

# The Effect of Consumers' Age and Characteristics of Self-service Technology on Consumer Satisfaction

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## ABSTRACT

The self-service technology(SST) is like the ATM, self-service gas stations, tele-phone banking and Internet banking services, where no actual service is provided by someone in order to complete the purchase of products or services. The purpose of this study is to examine the impact of SST on customer satisfaction, to see if the risk of us-ing SST, such as online banking, and different ages of customers has any impact on customers' behavior or willingness to use them. After conducting 723 questionnaires as well as using structural equation model-ing(SEM) to verify the results. The researcher arrived conclusion that: (1) The risks of self-service technology has a negative impact on the consumer satisfaction. The greater the risk, the least satisfied the customer is. However, usefulness, control and customiza-tion do have a positive impact on consumer satisfaction. (2) Consumers' with different ages will affect the risks, usefulness, control and the customization. The other word, it has a significant impact on the characteristics of the SST. This study implies that when a business is considering using a SST, the business regarded to consider not only reduc-tion in the risk but also the uncertainty of that service provider, increasing profits, im-proving delivery service and providing customization. Businesses enterprise regarded to should also provide more of a user-friendly interface, allowing older consumer groups to be able to interact with the technology independently. It will increase their willing-ness to use such technology.

Keywords : demographic variable ; self-service technology ; consumer satisfaction ; structural equation modeling

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