ISSN 1392-2785 ENGINEERING ECONOMICS. 2005. No 3 (43)
COMMERCE OF ENGINEERING DECISIONS

A Standardized Model of Service Provider Selection Criteria for Different Service Types: a Consumer-oriented Approach

Ramunė Kugytė[1], Laimona Šliburytė[2]

[1] *ISM Vadybos ir ekonomikos universitetas*
Ožeškienės g. 18, LT-44029, Kaunas

[2] *Kauno technologijos universitetas*
K. Donelaičio g. 73, LT-44029, Kaunas

Selection of a service provider in some services sectors is analyzed in length, especially in financial services. However, no common service provider selection model that would serve as a basis for all new researches in this field and allow comparing results from different researches exists. Since developed countries are dominated by the service sector and most of the population is employed by this sector, service provider selection criteria are of major importance to the whole service industry.

Service provider selection criteria largely depend on the service type and therefore three types of services are analyzed in this paper: professional services, service shops and generic (mass) services according Ettenson and Turner and Collier and Meyer classifications.

This wholly theoretical paper reviews the most important variables influencing the customer's choice of a service provider depending on the type of service. The literature review revealed that different researchers in different service provider selection criteria studies used different-weighted criteria and therefore these results are hardly comparable. This significantly reduces the overall value of most researches conducted in this area.

Thus in this paper the authors present an initial service provider selection criteria framework that could help service marketers to systematically analyze customers' choice behavior. This proposed three-level model is based on service provider selection process model offered by Day and Barksdale (1994), Keaveney's model for determinants of switching service providers (Keaveney, 1995) and a search-experience-credence services trichotomy. Such model offers a deeper understanding of service provider choice behavior allowing a three-layer analysis of choice criteria and provides service companies with a tool for identifying and capitalizing on the strategic opportunities within their respective target markets. Moreover, it reveals that each criteria category is constructed form a complex combination of many criteria variables that differs from one service to another.

This paper should be interested not only to scholars in marketing and consumer behavior sciences, but also because of its practical applicability to executives and marketing specialists of service companies that need to develop or evaluate different customer acquirement strategies.

Keywords: *customer behavior, service types, service provider, selection process, choice criteria*

Introduction

Selection of service provider is a very important but challenging issue in service marketing. This is because services are generally characterized by intangibility, inseparability of product and consumption, difficulty of standardization and perishability (Hill and Neeley, 1988). Exploring such information would help service providers to identify appropriate marketing strategies needed to attract new customers. To understand the service consumer is to understand the unique challenges they face as they attempt to make decisions and evaluations of their service purchases (Grace and O'Cass, 2003).

Service provider selection process initiates the relationship between a customer and a service provider and is the most important step in acquiring a new customer for a service provider. This fact is very important bearing in mind that consumers often buy products in a "hierarchical" order moving from relatively simple services to more complex and expensive ones (Devlin, 2002).

Unlike goods marketing, services cannot be evaluated prior to purchase and can be evaluated only during or after the service delivery. Because one of the main aspects of service marketing is the concept of intangibility, customers may be expected to face difficulty in assessing services offered. Some professional services (especially in health sector) cannot be effectively evaluated even after the service has been rendered because of high credence properties or lack of knowledge (Day and Barksdale, 2003). For example, even after a doctor has made a diagnosis, the exactness of it could remain unevaluated for many years. This fact complicates the whole service provider selection process and forces consumer to identify and base their assessments on such surrogate indicators of quality as corporate image, office ambience, internal décor, support staff performance (Scott and Walt, 1995), recommendations from friends and family, complaints, friendliness of a service staff, etc.

This paper attempts to deepen understanding about consumer decision-making when selecting a service provider and what criteria are of most importance. It describes how decision to chose a service provider is made achieving better understanding of the overall selection process itself and determinant criteria for selection.

The research question is how service provider is selected and what selection criteria are of the most importance.

The object of this paper is selection criteria by customers of a service provider.

The purpose of this paper is to propose a more structured tool for the analysis of the service provider choice criteria. This is achieved by reviewing scientific literature of the last decade on the selection of a service provider in different service types and by developing a model that helps to identify the criteria for service provider selection in more structured way that is based on a service selection decision process.

Research methods used in this paper are scientific literature analysis and modeling.

The paper processes as follows: after an extensive literature review with service classification presented a service provider selection decision process model is shortly described following with a model for service switching behavior. These two models and service types classification serve as a basis for choice criteria model that could be used for further researches of service provider selection in particular industries.

Figure 1. The classification of services based on five dimensions (Ettenson and Turner, 1997; Collier and Meyer, 2000)

Literature review

There is a wide range of literature dating 1970-1990s concerning the selection of service providers (see, for example, Gerrard and Cunningham, 2001, Ta and Har, 2000, or Almossawi, 2001 for a comprehensive review of studies before 1994). Indeed, the vast majority of research on choice criteria for selecting a service provider is conducted in retail banking industry.

There is a number of service-related studies emphasizing professional services (that is those professions that have a recognized group identity and that require extensive training and advanced study in a specialized field, as health, legal, or financial specialists). Less is known about non-professional services (for example, dry cleaners, copy services, auto repair, etc). So within services market there is a number of inherent differences between specific service types (Grace and O'Cass, 2003).

Ettenson and Turner (1997) proposed five service dimensions (based on Kotler and Lovelock) for better understanding of differences between service providers:

1. Type of commitment between service provider and consumer,
2. Importance of the service to the overall welfare of the consumer,
3. Degree of customization required,
4. Degree of professional judgment exercised in rendering the service,
5. Whether or not the service is equipment- or people-based.

Some other service positioning classifications are provided by Silvestro (1992), Kellogg and Nie (1995), Collier and Meyer (1998), with similar criteria (equipment/people focus, customer contact time per transaction, degree of customization, degree of employee discretion, value added back office / front office, and product/process focus (Collier and Meyer, 2000).

Especially in professional services, the cost of service provider (doctor, architect, lawyer, etc.) usually represents a small percentage of total lifetime service cost, however, the selection process for these service providers can have a major impact on all other costs related to this area (Day and Barksdale, 2003).

While doctors are on the one extreme of the service classification scheme with formal relationship, important to the overall welfare of the customer, highly customized and people-based service where doctor's judgment is of critical importance; photo-kiosk could be a good example of the opposite extreme with no formal relationship, equipment-based non-customized service which is not important to the overall welfare of the customer and which is supplied without any professional judgment. Financial services (especially retail banking), the same as hotels or rental services, are named service shops in some service classification models (Collier and Meyer, 2000) and could be placed somewhere in the middle of this classification, while more personalized home mortgage loans are more close to the professional services' extreme.

Professional services. Professional services are analyzed mostly from corporate customers' point of view. Indeed, selection of an architect, accounting or advertising company or a lawyer is of critical importance to any organization. However, consumers use a lot of professional services, too. Any person willing to build a personal house needs an architect, and everybody needs a doctor or dentist or even a tax accountant or financial consultant for preparation of at least personal income statement or financial plan.

Hill and Neeley (1988) argue that decision process for professional and generic services is very different. They found that for generic services a buyer defines a problem and has experience in this field, a service provider has a little (if any) advisor role, sufficient information about services is available, but the buyer has relatively little willingness to expand search efforts, there are many alternatives to evaluate, and comparison is relatively easy, moreover, evaluative criteria are known and the choice is relatively clear-cut. The outcome of a service is uncertain but consequences are minimal, besides, "re-do" is possible. In addition, generic services find use in advertising. Quite the reverse, in professional services the buyer is dependant on the provider to define a problem and advice, advertising is of little use, buyers are willing to expend great

effort in finding an appropriate service provider but because of insufficient information available usually use personal information sources such as referrals. In professional services the comparison of alternatives is difficult because evaluative criteria are not known, moreover, there are fewer alternatives to evaluate. The choice is more uncertain than in generic services, and the outcome is uncertain either, but consequences here are serious and even more, "re-do" may not be possible or desirable (Hill and Neeley, 1988). Therefore the selection and use of professional services involves a much higher level of perceived risk on the part of consumer, both physical and functional, including financial, thus here reputation and recommendations should play more important role than price.

In a research conducted by Scott and Walt (1995) of choice criteria for selection of an accounting firm, accessibility of key staff, ability to offer personal service and reputation for fast and efficient service were named as the most important criteria for corporate customers. They noticed that especially in selecting an accounting firm or a personal accountant, consumers seek and rely on information from personal sources thus reputation there plays an important role (Scott and Walt, 1995).

Day and Barksdale (2003) found that buyers of architecture and engineering services are looking for four most important dimensions when selecting a service provider:

Perceived experience, expertise and competence of the provider;

1. The provider's understanding of the client's needs and interests;
2. The provider's relationship and communication skills;
3. The likelihood of the provider conforming to contractual and other requirements.

The first two dimensions fall under the core service category, the third one could be classified as service encounter (that is, how service is delivered), and the last one definitely expresses reputation.

Doctor's selection is considered the most risky selection by a consumer because physical health is considered (Hill and Neeley, 1988). Recommendations by friends and relatives and doctor's reputation are considered very important criteria when selecting a physician or dentist. In a study conducted in the USA, patient satisfaction was found to be the most important criteria, followed by access to the physician and physician's interpersonal skills (Razzouk et al., 2004). It seems that these findings confirm the idea that in professional services pricing criteria are of less importance.

Service Shops. Service shops are mostly represented by studies in a banking market. In retail banking services sector, according Ta and Har (2000), early studies conducted before 1976's Anderson and Cox's study, revealed location as the most important criterion in bank selection decisions.

Anderson and Cox's study of bank selection study (1976) is considered the most important and most widely cited by researchers in bank selection studies. Anderson and Cox approach and determinants of bank selections are recognized as benchmark in this field and are compared with the results of other studies. Anderson and Cox found five most determinant bank selection criteria: friends' recommendations; reputation of the bank; availability of credit; friendliness of staff and service charges on accounts.

Anderson and Cox's findings were fiercely criticized by other researchers such as Dupuy and Kehoe, Linneman and Davis for inconsistency of results with previous researches that revealed bank location as the most important criterion. However, the later studies scientifically proved Anderson and Cox's findings. Zineldin (1996) states that today's telecommunications, ATMs, computers, home banking, credit cards, etc. minimize many locational inconveniences, and therefore the traditional great importance of a close bank to customers' home or work is no longer the most important factor in selecting a bank.

Since 1994, bank selection and switching criteria were analyzed by Haron et al. (1994), Zineldin (1996), Kennington et al. (1996), Levesque and McDougall (1996), Edris and Almahmeed (1997), Athanassopoulos and Labroukos (1999), Ta and Har (2000), Almossawi (2001), Gerrard and Cunningham (2001 and 2004), Colgate and Hedge (2001), Colgate and Lang (2001), White and Yanamandram (2004) and Babakus et al. (2004) to mention a few. The main discussion between researchers concerned the consistency of the criteria found with previous researches. The main findings from these researches are presented in Table.

Table

Customers' main selection criteria in retail banking

Authors	Date	Country	Main criteria
Haron, Ahmad, Planisek*	1994	Malaysia	For Muslims: 1) Fast and efficient services; 2) Speed of transactions; 3) Friendliness of bank personnel. For non-Muslims: 1) Friendliness of bank personnel; 2) Fast and efficient services; 3) Reputation and image of bank
Zineldin	1996	Sweden	1) Friendliness and helpfulness of personnel; 2) Account accuracy in transaction management; 3) Efficiency in correcting mistakes
Kennington, Hill and Rakowska	1996	Poland	1) Reputation; 2) Rates (price/cost); 3) Convenience.
Levesque, McDougall	1996	Canada	1) Providing promised services; 2) Getting it right the first time; 3) Competitive interest rates.
Ta, Har	2000	Singapore	1) High interest rates; 2) Convenient location; 3) Quality of service
Almossawi	2001	Bahrain	1) Convenient ATM locations; 2) Availability of ATM in several locations; 3) Bank's reputation
Gerrard, Cunningham	2001	Singapore	1) Secure feeling; 2) Electronic services; 3) Services provision
Babakus, Eroglu, Yavas	2004	USA	1) Interest rates; 2) Overdraft privileges 3) Fees charged

**No common criteria for both segments were presented.*

These findings demonstrate how choice criteria evolve from bank location (before 1980s) to convenience in ATM locations and electronic services. Perceived financial risk (especially in Poland after bank crisis and Singapore after Asian crisis) places reputation and secure feelings on the top of choice criteria list. Financial issues like fees charged and interest rates paid are of high importance because of the essence of any financial product.

However, a lot of different results from different stud-

ies have been found. In general, researchers notice that studies pertaining to choice of banks and their services provide valuable pointers, however, they draw conflicting conclusions (Devlin, 2002). This could be explained by different market segments analyzed by age from students to mature customers (Ta and Har, 2000; Gerrard and Cunningham, 2001, Almossawi, 2001), religion (Muslims versus non-Muslims), service usage (beginners or advanced), income level, and by other demographical variables.

In a study of bank selection criteria used by corporate customers in Greece, Athanassopoulos and Labroukos (1999) found that price, speed and relationship marketing were the most important criteria for corporate users. These criteria are very similar to the ones mentioned mostly often by consumers in other researches. In Kuwait, Edris and Almahmeed (1997) found that the size of bank assets, efficiency of personnel and help in financial emergencies were the most important. Since in the same banking industry criteria for customers and organizations can differ very significantly, this paper focuses exceptionally on consumer market.

Though the vast majority of studies have focused on choice of a bank as an institution for basic transaction banking services, some studies were conducted in home loans (Devlin, 2002) market. Devlin (2002) found that the most important criteria for selection of financial institution in a mortgage or home loans market were professional advice, interest rate charged, choosing a mortgage from an institution that was prepared to lend the required amount. High importance of professional advice or recommendation shows that home loan services are considered differently from retail banking services.

Although the majority of all service provider selection studies are conducted in banking market, it is most evident that different researchers used different weight variables, comparing, for example Babakus et al.'s (2004) findings of the most important variables that could be grouped under pricing category, to Athanassopoulos and Labroukos' price. Besides, in a study by Athanassopoulos and Labroukos (1999), relationship marketing is of the most importance, and Haron et al. uses a friendliness of a bank personnel variable. This draws to conclusion that a common criteria evaluation model would be of great theoretical and practical use.

Mass (generic) services. Mass services are quite underresearched compared to professional services or retail banking. Only few studies investigating generic services could be found. It seems that generic services that are processed in large quantities by a typical service unit per day (Collier and Meyer, 2000) receive considerably less attention comparing to, for example, financial services.

In a study of automobile insurance and copy services Arora and Stoner (1996) found that selection decisions were significantly influenced by name familiarity. Interestingly, the perceived service quality had a significant effect on attitude toward obtaining automobile insurance but had no effect in copy services. This fact was explained by multidimensional construct of service quality. A very similar problem was encountered by Ettenson and Turner (1997) who analyzed selection criteria for doctors, photo finishers and dry cleaners. They found significant differences in selection criteria for doctors, photo finishers and dry cleaners. When selecting a photo finisher, price, location and years in business were determined as the most important criteria, while in dry cleaners market, location, recommendation by friend and price were named in such sequence. While differences between professional and nonprofessional services were anticipated, differences between two mass service types were not (Ettenson and Turner, 1997). They proposed to review service classification dimensions adding frequency of use but this dimension was not supported by their own research results.

Because selection of service provider is closely connected with physical, financial and functional risk, these service classification may include risk/consequences dimension in order to measure possible damage or costs for service failure. Obviously, for the services where outcome consequences are minimal and "re-do" is possible, price and location will be more important criteria than for more risky services where reputation and recommendations from social environment would play a major role. This could explain the difference between dry cleaners and photo finishers selection criteria in Ettenson and Turner's study: the potential risk/damage is greater for dry cleaners service (because of clothes high cost and sometimes impossible correction of dry cleaning errors) thus recommendations there are of a greater value.

Customer selection process

Day and Barksdale (1994) state that selection of service provider consists of two stages ("first cut and final selection) and post-purchase evaluation also consists of two stages: evaluation of service delivery and of final outcome.

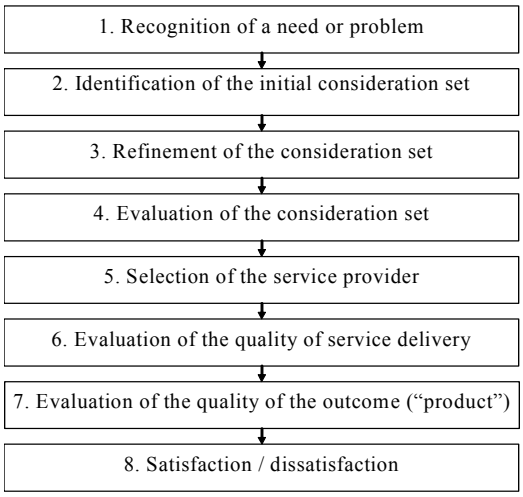

Figure 2. Decision process for selecting a service provider (Day and Barksdale, 1994)

According to Day and Barksdale (1994), stages 4 and 5 may be repeated in another elimination round and factually mean making a short-list of service providers.

Recognition of a problem starts the service purchase process, and then, after purchase goals are set, consumers identify the initial consideration set of criteria. The criteria will vary for different services and for different stages of service provider selection decision process. The initial consideration set involves pre-qualification of potential suppliers, and refinement stage of the consideration set usually means developing a "short-list" of the finalists, usually from 2 up to 10 (depending on the service or number of potential suppliers).

As a rule, evaluation of a consideration set usually is based on how much of a particular attribute a service provider

possesses, and typically requires very subjective assessments, like personal "chemistry". Selection of a service provider results from the assessment of how well each contender rates on each of the determinant attributes (Day and Barksdale, 1994).

After the service provider is selected and the service is rendered, a twofold evaluation of service delivery is carried out. This twofold evaluation is based on two dimensions of service quality, namely, technical quality or what is delivered and functional quality or how it is delivered (Scott and Walt, 1995). The outcome of this evaluation conducted leads to customer satisfaction or, unfortunately to service provider, dissatisfaction, and switching.

Criteria for selecting a service provider

The literature review in the first part of this paper revealed the need of common used criteria for service provider selection analysis. Previously used different criteria provide valuable pointers, however, they draw conflicting conclusions and could lead to erroneous actions of service marketing specialists. Thus this paper attempts to present a basic model for choice behavior to supplement already existing and widely used model of switching behavior proposed by Keaveney in 1995 (Keaveney, 1995).

The switching model developed by Keaveney (1995) represents a major step in understanding consumer switching behavior across a broad spectrum of service providers (Gerrard and Cunningham, 2004). Keaveney's exploratory research provided a valuable initial classification of the causal factors that induce service switching (Colgate and Lang, 2001). This model was used as framework in other researches not only to determine switching behavior, but also to evaluate what induces selection of service provider (see, for example, Grace and O'Cass, 2003).

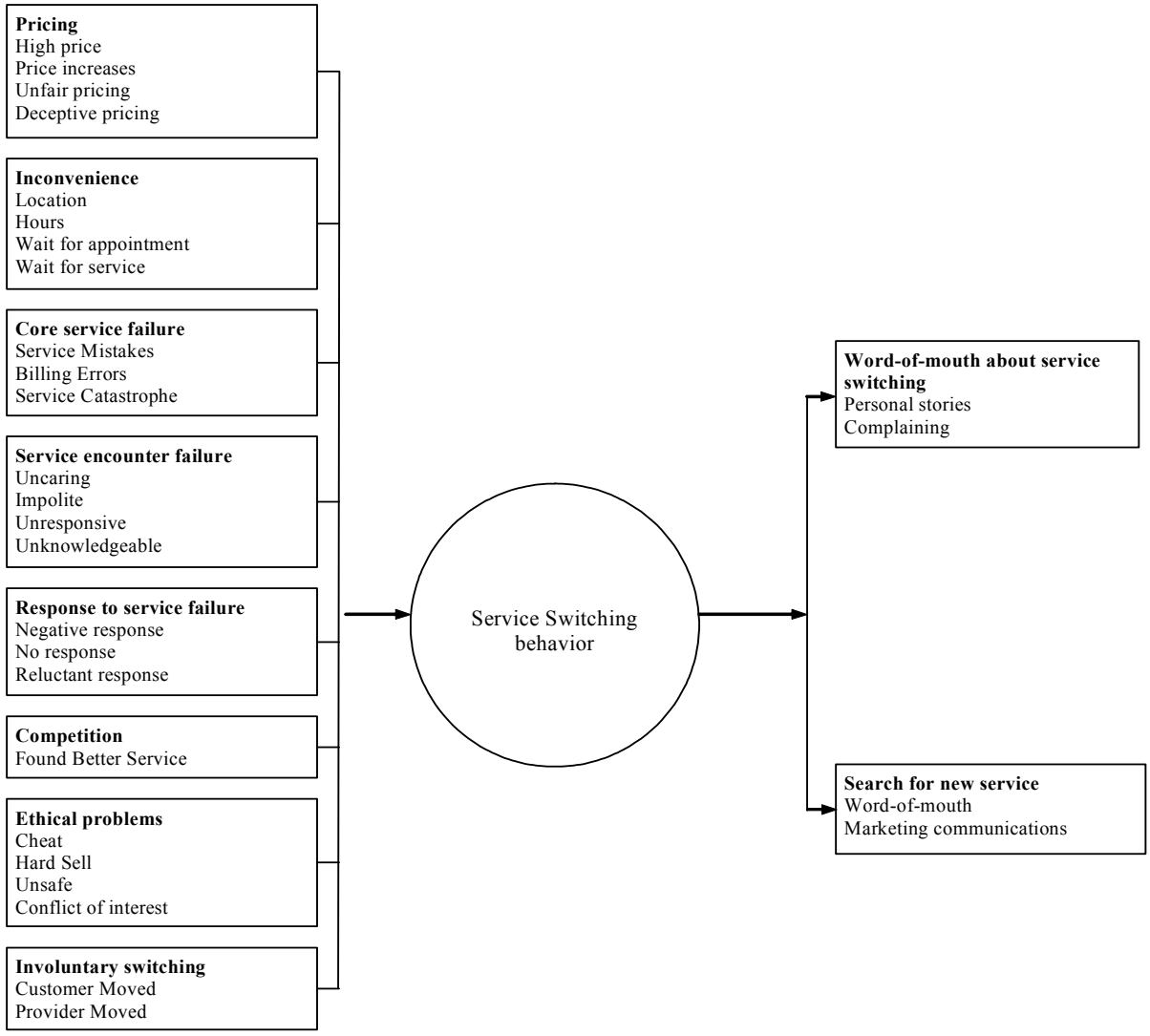

Figure 3. Keaveney model for determinants of switching service providers (Keaveney, 1995)

The first five categories (pricing, inconvenience, core service failure, service encounter failure and response to service failure) are actively controlled by the service firm (Colgate and Hedge, 2001). Word-of-mouth about service switching creates a reputation for a service company that is sought by other customers when selecting a service provider.

This switching behavior model provides a conceptual framework upon which an industry specific investigation can be based (Keaveney, 1995, Grace and O'Cass, 2003). Since Keaveney's model is widely used in detecting consumers' switching behavior, a similar model for selection of a service provider would be beneficial for further research, that could be further enhanced with corresponding key issues related to consumer choice criteria in specific industry.

Criteria categories like price, convenience, etc, that include specific selection criteria for different kinds of services could be grouped into three broad groups – search, experience and credence – based on the degree of risk perceived, information search conducted and information sources used, and behavioral intentions associated with each criteria category. Search-based attributes are those that can be accurately evaluated prior to making a choice. They denote the highest pre-purchase knowledge and lowest perceived risk, lowest search time, reliance on mass media and lowest behavioral intentions. Experience attributes are those that can be accurately assessed only after the services have been purchased and used. They denote a moderate pre-purchase knowledge, perceived risk, search time, behavioral intentions, reliance on mass media and personal sources while credence criteria are identified by the lowest pre-purchase knowledge, the highest perceived risk, search time, behavioral intentions and reliance on personal sources and they may or may not be evaluated even after the purchase is made simply because the consumer may lack the necessary experience or knowledge (Mitra et al., 2000; Babakus et al., 2004).

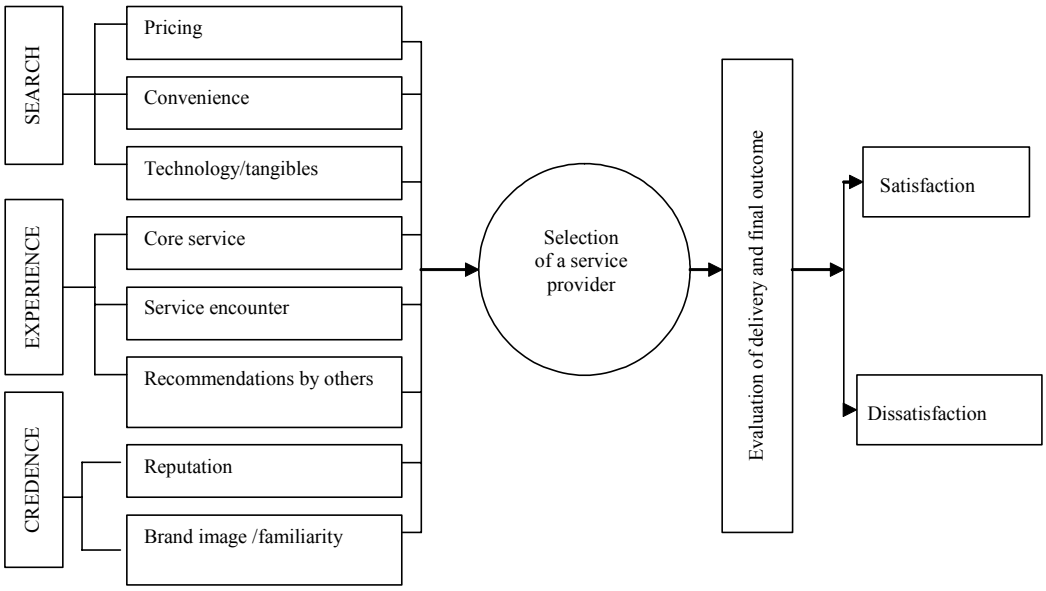

Figure 4. A modified model of service provider selection criteria.

This modified service provider choice model brings together three different schemes: service selection decision process, service switching criteria model proposed by Keaveney which serves as a base, and a search-experience-credence trichotomy.

In this model the authors removed some criteria categories from Keaveney's model inappropriate for the selection process as ethical problems or competition adding technology/tangibles dimension instead of inapplicable categories. Technology/tangibles category is added referring to the service quality measures used in a work by Levesque and McDougall (1996). They use three service quality measures: core (corresponds with the core service category in this model), relational (corresponds with the service encounter category in the model) and tangibles. Tangibles conform to Parasuraman et al.'s framework of service quality (1988) where five critical dimensions of service quality (reliability, responsiveness, assurance, empathy and tangibles) were found (Arora and Stoner, 1996).

The importance of recommendations or word-of-mouth in the formation of attitudes in a service purchase decision-making context has been showed in many studies (Wangenheim and Bayon, 2004; Grace and O'Cass, 2003), especially in professional services (Razzouk et al., 2004; Ettenson and Turner, 1997). Consumers are encouraged to obtain information about experience attributes from people who have actually used the service (Babakus et al., 2004).

As found in some studies, reputation and brand/name familiarity of a service provider play a major role in the selection process (Haron et al., 1994; Arora and Stoner, 1996; Kennington et al., 1996; Almossawi, 2001). Reputation and brand familiarity are divided separately mainly because of different focus. Reputation is build from customers' experience with a service provider and also from word-of-mouth (customer focus), and brand/name familiarity is mainly managed by marketing communications (service provider focus).

Though some researchers warn that the unique characteristics of selecting/switching behavior in specific service contexts such as the retail banking or health care sectors may be masked when generalized models are directly applied (Colgate and Lang, 2001), such a framework would help to organize thinking and provide direction for future research on selection of service provider in different industries with service-specific variables. The modified service provider choice model proposed by this paper authors could facilitate selection criteria analysis in three different layers: individual criteria layer, criteria category and criteria attributes. So the choice criteria could be combined into composite scores across the three dimensions and aggregate results can be compared against the competitors. From such a study it would be easy to find individual criteria or full areas for improvement, benchmark the best industry attributes or improve search, experience and credence attributes to ensure insertion of the company to a short-list of potential service providers.

Conclusions and Discussion

Since service companies are placing greater emphasis on understanding consumers' behavior to guide their strategic

marketing decisions, the selection of a service provider is receiving much attention from marketing and consumer behavior researchers.

An abundant scientific literature on consumer behavior in services exists, covering various kinds of services. This paper uses the classification of services to professional, service shops and mass (generic) services according to dimensions defined by Kotler and Lovelock, proposing that additional dimension of perceived risk / anticipated outcome. There is a perceived functional and physical risk associated with the selection of service provider.

Applying the professional services-service shops-mass services classification, a comprehensive review of researches in choice behavior is presented. Due to considerable inconsistency of choice criteria definitions used in different studies a general three-level model for choice criteria analysis is proposed. This proposed model offers a deeper understanding of service provider choice behavior and provides service companies with a tool for identifying and capitalizing on the strategic opportunities within their respective target markets.

It should be noted that this model does not eliminate the need for making a list of concrete choice criteria for any specific service, however, since this model is the first step in attempt to present the useful systematic framework offering a logical classification of criteria for easy use in further researches, it may be incomplete and contain some drawbacks that could be found in any initial models. Thus at least some exploratory research is required to test the validity of the proposed model.

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Ramunė Kugytė, Laimona Šliburytė

Standartizuotas paslaugų teikėjo pasirinkimo kriterijų modelis skirtingiems paslaugų tipams vartotojų požiūriu

Santrauka

Paslaugų teikėjo pasirinkimas yra labai svarbi rinkodaros ir vartotojų elgsenos sritis, nes paprastai šis procesas išsivysto į tolimesnius paslaugos teikėjo ir vartotojo santykius, pasižyminčius didesnės apimties ir sudėtingesnių paslaugų pirkimais. Tai yra, nusprendęs pirkti paslaugą ir vėliau pasirinkęs paslaugos teikėją, vartotojas įgunda vartoti iš pradžių bazinę paslaugą, o vėliau ir sudėtingesnes (kartu ir brangesnes) paslaugas. Todėl labai svarbu suvokti, kokie kriterijai lemia vieno ar kito paslaugų teikėjo

pasirinkimą.

Šis straipsnis, kurio tyrimo objektu yra paslaugų teikėjo pasirinkimo veiksniai, nagrinėja, kaip vartotojai renkasi paslaugų teikėją ir kokie veiksniai turi tam didžiausios įtakos. Straipsnyje naudojami tokie moksliniai tyrimo metodai kaip mokslinės literatūros analizė bei modeliavimas.

Užsienio mokslinėje literatūroje paslaugų teikėjo pasirinkimo kriterijai gana plačiai nagrinėjami, tačiau didžioji dauguma tyrimų buvo atlikta mažmeninės bankininkystės srityje. Čia plačiausiai žinomas Anderson ir Cox atliktas tyrimas, sukėlęs didelį atgarsį tarp mokslininkų, nes pirmą kartą nustatyti kiti pasirinkimą lemiantys veiksniai nei ankstesniuose tyrimuose, kur tradiciškai buvo akcentuojama banko būstinės patogumo svarba. Kaip matyti iš naujesnių mažmeninės bankininkystės srities tyrimų, banko (ar kito paslaugos teikėjo) fizinė vieta vis labiau praranda svarbą naudojant informacines technologijas – dabar vis svarbesnis tampa naujausių mobiliųjų, interneto ir kitų technologijų naudojimas. Kitose paslaugų srityse paslaugos teikėjo pasirinkimą lemiančius kriterijus nagrinėjančių tyrimų arba yra labai mažai, arba jie labai fragmentiški, nagrinėja tik labai siaurus atrankos veiksnių aspektus (pavyzdžiui, prekinio ženklo žinomumo poveikį paslaugų teikėjo pasirinkimui). Daugiausia tai, kokie veiksniai lemia paslaugų teikėjo pasirinkimą, nagrinėjo trijų regionų mokslininkai: Šiaurės Amerikos (JAV, Kanada), Tolimųjų Rytų (Singapūras, Malaizija) ir Artimųjų Rytų (Bahreinas, Kuveitas).

Kadangi paslaugų teikėjo pasirinkimo kriterijai labai priklauso nuo pačios paslaugos, šio straipsnio autoriai, naudodami Ettenson ir Turner (1997) bei Collier ir Meyer (2000) paslaugų klasifikaciją, pirmiausia suskirstė paslaugų teikėjo pasirinkimo kriterijus nagrinėjančią literatūrą pagal tris paslaugų tipus: profesionalias paslaugas, paslaugų parduotuves ir bendrąsias (masines) paslaugas. Paslaugos suskirstytos į tris tipus atsižvelgiant į tai, kokie santykiai sieja paslaugų teikėją ir vartotoją, kiek paslauga svarbi vartotojo gerovei, ar paslauga labai pritaikoma individualiam vartotojui, ar svarbus profesionalo sprendimas, ar paslauga paremta daugiau technologijomis, ar žmonėmis. Čia taip pat svarbu įvertinti klaidingo sprendimo priėmimo fizinę, materialiąją ar kitą riziką. Toks paslaugų sugrupavimas atskleidė, kad skirtingų paslaugų tipų pasirinkimo kriterijai yra labai skirtingi, bet vieno tipo paslaugoms pasirinkimą lemiantys veiksniai panašūs. Pavyzdžiui, iš literatūros analizės tapo akivaizdu, kad paslaugų parduotuvėse, ar tiksliau, mažmeninės bankininkystės sektoriuje, dėl naujausių technologijų naudojimo vis mažėja tokio veiksnio kaip banko skyriaus ar centrinės būstinės patogi vieta svarba. Čia vis svarbesnis tampa naujų technologijų, o ypač interneto, naudojimas bankininkystėje. Tuo tarpu profesionaliose paslaugose šis veiksnys nėra toks svarbus, kadangi čia lemiamą vertę sukuria profesionalus sprendimas.

Atlikta literatūros analizė atskleidė vieną labai svarbų visų atliktų tyrimų trūkumą. Daugelyje tyrimų (net ir atliktuose toje pačioje mažmeninės bankininkystės rinkoje) buvo pasirinkti nevienodos reikšmės pasirinkimo kriterijai (pvz., patogumas (Kennington, Hill ir Rakowska, 2000) ir platus bankomatų išsidėstymas (Almossawi, 2001)). Autorių nuomone, platus bankomatų išdėstymas galėtų būti vienas iš patogumo kriterijų grupės veiksnių. Todėl dėl tokių pasirinktų nevienodos reikšmės kriterijų sunku palyginti skirtingų tyrimų rezultatus, ir patys tyrimai praranda didelę dalį savo mokslinės vertės, nes atspindi tik tuometinę momentinę situaciją rinkoje. Kaip matyti iš atliktų paslaugų teikėjo pasirinkimo veiksnių tyrimų, rezultatai gali tapti naudingomis užuominomis, tačiau jei tyrimui individualūs atrankos kriterijai buvo parinkti atsitiktinai ir nesistematizuotai, gali būti gautas iškreiptas situacijos vaizdas, be to, tai gali lemti prieštaringas išvadas ir netgi suklaidinti paslaugų kompanijose dirbančius rinkodaros specialistus.

Kadangi dėl minėtos problemos tyrimų rezultatai praranda didelę dalį savo vertės, šio straipsnio autoriai pateikė standartizuotą paslaugų teikėjo pasirinkimo kriterijų modelį, kuris gali būti naudojamas kaip pagrindas pasirinkimo kriterijų tyrimui įvairiose paslaugų srityse. Šis modelis buvo sudarytas remiantis Day ir Barksdale paslaugų teikėjo atrankos proceso modeliu, Keaveney paslaugų teikėjo keitimo veiksnių modeliu bei paieškos-patirties-pasitikėjimo trichotomija, kuri remiasi minėtu paslaugų skirstymu į profesionalias, masines paslaugas ir paslaugų parduotuves. Sakysim, paieškos veiksnius (pvz., kainą, patogumą) galima įvertinti dar prieš pasirenkant paslaugos teikėją. Jie reiškia giliausias išankstines žinias, mažiausią suvokiamą riziką ir trumpiausią paieškos laiką bei pasitikėjimą masinės komunikacijos priemonėmis. Tuo tarpu patirties veiksniai (pvz., aptarnavimo kokybė) atsiranda tik po vartojimo. Skirtingai nuo jų, pasitikėjimo veiksnius (pvz., reputaciją) kartais sunku įvertinti net po vartojimo, kaip, tarkim, sunku įvertinti gydytojo diagnozės tikslumą net ir po viso gydymo kurso.

Paslaugų teikėjo keitimą lemiančių veiksnių modelis, pasiūlytas 1995 m. Susan Keaveney, yra svarbus žingsnis suvokiant, kodėl vartotojas keičia paslaugų teikėjus įvairiose paslaugų sferose. Jis pateikia labai vertingą veiksnių klasifikavimo idėją ir gali būti naudojamas kitų panašių tyrimų pagrindu. Kadangi paslaugų teikėjo pasirinkimą lemiančių veiksnių tyrimuose bendro struktūrizuoto modelio nėra sukurta, autoriai bando užpildyti šią spragą ir siekia straipsnyje pateiktu modeliu įsigilinti į šią sritį bei pasiūlyti bazinę struktūrą, kuria remiantis būtų galima efektyviau analizuoti bei interpretuoti tyrimų rezultatus.

Šiame straipsnyje pateiktame modelyje yra išskirtos aštuonios svarbiausios veiksnių kategorijos: kainodaros, patogumo, technologijų ir materialių veiksnių, paslaugos esmės, aptarnavimo, rekomendacijų, reputacijos ir įvaizdžio. Kiekvienoje kategorijoje galima nustatyti tik tai paslaugų sričiai būdingus individualius veiksnius. Toks modelis leidžia standartizuoti bet kokius pasirinkimo veiksnių tyrimus ir efektyviau palyginti jų gautus rezultatus. Pavyzdžiui, galima palyginti, kiek svarbi kuri nors pasirinkimo kriterijų grupė (pavyzdžiui, patogumo) bankininkystėje ar transporto paslaugų srityje, palyginti su mobiliojo ryšio paslaugų rinka.

Be to, pabrėžtina, kad, naudojant paslaugų teikėjo atrankos proceso modelį kaip siūlomo modelio pagrindą bei remiantis teikėjo keitimo veiksniais, šio straipsnio autoriai sukūrė sudėtingą trijų lygių veiksnių modelį, leidžiantį analizuoti atrankos kriterijus įvairiais aspektais. Kiekvienai paslaugai tapo įmanoma analizuoti atskirų veiksnių, veiksnių kategorijos ar visos veiksnių grupės poveikį pasirenkant paslaugos teikėją. Šiandien rinkodaros specialistams jau nebeužtenka įvertinti konkrečių veiksnių įtakos pasirenkant paslaugų teikėją. Vienas ar kitas veiksnys yra svarbus, tačiau reikia įvertinti ir visos veiksnių kategorijos įtaką kompanijos įvaizdžio formavimui. Kad būtų galima teigti, jog kompanija yra „pigiausia" ar „patogiausia", reikia įvertinti visus tai lemiančius veiksnius. Maža to, paslaugų sugrupavimas į paieškos, patirties ir pasitikėjimo grupes leidžia paslaugų teikėjui įvertinti savo galimybes patekti į vartotojo sudaromą paslaugų teikėjų pasirinkimo galutinį sąrašą (angl. *short list*), jei teigiama, kad bendrosioms (masinėms) paslaugoms didžiausią įtaką daro paieškos, paslaugų parduotuvėms – patirties, o profesionalioms paslaugoms – pasitikėjimo kriterijai.

Autorių nuomone, šis paslaugų teikėjo pasirinkimo veiksnių modelis naudingas ne tik paslaugų teikėjų pasirinkimą nagrinėjantiems rinkodaros ir vartotojų elgsenos tyrėjams dėl savo standartizuotos veiksnių struktūros. Šis modelis labai vertingas ir paslaugų kompanijų vadovams bei rinkodaros specialistams, kuriems svarbu užtikrinti, kad vartotojas pasirinktų jų paslaugų teikimo kompaniją. Todėl paslaugų sferoje dirbantys vadovai ir rinkodaros specialistai turėtų vadovautis tokia logika: pirmiausia paslaugų teikėjas turėtų įvertinti svarbiausią savo paslaugai kriterijų, grupę, t.y. tuos veiksnius, kurie užtikrina paslaugų teikėjo įtraukimą į vartotojo sudaromą kompanijų galutinį sąrašą. Tolimesnis veiksnių grupės skirstymas į kategorijas padeda palyginti savo ir konkurentų galimybes, pavyzdžiui, pasitikėjimo veiksnių grupės atveju, – ar labai skiriasi kompanijos ir konkurentų reputacija ar įvaizdis. Tuo tarpu individualūs veiksniai leidžia greitai identifikuoti konkrečias sritis, kur reikalinga greičiausia kompanijos vadovų intervencija, ar priešingai, sukuriamas stipriausias kompanijos konkurencinis pranašumas. Todėl šio modelio praktinis taikymas praktikoje leistų sukurti tokias marketingo strategijas, kurios ne tik užtikrintų, kad kompanija būtų dažniau pasirenkama vartotojų, bet ir leistų vartotojams priimti labiau informuotus bei kokybiškesnius paslaugų teikėjo pasirinkimo sprendimus.

Autoriai, pristatydami šį pirmąjį standartizuotą paslaugų teikėjo pasirinkimo veiksnių modelį, pripažįsta jo neišbaigtumą bei empirinio šio modelio išbandymo ir patikrinimo poreikį. Toks empirinis tyrimas įvairiose paslaugų srityse leistų šį modelį patobulinti įtraukiant ar išskiriant naujas galimas veiksnių kategorijas. Tačiau šis pirmasis bazinis modelis jau dabar gali tapti tvirtu atspirties tašku identifikuojant individualius paslaugos teikėjo ar net prekės tiekėjo pasirinkimą lemiančius veiksnius ir tuo padėti ne tik rinkodaros ar vartotojų elgsenos tyrėjams, bet ir įvairių verslo kompanijų rinkodaros srities specialistams.

Raktažodžiai: *vartotojų elgsena, paslaugų tipai, paslaugų teikėjas, pasirinkimo procesas, pasirinkimo kriterijai.*

The article has been reviewed.

Received in March, 2005; accepted in October, 2005.