5_T3	week	single	abroad	repeat	Y	1	1	internet	-	N	N	-	Y	

Appendix 3 – Overview of travel stories

021_P6_T1	weekend	couple	domestic	repeat	N	1	2	high street	-	N	Y	Y	Y	
022_P6_T2	few weeks	single	abroad	new	N	3	2	mix	-	Y	Y	Y	Y	
023_P6_T3	weekend	single	domestic	repeat	N	2	2	mix	-	N	Y	Y	Y	
024_P7_T1	week	family	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
025_P7_T2	few weeks	family	abroad	new	N	3	3	internet	phone	Y	Y	Y	Y	
026_P7_T3	few weeks	family	abroad	repeat	N	3	3	mix	-	Y	Y	Y	Y	
027_P7_T4	week	friends	domestic	repeat	N	2	1	internet	-	N	N	-	Y	
028_P7_T5	week	family	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
029_P8_T1	few weeks	single	abroad	repeat	N	1	1	internet	-	N	N	-	Y	
030_P8_T2	week	single	abroad	new	Y	1	3	phone	phone	Y	Y	Y	Y	
031_P8_T3	weekend	single	abroad	new	N	1	1	internet	-	N	N	-	Y	
032_P8_T4	weekend	single	abroad	new	N	1	2	internet	-	Y	Y	N	Y	
033_P8_T5	weekend	friends	abroad	new	N	2	1	internet	-	N	N	-	Y	
034_P9_T1	week	friends	abroad	new	Y	1	2	phone	-	Y	Y	Y	Y	
035_P9_T2														N arranged by other
036_P9_T3	week	single	abroad	repeat	N	1	1	internet	internet	N	N	-	Y	
037_P9_T4	few weeks	friends	abroad	new	N	1	2	high street	-	Y	Y	Y	Y	
038_P9_T5														N too little detail
039_P9_T6	weekend	friends	abroad	repeat	N	1	1	internet	-	N	N	-	Y	
040_P10_T1	week	friends	abroad	new	Y	2	2	internet	phone	Y	Y	Y	Y	
041_P10_T2	few weeks	couple	abroad	new	N	1	2	internet	-	Y	Y	N	Y	
042_P10_T3	weekend	couple	abroad	new	N	2	1	internet	-	N	N	-	Y	
043_P10_T4	weekend	couple	abroad	new	Y	1	1	internet	-	N	N	-	Y	
044_P11_T1	few weeks	friends	abroad	new	N	3	1	internet	-	N	N	-	Y	
045_P11_T2	weekend	friends	abroad	new	N	2	1	internet	-	N	N	-	Y	
046_P11_T3	weekend	friends	abroad	new	N	2	1	internet	-	N	N	-	Y	
047_P11_T4	weekend	friends	abroad	new	Y	1	1	high street	-	N	N	-	Y	
048_P11_T5	weekend	single	domestic	repeat	N	1	2	phone	high street	N	Y	N	Y	
049_P12_T1	week	friends	abroad	new	N	4	2	mix	-	Y	Y	N	Y	

Appendix 3 – Overview of travel stories

050_P12_T2													N	not booked
051_P12_T3	week	friends	abroad	repeat	N	3	3	mix	-	Y	N	-	Y	
052_P12_T4	week	couple	domestic	repeat	N	2	3	mix	-	Y	Y	Y	Y	
053_P12_T5	week	friends	abroad	repeat	N	4	3	mix	-	Y	Y	N	Y	
054_P12_T6	week	friends	abroad	new	N	1	2	internet	-	Y	N	Y	Y	
055_P12_T7	week	family	domestic	repeat	N	1	1	mail order	-	N	N	-	Y	
056_P13_T1	week	couple	domestic	new	N	1	2	internet	-	Y	N	-	Y	
057_P13_T2	week	couple	abroad	new	Y	1	1	internet	internet	N	N	-	Y	
058_P13_T3	weekend	couple	domestic	new	Y	1	2	internet	phone	N	Y	Y	Y	
059_P13_T4	weekend	couple	domestic	repeat	N	1	2	high street	-	N	Y	N	Y	
060_P13_T5	week	couple	domestic	new	N	1	1	internet	-	N	N	-	Y	
061_P14_T1	week	single	abroad	new	N	2	3	phone	mix	Y	Y	N	Y	
062_P14_T2	weekend	family	domestic	new	N	1	2	phone	-	Y	Y	Y	Y	
063_P14_T3													N	not booked
064_P14_T4													N	not booked
065_P14_T5													N	too old
066_P14_T6													N	too old
067_P14_T7	weekend	family	domestic	repeat	N	1	2	high street	-	Y	N	-	Y	
068_P15_T1	week	single	abroad	repeat	N	2	1	internet	-	N	N	-	Y	
069_P15_T2	week	single	abroad	repeat	N	2	2	mix	-	Y	Y	N	Y	
070_P15_T3	weekend	single	domestic	repeat	N	1	2	phone	-	N	Y	Y	Y	
071_P16_T1	few weeks	family	abroad	new	N	4	3	internet	phone	Y	Y	N	Y	
072_P16_T2	weekend	family	domestic	new	N	1	2	internet	phone	N	Y	N	Y	
073_P16_T3	weekend	family	domestic	new	N	1	1	phone	-	N	N	-	Y	
074_P17_T1	few weeks	couple	abroad	new	N	2	2	mix	-	Y	Y	N	Y	
075_P17_T2	few weeks	single	abroad	new	Y	2	2	internet	phone	N	Y	N	Y	
076_P17_T3	few weeks	family	abroad	repeat	Y	1	3	mix	mix	Y	Y	N	Y	
077_P17_T4	week	single	abroad	new	N	4	1	internet	-	N	N	-	Y	
078_P18_T1	few weeks	family	abroad	repeat	N	1	1	internet	-	N	N	-	Y	

Appendix 3 – Overview of travel stories

079_P18_T2	week	family	domestic	new	N	1	3	mail order	-	Y	Y	Y	Y	
080_P18_T3	week	family	abroad	new	N	3	2	mix	-	Y	Y	Y	Y	
081_P19_T1	few weeks	family	abroad	new	Y	1	3	high street	-	Y	Y	Y	Y	
082_P19_T2	weekend	couple	abroad	new	N	2	2	mix	-	Y	Y	N	Y	
083_P19_T3	week	friends	domestic	new	Y	1	1	internet	-	N	N	-	Y	
084_P19_T4	week	family	abroad	new	Y	2	3	high street	-	Y	N	-	Y	
085_P19_T5	week	friends	abroad	new	N	2	1	internet	-	N	N	-	Y	
086_P19_T6	week	family	abroad	new	N	1	1	internet	-	N	N	-	Y	
087_P19_T7	day	single	domestic	repeat	N	1	2	high street	internet	Y	Y	N	Y	
088_P20_T1	week	couple	abroad	new	N	3	1	internet	-	N	N	-	Y	
089_P20_T2	few weeks	couple	abroad	new	N	3	2	mix	phone	N	Y	Y	Y	
090_P20_T3	week	couple	abroad	new	N	4	2	mix	-	Y	Y	N	Y	
091_P21_T1	week	family	abroad	repeat	N	1	2	internet	phone	N	Y	Y	Y	
092_P21_T2	few weeks	family	abroad	new	N	3	3	phone	-	Y	Y	Y	Y	
093_P21_T3	week	family	domestic	new	N	1	2	mix	-	N	Y	N	Y	
094_P22_T1	few weeks	family	abroad	new	N	2	2	internet	phone	N	Y	Y	Y	
095_P22_T2	week	family	domestic	new	N	1	1	internet	-	N	N	-	Y	
096_P22_T3	week	family	domestic	new	N	2	3	phone	-	Y	Y	Y	Y	
097_P22_T4	week	family	domestic	repeat	N	1	2	phone	-	N	Y	Y	Y	
098_P23_T1	week	couple	abroad	new	N	2	1	internet	-	N	N	-	Y	
099_P23_T2	week	couple	abroad	new	Y	1	1	phone	phone	N	N	-	Y	
100_P23_T3	week	friends	abroad	repeat	Y	1	3	phone	-	Y	Y	N	Y	
101_P23_T4	week	couple	abroad	new	N	3	1	internet	-	N	N	-	Y	
102_P23_T5	few weeks	couple	abroad	new	Y	1	3	phone	-	Y	Y	Y	Y	
103_P23_T6	few weeks	couple	abroad	new	Y	1	3	phone	-	Y	Y	Y	Y	
104_P24_T1	week	couple	abroad	new	Y	1	2	high street	internet	Y	Y	Y	Y	
105_P24_T2	week	couple	domestic	repeat	N	2	3	mix	phone	Y	Y	N	Y	
106_P24_T3	week	single	domestic	new	N	3	3	mix	-	Y	Y	Y	Y	
107_P24_T4	weekend	couple	abroad	repeat	N	3	1	internet	-	N	N	-	Y	
108_P25_T1	week	friends	abroad	repeat	Y	1	2	internet	phone	Y	Y	F	Y	
109_P25_T2														N see diary
110_P25_T3	week	friends	abroad	repeat	Y	2	3	mix	-	Y	Y	Y	Y	

Appendix 3 – Overview of travel stories

111_P25_T4	day	single	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
112_P26_T1	week	couple	abroad	new	Y	1	1	internet	-	N	N	-	Y	
113_P26_T2	weekend	couple	abroad	repeat	N	1	1	internet	-	N	N	-	Y	
114_P26_T3	week	couple	domestic	repeat	N	2	3	phone	-	Y	Y	Y	Y	
115_P26_T4	week	single	abroad	new	N	2	1	internet	-	N	N	-	Y	
116_P26_T5	week	single	abroad	new	N	2	2	mix	-	Y	N	-	Y	
117_P26_T6	weekend	couple	abroad	new	N	2	1	internet	-	N	N	-	Y	
118_P27_T1	week	friends	domestic	new	N	3	3	mix	-	Y	Y	Y	Y	
119_P27_T2	few weeks	couple	abroad	new	N	3	3	mix	-	Y	Y	Y	Y	
120_P27_T3													N	see diary
121_P28_T1	week	couple	abroad	repeat	N	1	1	internet	-	N	N	-	Y	
122_P28_T2	week	friends	domestic	new	N	2	3	mix	-	Y	Y	Y	Y	
123_P28_T3	weekend	friends	domestic	repeat	N	2	2	phone	-	Y	Y	Y	Y	
124_P28_T4													N	see diary
125_P1_D1	weekend	single	domestic	repeat	N	2	2	phone	-	N	Y	Y	Y	
126_P3_D1	week	single	abroad	new	Y	3	2	high street	internet	Y	Y	Y	Y	
127_P5_D1	weekend	single	abroad	repeat	Y	1	1	internet	-	N	N	-	Y	
128_P5_D2	weekend	single	abroad	new	N	2	2	mix	-	Y	N	-	Y	
129_P5_D3	week	single	abroad	new	Y	1	1	internet	-	N	N	-	Y	
130_P6_D1	weekend	single	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
131_P6_D2	week	single	abroad	new	N	1	2	internet	-	Y	N	-	Y	
132_P7_D1	few weeks	family	abroad	repeat	N	3	3	mix	-	Y	Y	Y	Y	
133_P7_D2	week	family	domestic	repeat	N	1	1	internet	-	N	N	-	Y	
134_P8_D1	week	couple	abroad	new	N	3	3	mix	-	Y	Y	Y	Y	
135_P9_D1	weekend	friends	abroad	new	N	1	1	internet	-	N	N	-	Y	
136_P9_D2	weekend	friends	abroad	new	N	1	1	internet	-	N	N	-	Y	
137_P9_D3	week	friends	abroad	new	N	1	1	internet	-	N	N	-	Y	
138_P10_D1	few weeks	couple	abroad	new	Y	1	3	high street	-	Y	Y	N	Y	
139_P11_D1	weekend	friends	abroad	new	Y	1	2	internet	phone	N	Y	N	Y	
140_P12_D1	few weeks	single	abroad	new	N	3	2	internet	-	Y	N	Y	Y	
141_P12_D2	few weeks	couple	abroad	new	N	2	3	mix	-	Y	Y	N	Y	
142_P12_D3	week	family	domestic	repeat	N	1	2	phone	-	Y	Y	Y	Y	

Appendix 3 – Overview of travel stories

143_P13_D1	day	friends	domestic	new	N	1	3	phone	phone	Y	Y	Y	Y	
144_P13_D2													N	no purchase
145_P14_D1	week	family	domestic	new	N	1	2	internet	-	Y	N	-	Y	
146_P14_D2	week	family	domestic	new	N	2	2	mix	-	Y	N	-	Y	
147_P15_D1	week	couple	abroad	repeat	N	1	1	internet	-	N	N	-	Y	
148_P16_D1													N	not complete
149_P17_D1	week	single	abroad	new	N	3	2	internet	mix	Y	Y	Y	Y	
150_P19_D1	weekend	family	domestic	new	N	1	2	phone	-	N	Y	N	Y	
151_P21_D1	week	single	abroad	new	N	1	2	phone	-	N	Y	N	Y	
152_P22_D1	weekend	family	domestic	new	N	1	3	mix	-	Y	Y	N	Y	
153_P23_D1	week	friends	abroad	repeat	Y	1	2	phone	-	N	Y	N	Y	
154_P24_D1	week	couple	domestic	repeat	N	2	1	internet	-	N	N	-	Y	
155_P25_D1	few weeks	couple	abroad	new	N	3	2	internet	-	Y	N	-	Y	
156_P27_D1	few weeks	couple	abroad	new	N	5	4	mix	mix	Y	Y	N	Y	
157_P28_D1	few weeks	couple	abroad	new	Y	1	3	high street	internet	Y	Y	Y	Y	

Appendix 4 – Overview of participants/data analysed per stage in research

Participant	Interview 1	Diary	Interview 2	Selection of 21	Selection of 8
1	●	●	●	●	●
2	●			●	
3	●	●	●	●	
4	●				
5	●	●	●	●	
6	●	●	●	●	●
7	●	●	●	●	●
8	●	●	●	●	
9	●	●	●	●	
10	●	●	●		
11	●	●	●		
12	●	●	●	●	●
13	●	●	●	●	●
14	●	●	●	●	●
15	●	●	●		
16	●	●	●		
17	●	●	●		
18	●			●	
19	●	●	●	●	
20	●				
21	●	●	●	●	
22	●	●	●	●	●
23	●	●		●	
24	●	●		●	
25	●	●		●	
26	●			●	
27	●	●	●	●	
28	●	●	●	●	●



Travel stories, analysed in chapter 4



Frequent multi-channel users,
analysed in chapter 5



Card sort, analysed in chapter 6

Appendix 5 – Overview of selection of frequent multi-channel users

	Single service - multi channel - voluntary	Multi service - multi channel - voluntary	Single service - multi channel - involuntary	Multi service - multi channel - involuntary	Single service - single channel	Multi service - single channel
Participants with 3 or more multi-channel travel stories						
P1		1, 2, 125				
P6	21, 131	22, 23			130	
P7		25, 26, 132			024, 028, 133	27
P12	54, 142	51, 52, 140		49, 53, 141	55	
P13	56, 58, 143		59		057, 060	
P14	62, 67, 145	61, 146				
P22	97	94, 96	152		95	
P28	157	122, 123			121	
Participants with 2 multi-channel travel stories						
P2	5	8	3, 4		6	7
P3	12	126			11	9
P5	18	128			19, 20, 127, 129	
P8	30	134	32		29, 31	33
P9	34, 37				36, 39, 135, 136, 137	
P18	79	80			78	
P19	81	84	87, 150	82	83, 86	85
P21	91	92	93, 151			
P23	102, 103		100, 153		99	98, 101
P24	104	106		105		107, 154
P25		110, 155	108		111	
P26		114, 116			112, 113	115, 117
P27		118, 119		156		
Participants with 1 multi-channel travel story						
P4	14		17		16	15
P10		40	41, 138		43	42
P15	70			69	147	68
P20		89		90		88
Participants with no multi-channel travel stories						
P11			48, 139		47	44, 45, 46
P16			72	71	73	
P17			76	74, 75, 149		77
<i>totals</i>	26	33	19	12	34	19
	participants and travel stories included in the analysis in chapter 5					

Appendix 6 – Overview of characteristics of selected sample for case study

	Total sample 28	Selection 21 part.	Selection 8 part.
Gender			
male	13	11	4
female	15	10	4
Age			
20-29	6	4	1
30-39	7	4	1
40-49	7	6	3
50-59	4	4	2
60-69	4	3	1
Household			
single	5	4	1
couple	15	10	4
family	8	7	3
Location			
urban	12	8	4
suburban	5	3	1
rural	11	9	3
Internet access			
1-3 years	6	5	3
4-6 years	7	6	2
7-9 years	9	5	1
10+ years	6	5	2
Internet frequency			
few times per week	10	10	3
few times per day	8	5	3
many times per day	10	6	2
Internet use			
only at home	9	7	3
only at work	4	3	1
mix	15	11	4
Travel style			
only package	1	1	0
only self-built	15	12	6
mix	12	8	2
Travel frequency			
1-3 times per year	19	15	5
4-6 times per year	6	3	2
6+ times per year	3	3	1

Appendix 7 – Overview of results from card sorting exercises

Internet	overall	P1	P3	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	P19	P21	P22	P27	P28
convenient	18	X		X	X		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
easy to use	15		X	X	X		X	X	X	X	X	X	X	X				X		X	X
cheap	12					X	X	X	X	X	X			X	X	X	X				X
useful	10	X	X		X					X	X	X			X				X	X	X
more control	9	X			X	X	X		X	X		X	X		X						
entertaining	7	X	X	X		X					X							X	X		
no hassle	6				X	X					X	X				X	X			X	
no interference	4												X				X	X			
annoying	4								X				X					X			X
necessity	4		X				X	X								X					
trustworthy	3	X		X		X															
less control	3						X							X						X	
secure	2			X												X					
complex	2									X				X							
insecure	1		X																		
lot of hassle	0																				
useless	0																				
risky	0																				
expensive	0																				
personal contact	0																				

Telephone	overall	P1	P3	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	P19	P21	P22	P27	P28
personal contact	19	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
useful	12	X	X			X	X	X			X	X	X	X	X	X	X	X	X		X
convenient	10							X		X	X	X	X	X		X		X		X	X
easy to use	9		X		X	X				X	X	X	X	X					X	X	
trustworthy	8	X				X	X				X	X				X	X		X		
necessity	8		X						X		X			X	X	X				X	X
lot of hassle	6			X	X					X			X		X						X
more control	5	X						X			X			X					X		
annoying	4			X	X		X				X										
expensive	4			X	X					X											X
complex	4		X						X						X		X				
secure	3					X												X	X		
less control	3	X	X						X												
cheap	2							X						X							
no interference	1						X														
insecure	1								X												
no hassle	1																	X			
useless	0																				
entertaining	0																				
risky	0																				

High street	overall	P1	P3	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	P19	P21	P22	P27	P28
personal contact	17	X	X	X	X		X	X	X	X	X	X	X	X	X		X		X	X	X
useful	9	X	X				X	X					X	X		X	X		X		X
expensive	8				X	X			X	X			X					X	X	X	
trustworthy	8	X	X	X						X	X	X		X	X						
secure	7	X		X				X			X	X	X		X						
less control	7				X	X				X		X	X		X			X		X	
easy to use	6				X						X				X			X	X	X	X
necessity	6		X					X	X	X				X				X			
annoying	5						X	X	X							X	X	X			
convenient	5	X		X							X							X	X	X	
lot of hassle	4						X	X									X	X			
more control	4			X								X						X			X
no hassle	4		X							X		X	X								
complex	4								X	X				X	X						
useless	2								X									X			
entertaining	2															X					X
cheap	1																				X
no interference	0																				
insecure	0																				
risky	0																				

Mail order	overall	P1	P3	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	P16	P17	P19	P21	P22	P27	P28
easy to use	13	X	X	X	X		X	X	X	X	X	X	X					X	X	X	X
useful	12	X	X		X	X	X	X	X	X	X	X			X		X		X	X	X
entertaining	11	X	X	X		X	X	X			X				X	X		X	X		X
convenient	9	X	X	X	X	X	X	X				X						X	X	X	X
no hassle	7	X	X		X	X						X	X					X			
no interference	5	X							X						X			X			
lot of hassle	5								X		X			X	X			X		X	
less control	5			X										X	X			X		X	
cheap	5									X		X		X	X			X		X	X
complex	5									X				X	X			X		X	X
annoying	5												X	X				X		X	X
expensive	4								X	X	X		X								
trustworthy	4			X				X	X			X									
risky	3		X											X							X
more control	2				X														X		
insecure	1														X						
personal contact	1											X									
secure	1																				
useless	1																	X			
necessity	0																				