

Channel choices and interaction patterns in continuously provided services: a customer journey perspective

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ABSTRACT

This research investigates channel choice antecedents in service industries, specifically referring to the online/offline dichotomy. We focus on continuously provided services in which prolonged interaction occurs between the provider and the customer in the post-purchase phase. Using a survey sample of 311 cross-service cases relating to bank accounts, mobile telecom, and electricity services, we identified five distinct journey patterns and tested our hypotheses on channel synergy effects and a set of customer-centered antecedents. This research advances the knowledge of customer – provider interactions and provides useful insights for service providers into how to improve customer value and retail strategies.

Introduction

Channel choices and customer – provider interaction patterns represent major areas of interest for academics and practitioners in the service industry, particularly concerning the online – offline dichotomy (Frambach et al., 2007). Understanding how service journeys are shaped and their antecedents may be a challenging task, as channel preferences can differ significantly along an extended service journey, encompassing the search, purchase, and post-purchase phases. For instance, a customer may search for information through their online channels (e.g. social networks), activate the required service at the provider's physical store, and then continue the post-purchase phase interaction with the provider via corporate online channels. While all of these different channel alternatives should be considered by providers when defining effective retail strategies, this is not always feasible, as a full understanding of the antecedents of the interaction patterns observed along such service journeys is not achieved. Furthermore, with some notable exceptions (De Keyser et al., 2015), most scholars focus their attention on the search and purchase phases (Dalla Pozza et al., 2017; Konus et al., 2008; Rippé et al., 2015), neglecting the post-purchase phase (Gilly & Gelb, 1982).

This study focuses on the category of continuously provided services (Bolton, 1998; Bolton & Drew, 1991), meaning services provided to individuals or families over a period of time that are reliant on an ongoing

relationship (often of indefinite duration) and on intense customer – provider interactions that mostly take place after the service activation (i.e. in the post-purchase phase of the journey). This category includes a broad range of services, including bank accounts, mobile telecom services, and electricity, which are selected as representatives of the category in this study. Our research is driven by the following questions: *What are the main antecedents of online/offline channel preferences throughout the different phases (i.e. search, purchase, and post-purchase) of the service journey? To what extent do channel synergy effects extend along the journey? To what extent do the channels leveraged in the previous phases (search and purchase) affect the channels chosen for the following interactions?*

Answering these questions will help fill a gap in the extant literature, as most scholars of channel choices have thus far focused on the search – purchase interaction typical of repetitive purchases, emphasizing research shopping behaviors (i.e. showrooming and webrooming). Less is known about what happens after a purchase and how these interactions eventually shape the service journey. From the service provider's perspective, a better understanding of what affects customers' channel choices and preferences may offer important insights into intercepting customers throughout the journey's different phases, enriching the service experience, and increasing customer satisfaction, loyalty, and value. By leveraging a survey sample of 398 service customers and 311 full

cross-service cases (banking, telecom, and electricity services), this research highlights the different channel preferences of customers in the different stages (search, purchase, and post-purchase) of the service journey. Channel preferences are associated with a set of covariates, including channel synergy effects and consumer-centric antecedents. The results confirm that customer channel choices generate distinct interaction patterns along the service journey, which are significantly affected by customers' shopping attitudes.

Our article is structured as follows. In the second section, service journeys and channel synergy effects are briefly introduced, and the post-purchase phase is positioned within this stream of literature. The third section proposes our hypotheses on the antecedents of interaction modes along the service journey. The fourth section describes the methods used in the empirical research, including the sampling and measurement procedures. The fifth section reports the empirical results, including testing the hypotheses with binomial and multinomial logistic regressions. The sixth section discusses the research findings, derives academic and managerial implications, addresses a few limitations, and provides possible directions for future research.

Literature review

Service customer journeys and channel synergy effects

A service journey can be described as a series of touchpoints involving the activities and events related to delivering a service to a customer (Zomerdijs & Voss, 2010). This open-ended process begins when customers first show interest in the service and continues with gathering information, completing the purchase, seeking post-sale support, and eventually renewing the contract or switching to another provider. Descriptions of service journeys highlight their consumer-centric character and key psychological steps, such as awareness, familiarity, consideration, purchase, and loyalty (Buttle, 2003; Court et al., 2009; G. Lee, 2010). Most service journeys tend to be composed of linearly sequential stages, which may extend well beyond the current journey to include past and future customer experiences (Lemon & Verhoef, 2016). However, not all journeys adhere to this linear process; customers do not always finalize their journeys with a purchase, and often deviate from their habitual or expected journeys and switch back and forth between stages (L. Lee et al., 2018).

Service journeys are significantly affected by the channels available (both online and offline) and by the strength of channel synergy effects (Verhoef et al.,

2007), where choosing a channel determines a lock-in effect (i.e. it increases the chances of using that same channel in future journey stages; Gensler et al., 2012; Piercy, 2012). From this perspective, Verhoef et al. (2007) described "research shopping" behaviors (i.e. negative channel synergy) in which customers research a product in one channel and then purchase it through another. These behaviors may take two forms based on the interplay between online and offline channels: "showrooming" (Gensler et al., 2017), whereby the information is searched for and collected offline and the purchase is made online, with the online activities substituting experiential shopping in a physical store; and "webrooming" (Flavian et al., 2016), whereby the customer collects the information online, but the purchase occurs offline. Mobile-assisted customers have epitomized showrooming behaviors, visiting brick-and-mortar retail stores to experience the products, and switching between physical and mobile channels to fulfill their omnichannel shopping experiences (Fiestas & Tuzovic, 2021). Webrooming behaviors have been less studied until recently, which can be explained by several factors, such as better service quality (Chiu et al., 2011) and the low risk of buying from physical stores (Schroder & Zaharia, 2008). Other scholars (Chou et al., 2016; Flavian et al., 2016) argue that the motivation behind online information searches before purchasing offline is mostly related to the rich accessibility of online product reviews, which gives consumers the confidence to buy in a physical store. Similarly, Harris et al. (2021) noted that consumers with a maximizing tendency may significantly benefit from online product/retailer reviews, thus reducing counterfactual thinking and buyers' purchase regrets. Other studies have highlighted the need-for-touch as a direct determinant of webrooming effects (Aw et al., 2021). Low switching costs or a lack of lock-in, typical of online channels, could also push consumers toward webrooming behaviors (Fornari et al., 2016).

Post-purchase interaction

Studies on customer journeys and channel synergy effects have significantly advanced our understanding of the antecedents of customers' shopping behaviors and their implications for retail strategies (Hu & Tracogna, 2020, 2021). However, the extant literature mostly focuses on search and purchase, with the post-purchase phase being relatively neglected. This latter phase includes all customer interactions with the service provider after the purchase decision (Gilly & Gelb, 1982; Lemon & Verhoef, 2016). Service provision, product/service maintenance, product returns, problem solving,

service failure/recovery interactions, and purchase refunds can all be considered intrinsic parts of the post-purchase phase (Miquel-Romero et al., 2020; Montoya-Weiss et al., 2003).

According to Bolton (1998), customer – provider interactions after the purchase may be grouped into two categories: those aimed at facilitating a transaction and those aimed at fixing a failure in service delivery. Facilitating transactions occur when the customer seeks out an encounter with the service organization to obtain further information about the existing service, purchase additional services, ask about their bill, or similar. Service failures may be observed directly by the service organizations or trigger a customer complaint to the service provider, including disruptions to the core service and failures in service processes. Frاسquet et al. (2019) segmented service users based on their post-purchase interaction patterns for complaining. They identified store-focused, web-focused, mobile app, and social media complainers. Service encounters (customer-initiated or failure-initiated) provide the customer with opportunities to acquire new information about the service, compare the current service with prior cumulative assessments (including usage and consumption, post-purchase engagement, and service requests), and eventually assess the value of future services and their consequent level of satisfaction (Gilly & Gelb, 1982) to decide whether to continue that service journey or to begin a new one (Cavaliere et al., 2007). Ultimately, post-purchase interactions help customers complete a “loyalty loop” (Elzinga et al., 2009), which leads them to either confirm the purchase decision (Gao et al., 2019) or begin the process anew by reentering the search phase and considering service alternatives.

Research on the post-purchase phase has focused on several dimensions, including the service user experience (Holbrook & Hirschman, 1982), service recovery (Kelley & Davis, 1994), customer complaints (Mattila & Wirtz, 2004), the decision to return a product and/or discontinue service (Moore et al., 2020), service repurchase (Bolton, 1998), the search for service variety (McAlister & Pessemier, 1982), and the mechanisms of word of mouth (Kuo & Nakhata, 2019; Williams et al., 2022) and progressive customer engagement (Jacobsen, 2018; Van Doorn et al., 2010). However, despite the rich characterizations of service customer behaviors in the post-purchase phase, we observe a relative lack of academic analysis and discussion related to this stage of the service journey, with some notable exceptions (Dalla Pozza et al., 2017; De Keyser et al., 2015; Konuş et al., 2008; Rippé et al., 2015). This gap is particularly relevant for continuously provided services, where the service provider and customer interact intensively with each

other after the service activation through all the different channels available, both online and offline (Herhausen et al., 2015), for a long and often indefinite time, with the customer usually adopting a multichannel approach (Neslin et al., 2006). To fill this gap, this research extends its scope to the entire service journey, including the post-purchase phase. In this way, it describes the different patterns of customer – provider interaction and determines how these patterns are affected by channel synergy effects and customers’ shopping attitudes and preferences.

Hypothesis development

Customer channel choices and preferences may reflect different antecedents relating to the specific products at focus, the different shopping contexts (i.e. the channels available, the time of the purchase, etc.), the psychological traits of the customer (Bagozzi et al., 2002; Gunter & Furnham, 2014), their demographic profile (Gallant & Arcand, 2017; Hernández et al., 2011), and the channels already utilized by the customer in previous phases or journeys. Although the empirical literature on online/offline channel choice has used several such antecedents, in this study of channel choices along the service journey, we had to make a sharp selection of them, consistent with our research’s nature and objectives. Our main references were the seminal studies by Verhoef et al. (2007), Venkatesan et al. (2007), Konuş et al. (2008), and Ansari et al. (2008), which thoroughly analyzed shopping behaviors from a multichannel perspective and focused on channel choice, adoption, and usage in the different phases of the customer journey. Other studies on multichannel and research shopping behaviors have also represented key references, such as Flavian et al. (2016) and Arora and Sahney (2019). To navigate the broad extant literature in this field, a recent systematic review by Wolf and Steul-Fischer (2022) covered the existing body of knowledge on customers’ channel choices, identifying 66 covariates in five major groups of channel choice factors.

- (1) Perceived channel characteristics (including channel quality, convenience, and risk);
- (2) Customer needs (including utilitarian and hedonic needs);
- (3) Situational and contextual factors (including time, place, and channel availability);
- (4) Customer characteristics (including age, gender, channel experience, and sociodemographic factors); and
- (5) Characteristics of the product/service.

Factors in Group 5 were not considered for this research due to its exclusive focus on the continuously provided services category. Group 3 factors were not utilized either, as we aimed to explain customers' channel preferences more generally rather than in specific circumstances and contingencies. Our hypotheses on channel preferences were formulated with reference to "consumer-centric" factors belonging to Groups 2 and 4. In Group 2, we found specific customers' needs and preferences that had already been tested in multichannel research on the service industries, although only related to search and purchase channel choices (Hu & Tracogna, 2020). In Group 4, we found the channel experiences of service customers in different stages of the journey. These antecedents align with the channel synergy literature explored in Section 2 of the manuscript.

Several demographic factors in Group 4 played the role of control variables in our regression models. Group 1 factors (perceived channel characteristics) were not considered as covariates, but helped us formulate our hypotheses on the customer's preferences for online or offline channels. In summary, seven consumer-centered antecedents were utilized to derive our hypotheses: a preference for (channel) service quality, a preference for personal interaction, a need for information, price consciousness, preferences for shopping enjoyment and shopping innovation, and channel (experience) synergy effects. Below, we introduce our hypotheses and provide their theoretical justification.

Preference for service quality

A preference for service quality refers to a customer's expectation of promptly receiving a good service level, including appropriate advice and practical help from the service provider (Parasuraman et al., 1988; Verhoef et al., 2007). This preference may be satisfied differently by the online and offline channels available, and this eventually determines the consumer's channel preferences along the service journey (Montoya-Weiss et al., 2003). For instance, more service quality-oriented customers may prefer offline channels due to their multi-sensory atmosphere and the availability, support, and dedication of experienced in-store staff. Furthermore, offline channels can provide tactile information and allow the customer to inspect a product physically.

Online channels stand out for the infinite access they provide to product/service information. Such channels are often preferred for their vast product ranges and continuous accessibility. In the context of this research, which focuses on continuously provided services, the immaterial nature of the service may partially reduce the relevance of offline channel features

(particularly sensory aspects) and, more broadly, the importance of the online/offline dichotomy (Herhausen et al., 2015). However, due to the complexity of the services in focus, we predict that customers with a service quality preference will appreciate the support and availability of the in-store staff. We expect that this preference for offline channels extends throughout the service journey. Thus, the following hypothesis is derived:

H1: *Along the service journey, customers with a higher preference for service quality prefer interacting with the service provider via offline channels.*

Preference for personal interaction

In the context of service shopping behaviors, a preference for personal interaction (Hu & Tracogna, 2020) reflects a tendency to interact with a service provider on a personal level (i.e. face-to-face, verbally, via written communications) rather than impersonally (i.e. through generic interactions with the company, usually mediated by digital technologies). This construct is closely aligned with the importance of human interactions with service employees in service encounters (Dabholkar, 1996; Dabholkar & Bagozzi, 2002). Research conducted by Dalla Pozza et al. (2017) found that when reporting a claim, consumers with a strong preference for personal interaction preferred to make a phone call to the company or interact directly with a trusted salesperson than send an e-mail or chat online. Consumers with a low preference for personal interaction considered online channels more effective. We expect that these preferences will also apply to our service category and extend throughout the service journey. Thus, the following hypothesis is derived:

H2: *Along the service journey, customers with a higher preference for personal interaction prefer interacting with the service provider via offline channels.*

Need for information

Along their journeys, service customers must continuously collect information on service features, causes of service failures, available prices, user reviews, service alternatives, etc. The capacity of a channel to provide this information is a fundamental determinant of channel choice (i.e. channels providing the right quality and quantity of information with a good level of accessibility are preferred by consumers; Alba et al., 1997;

Choudhury & Karahanna, 2008; Hoque & Lohse, 1999; Ratchford et al., 2001; Verhoef et al., 2007). Such information can be collected from both online and offline channels. Thus, consumers with higher information needs tend to use any available channels, irrespective of their type, thus adopting a multichannel pattern of behavior (Dholakia et al., 2010). However, multiple-channel usage may also be quite expensive and time consuming. Online channels, supported by information technologies and leveraging big data, may be more appropriate for serving customers' information needs at any stage of the service journey. Thus, the following hypothesis is derived:

H3: *Along the service journey, customers with a higher need for information prefer interacting with the service provider via online channels.*

Price consciousness

Price consciousness was defined by Lichtenstein et al. (1990) as a consumer's degree of preference for buying at low prices. While this preference is typically associated with purchase choices (Balasubramanian et al., 2005), it has also been linked to customer's behaviors in the search phase (Gensler et al., 2012; Gillison et al., 2019; Konuş et al., 2008; Venkatesan et al., 2007). Driven by the aim of obtaining the lowest prices, consumers collect information from multiple channels, irrespective of the type, rather than limiting their search to just one channel (Verhoef et al., 2007). As this research aims to investigate channel preferences throughout the service journey's different phases, it is also necessary to consider the post-purchase phase. Unfortunately, the role of price consciousness has not been investigated in this phase of the journey, with a few exceptions (Dutta & Biswas, 2005).

After the service has been activated, the parties mostly focus on ensuring service continuity and fixing any related issues; thus, we expect that most consumer – provider interactions will mainly solve service problems or provide service information rather than negotiate pricing levels. However, considering the indefinite duration of these service contracts, it is also in the customer's interest to exploit any opportunities to improve the economic terms of the service received and, thus, to use the interactions with the provider for negotiation purposes. We expect that such initiatives to negotiate or revise service prices may be accomplished differently through online or offline interactions with the service provider. We suggest that offline channels can provide

the best setting for the successful negotiation of prices. Thus, we formulate the following hypothesis:

H4: *Along the service journey, customers with higher price consciousness prefer interacting with the service provider via offline channels.*

Shopping enjoyment

Shopping enjoyment is the fun and excitement derived from shopping experiences as personally enriching processes (Forsythe et al., 2006). Konuş et al. (2008) showed that consumers who enjoy shopping are more willing to spend time on the shopping process. Verhoef et al. (2007) demonstrated an empirical association between this shopping preference and multichannel behavioral patterns. The extant literature also indicates that shopping enjoyment may be derived from online shopping channels (Scarpi et al., 2014). Frassetto et al. (2015) claimed that consumers who enjoy shopping are more inclined to interact with the service provider via online channels, which may offer a more fun, enriching, and exciting interactive experience. Based on these findings, we expect that a service customer's preference for shopping enjoyment will influence their channel preferences throughout the service journey. The following hypothesis is advanced:

H5: *Along the service journey, customers with a higher preference for shopping enjoyment prefer interacting with service providers via online channels.*

Shopping innovation

Goldsmith and Hofacker (1991) first described shopping innovators as consumers who like to be the first to know about a new product, buy it, use it, and spread information via word of mouth. In the context of this research, shopping innovation can be defined as a customer's preference to try new and different channels and seek out new service experiences (Midgley & Dowling, 1978). Konuş et al. (2008) and Juaneda-Ayensa et al. (2016) claimed that consumers promoting shopping innovation use multiple channels (either online or offline) to satisfy their innovation preference. In our service category, we predict that shopping innovation is more likely to be associated with online channels, which can leverage the potential of digital technologies. Thus, we claim that a preference for shopping innovation will also affect consumers' channel

choices throughout the service journey. The following hypothesis is derived:

H6: *Along the service journey, customers with a higher preference for shopping innovation prefer interacting with the service provider via online channels.*

Channel synergy effects

Based on the literature on channel synergy effects described in the previous section, channel choices determine lock-in effects (i.e. increase the chances of customers using the same channel in the future; Gensler et al., 2012; Piercy, 2012). In other words, customer attitudes regarding one channel at a specific journey stage tend to influence subsequent stages (Verhoef et al., 2007). The customers' channel choices are expected to be confirmed during the journey's search, purchase, and post-purchase phases. Thus, the final hypothesis is advanced:

H7: *Along the service journey, customers showing a preference for online channels in the early stages of the journey extend this preference to subsequent phases.*

The research model and hypotheses are summarized in Figure 1.

Methodology

To test the above hypotheses, a web-based questionnaire was utilized to collect customers' channel choices regarding three types of continuously provided

services: bank accounts, mobile telecom, and electricity. The inclusion of electricity services is aimed at broadening the scope of our analysis, extending it to utilities. This inclusion may raise concerns due to limited competition and narrow retail coverage in such markets. However, our sampled consumers live mostly in Western countries, where energy markets have been deregulated at the retail level. While formerly state-owned enterprises still manage the electricity grids (i.e. the energy infrastructure) under a natural monopoly framework, customers are relatively free – at the retail level (i.e. the provision of electricity to private homes) – to approach any of the available electricity providers, either remotely or via their physical outlets. Although the density of physical retail outlets for electricity services is not yet comparable to bank and telecom services, customers have a real choice of online or offline channels based on their preferences. This condition allows us to assimilate the different services in focus and aggregate the preferences within the category of continuously provided services. Bank accounts, telecom services, and electricity represent ideal settings for our empirical research, as they are characterized by the following:

- Long and complex customer journeys (which encompass several phases, from search to purchase and post-purchase).
- Multichannel and research shopping behaviors (i.e. customers may search in one channel, purchase in a second channel, and experience post-purchase interactions in another channel).
- An extended service relationship due to long-term extension of the contract, high retention rates and/or periodical renewals.

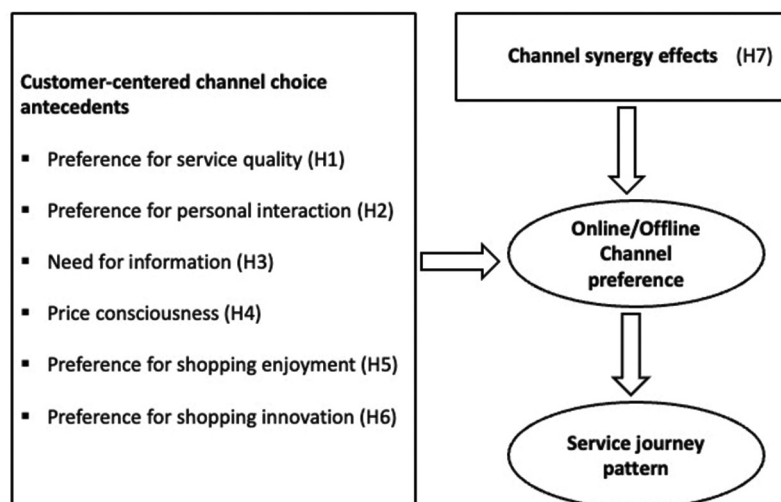


Figure 1. Research model and set of hypotheses.

- Frequent pre- and post-purchase interactions between the service provider and the customer. The parties initiate contact to exchange information and continue interacting to ensure the effective administration and execution of the contract, including complaints, service recovery and redress seeking, contract adaptation and revision, feedback, reviews, and word of mouth.
- Significant channel synergy effects (i.e. customers' past decisions and the whole service experience significantly affect successive channel decisions).

The available online and offline channels relevant to these services in the different phases of the customer journey are identified below.

- Offline channels, including the service provider's physical store, the corporate call center, the financial advisor/planner network (for bank accounts), and informal interactions with family and friends.
- Online channels, including the service provider's website, mobile app and social network, online price aggregators, and reviews available on social networks.

Data collection

The survey was conducted from April to May 2020. It targeted a sample population of 3,057 international MBA and master's graduates (of 103 different nationalities) who got their degrees between 1991 and 2020 from an Italian business school. The questionnaire was designed, written, and delivered in English and was not translated into the respondents' languages. Due to their education level, the respondents were recognized as fully capable of understanding English, even when it was not their mother tongue. Respondents were invited to complete a three-part questionnaire. In the first part, for each of the services in question, they were asked to report the channels through which they activated the service, searched for information before activation, and interacted with the service provider in the post-purchase phase. In the second part, the respondents were required to self-evaluate their general attitudes and preferences toward shopping using several multi-item scales. The third part was aimed at collecting the respondents' demographic information. We did not vary the order of the three services presented in the survey, with the electricity service journeys always reported last. To alleviate concerns about compromised data reliability due to respondents' fatigue (Porter et al., 2004), we fully pre-tested the data collection before the survey to ensure

that the questionnaire could be completed within 20 minutes. As highlighted in many studies, this time is below the threshold for detecting significant survey fatigue.

A total of 575 questionnaires were collected. After data cleaning to remove any non-qualified responses and incomplete questionnaires, 398 valid respondents were identified, with a gross response rate of 13%. From these, 392 complete and valid responses were collected for bank account services, 368 for mobile telecom services, and 333 for electricity supply services. Overall, 311 respondents provided information on all three services, responded to all sections of the questionnaire, and were included in the cross-service analysis. While the population from which we drew the sample may not be generally representative, its relative homogeneity (e.g. education, income level, and employment status) represents a natural control for several confounding factors concerning the hypotheses tested. As our research was not designed to make inferences about the general population but to test associations among our covariates and channel preferences and explore possible causation effects, we do not consider the convenience sample to be an issue that affects the conclusions of our research.

Measurements

The dependent variables used in our research were customers' channel preferences (online vs. offline) in each of the three phases of the service journey (search, purchase, and post-purchase), and the combinations observed throughout the journey, which we called journey patterns. The respondents were first required to report the channel used to activate the service within each service. For the search and post-purchase phases, the respondents were asked to report the channels used (more than one was possible) and to rate the intensity of using each channel on a 5-point Likert scale (1 = I have used this channel with very low intensity to 5 = I have used this channel with very high intensity). We assumed that the purchase channel was also used for searching, but it was not necessarily activated in the post-purchase phase, unless specifically reported by the respondent. Based on each respondent's highest-rated channels at each stage of the service journey, we derived a measure of channel preference for either online or offline channels.

Regarding the independent variables, six customer-centered variables introduced and discussed in [Section 3](#) were included: *preference for service quality*, *preference for personal interaction*, *need for information*, *price*

consciousness, preference for shopping enjoyment, and preference for shopping innovation. Five-point Likert scales were applied to all customer-centered variables (1 = strongly disagree to 5 = strongly agree). To validate the scales for the variables, principal component analysis was carried out to examine whether the items were grouped with their corresponding variables and whether the number of principal components was the same as the number of variables. A total of 26 scaled items from the six variables were considered for validation. The extraction of components was based on eigenvalues greater than 1. Considering the factor loading, which was greater than 0.6, six components with 24 items were retained, with a total variance explained of 66.6%. The items of each component are in line with the explanatory variables. To reduce the collinearity between variables, the components were rotated through the Varimax method with Kaiser normalization to obtain a rotated orthogonal factor score for each component. Following Hair et al. (2016), the composite reliability (CR) value and average variance extracted (AVE) were also calculated. Generally, factor loadings above 0.5, Cronbach's alphas exceeding 0.7, AVEs above 0.5, and CR values above 0.7 are considered satisfactory (Fornell & Larcker, 1981; Nunnally & Bernstein, 1994). Table 1 includes the correlation matrix of the independent variables for the construct validity tests. We also examined discriminant validity with the root square of the AVE and reported it in the diagonal of the correlation matrix. See Table A1 in the Appendix for the multi-item scales and factor loadings.

Although we did not develop any hypotheses regarding such variables, several control variables were considered in this research, including age, gender, employment status (where 0 = not employed and 1 = employed), area of residence (where 1 = urban and 0 = semi-urban or rural), and shopping intensity (i.e. a customer's level of intensity in their overall shopping activities, ranging from 1 = I am a "light" shopper to 5 = I am a "heavy" shopper).

Results

The data collected show that the service customers utilize different channels for the different services and in the different phases of the service journey, as reported in Table 2.

The provider's physical store was the most utilized channel for activating bank accounts and mobile telecommunication services, with percentages ranging from 63.6% (for mobile telecommunications) to 64.5% (for bank accounts). In the case of electricity services, there appeared to be a substitution effect among the offline channels: the lower adoption of the physical store as the preferred channel for contract activation was balanced by the much higher utilization of the corporate call center (in 41.7% of the cases vs. 33.0% for physical stores). This seems to reflect not only the different attitudes of electricity customers but also the particular retail strategies of providers as compared to financial and telecommunication services. For all the services in question, we observed a high number of channels activated for information search purposes, as evidenced by the overall frequencies of the reported search channels (on average, 4.6 channels for bank accounts, 4.2 for mobile telecom services, and 3.2 for electricity supply services).

In the search for information, the role of offline stores was quite pronounced, with the exception of electricity services, which have a small number of physical outlets. There is a strong customer preference for collecting information via call centers and/or online channels. Furthermore, conversion rates from search to purchase differ significantly in terms of the different channels and for the different services, with some channels only used for searches (e.g. family, friends, and online reviews), others displaying a low conversion rate (e.g. web aggregators and mobile apps), and a few (offline channels and physical stores) showing impressively high conversion rates, thus highlighting pronounced webrooming effects and complex synergy effects, which we investigate later.

Table 1. Correlation matrix for the construct validity tests.

N	Variable	α	CR	AVE	1	2	3	4	5	6	Mean	Stand. dev.
1	Need for Information	0.81	0.86	0.61	0.78						3.80	0.70
2	Preference for service quality	0.73	0.84	0.64	0.08	0.80					4.24	0.60
3	Price consciousness	0.69	0.81	0.59	0.15**	0.05	0.77				3.40	0.71
4	Preference for shopping innovation	0.81	0.86	0.54	0.12*	0.11*	0.02	0.74			2.67	0.73
5	Preference for shopping enjoyment	0.88	0.90	0.60	0.24**	0.15**	0.10*	0.37**	0.77		3.09	0.82
6	Preference for personal interaction	0.94	0.95	0.86	-0.15**	0.19**	-0.06	-0.040	0.09	0.93	3.17	0.89

** . Correlation is significant at the 0.01 level (2-tailed). * . Correlation is significant at the 0.05 level (2-tailed).

α = Cronbach's Alpha. CR = Composite reliability. AVE = Average variance extracted. The bold values in the diagonal represent the square root of AVE while other values represent the correlations among constructs. KMO measure of sampling adequacy: 0.807. Bartlett's test of sphericity: Chi square 4307.99, df = 276, $p < .000$.

Table 2. Search, purchase and interaction channels, conversion rates and channel leverage for the three services.

	OFFLINE CHANNELS						ONLINE CHANNELS					
	Physical store/ Agency		Corporate call center		Financial advisor/ planner		Family and friends		Corporate website		Corporate mobile app	
	N	%	N	%	N	%	N	%	N	%	N	%
BANK ACCOUNTS (N = 392)												
Search channel	296	75.5%	200	51.0%	129	32.9%	297	75.8%	306	78.1%	196	50.0%
Purchase channel	253	64.5%	7	1.8%	55	14.0%			63	16.1%	13	3.3%
Post-purchase channel	280	71.4%	260	66.3%	190	48.5%			352	89.8%	331	84.4%
Search-to-Purchase conversion rate	85.5%		3.5%		42.6%				20.6%		6.6%	0.6%
Purchase-to-post-purchase leverage	1.1		37.1		3.5				5.6		25.5	
MOBILE TELECOM SERVICES (N = 368)												
Search channel	276	75.0%	218	59.2%			251	68.2%	310	84.2%	154	41.9%
Purchase channel	234	63.6%	54	14.7%					66	17.9%	5	1.4%
Post-purchase channel	204	55.4%	285	72.9%					286	77.7%	251	68.2%
Search-to-Purchase conversion rate	84.8%		24.8%						21.3%		3.3%	5.6%
Purchase-to-post-purchase leverage	0.9		5.3						4.3		50.2	
ELECTRICITY SERVICES (N = 333)												
Search channel	147	44.1%	227	68.2%			165	49.6%	230	69.1%	76	22.8%
Purchase channel	110	33.0%	139	41.7%					62	18.6%	4	1.2%
Post-purchase channel	113	33.9%	260	78.1%					235	70.6%	119	35.7%
Search-to-Purchase conversion rate	74.8%		61.2%						27.0%		5.3%	13.9%
Purchase-to-post-purchase leverage	1.03		1.87						3.8		29.8	

In the post-purchase phase, the data show a clear customer tendency to adopt multichannel modes of interaction with the service provider (on average, 3.8 channels for bank accounts, 2.9 for mobile telecom services, and 2.3 for electricity supply services), particularly through online channels. This preference for multichannel behavior is confirmed by a cross-service analysis of all the complete cases available for the three selected services ($N = 311$), where 95.8% of respondents (298 of 311) in the search stage and 88.7% of respondents (276 of 311) in the post-purchase stage are multichannel (i.e. combining online and offline channels).

Based on each respondent's highest-rated channels, we assigned each customer a preference for either online or offline channels at each stage of the service journey (information search, purchase, and post-purchase interaction) and for each service. The results of this segmentation are reported in Table 3.

Concerning the offline/online channel dichotomy, the service customers reported slightly different channel preferences for the different services and phases of the journey. For post-purchase interaction, most bank customers preferred to use online channels (81.4%), while for the other two services (mobile telecom services and electricity), we saw a more balanced preference between online and offline channels, with 59.8% and 46.5% of respondents, respectively. We also recorded relevant channel synergy effects – that is, the tendency of service customers to use the same channel category (either online or offline) they utilized in the information search phase in the post-purchase phase. With regard to bank accounts, in 92.8% of online search preferences, the customer also adopted an online post-purchase interaction. Similarly, for mobile communications, channel synergy effects were recorded in 75.6% of the online cases. Synergy effects also occurred in the offline channels between the search and post-purchase phases,

although with lower percentages (31.4%, 59.3%, and 74.3% for bank accounts, mobile telecom services, and electricity, respectively).

Due to the strong preference for service activation through offline channels (80.4%, 78.3%, and 74.8%, respectively), channel synergy effects were less pronounced between the purchase and post-purchase phases. We measured the statistical significance of all these associations through the Pearson chi-square coefficient, whose values underline statistically significant channel synergy effects throughout the service journey.

To continue our analysis, we focused on the 311 customers with complete cross-service cases (i.e. the customers who reported their channel choices for all three services in question). Based on a customer's prevalent use of online or offline channels along the service journey of the three services (where prevalence was attributed when a channel category was preferred for at least two of the three services), we split these 311 cases into two groups for each phase of the service journey by attributing online and offline preferences (search, purchase, post-purchase). This allowed us to identify several distinct combinations of channel preferences throughout the service journey, as reported in Table 4.

Our seven hypotheses on the antecedents of channel preferences throughout the service journey were tested using three different binary logistic regression models, each assessing how the variables impacted channel preferences in the three phases of the service journey (i.e. search, purchase, and post-purchase). Hypotheses in which our antecedents' regression coefficients were significant for at least one phase of the service journey were considered supported. Table 5 reports the results of the regressions.

Overall, the logistic regression model coefficients showed good support for the hypotheses. H1, on the

Table 3. Channel synergy effects for the three services.

			Post-purchase			
			Online preference	Offline preference	Total	Pearson Chi-square (Sig.)
Bank accounts (N = 392)	Search	Online preference	192 (92.8%)	15 (7.2%)	207 (52.8%)	37.5 (0.000)
		Offline preference	127 (68.6%)	58 (31.4%)	185 (47.2%)	
	Purchase	Online preference	74 (96.1%)	3 (3.9%)	77 (19.6%)	13.7 (0.000)
		Offline preference	245 (77.8%)	70 (22.2%)	315 (80.4%)	
Mobile telecom services (N = 368)	Search		319 (81.4%)	73 (18.6%)	392 (100%)	46.2 (0.000)
		Online preference	152 (75.6%)	49 (24.4%)	201(54.6%)	
	Purchase	Offline preference	68 (40.7%)	99 (59.3%)	167 (45.4%)	27.0 (0.000)
		Online preference	68 (85.0%)	12 (15.0%)	80 (21.7%)	
		Offline preference	152 (52.8%)	136 (47.2%)	288 (78.3%)	
			220 (59.8%)	148 (40.2%)	368 (100%)	
Electricity services (N = 333)	Search	Online preference	108 (72.0%)	42 (28.0%)	150 (45.0%)	71.1 (0.000)
		Offline preference	47 (25.7%)	136 (74.3%)	183 (55.0%)	
	Purchase	Online preference	76 (90.5%)	8 (9.5%)	84 (25.2%)	87.1 (0.000)
		Offline preference	79 (31.7%)	170 (68.3%)	249 (74.8%)	
			155 (46.5%)	178 (53.5%)	333 (100%)	

Table 4. Patterns of channel preference along the service journey for the cross-service cases ($N = 311$).

Service journey pattern	Search channel preference	Purchase channel preference	Post purchase channel preference	Number of cases	Percentage of total cases
1	Online	Online	Online	48	15,4%
2	Online	Online	Offline	1	0,3%
3	Online	Offline	Online	83	26,7%
4	Online	Offline	Offline	34	10,9%
5	Offline	Online	Online	3	1,0%
6	Offline	Online	Offline	0	0,0%
7	Offline	Offline	Online	62	19,9%
8	Offline	Offline	Offline	80	25,7%
				311	100,0%

Table 5. Search, purchase, and post-purchase channel preferences and their covariates: binary logistic regression for the cross-service cases ($N = 311$).

	Search channel preference		Purchase channel preference		Post-purchase channel preference	
	Sig.	Exp (B)	Sig.	Exp (B)	Sig.	Exp (B)
Intercept	0.838	1.245	0.112	10.302	0.001***	0.005
Age	0.146	1.026	0.461	1.018	0.663	1.009
Gender	0.206	0.691	0.072*	0.448	0.002***	0.343
Employment	0.281	0.537	0.701	0.736	0.293	2.070
Urban residence	0.870	1.044	0.979	0.991	0.212	1.469
Shopping intensity	0.151	0.802	0.488	0.868	0.279	1.204
Preference for service quality	0.063*	1.270	0.043**	1.384	0.779	0.957
Preference for personal interaction	0.004***	1.442	0.022**	1.465	0.005***	1.509
Need for information	0.015**	0.739	0.068*	0.733	0.069*	0.766
Price consciousness	0.828	0.974	0.422	0.885	0.001***	1.675
Preference for shopping enjoyment	0.517	1.103	0.687	1.082	0.042**	0.708
Preference for shopping innovation	0.399	0.899	0.177	1.249	0.624	1.078
Search channel preference					0.000***	3.120
Purchase channel preference					0.003***	23.635
-2 Log likelihood	399.238		257.042		304.464	
Hosmer and Lemeshow Test Chi-square (Sig.)	4.338(0.825)		3.389(0.908)		5.435 (0.710)	

(1=offline preference, 0=online preference).

*Coefficient is significant at the 0.10 level (2-tailed). **Coefficient is significant at the 0.05 level (2-tailed). ***Coefficient is significant at the 0.01 level (2-tailed).

expected association between the preferences for service quality and offline channels, is supported by the data only for the search and purchase phases. H2 and H3 are supported by the data for all three journey phases. Regarding H4, we found a significant association between customers' price consciousness and their preference for offline interactions, but only for the post-purchase phase. H5, on the association between shopping enjoyment and online channels, is supported by the data only in the post-purchase phase. However, the association between the preference for shopping innovation and online channels (H6) was not supported. Our data also reveal that channel preferences in the post-purchase phase depend on the channel preferences expressed in the previous phases of the journey (i.e. search and purchase), thus supporting H7. Among the control variables, gender was significantly correlated with post-purchase channel preferences (males had a stronger attitude toward online channels). Table 6 summarizes the results of our hypothesis testing.

We ran a multinomial logistic regression to identify the antecedents of the eight journey patterns in Table 5.

Due to the very few cases reported for patterns 2, 5, and 6, we focused our analysis on the remaining five patterns. While patterns 8 (an offline preference throughout the journey) and 1 (an online preference throughout the journey) represent extreme patterns, the other three patterns (3, 4, and 7) represent blended cases that combine preferences for online and offline channels in the different phases of the service journey. More specifically, patterns 3 and 4 reflect typical webrooming behaviors in services where an online preference in terms of the search phase is combined with offline activation. To discriminate between the different journey patterns and test our hypotheses on their antecedents, we ran a multinomial logistic regression using a fully offline journey (pattern 8) as the reference category. The results are reported in Table 7.

Compared to a fully offline approach (pattern 8), a fully online journey (pattern 1) was associated with a higher need for information and a lower preference for personal interaction and service quality, in line with our prediction. Pattern 1 was associated with the customer's gender (males seemed more inclined to leverage

Table 6. Hypotheses testing: summary of results.

HYPOTHESES	TEST RESULTS
H1 (Preference for service quality)	Supported for search and purchase
H2 (Preference for personal interaction)	Supported for all the phases
H3 (Need for information)	Supported for all the phases
H4 (Price consciousness)	Supported only for post-purchase
H5 (Preference for shopping enjoyment)	Supported only for post-purchase
H6 (Preference for shopping innovation)	Not supported
H7 (Channel synergy effects)	Supported for all the three phases

Table 7. Results of the multinomial logistic regression for channel preference patterns along the service journey.

	Pattern 1 Fully online journey (N = 48)		Pattern 3 Webrooming with online post- purchase (N = 83)		Pattern 4 Webrooming with offline post- purchase (N = 34)		Pattern 7 Online post-purchase interaction (N = 62)	
	Sig.	Exp(B)	Sig.	Exp(B)	Sig.	Exp(B)	Sig.	Exp(B)
Intercept	0.871	1.338	0.781	1.548	0.614	2.688	0.118	11.808
Age	0.091*	0.951	0.182	0.967	0.006***	0.914	0.050**	0.948
Gender	0.017**	3.436	0.008***	3.027	0.657	0.805	0.027**	2.649
Employment	0.925	1.098	0.761	1.315	0.767	1.430	0.349	0.471
Urban residence	0.521	0.756	0.448	0.753	0.502	0.718	0.175	0.588
Shopping intensity	0.474	1.201	0.665	1.098	0.022**	1.857	0.987	1.004
Preference for service quality	0.047**	0.664	0.549	0.897	0.817	0.948	0.578	1.115
Preference for personal interaction	0.000***	0.445	0.000***	0.545	0.236	0.768	0.017**	0.635
Need for information	0.029**	1.588	0.010***	1.596	0.459	0.849	0.973	0.994
Price consciousness	0.590	0.896	0.009***	0.627	0.244	1.312	0.014**	0.632
Preference for shopping enjoyment	0.837	0.950	0.412	1.194	0.035**	0.578	0.632	1.114
Preference for shopping innovation	0.487	0.864	0.518	1.125	0.389	1.218	0.688	0.926

Reference category: Pattern 8: Fully offline journey (N = 80).

Model fit: -2Log Likelihood = 855.1959, Chi-Square = 103.244, Sig. = 0.000

*Coefficient is significant at the 0.10 level (2-tailed). **Coefficient is significant at the 0.05 level (2-tailed). ***Coefficient is significant at the 0.01 level (2-tailed).

online channels) and age (senior customers preferred offline channels). Pattern 3 (i.e. an offline purchase combined with a preference for online channels for both the search and post-purchase interactions) was the most frequently adopted service journey pattern and was associated with gender (males expressed a preference for online channels), a higher need for information, a lower preference for personal interaction, and lower price consciousness. This result also aligns with our hypothesis that a customer with higher price consciousness prefers offline channels and expects price negotiations to be more effective.

Following our hypotheses, pattern 4 (online search, offline purchase, and offline post-purchase interaction), which differs from the reference category only in terms of online search preference, was associated with a younger age of the service customer, a higher shopping intensity, and a lower preference for shopping enjoyment. These customers found offline channels more enjoyable than online channels, which was unexpected. Pattern 7 (offline search and purchase and online post-purchase) differed from the reference category only in terms of preference for post-purchase online interaction with the service provider. This pattern was associated with age and gender (younger male customers) and a lower preference for personal interaction, which is in

line with our hypotheses. Our regression did not detect a significant association between service journey patterns and preference for shopping innovation.

Discussion and conclusions

This research sheds light on channel choices, interaction patterns, and their antecedents concerning the continuously provided services category. While most service customers utilize multiple channels to interact with providers, we identified distinct service journeys based on customers' preferences for online and offline channels. Our research findings provide significant evidence that these service journeys depend on channel synergy effects and the shopping profiles of service customers. Using a wholly offline journey (pattern 8) as the reference category, we ran a multinomial logistic regression to test our hypotheses. Particularly noteworthy are patterns 4 (online preference for the search, offline preference for the rest of the journey) and 3 (offline preference for the purchase, online preference for the rest of the journey). These journeys include "research shopping" behaviors, which have been analyzed in the literature (Verhoef et al., 2007), although only in the search and purchase phases. They include webrooming behavior (Hu & Tracogna, 2021), in which the service customer prefers to search

online but eventually purchases offline. Our findings show that this behavioral pattern (compared to a fully offline journey) is associated with higher shopping intensity and a lower preference for shopping enjoyment (a preference that seems to be better satisfied through offline channels). Pattern 3 represents an even broader departure from a fully offline preference as the online channels are also leveraged at the post-purchase level. Our data show that this journey is associated with age and gender (younger male customers), a lower preference for personal interaction, and lower price consciousness.

Although most of the hypothesized effects have already been established in past work, most previous studies have focused only on the early stages of the journey (i.e. search and purchase). The post-purchase phase has been largely neglected, with some notable exceptions, which we highlight in the article. Overall, we believe that our attempt to formulate our hypotheses on the expected impact of the consumer's needs, preferences, and attitudes on channel preferences (online/offline) throughout the service journey (including the post-purchase phase) represents a significant innovative contribution of this study to the academic literature on channel choice. Studies specifically dedicated to the services category are scarce, particularly concerning continuously provided services, in which most of the customer – provider interaction occurs after contract activation rather than before. Thus, this research has merit in addressing an under-investigated field by extending and testing previously advanced hypotheses in new settings. It confirms and advances previous studies on service journey patterns (Hu & Tracogna, 2020) and expands our knowledge of the antecedents of channel choice preferences, particularly at the customer level. More generally, these results shed further light on our understanding of channel choices for continuously provided services and confirm that various antecedents specific to such services influence customer behaviors and channel choices.

Beyond the theoretical contributions, this research also has significant implications for service providers' strategies. Instead of just focusing on the channels where most of the purchases are finalized (i.e. the offline channels), providers should offer their customers broad search and post-purchase interaction options by leveraging all the channels available, including online channels, and ensuring seamless channel transition opportunities throughout the service journey to exploit all the available synergies and align with customer preferences. Service providers should provide their customers with an integrated shopping journey, where channel decisions are driven by customer experiences and expected shopping performance, and are aligned with omnichannel retail strategies (Homburg et al., 2017).

Finally, due to the size of "research shopping" behaviors, service providers should encourage their offline stores to develop positive synergies with online channels (Hu & Tracogna, 2020).

Like most research, this study has some limitations, starting with our target sample (composed of master's and MBA graduates), which may not reflect the general population profile of service users due to the different levels of education, age, and disposable income. This convenience sample may have underestimated the role of some covariates, such as the need for information and price consciousness. Another limitation of the sample is the different nationalities and countries of residence of the customers interviewed. While we expect that such dimensions may have an impact on interaction patterns and channel choices (because of the different cultural habits and levels of channel evolution in different countries), we could not explore this matter due to the limited number of sampled customers and the sample's unbalanced geographic stratification.

Another limitation pertains to the methodology utilized: compared to this cross-sectional study, a panel-based study would be better aligned with the processual nature of continuously provided service journeys but at the cost of a more difficult implementation procedure. Further limitations include the difficult application of our channel classification (online vs. offline) to some borderline situations, such as interactions with friends, which can occur both online and offline. As a final limitation, this research only aimed to describe the service journey's interaction patterns and their antecedents, and not to assess the impact of channel choices and customer behaviors on the service provider's financial performance or the service customer's satisfaction and retention levels. Future research could cover different services within the continuously provided service category.

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Table A1. Multi-item scales and factor loadings.

		Component					
		1	2	3	4	5	6
Need for information	I give a high importance to the richness of information available on the products/ services.	0.162	0.039	0.663	0.034	0.164	0.010
	I spend a lot of time searching for information about products/services and brands before I make a purchase.	0.094	0.011	0.851	0.085	0.063	0.054
	I like to have a great deal of information before I buy anything.	0.060	0.068	0.814	0.056	0.051	0.122
	I compare the information available on many products/services before I make a choice.	0.077	0.043	0.770	0.127	0.014	0.070
Preference for service quality	When I search for information, when I buy a product/service, when I interact with the seller, I like to get good service.	0.033	0.014	0.167	0.040	0.770	0.123
	When I search for information, when I buy a product/service, when I interact with the seller, I like to get excellent help.	0.070	0.067	0.037	0.097	0.840	0.008
	When I search for information, when I buy a product/service, when I interact with the seller, I like to get good advice.	0.077	0.073	0.074	0.107	0.787	0.155
Price consciousness	I prefer to buy the products/services on sale and/or when they are on sale.	0.028	0.009	0.096	0.000	0.040	0.781
	I prefer to buy the products/services which are regularly on promotion.	0.019	0.012	0.021	0.008	0.041	0.835
	I prefer to buy the products/services which have an attractive price.	0.072	0.001	0.076	0.070	0.046	0.691
Preference for shopping innovation	I regularly purchase different variants of a product/service, just for a change.	0.128	0.649	0.045	0.058	0.006	0.187
	I am one of those people who try a new product/service first, just after the market launch.	0.152	0.774	0.003	0.051	0.022	0.041
	I find it boring to use the same product/service repetitively.	0.046	0.817	0.006	0.025	0.050	0.038
Preference for shopping enjoyment	I like to try new and different products/services.	0.177	0.740	0.105	0.037	0.089	0.055
	I always have the newest gadgets.	0.205	0.697	0.042	0.028	0.035	0.130
	I like shopping.	0.814	0.222	0.004	0.005	0.052	0.056
	I take my time when I shop.	0.681	0.049	0.285	0.123	0.087	0.019
	I feel fun to search and buy products/services.	0.787	0.189	0.215	0.051	0.044	0.048
	I feel comfortable to search and buy products/services.	0.694	0.098	0.215	0.034	0.003	0.119
	Going shopping is one of the enjoyable activities of my life.	0.861	0.111	0.021	0.023	0.020	0.107
	I enjoy shopping just for the fun of it.	0.785	0.175	0.093	0.037	0.058	0.116
Preference for personal interaction	When shopping, I like to deal with a human.	0.071	0.047	0.058	0.919	0.083	0.025
	When shopping, I like to have a personal interaction with the seller.	0.064	0.018	0.085	0.938	0.093	0.032
	When shopping, I like to interact face to face.	0.018	0.013	0.083	0.931	0.087	0.039

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

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