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## 2 **Adoption and Gender Dynamics in the Usage of Self-Service Technologies** 3 **in Retail: A Study from Thrissur District.**

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5

6 **Abstract:** Technological growth and its usage have made a tremendous change in different  
7 sectors, especially in retail sector. Retailers are now using innovative ways for delivering  
8 goods and services to their customers. Customers grew accustomed to conducting more of  
9 their purchasing and communication online, self-service grew along with new digital  
10 technologies. self-service technologies are the services operated by customers without any  
11 direct involvement or interaction with service providers. This provides cost savings,  
12 competitive advantage, convenience, accessibility, ease of use to both customers and the  
13 service providers. In Kerala, Self -service technologies are widely installed by retails  
14 shops, hypermarkets, supermarkets and shopping malls to provide convenient services to  
15 customers. The study intends to know what is the usage pattern of Self -service  
16 technologies by the customers. The study also wants to know whether there is any gender  
17 difference regarding the awareness and usage of these SSTs. The study is based on primary  
18 data collected from 160 respondents from Thrissur district from the customer who use  
19 these SSTs in their shopping. And the result reveals that there is no difference in the gender  
20 regarding the usage of self -service technologies. online ordering platforms and self-service  
21 kiosks are the most frequently used SSTs. The research emphasizes the growing relevance  
22 of SSTs in modern retail environments and underscores the need for businesses to enhance  
23 user experiences across all demographics.

24 Key words: Self-service technology, Customer Awareness, usage

25

### 26 **INTRODUCTION**

27 Technological advancement and the growing usage of information and communication  
28 technology (ICT) has changed the way of undertaking daily business activity as well as the  
29 customers interaction with goods and services. Self -service technology provide more  
30 convenience and efficiency in various industries. Business organisations are utilizing self -  
31 service retail, banking, healthcare and transportation to streamline operations and to  
32 increase customers experiences. India is amongst the top five ~US\$1 trillion retail markets  
33 and could be the world's third-largest consumer market by 2030,5 with a 10 percent CAGR  
34 growth to US\$1.9 trillion.(Future of Retail: Profitable Growth through Technology and AI,  
35 2024).

36 Retailers are now using innovative ways for delivering goods and services to their  
37 customers. This has resulted in increasing usage of self-service technologies (SSTs)  
38 enables customers to produce a service independent of direct service employee  
39 involvement. Around 92 percent of consumers were excited to try or have already tried an  
40 interactive display in the store which engages with them to provide style advice, product  
41 recommendations and key benefits.(Future of Retail: Profitable Growth through  
42 Technology and AI, 2024).

43 Self-service technologies like online shopping sites, mobile Apps, Self-service kiosk etc  
44 are prominently used in our Indian retail outlets such as hypermarkets, shopping malls, e-  
45 commerce websites etc. The present study seeks to Identify the usage pattern of self -  
46 service technologies among customers and to determine if there is any gender difference  
47 regarding the awareness and usage of Self-service Technology. The study is conduct by  
48 collecting 160 respondents from Thrissur district in Kerala. the self -service Technologies  
49 under study are Online Ordering platform (like Amazon, Flipkart, Snapdeal, Myntra, ebay,  
50 meesho etc.), Mobile Shopping Apps, Self-service Kiosk (like Self-order Kiosks, Vending  
51 Kiosks), Information Kiosks (Wayfinding Kiosks, Catalog Kiosks, interactive Product  
52 display), Self-Check outs Kiosks.

## 53 LITERATURE REVIEW

54 Technological interfaces that enable customers to produce a service independent of direct  
55 service employee involvement (Meuter 2000). Although self-service is not a novel concept,  
56 it is revolutionising how companies assist their customers. Self-service fuel stations were  
57 widespread in the 1960s, and automatic vending machines were invented for the first time  
58 in 1833. Many supermarkets installed self-service checkout lanes in the 1990s, allowing  
59 patrons to scan their own products and make payments at the register. The growth of e-  
60 commerce in the 1990s and 2000s necessitated advancements in online self-service. As  
61 customers grew accustomed to conducting more of their purchasing and communication  
62 online, self-service grew along with new digital technologies. Nowadays, self-service  
63 options are ubiquitous in almost every industry, empowering customers to direct their own  
64 experiences. Most commonly used Self- service technologies in retail sectors self-service  
65 check-outs, express order terminals (Meuter et al., 2000) and multimedia kiosks, Self-  
66 Service Food Ordering Kiosks, Self-Service Information Kiosk,Self-Service Wayfinding  
67 Kiosk.

68 Many research has been conducted with respect to application of SSTs in different areas  
69 like tourism, hospitality, health care sector etc. Davis (1989) introduced the Technology  
70 Acceptance Model (TAM), which highlights perceived usefulness and ease of use as key  
71 factors influencing user acceptance of technology. This model has been widely utilized in  
72 research to understand technology adoption. Davis's research interests include computer  
73 support for decision making and motivational determinants of computer acceptance. TAM  
74 continues to be a valuable framework for predicting user acceptance of technology, with  
75 implications for information system design and implementation.

76 Wang et al. (2022) provides insights into the impact of the COVID-19 pandemic on  
77 consumers' utilization of self-service technologies, emphasizing the changing perceptions  
78 of social interactions and technologies. The review highlights the benefits of SSTs, the  
79 emergence of new motivations for SST usage during the pandemic, and the integration of  
80 culture and identity literature into understanding consumers' behaviour in the SST context.  
81 The study identifies four distinct user segments of SSTs and provides insights into how  
82 businesses can adapt their SST offerings to meet changing consumer needs during and  
83 post-pandemic. The research highlights the importance of understanding consumer  
84 behavior and preferences in the context of technological advancements and societal  
85 changes brought about by the pandemic.

85. Iljander et al. (2006) The study aims to understand the factors affecting customers' attitude  
87 towards SSTs and their adoption behaviour, Technology readiness (TR). This article  
88 investigates the effect of TR on customers' attitudes towards using SST for airline check-  
89 in, adoption of self-service check-in and evaluations of a new self-service check-in on the  
90 Internet, in terms of perceived service quality, satisfaction and loyalty. The study was  
91 conducted among 1258 loyalty program customers of a European airline.

92. Kokkinou & Cranage (2013) The purpose of the study was to examine under which conditions  
93 the of self – service technology in a service delivery process could reduce actual waiting  
94 time and improve service levels. The study finds that waiting times and service levels in  
95 hotel check in process were influenced by number of resources available to customers,  
96 number of customers arriving to receive service, processing speed of self -service kiosk  
97 and the failure rate of the self-service kiosk. The results shows that the processing time and  
98 failure rate of self-service kiosk is higher and also led to longer waiting times when  
99 customer demand was high. Scenario based survey of 1472 participants was conducted to  
100 establish a conditional probability.

101. Djelassi et al. (2018) investigates how self-service technology (SST) experience evaluation  
102 influences customer satisfaction in the retail sector. The study emphasizes the mediating  
103 role of satisfaction with SSTs and waiting time satisfaction in the relationship between  
104 SST experience evaluation and customer satisfaction with the store. The research also  
105 explores how the type of SST moderates these relationships, with self-checkout and self-  
106 scanning technologies showing differences in the link between experience evaluation  
107 and satisfaction levels. Overall, the findings highlight the significance of technology  
108 experience in driving customer satisfaction and its potential spillover effects on store  
109 satisfaction, underscoring the importance of considering a broader range of  
110 consequences of technology use beyond adoption in the decision support systems

111 Based on this review the present study intends to identify the awareness and usage pattern  
112 of SSTs among the customers in Thrissur district in Kerala.

### 113 STATEMENT OF PROBLEM

114 Technological growth and its usage have made a tremendous change in different sectors,  
115 especially in retail sector. The advent of SSTs in retail sector has led to proliferation of  
116 self-checkout machines (Bulmer et al., 2018; Reynolds-McInay and Morrin, 2019) and  
117 self-scanning hand-held devices (Marzocchi and Zammit, 2006) and growing use of  
118 technology-mediated service environments to improve efficiency and reduce labour costs  
119 (Patti et al., 2020). In Kerala, SSTs are widely installed by retails shops, hypermarkets,  
120 supermarkets and shopping malls to provide convenient services to customers. The present  
121 study intends to know what is the usage pattern of SSTs by the customers. The study also  
122 wants to know whether there is any gender difference regarding the awareness and usage  
123 of these SSTs.

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### 126 OBJECTIVE

127 1. Identify the usage pattern of self -service technologies among customers.

128 2. Determine if there is any gender difference regarding the awareness and usage of  
129 SSTs.

## 130 HYPOTHESIS

131 Based on the objective's hypothesis were fixed:

### 132 □ Awareness Hypotheses:

- 133 • Ho: There is no significant difference between males and females regarding their  
134 awareness of self-service technologies.
- 135 • H<sub>1</sub>: There is a significant difference between males and females regarding their  
136 awareness of self-service technologies.

### 137 □ Usage Hypotheses:

- 138 • Ho: There is no significant difference between males and females in their usage of  
139 self-service technologies.
- 140 • H<sub>1</sub>: There is a significant difference between males and females in their usage of  
141 self-service technologies.

## 142 SCOPE OF THE STUDY

143 SSTs are used constantly in consumers' daily lives, which reflects how these technologies  
144 continue to influence consumption in a variety of settings, especially while shopping in  
145 stores. SSTs provide both opportunities and challenges for Customers and retail stores. The  
146 proposed study wants to identify the usage pattern of SSTs among customers and to  
147 determine gender difference regarding the awareness and usage of SSTs. 160 respondents  
148 were collected from Thrissur district from the customer who use these SSTs in their  
149 shopping.

## 150 RESEARCH METHODOLOGY

151 The survey was conducted in Thrissur district in Kerala among the respondents who are  
152 using Self-service technologies. The convenience sampling method was adopted to collect  
153 the data through structured questionnaire Google form. The present study collected and  
154 analysed the demographic profile of customers using Self-service technologies, customer's  
155 awareness, usage pattern, frequency of using SSTs. Questionnaire in the form of Google  
156 form is distributed to 196 respondents, out of these 160 responses were selected after  
157 screening process and 36 questionnaires were discarded due to missing entries or  
158 incomplete responses. And for analysis of the data percentage, mean average are used to  
159 analyse demographic variables and t-test is used find out if there is any difference between  
160 male female in their usage and awareness of self-service technologies

## 161 .ANALYSIS& INTERPRETATION OF DATA

162 This section of the paper deals with analysis and interpretation of the collected data.  
163 Percentage analysis, Average and Independent T test was used to analyse the data  
164 collected.

Table 1 Demographic Profile of Respondents

Demographic Profile		Frequency	Percent
Gender	Female	74	46
	Male	86	54
Age	Below 30	53	33
	30-50	56	35
	50 Above	51	32
Education Level	12	44	27
	Post Graduate	39	24
	SSLC	33	21
	Under Graduate	44	28
Occupation	Business	22	14
	Employee	26	16
	House Wife	23	14
	Not Working	28	17
	Profession	22	14
	Self-Employee	22	14
	Student	17	11
Annual Income (Rs)	10,00,000 Above	56	35
	5,00,000 – 10,00,000	59	37
	Less than 5,00,000	45	28
Regional Status	Rural	59	37
	Semi-Urban	51	32
	Urban	50	31
Marital Status	Married	78	49
	Single	82	51

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Source: Primary Data

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Table 1 depicts the results of demographics of the respondents. This consist of basic variable of respondents such as gender, age, education, occupation, annual income, regional status, Marital status. The table shows that the data consists of 46 percent of female and 54 percent of male respondents. It is found that majority of the respondents belongs to age group 30 to 50 years (35 percent) which is followed by below 30 age group (33 percent), whereas 32 percent of the respondents belongs to above 50 age group of respondents. In case of education level large number of respondents are under graduates (28 percent). 17 percent of respondents are not working, and 16 percent of respondents constitute employees. The data includes 37 percent of respondents who have annual

176 income between Rs 5,00,000 to 10,00,000 and 35 percent of respondents have above  
 177 10,00,000 annual incomes. It is further found that majority of the respondents resides in  
 178 rural area and 32 percent respondents resides in semi-urban area. And majority of the  
 179 respondents are single (51 percent) and 49 percent are married.

180 Table 2 Retail shop preference and Customers frequency of retail shopping

	Average
Super markets	3.11
Hypermarket	2.98
shopping mall	2.97
Online shopping sites	3.05
Shopping Apps	2.89

181 Source: Primary Data

182

183 Table 2 interprets the Retail shop Preference of respondents. Mean Average has been  
 184 calculated to measure the preference. It is found that majority of respondents prefer  
 185 Supermarket (3.11) for shopping followed by online shopping (3.05), Hypermarket (2.98),  
 186 shopping mall (2.97) and finally shopping Apps (2.89) for shopping.

187 Table 3 Frequency of Retail Shopping

	Frequency	Percent
Daily	26	5.56
weekly	86	18.38
Bi-weekly	90	19.23
Monthly	156	33.33
Rarely	110	23.50

188 Source: Primary Data

189 Table 3 depicts the frequency of retail shopping done by respondents. It is found that  
 190 majority of the respondents do shopping on monthly basis (33.33 percent) while 23.50  
 191 percent respondents rarely do shopping. Whereas 19.23 percent go for shopping Bi-weekly,  
 192 weekly (18.38) and daily (5.56) .

193 Table 4 SST Awareness and Usage.

SST Awareness	Average
Online Ordering platform	3.11
Mobile Shopping Apps	3.06
Self-service Kiosk	3
Information Kiosks	3.1
Self-Check outs Kiosks	3.09
Usage of SSTs	
Online Ordering	3.12

platform	
Mobile Shopping Apps	3.03
Self-service Kiosk	3.10
Information Kiosks	2.98
Self-Check outs Kiosks	2.98
SST Usage Duration	
Online Ordering	2.41
platform	
Mobile Shopping Apps	2.46
Self-service Kiosk	2.39
Information Kiosks	2.36
Self-Check outs Kiosks	2.39
SST Usage Frequency	
Online Ordering	3.06
platform	
Mobile Shopping Apps	2.93
Self-service Kiosk	2.79
Information Kiosks	2.98
Self-Check outs Kiosks	2.86

Source: Primary Data

194

195 Table 4 shows the SST Awareness and Usage patten of respondents. Mean Average is  
 196 calculated to measure the awareness and usage of respondents towards SSTs. It has been  
 197 found that most of the respondents are aware about Online Ordering platform (3.11) which  
 198 is followed by Self-Check outs Kiosks (3.09), Mobile Shopping Apps (3.06), Information  
 199 Kiosks (3.1 0and Self-service Kiosk (3).

200 Regarding the usage, majority of respondents are using Online Ordering platform (3.12),  
 201 next most used SST is self-service kiosk with an average of 3.10, and the least used SSTs  
 202 are information kiosks and self-check outs kiosks with an average of 2.98. In case of  
 203 duration of usage all the SSTs under study have the same average ranging from 2.36 to  
 204 2.41 i.e respondents are using these SSTs for 6 months to 1 year or more. Moreover, the  
 205 SST usage frequency shows that most frequently used SST is online ordering platforms  
 206 (3.06) whereas all the other SSTs like Mobile shopping Apps, self-service kiosk,  
 207 information kiosks, and self -check outs kiosks have an average of 2.279 to 2.98.

208 Table 5 Awareness Hypotheses t-test: Two sample Assuming Equal Variance

	<i>Female</i>	<i>male</i>
Mean	3.1	3.037209302
Variance	0.433150685	0.340246238
Observations	74	86
Pooled Variance	0.383170445	
Hypothesized Mean Difference	0	
df	158	
t Stat	0.639741319	
P(T<=t) two-tail	0.523267317	

t Critical two-tail	1.975092073
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209 Source: Primary Data

210 Table 5 represents the result of t-test to measure the difference between males and females  
 211 regarding their awareness of self-service technologies. The t-test shows no significant  
 212 difference between the mean values for females (3.1) and males (3.037) at the 5%  
 213 significance level. the t-statistic (0.6397) is less than the critical t-value (1.9751), and the  
 214 p-value (0.5233) is greater than 0.05. Therefore, we also fail to reject the null hypothesis in  
 215 the two-tailed test. Hence, there is no significant difference between males and females  
 216 regarding their awareness of self-service technologies.

217 **Table 6 Usage Hypotheses**

	<i>Female</i>	<i>Male</i>
Mean	3.064864865	3.025581395
Variance	0.288337653	0.35745554
Observations	74	86
Pooled Variance	0.325521326	
Hypothesized Mean Difference	0	
df	158	
t Stat	0.434235383	
P(T<=t) two-tail	0.664709927	
t Critical two-tail	1.975092073	

218 Source: Primary Data

219 Table 6 elaborates the t-test analysis for measuring if there is any difference between males  
 220 and females in their usage of self-service technologies. The t-test shows no significant  
 221 difference between the mean values for females (3.065) and males (3.026). The two-tailed  
 222 p-value (0.665) is much higher than the significance level of 0.05, and the t-statistic  
 223 (0.434) is less than the critical value (1.975). Therefore, we fail to reject the null  
 224 hypothesis, indicating that the observed difference is likely due to random chance.

## 225 CONCLUSION

226 The study focused into how self-service technologies (SSTs) were adopted and how gender  
 227 dynamics affected their use in the retail industry in Kerala's Thrissur District. The results  
 228 showed that most consumers are aware of and use SSTs, particularly self-service kiosks,  
 229 mobile shopping apps, and online ordering platforms. However, there was no significant  
 230 gender difference in awareness or usage patterns. The analysis highlighted that online  
 231 ordering platforms and self-service kiosks are the most frequently used SSTs. The research  
 232 emphasizes the growing relevance of SSTs in modern retail environments and underscores  
 233 the need for businesses to enhance user experiences across all demographics.

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