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Trust and responsibility in the technology-based service encounter

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Acknoledgement

I will like to give many grateful appreciations to Herve Corvelec, who has supported and advised me on this way. I would also like to thank Manuela Kronen who has advised me every time she had the chance. I am grateful that I have had this experience. Thank you!

Abstract

This research aims at seizing and interpreting as many dimensions of trust and responsibility in the service dyad, as possible. The focus is the service encounters when a self-service device could be used by the customer. Thus, the notions of trust and responsibility are treated both individually and together. In order to reach the goal of this study, three cases have been analyzed: a furniture company, a library and an airline company. Qualitative interviews have been conducted with both the companies' agents and a sample of the companies' customers. In the data analysis, different aspects of trust and responsibility have been shown, making use of three criteria: choice, awareness and subjectivity and control. In the end, it appears that the two concepts connect and influence each other, but the companies' control over the customer's actions that comes into sight suggests that the asymmetry of the customer – company relationship is still present.

Key words: trust, responsibility, service encounter, self-service, Service Triangle

Table of contents

1 Intro	oduction	
1.1 I	Research aim	
1.2	Service encounter background	
1.3 I	Disposition	
2 Con	ceptual framework	
2.1	Frust	
2.1.1		
2.1.2	1]
2.1.3	Trust in customers]
	Responsibility	1
2.2.1		1
2.2.2 2.2.3		1 1
	Some connection between trust and responsibility	2
3 Met	hodology	2
3.1 I	Interview	~
3.1.1		
3.1.2		2
3.1.3	1	2
3.1.4	Meeting the customers	2
	informants selection	2
3.3 I	Personal observation	2
3.4 I	Language and limitations	2
4 Ana	lysis	2
4.1 I	Making the choice	2
4.1.1	•	
4.1.2	2. Choice and trust	3
4.2	Awareness and subjectivity	3
4.2.1	, 5 5	
4.2.2	2 Summarry	3
	Control	3
4.3.1	1 5	2
4.3.2		2
4.3.3	Summary	4
5 Con	clusions and discussions	4

8 Appendix			52
6 References			49
	5.3	Final conclusion	47
	5.2	The context of shared responsibility and customer's trust	46
	5.1	Awareness, trust and responsibility	44

1 Introduction

The best times to study behaviours are when the "production process" is changing (Bateson, 1985). Self-service is a concept that has appeared first in stores, which then became supermarkets (Bateson, 1985). Since then, the usage of the self-service concept grew, and technology has helped it develop. Nowadays, moments of the service encounter are completed through the help of self-service devices, through which the company provides an effective system with the help of which customers complete the transaction without the help of an employee.

If, in the service encounter, a front desk employee joins the customer in coproducing and consuming the service, a relation between the two, in which the employee is just a representative of a company, is created and often associated to a marriage or friendship (Andersson-Cederholm and Gyimóthy, 2010). These metaphors show the complexity of the customer – company relationship. The Service Triangle (Bitner & Meuter, 2000) shows how the communication is made between the two, either directly or through the employee. However, this relationship involves trust, emotions even, responsibility and the interaction with the employee might affect the relationship (Jain et al, 2009). Some companies, in different moments of the service encounter, display self-service devices which make it possible to the customer to perform a transaction without interacting with an employee.

Thus, this study is relevant in order to understand how dynamics of trust and responsibility are shaped between the customer and the company, without the influence of an employee's personality. To the knowledge of the author, the trust - responsibility has not been studied before in the context of a service encounter, exclusively. Despite this, after conductive four explorative interviews, elements of these two concepts have come up as important in the technology-based service encounter.

Therefore, it could be interesting how these two concepts, which are so present in human relationships, interact in the company-customer relationship. Trust could considered to be "a human experience rooted in the mind and emotions of individuals" (Badenfelt, 2010), but involves many different dimensions and scholars still do not agree on one definition (Burnes, 2004). The situation is similar when talking about responsibility, which has been debated by Aristotle, first and is still debated by many others (Eshleman, 2008).

Richard Normann (1983) has named the moments of service encounter as being moments of truth in the customer – company "bullfight" (Andersson-Cederholm and Gyimóthy, 2010). Hence, the way in which the quality of the service encounter is decided by the customer when the customer performs the action will be analyzed. If the company does not depend on the attitude and behavior of the employee, the outcome of the service encounter could be more predictable.

For this research, three cases have been chosen: a furniture company, a library and an airline company. These have been chosen on the basis that all three use self-service devices, but it is the customers' choice to use them or not. Also, as the purpose of this paper was to capture as many dynamics of trust and responsibility and to analyze them, it was considered that it could be more helpful to choose companies that belonged to different industries. Next, the research aim might give one a better understanding of the relevancy of this paper.

1.1 Research aim

The aim of this thesis is to capture and analyze the dynamics between trust and responsibility in the interaction between the customer and the company, when this interaction is made through the use of a self-service device. The reason for choosing these concepts was the answers given by some respondents which were questioned in exploratory interviews about the service encounter. In order to do so, three organizations that use self-service devices will be analyzed: a furniture company, a library and an airline company. The following research questions will be answered:

How is the context in which the responsibility is shared affecting the customer's trust in the company?

This question is aimed to understand to what degree the extra responsibility gained by using the self-service helps the customer gain more trust.

How does awareness affect the responsibility acceptance and trust?

This question is aimed to underline how can the awareness that one has about the responsibility of his choices affect his choices and the degree of trust in the others.

1.2 Service encounter background

Services could be met in different forms in today's market: it could be the service that accompanies a product and fulfils it, it could be customer service which helps the customer get informed or solving a problem or it could be the service which it is bought from an actual service provider, such as a airline company, a hotel or many others (Bitner & Meuter, 2000). In all of those types of services, when the customer and the company meet, even thought perhaps not physically, dynamics of trust and responsibility might be present.

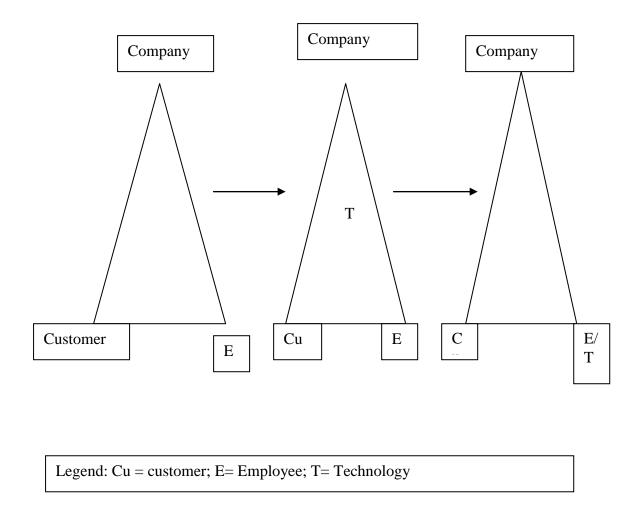


Figure 1

Marketers show how the different participants of the service encounter connect by using the Services Marketing Triangle (Figure 1) (Bitner & Meuter, 2000). In this triangle, the three agents, the customers, the company and its employees are represented in each of the three corners (Bitner & Meuter, 2000). In short, the company communicates with the customers through marketing and promotion and information sharing on the one hand, and on the other through its employees (Bitner & Meuter, 2000). The strength of the relationship either between the company and its employees or between the company and the customers might create different situations that might affect the outcome of the relationship (Andersson-Cederholm and Gyimóthy, 2010). These dyads of the triangle are mostly directed by attitudes and emotions (Andersson-Cederholm and Gyimóthy, 2010), and the apparition of technology might have had am impact on the way these dyads have been constructed.

As Bitner & Meuter argue, the service encounters were "anchored in the high touch low tech paradigm", but nowadays technology has found its way and it is actually given a spot in the service triangle (Bitner & Meuter, 2000). Nowadays technology has found its spot in the middle of the triangle, influencing the result of different possible situations. [Figure 1] Technology is used in the triangle as an alternative channel of communication (Bitner & Meuter, 2000). The eight possible situations determined in earlier studies (Andersson-Cederholm and Gyimóthy, 2010) might be outnumbered by the possible situations that might appear if technology is part of the triangle, but depending this time not on emotions and attitudes but on the system. In addition, one might even suggest that, if by technology one refers to the self-service devices and that if by the employees in the Service Triangle (Bitner & Meuter, 2000) one would refer only to the front line employees, that technology could be placed in the employees' corner, instead of the middle of the triangle. [Figure 1] The customer is the one who decides if in that corner the employees or the technology should be placed, as the customer is the one who decides which one to use. If the customer chooses to use self-service devices, then the three dyads might not be as much influenced by the three actors' emotions and attitudes, or at least not from all sides. More exactly, the self-service device is not showing any sort of emotions or attitudes.

Coming back to the original triangle, the interaction between the customer and the front line employee represents the service encounter. In spite of the fact that a lot of research has been made about the service encounter and about the customer-company interaction, some researchers still show that there is still a lot to be made in order to better understand the customer and for the service encounter to reach the level of perfection (Bitner & Meuter, 2000). A reason for it is that it is being influenced by the front line employee's behavior, mimics and vocabulary (Jain et al, 2009). This has a big impact on how successful the service encounter is influenced by a third actor, forming a triad (Andersson-Cederholm and Gyimóthy, 2010) as will later be discussed, the service encounter becomes even more complicated.

The service encounter was named by Richard Normann (1983) to be the moments of truth or the bullfight. These are the moments in which the customer evaluates the service provider and the service that is being provided to him/her and all moments have to be of high quality. (Jain et al, 2009) One could say, from a trust and responsibility perspective these are the moments

when the trust, from both sides, could be broken, and also the moment when one of the two could be blamed or praised for their actions. In the service encounter, if a self-service device is being used, it could be possible that these moments of truth might not actually be moments of truth, because the outcome of the encounter is no longer dependable on both the employee and the customer, but mostly on the customer, if the system provided by the company is working properly.

As mentioned above, a third actor could influence the result of a service encounter (Andersson-Cederholm and Gyimóthy, 2010). Three types of triads have been identified: in the first situation, the third actor is benefiting from the relationship and the one who makes the relationship possible; the second type present the jealous lover who wishes to break the marriage of a third one in other to benefit from it; in the third case, the third party is the "bridge" between the company and the customer and it might be the one who makes the interaction of the other two agents possible (Andersson-Cederholm and Gyimóthy, 2010). In the service encounter in which a self-service device is included, the triad is still present. It could represent the provider of the machine, which has built the device according to the company's indications. It could also represent the friend who has encouraged the customer to use the device, or the agency who has booked a ticket. In the case of the hardware-software provider, the first type of relationship could be identified, as the provider is both benefiting from the relationship and making the relationship possible, in some cases. When talking about the agent through whom the ticket is booked or the friend who recommends the service, the third type of triad is met, in which the third party is the "bridge" between the company and the customer.

One very relevant characteristic about the service is that the service is co-produced by both the company and the customer (Corvellec & Macheridis, 2009). Producing the service together, the company and the customer means that the responsibility is shared (Sierra, 2009). In the event in which one takes into consideration the third actor (Andersson-Cederholm and Gyimóthy, 2010), the responsibility should be shared to some degree to all three actors. Perhaps not as much when talking about the provider, as long as the machine works properly, because the company's order and desires are respected. But in the case of the agency or friend, the responsibility could be more clearly divided between the three. In the Service Triangle, the relationships change due to self-service participation.

Self-service participation is considered to be work that would normally be provided by the company, but in this case the customer does the work. The company only provides the setting and the software needed for the customer to be able to do that. It is replacing the human interaction with the customer's interaction with a system. (Micuda, 2010) This system is installed and provided by the third actor at the request of the company. Some scholars consider that the customers become "partly employees" (Lee and Allaway, 2002). Researchers say that understanding the role of the customer in the production process of the service is the key to understanding customer behavior. (Bateson, 1985) Therefore it is important to see how the customer builds his/her trust without interacting that much with the company's personnel and also what makes the company trust the customer without having any knowledge about them (in most cases).

The first signs of self-service usage have been identified, as firms were continuously looking for ways to cut down costs (Bateson, 1985). A good way to do that might be to make the customer to do more work (Bateson, 1985). The concept of self-service has been first used in food stores when people started taking their own groceries and putting them in their baskets and then bringing them to the cashier. (Phillips et al., 2005) Nowadays, as the reader could see also in the three cases chosen for this study, self service technology has started to be used as an alternative to human interaction.

The self-service groceries and then supermarket, where seen as the beginning of a situation in which the consumer became more unknown and in which suspicion arose. (Phillips et al., 2005) This suspicion could be noticed both between the consumer and retailer and between two or more consumers. (Phillips et al., 2005) However, the situation evolved and the consumers got used with this system, even though many said it was making the customer more mechanical and more suspicious. (Phillips et al., 2005) The retailer was no longer so involved in talking with the customer, being more concerned about checking the basket he was carrying. (Phillips et al., 2005) These could be maybe considered as being one of the key moments when the company's trust towards the client has been questioned. (Phillips et al., 2005) Also, through these changes, the customer was given more responsibility.

Nowadays, self-service technology has developed to the degree in which, in some cases, the customer has become not only a co-producer of the service, contributing to the service process together with the service provider, but also a sole producer (Robertsson & Shaw,

2005). This could be seen especially in the ones that are not strictly a service provider (Robertsson & Shaw, 2005). In the space of service encounter, some companies have installed machines that enable the customer to be the sole producer of the service and not have any interaction with the company's employees (Robertsson & Shaw, 2005). This is though an approach that would not be taken into consideration in this research, as it could be more appropriate to say that the company does its share of the service by providing the device.

1.3 Disposition

Chapter 1 has presented the introduction and the research which will allow the reader to understand the purpose and aim of the thesis, as well as how will it be performed. Next, trying to help get a better understanding of the two concepts, trust and responsibility, the conceptual framework will be presented in chapter 2. Chapter 3 will present the way in which the data was collected as well as a short presentation of the three companies: the furniture company, the library and the airline company, including the interview with the respondents of those companies and the interviews held with the companies' customers. These will help the reader get a feeling about the research process. The next chapter, chapter 4contains the analysis, which has been divided in three sections: making the choice, awareness and subjectivity and control, which are meant to capture as many connections between the two concepts as possible. By using these criteria, which have been selected because they all affect or are part of the two concepts that are the center of this thesis: trust and responsibility. In conclusion, the reader will be presented with the results of the analysis, and the way in which the technology has changed the service encounter will be presented.

2 Conceptual framework

In this chapter, the reader will have the opportunity to understand the notion of trust and that of responsibility and how the two concepts connect. First, the two concepts will be presented individually, taking in consideration the two agents involved, the customer and the company.

2.1 Trust

Trust is considered to be one of the main elements that help people build and maintain relationships (McLeod, 2011). Many researchers or philosophers have tried to capture the entire image of trust but to the present, discussions still exist. (Burnes, 2004) A quite expressive description would be the "trust is a human experience rooted in the mind and emotions of individuals" (Badenfelt, 2010). Still, it is hard to name one definition of trust as being the perfect one. But what one could do is to capture and explain as many perspectives of trust as possible in order to give a broad description.

2.1.1 General notions of trust

Trust is considered to be one of the main elements that help people build and maintain relationships (McLeod, 2011). Many scholars have tried to capture the entire image of trust but to the present, discussions still exist. (Burnes, 2004) A quite expressive description would be the "trust is a human experience rooted in the mind and emotions of individuals" (Badenfelt, 2010). Still it is hard to say that it is a generally available description.

Reasons for trusting someone are different, depending from one relationship to the other (McLeod, 2011). It involves many aspects and can take different dimensions. When identifying those dimensions, the subjects involved in the relationship and the importance of the object involved, more exactly what actions have to be made, are of great importance.

One can presume, for instance, from another moral integrity, considered to be the motive for all trust relations (McLeod, 2011). In this context, when considering someone trustworthy as something that s/he is, trust is categorized to be a virtue (McLeod, 2011). This dimension of trust follows the "A trusts B" model (McLeod, 2011), which refers to the full trust that one can have in another. For example, a child trusting his/her mother. It does not regard something in particular, but it is a very important aspect of their relationship. There are also cases in which the "A trusts B to do X" (McLeod, 2011), also called specific trust (McLeod, 2011). In these situations, trust refers to a certain object, for example, I trust that my friend will keep my secret safe. The decision to be trustful towards one person is not necessarily taken when someone knows another beforehand. It could happen that the decision to trust has to be made spontaneously. (Burns, 2004) For example, a person trusting the taxi driver that s/he will take him/her to his/her desired destination. Thus, trust is context sensitive (Wang, 2009), and as mentioned before it depends on the actors and object involved.

Another very important aspect of trust is its dynamicity (Wang, 2009). In other words, trust is not a concept that once won or earned keeps the same status in all circumstances. It can be broken at any time, for many reasons. First of all, when one trusts another, certain expectations are arousing, and when these are not met, trust can be lost (Burns, 2004). Apart from that, trust involves emotions, and these can be a reason for both trust and distrust (Burns, 2004). Along with that, to some degree, is the feeling of security and willingness to depend on someone (Chung & Kwon, 2009). Being a distrustful person means not having a social life; people have to take risks and trust others in order to survive in this society (Solomon, 2003). But trust involves making a decision (Burns, 2004) as one has to make the decision to trust, and once trusting another, to make the decision to distrust if something occurs.

Other different aspects of trust have been underlined by scholars specialized in different disciplines. The human behavior scientists studying trust, have noticed the willingness to become more vulnerable and dependable toward another (McLeod, 2011). They have also underlined the feature that when trusting the loss is bigger than the gain (McLeod, 2011). In economics, the interest for trust in research has not been very large (Blomqvist, 1997), but still some distinctions have been made. Trust is understood by economists as having two faces: explanandum and explanans (Cowles, 1997). In the first case trust comes as an explanation or conclusion, without being obvious. For example, one actor goes to X shop to buy vegetables. One can deduce that s/he does that because s/he trusts the shop owner to have

10

good vegetables. In the second case, trust becomes an obvious reason. In this case, the actor trusts the shop owner and so s/he shops there. Similarly, in traditional commerce, it is believed that the customer has the subjective expectation that the seller will fulfill his/her transactional obligations (Kim et al, 2008), it is based mostly on specific trust.

2.1.2 Trust in companies

Trust, along with its dynamicity and contextual sensitivity, is existent in every relationship (Solomon, 2003). The existence of trust in customer-company relationships has been doubted by many (Burns, 2004), because the company was not looked upon as a gathering of people (Burns, 2004) but as to a single non-sentimental organization (Burns, 2004). Despite this, companies are a gathering of people, which has rights and responsibilities (Burns, 2004) and nowadays it is recognized as the "glue" to an ethical behavior and "a requisite for the viability of business" (Castaldo et al, 2010). In services, trust is a central goal to relationship marketing, which increases customer commitment and value, and is acknowledged to be "the most powerful tool" for attracting and maintaining a relationship with the customer. (Schumann et al, 2010) Hence, a trustful customer has a big impact on the way s/he perceives the company and on the way the customer – company relationship develops.

Because companies are realizing the importance of trust in their relationship with the customers, trust has started to be studied, in order to better understand it and foresee loosing it. The dimension of honesty and the dimension of benevolence (Flavian & Guinaliu, 2006) are two variations of trust. The first refers to the ethical characteristic of being sincere and not cheating, while the second refers to the willingness to depend on someone, the company in this case. Flavian and Guinaliu (2006) have also identified the perceived competence, which refer to the ability or competence that one finds in the other (Flavian & Guinaliu, 2006) Other researchers have distinguished two types of trust: intentional trust and competence trust (Badenfelt, 2010). More exactly, the trust the other party will not behave opportunistically, in the first case, and that the other will reach the common goals or expectations. The dimensions of honesty and benevolence could be met in both cases, but are more obviously part of the intentional trust as not behaving opportunistically necessitates honesty and benevolence, while competence necessitates more than honesty certain skills or experience.

In the service encounter the customer trust the salesperson on the basis that s/he is knowledgeable, competent and well intentioned (Cowles, 1997) One can notice that both the intentional and the competence trust (Badenfelt, 2010) are part of the trust the customer has in the company. The decision to trust or to distrust is made by the customer on a contextual basis (Solomon, 2003) and the actors involved have a big impact on the decision made (Solomon, 2003). In the service encounter, when the concept of self-service has been introduced, the customer – seller relationship has suffered a big change (Regan, 1960). As customers were not longer ordering the products to the seller from behind the counter, but picking them themselves from the shelves, the seller was no longer interested in getting to know the customers (Regan, 1960). This is the moment when the feeling of distrust appeared, the seller being worried of the honesty of the customer (Regan, 1960). On the other hand, the customer seemed to have gained more trust in the seller. A reason for that might be the privacy that the customer had when self-serving (Flavian & Guinaliu, 2006). Since technology is part of the service encounter, privacy could also be considered a reason for it being trusted.

The customer- company interaction during a service encounter is complex, due to the situational aspect of it (Andersson-Cederholm and Gyimóthy, 2010). The customer expect the service provider to be reliable, courteous, credible, understanding and to communicate effectively (Carson et al, 1997). On the other hand, the attitude of the front line employee could affect the customer's trust (Carson et al, 1997). Front-line employees are not the only ones affect the customers decision to trust, a third agent should also be taken into consideration (Andersson-Cederholm and Gyimóthy, 2010). A third agent, more or less active, is usually present in the service encounter and can affect its outcome (Andersson-Cederholm and Gyimóthy, 2010). If the service triad (Andersson-Cederholm and Gyimóthy, 2010) involves a third agent which is the "bridge" the service provider and the customer, the trust that the customer has could be divided between the service provider and the third agent. In the technology based service encounter, the customer could still be influenced by a third agent, such as a friend, or even the other customers. Philips et al. (2005) divide the expectations met in the service encounter in expectations that the customer has towards the service provides, expectations that the companies have towards the other customers and expectations the company has towards the customer. Hence, the other customers could play an important role in the decision to trust.

The impact of the other customers could be even bigger if the customer has the opportunity to choose (Botti & Mcgill, 2006). Giving the customers the opportunity to choose has been used as a marketing technique, in order to increase the feeling of well-being and to influence the customer to become more trustful (Botti & Mcgill, 2006). As mentioned above, the opportunity to choose could be influenced by the other customers' choices and even advices, if they are also customers' friends.

Before the importance of trust has been noticed, control has been used before as a tool to avoid trusting (Solomon, 2003). Control could be considered as a alternative or addition to the possibility to choose. It has been noticed that the level of control affects the level of trust, and that the level of trust might moderate the level of control (Badenfelt, 2010). Control is accepted as a "key human driving force" and that the degree of perceived control influences the customer's physical and mental health. (Hui & Toffoli, 2002) In this sense, it could be said that there is a possibility that the customer degree of perceived control over a service might help him to make the decision of trusting the company easier. The perceived control has, along with choice, have been noticed to influence a persons "psychical and psychological well being" (Sherrod et al, 1977). If the customer feels in control, the expectations of the outcome of the service are influenced and the customers responses (Sherrod et al, 1977). Considering this in the context of a service triad in which a third agent is included, the perceived control might influence the customer to become less aware of the influence that others might have upon them.

2.1.3 Trust in customers

A lot has been written on how trustful companies are or how they can become more trustworthy, but not as much on how do the companies decide to trust customers. This is important in order to understand how he customer's trust influences the service encounter.

First of all, it is said that companies start from the idea of the honest customer, assuming they would act in an ethical manner (Philips et al, 2005). Of course, by not trusting the customers, the company might cease to exist, as trust is the basis for all relationships (Solomon, 2003). It could be said that the focus is on intentional trust (Badenfelt, 2010) rather than competence trust, though some scholars say that repetition is a reason for competence trust to become more obvious (Kantsperger & Kunz, 2010).

Customer knowledge has a big influence on customer loyalty and outcome of the service (Chiou et al, 2002). Apparently, low knowledge customers focus more on the service encounter, on the employees and their attitude, while

In the context of a service triad (Andersson-Cederholm and Gyimóthy, 2010), as well as the customer's trust could be more focused on the third agent, than on the service provider, one can say that the service provider might have more trust in the third agent than in the customer. In addition, if the third party is the bridge between the two agents, it could also determine the service provider and the customer to distance themselves from one another (Andersson-Cederholm and Gyimóthy, 2010). Hence, the third actor might also have the role of detaching the other to subjects.

In the following section, the reader will have the opportunity to get more acquainted with the different aspects of responsibility. This too would help towards a better understanding and to see clearer the different variations between trust and responsibility.

2.2 Responsibility

Responsibility is a concept that has a long history of being debated, being identified in Greek texts (Eshleman, 2008). Aristotle treated the issue of moral responsibility, saying that one could be blamed or praised only if his actions were voluntary (Eshleman, 2008). He sets two conditions for one to be responsible: the first one is that the action for which the agent is being responsible for must have the origin in the agent; the second one is that the agent in cause must be aware of his actions (Eshleman, 2008).

2.2.1 Some insights about responsibility

Responsibility is a concept that has a long history of being debated, being identified in Greek texts (Eshleman, 2008). Aristotle treated the issue of moral responsibility, saying that one could be blamed or praised only if his actions were voluntary (Eshleman, 2008). He sets two conditions for one to be responsible: the first one is that the action for which the agent is being responsible for must have the origin in the agent; the second one is that the agent in cause must be aware of his actions. (Eshleman, 2008) The agent's actions have to be his/her own choice, and the influence, or better said effect that the agent's choice has on others is more obviously going to be held responsibility for them (Frey & Wellman, 2003). These aspects underline the "social" aspect of moral responsibility (Fisher, 1999).

Since then, many philosophers have contributed or argued with his theory, and two broad interpretations have been formed, according to their beliefs regarding moral responsibility: the merit based view and the consequentialist view (Eshleman, 2008). The first one argues that one could be praised or blamed for his actions only if one deserves it and the second one saying that one is considered to be eligible to praise or blame only if his/her actions will lead to a change in the agent or in his actions. (Eshleman, 2008) Considering that responsibility depended on the agents judgment or belief, being hold responsible in the consequentialist view, means influencing the agent with the help of praise or blame expression to curb or celebrate his behavior, while in the merit view, means that by blaming or praising it is acknowledged that the agent was in control of his judgment (Eshleman, 2008). For example, a student at school who submits a paper could be praised or blamed, in order to encourage him/her to perform better, or in order to show him/her that his judgment was correct and should be celebrated or incorrect and should be blamed.

It is clear that the agent, once being held responsible generate different reactions (Eshleman, 2008). There have been identified reactions such as anger, resentment, indignation, hurt feelings, gratitude, reciprocal love, forgiveness (Eshleman, 2008). Strawson has defined these reactions as "reactive attitudes" (Fischer, 1999), while others have delimited these reactions to resentment, indignation and guilt (Fischer, 1999). The later ones motivate that the reactions should be strictly related to the moral obligations, while the others are related to the moral value (Fischer, 1999). Even so, these reactions can be erased or excused if the agent proves that it has been an accident or if his behavior can be justified, in the case of an emergency, for

example (Eshleman, 2008). Furthermore, researchers have realized that responsibility is an issue of subjectivity, being an issue of judgment (Eshleman, 2008).

Researchers nowadays argue that some researchers do not take into consideration all the aspects of responsibility. Therefore, they have identified two aspects: responsibility understood as attributability and responsibility understood as accountability. The first one refers to what it is called the "ledger view", which says that a certain debit or credit has been given to the agent by being registered in the ledger. In this way, an agent would be praised or blamed only for an action that belongs to the agent. The second aspect, the accountability one, refers to the case in which interpersonal normative standards are created or have been created between agents that belong to a certain community and in this way expectations being born and if not respected could threaten the community. (Eshleman, 2008) In other words, accountability refers what a person is accountable for. In this case, the agent is aware of the judgment that it is given with regards of the agent's actions, or could give an explanation to his actions by using the same judgment. (Eshleman, 2008)

A good example, which will make the distinction between the two dimensions more obvious, could be the case of the criminal who commits a crime, but he has also suffered an aggressive childhood, so his perceptions of moral have been affected. In this case the crime is clearly attributed to the criminal in question, but him being responsible for could be a subject of discussion due to his affected morality (Fischer, 1999). In this example, the aspect of subjectivity is present, because it is not clear if the agent should be blame for his action or not, and in any case someone could be affected: either the agent, by holding him responsible or the other if he commits another crime.

However, as mentioned before, in order to be held responsible, one has to make the voluntary choice to act the way s/he did. The agent cannot be held responsible for something he was controlled to choose (Fischer, 1999). Hence, the agent has to have the control on what his/her choice will be and the decision should be reasoned or determined. The lack of causal determinism is threatening the agent's control (Fischer, 1999). Also, if the agent does not have the possibility to choose, s/he cannot be held responsible for his actions (Fischer, 1999). Determinism plays, as can be noticed, a big role in what could the agent held responsible for.

As one could see responsibility is as well as trust a complex concept and after making the reader more acquainted with it and in order to see the dynamics of trust and responsibility, it is important to understand the company's responsibility and the customer's responsibility.

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2.2.2 Company's responsibility

The case of a company having the ability of being responsible has been debated by many researchers, but the Integrity Social Contracts Theory explains what makes a company's actions, decisions, policies and practices to be moral or ethical. (Soule et al., 2009) Soule et al. (2009) identify that a company might be held responsible in two aspects: in the case of the morally required, which refer to the mandatory duties of management, the ones for which the agent, in this case, the company might be blamed for its actions, or the morally good, but not mandatory. (Soule et al., 2009)

While in the past the manager's responsibility was strictly related to the stockholders wellbeing, today they are being asked by the community we live in to widen their horizons and be responsible for the stakeholders, in this case being included all the parties involved: the customers, the employees, the environment (Goodpaster, 2010). The stakeholder is known to be any actor who benefits or is affected by the organization's actions (Frey & Wellman, 2003). The stakeholders are influencing the organization's image, goals, vision and it is vital to the company's survival and development (Frey & Wellman, 2003). Building a strong relationship with their customers is a strong and important asset for conducting a business successfully, and most of the businesses are actually build on that relationship (Jain et al, 2009). Relating to the service encounter, it becomes clear that the company's responsibility towards the customer is vital to the company's existence.

But even though vital to the companies' existence, one should keep in mind that services are produced and consumed together with the customer (Corvellec & Macheridis, 2009). Thus both the customer and the company could be responsible for the outcome of the service. Or, in other words, responsibility is shared between the two (Sherrod et al, 2007). But as mentioned above, in the service encounter, the relationship between the customer and the front-line

employees is asymmetric, not equal (Andersson-Cederholm and Gyimóthy, 2010). Hence, there is a big chance that responsibility is not equally shared in the service dyad. Different errors or mistakes can result in different blame attributions between the customer and the seller, nowadays the company (Folkes & Kotsos, 1986).

However, the responsibility that the company has towards its customers is also formed of the responsibility that that the employees have individually towards the customer. (Murphy, 2009) In this way, if an employee does not act responsibly it may influence the customer to blame the employee and not only the employee, but the company also, as the employee is in a way the face of the company. In the Service Triangle, it is clear that all three agents contribute to the service.

When the focus is the service encounter, or else said, the customer- front line employee interaction, most researchers focus on the two agents, not taking into consideration the possibility of third (Andersson-Cederholm and Gyimóthy, 2010). The third agent could be a traveling agency which was used by the customer or even a friend. Depending on the type of triad, and on how involved the third agent is, it might be that responsibility is divided asymmetrical between the three. In the case of the tourism agency being the third agent, the customer divides the blame of an unfortunate the responsibility between the two (Carson et al, 1997)

Making the connection with the Self-Service Technology, which might take the place of the employee, one could notice that it might be important for the device to be built and work in a proper way, otherwise the company can be blamed. On the other hand, if the device is easy to use and service failures are not regularly met, having it instead of the employee, could make the company look even more responsible then before.

2.2.3 Customer's responsibility

Customer's responsibility is the forth and an as-important element as all others that will help in designing the dynamics between trust and responsibility. As mentioned above, one of the characteristics of responsibility is the awareness that one has related to what he is being responsible for. In this respect, the customer has to be very informed about the product and about the market, in order to be a competent consumer. (Berg, 2007) But, as researchers say, in today's complex market it is almost impossible to know the market. (Berg, 2007) In psychology awareness is known to have two aspects: the awareness of ones owns actions and the awareness of the effects of the action (Wenke et al, 2008). Thus, one have to be aware of the possible outcomes of his/her actions. Thus, when making the choice (Fischer, 1999), the customer should be aware of the outcome of his choice.

A reason for it being so complicated is that customers are given the opportunity to choose. As scholars say "All of us are doomed at the life of choices, but not all of us have the means to be choosers." (Berg, 2007) The lack of information affects the choices and that the consumers make and therefore, the awareness they have about their joint responsibility for the environment and for the community. (Berg, 2007)

In addition, it is argued that the perception that the customers have that a choice was made by themselves and not externally dictated, might also increase the feeling of personal causation if something happens. (Berg, 2007) A reason for that might be that perceived choice gives the feeling of decisional control. (Hui & Bateson, 1991) Interestingly, researchers say, that if the customers make the choice of being the sole producer of a service, and if the service fails, customers tend to blame themselves rather than blaming the company. (Robertsson & Shaw, 2005)

The provision of choice is a by now well known marketing technique which relies on the control that customers feel when they have the possibility to choose between two or more options. (Botti & Mcgill, 2006) But in most cases it has been noticed the customers do not have the degree of information necessary to make a good and well documented choice. (Botti & Mcgill, 2006) By making the decision themselves, researchers say the possibility that the customers will blame themselves or praise themselves seems to be bigger. (Botti & Mcgill, 2006)

Responsibility is strongly related to action rather than inaction, the agent is usually blamed or praised for an action that he has committed. (Botti & Mcgill, 2006) Even though related to actions in most cases, and in the context of the self-service device most probably, other

researchers have underlined the responsibility is not necessarily connected to action, but could also be connected to emotions, beliefs or other forms of behaviour. (Smith, 2008)

In addition, it is argued that if the customers perceive the responsibility that they assign to, the impact of the outcome of the event, in this case, the service encounter, is conceived to be bigger, even if negative or positive (Botti & Mcgill, 2006). While, if the perceived responsibility is weak, the difference between the impact in a positive situation from the impact on a negative situation seems to be smaller. (Botti & Mcgill, 2006) In the self service technology context, it could be said that due to the lack of interaction that the customer has, if the customer is not well informed, he might not even notice that the outcome of the operation is different than successful.

In the service industry, or even when producing a service as an addition to the product, it is known that the service is very often co-produced by the customer and the company. When doing that the customer must have task clarity, ability and motivation, while the company must understand consumer's needs and create an effective co-production system. (Micuda, 2010)

Researchers say that due to the control that the customer nowadays has upon the service that is being produced, in any negative or positive service encounter, the customer is expected to deny or to except responsibility for his negative or positive experience. (Hui &Toffoli, 2002) The two researchers say that there is a tight relationship between the perceived control and attributing the blame or the praise in case of an unfortunate and respectively, a fortunate service encounter. (Hui &Toffoli, 2002) In experiments made by social psychology researchers in nursing homes it was showed that giving the elders more personal responsibility, and in this way making them feel more in control, increased their satisfaction and well-being, even prolonging their existence. (Hui & Bateson, 1991) The tendency found in their research is that, usually the customer prefers to have the control and that, in case of an unfortunate event, there are bigger probabilities that the customer would attribute the blame to the company, while in the case of a positive event he would attribute the praise to himself. (Hui &Toffoli, 2002)

Personal control has, according to Lee and Allaway (2002) three main dimensions: predictability, controllability and outcome desirability. All of these three dimensions may

influence the outcome of the use of Self Service Technology (Lee and Allaway, 2002). Predictability refers to the capability to realize what consequences could come from choosing a self-service device (Lee and Allaway, 2002). Hence, the predictability aspect of personal control could be strictly related to responsibility, because the consequences might involve someone being responsible for them (Lee and Allaway, 2002). Controllability refers to the customers' belief that he is capable and has the possibility to change the outcome of the service (Lee and Allaway, 2002). The last dimension, perceived risk contains the customer's ability to consider the six losses: financial, social, psihologial, time management, performance and security (Lee and Allaway, 2002)

2.3 Some connection between trust and responsibility

After treating each of these concepts separately, one might find it efficient to draw some first theoretical connections between the two, which will help the reader to better understand the customer-company interaction in the context of the self-service device.

From the research made, no exclusive papers about the dynamics between the two could be found, especially concerning the interaction between the customer and the company. However, in philosophy and behavioural science it is acknowledged that trust is the basis for every relationship and therefore the basis for an ethical behaviour, including here responsibility.

First of all, companies nowadays use as a marketing technique the possibility for the customer to choose between two or more options. (Botti & Mcgill, 2006) By choosing one choice instead of the other, the feeling of personal causation is accentuated, which means that the customer will blame himself if something goes wrong. In connection with that, when a customer makes a choice, it might mean that he or she has certain expectations from the choice made, and it might be that s/he trusts the company that his choice will meet his/her expectations. In this way one might say, that the customer trusts the company for providing those choices, but then, if the service fails or the product doesn't meet its expectations, s/he might still blame himself for making that choice.

Another connection might be met from the company approach. According to researchers, the company believes in the honest customer, because this the only way in which the company can survive (Flavian & Guinaliu, 2006). The next step that the company can do to prove how much it trusts the customer is to give him more responsibility. Service is supposedly produced and consumed by both the customer and the company, therefore, by giving more control to the customer, it becomes more trustworthy at the same time.

At the same time, Botti and Mcgill mention that responsibility is connected with action rather than action. This goes in line with the idea of specific trust, according to which "A trust B to do X" (McLeod, 2011). This equation also suggests action. After making this connection, one could say that the company trusts the customer to do something (for example to use the self-service technology honestly), while the customer is responsible for what he did. In the same way, the customer trusts the company to make him the best offers for example, while the company might become responsible for presenting the customer the best offers.

Control is another key aspect which might connect the two concepts. Increased perceived control might have, according to Hui & Bateson (1991) a big impact on a person "physical and psychological well-being". That means that by giving the customer more control, his/her trust might be increased. Also, by giving the customer more control, the responsibility grows. Or, as it has been mentioned in the case of the nursery home, giving the customer more responsibility might highlight the feeling of perceived control.

At another level, there will be broader moral expectations of how one should behave in any contract or any membership of a group such as a profession. This would include the importance of openness and transparency in relationships and other such behaviours that provide the basis for trust. (Robinson, 2009)

What one must keep in mind throughout this research is that "both customers and providers are agents with multiple heads" (Cederholm &Gyimothy, 2010).

3 Methodology

Due to the nature of my paper and due to the chosen theoretical concepts, which are of a very abstract nature, I have chosen to use qualitative methods as a method. In addition, my goal was to explore the dynamics between trust and responsibility in the customer-company interaction. Being an explorative paper, the qualitative methods were more appropriate (Bryman, 2005). Moreover, the contextualizing and holistic nature of qualitative research can provide a large amount of information (Flick, 2006). Therefore, I decided to apply the qualitative research methods in this research. I have used the qualitative interviews, performed to both the customers and the three companies selected, and personal observation, in order to strengthen the study (Bryman, 2005) and allowed me to experience the service encounter myself.

3.1 Interview

The interview is a good way to get more into depth in some matters and to find out variations related to the subject that could maybe not be reached through a questionnaire (Bryman, 2005). The interview is also known to be one of the most used methods of qualitative research (Bryman, 2005). The two types of qualitative interviews, open interview and semi-structured interview, differentiate themselves from the structured interview because it is not as structured as the quantitative interview (Bryman, 2005). I have chosen the semi-structured interviews, which are a good way to obtain more data about the subject, in this case the dynamics between trust and responsibility in the customer-company interaction through self-service devices. To better capture the dynamics between the two cases from both perspectives, of the customer and of the company, interviews with both parties were used in order to let both parties involved in the service encounter speak.

Hence, for this research three companies who use self-service devices as a tool and a sample of customers belonging to each of these companies who have used the devices have been selected.

3.1.1 Interview questions towards the companies

The three companies selected for an in-depth interview were a furniture company, a library and an airline company. Due to the nature of the interview, more exactly a semi-structured interview (Bryman, 2005) an interview guide [Annex 1] has been designed and has been used to all of these interviews. Of course, this guide was used only as a support, which was adapted to each interview, as the companies belonged to different industries. Using the The direction of the questions was not changed, but adapted to the respondent and the company. The questions were formed from different blocks such as "self-service devices" or "customer trust" or "situations" which were further developed into questions.

However, the interview included questions such as "What made you decide to install selfservice devices?" or "How was the process?" or "What would you do if during a spot check you find products that haven't been scanned?" These types of question where also combined with direct questions (Bryman, 2005) such as "What do you think makes the customers use the self service machines in general?" or "Do you think customers are attracted by these devices?" followed by questions such as "How did they react at first?", which is a specifying question (Bryman, 2005) or "What is your opinion about self-service devices?". I have also tried to approve with interjections such as "Oh!" or "Really?" in order to stimulate the respondent to develop (Bryman, 2005) and to go more into depth with their answers (Smith, 2010). I have not omitted questions such as "What are your expectations from a customer?" or "How have you informed the customers?", which are informative and direct questions (Bryman, 2005). I needed this type of questions due to the lack of material existent about the three self-service devices.

3.1.2 Meeting the companies' respondents

The three respondents were met in quiet areas, two of them – the furniture company respondent and the library respondent – in their own offices and the other one, the airline

company participant, in the lounge of a hotel. The setting was appropriate for an interview, and the respondents were prepared for this topic.

The first interview was taken with the airline company manager, in the lounge hotel. The respondent was well informed and answered to all my questions but was in a hurry, which made the interview to be in less detail. It has been noted that the interviewer has to be flexible in any situations (Bryman, 2005), thus I had to adapt and try to reach all points in the time given. The second interview was taken with the library manager, in her own office. The respondent was well prepared and patient to answer all the questions asked. The last interview was with the furniture company respondent, which holds the position of a Customer Relations Manager in Sweden. She was very well prepared and willing to answer my questions and decided to have one of her colleagues join us on the phone, on loud speaker. Her colleague was the Self-Service Technology Responsible in Sweden. The interview was in depth and very informative.

The interviews lasted between 30 minutes and 70 minutes.

3.1.3 Interview questions towards the customers

The interviews with the customers were as well semi-structured interviews, because the goal was to obtain as many insights and different opinions (Silverman, 2008). An interview guide was also designed and used as a support during the interview [Annex 5]. This time the interview guide contained more sharp questions, as customers do not dedicate as much time to a topic as "self-service devices". Therefore, I have adapted to their needs.

I started the interview "Could you tell me a little bit about your experience with self-service devices?" which is an opened question (Bryman, 2005). This question was meant to allow me to see what their approach is regarding the self-service technology, in order to adapt to their attitude. Then followed questions such as "How did you find the experience of using a self-service device?" or "What feelings do you have about x as a service provider?" or "How was it the first time you used the device?" followed by "Did you find it user friendly?". I have also asked question such as "What would you do in X situation?" I have adapted the questions to the situations possible to happen in each case, as semi-structured interviews are .

3.1.4 Meeting the customers

I have questioned 17 respondents during the fieldwork. While some of the respondents were met in quiet areas as meeting dates have been set, other where approached in the commercial area, nearby the self-service devices. This meant that some of the respondents were more prepared and patient to answer each question while others where in a hurry and even ended the interviews spontaneously. I have conducted five interviews with the furniture company customers, five with the library company and seven with the airline company customers. I have chosen to interview more of the airline company customers, because the interviews were taken in the airport check-in area and, as most customers were anxious to pass through the security area, where I was not allowed, the interviews were quite short. The customers' interviews lasted between three and thirteen minutes.

3.2 Informants selection

As I mentioned above, I have chosen to interview three companies that belong to different industries and a sample of their customers. I considered it was relevant that I chose three different companies, because the goal was to capture as many dynamics of trust and responsibility as possible, but in the context of the self-service device. Being an explorative study it was important for me to investigate if the context of the self-service device in its own and the connection it permits with the customers is similar. In addition, in all of these cases the customer has the opportunity to choose between using the self-service technology to perform the operation or an employee, which was again another perspective for me to explore, namely the process and motivation of choosing the device.

Regarding the customer's selection the snowball sampling technique (Bryman, 2005) was used, the only condition of selection being that the respondent is a client of one of the company and has used the self-service device technology provided. The reasoning for this was the same, meaning that I wanted to capture and to be provided with many perspectives, opinions and situations.

The three cases are, as mentioned before, The furniture company, the library and the airline company. These distinguish from each other due to the different context. In order to get a better understanding, they will be presented.

The furniture company

The furniture company is a prestigious international company that has been known from the beginning for its "do it yourself" concept, being the first company to do that in the furniture industry.

In the year 2006, they decided to go to a next level with this concept in Sweden, and they launched a pilot for the customers to try in Bäckebol, Gothenburg. This pilot presented to the customers a new way of payment by using a self-service device, which they called the Express Check-Out. In two years after the pilot has been launched, the devices have been installed in all stores in Sweden simultaneously. The only exception was the store in Haparanda, where, due to the problem of different currencies, the implementation was delayed until recently this year. (2011)

The library

By getting an insight of this case, one could make it more obvious and easy to be understood how this could help in the research to better capture the dynamics between trust and responsibility in the situation of using technology instead of human interaction.

The library in question is a university library, so its clients are mainly students who study at that university.

In the summer of 2004, the library decided to install a lending machine which would allow students to borrow the desired books without staying in line to reach the librarian. Also, in order to return books students could drop them in a box, in order to avoid staying in line for this reason as well.

The airline company

The third case is an airline company which has the self check-in device as an option for the customer to check in. This case will contribute to the research first of all by showing another service which has been complimented by self-service technology and second to make the reader see another example in which trust and responsibility help shaping the relationship between the company and the customer. The airline company is a small, national company,

which flies mainly between airports from the different cities in Sweden. In April this year the company has celebrated its 8Th year of existence.

3.3 Personal observation

During the fieldwork, I have used personal observation in order to get a feeling of how the self-service devices were designed, where they were placed and the type of information provided for the customers about it before encountering the device. Personal observation is a good way of "seeing through the eyes of others", being on of the "main tenets of qualitative research" (Bryman, 2005). This allowed me to think of the possible situations that could appear as exceptional during the tranzactions. I have walked through the three spaces where the self-service devices were found. During this walk I have analyzed how did the companies announce the possibility of using the devices and how did they inform the clients of how the system works.

Before the actual fieldwork, four explorative interviews were conducted with clients of different companies, who had used the self-service devices. After coding (Booth et al, 2008) these interviews, the concepts of trust and responsibility have emerged, as being present in the service encounters. These interviews helped understand what how did people react and consider the self-service devices.

3.4 Language and limitations

The language chosen for the interview was English. English is a second language for me, as well as for the respondents. This made it easier for the respondents to express themselves and not to feel anxious about not finding the right words.

It must be mentioned that due to conducting of qualitative interviews, generalizing the ideas that arise from the interviews is not always recommended, due to individualism. (Bryman, 2005) Therefore, the ideas were presented as assumptions and not as generalities.

4 Analysis

In this chapter, the theoretical framework will meet with the data collected during the fieldwork which will allow us to gat a better understanding of how the concept of trust meets with the concept of responsibility and how they might influence one another.

When the theoretical framework was conducted, I have searched for ways in which the two concepts, of trust and responsibility connect. This has allowed me to divide the analysis chapter in three sub-chapters: choice, awareness and subjectivity and control. All these criteria have been found to either influence or be part of the two main concepts. The reason for having awareness and responsibility into one chapter is because they can be considered opposites.

4.1 Making the choice

From the responsibility and trust perspective, the moment of choice is very important. Both refer to the moment in which the decision was made to install the self-service devices and the moment in which the customer when producing and consuming a service chooses the self-service technology instead of the cashier, librarian or reception personnel, but also perhaps to the choices made during the technology based service encounter.

As a service provider, the companies are co-producers of the service (Micuda, 2010). In other words, the company is in charge to create an effective co-production system (Micuda, 2010). According to the furniture company, "The thinking was that we wanted to do something to serve customers in a better way: to shorten the lines and the waiting time and to make the paying procedure more efficient and how can we do that." In addition, the furniture company representative has mentioned that the benefit of having self-service devices for the customer is that the prices decrease. As a response to this, one of the customers mentioned that the reason for going to that particular furniture store is because they have small prices. This is also the

reason why he accepts using the self-service machine in a furniture store. If prices were lower, he would have expected to be served.

In addition, the library respondent affirms: "It [the self-service device] takes the work load of the people at the counter". She also adds that it is fast and easy to use. Among the customers' declarations, they mention that they like that the librarian has more time to help them and the others in more important issues. Saving time and ease of use are reasons for using the device found in all the customers' interviews.

The airline company instead made this choice in order to give the possibility to choose, the manager saying "it's all about the customers". He also mentioned that he considers interaction to be as very important, especially as he considers the company to be a very friendly and intimate company. While conducting the interviews and observing, it could be noticed that most of the customers still used the counter, even though there was a queue.

In conclusion, it could be noticed that indeed the companies do try to provide the customer with a good system (Micuda, 2010). If reasoning why do the companies opt to install these devices, it could be noticed that desire to meet the customers needs is the central reason. One of the companies' responsibilities is to understand the customers' needs (Botti & Mcgill, 2006). As it could be seen, the customers' responses indicate that the self-service devices might be a mean to meet their needs. In other words, if the customers' expectations are to have smaller prices than the other furniture companies, for example, it could be said that their expectations are met, and therefore the customer's trust is not broken.

On the other hand, if the customer is the chooser (Berg, 2007) the reasons seem to be not as well motivated, more situational and instinctive (Berg, 2007). Some of the furniture company's customers have mentioned that it depends on the queue in the cashier's line if they use the machine or not. Additionally, one of the library customers said that sometimes he wants to make sure that the book he wants to borrow is not requested, and for that reason he sometimes goes to the librarian. One client flying with the airline company, has also remembered about a time when she was late and the fast that she could use the machine enabled her to still catch the flight. These declarations prove the fact that their choices are situational and instinctual.

In line with that is the dynamic dimension of trust (Chen & Wang, 2009). Trust could also be instinctive and not well informed, as the choice made, and it could change as it meets with different situations. For example, one of the library clients mentioned that an error was noted in the system and that she might have to pay for some books that appear on her account but which she had not ever borrowed. Later on, when asked what does she prefers, going to the counter or using the machine, she said that she prefers the lending machine better because she prefers performing the operation herself. Considering that it is the same person who said that she usually prefers human contact, this can be considered a case in which the lack of trust made the customer choose the self-service device instead of the person behind the counter.

The reasons for choosing the self-service device instead of the person are indeed situational. But many focus on the customer – company interaction and disregard the possibility of an influence from a third agent. Three of the library customers mentioned that the first time they decided to use the device, they were advised by friends. When asked whose fault is it if she realizes, while at the self check-in machine, that her booking code is wrong, one of the customers answered that it would probably be the travel agency's fault, from which she bought the tickets. When considering the third agent, the shift of trust might shift to the third agent, and as well it could be held responsible.

The cashier's attitude

Action rather than inaction

In some cases, action is strongly related to responsibility (Botti & McGill, 2006), even though there are cases in which responsibility could be related to beliefs or even thoughts (). Among the reasons why the customer chose the self-service device instead of the employee, some of the customers, from each of the three cases, said: "I don't like staying in line". One of the library customers added that "there's not much that they [the librarians] can do". Hence, a reason for choosing the self-service devices is the preference for action, instead of waiting in queue, or inaction.

In the all three cases, the responsibility of having completed the action of paying for the products, borrowing a book or checking-in is signaled by the receipt or ticket. In the case, of

the furniture company, the question "Are you sure?" appears on the screen before completing the operation, and in the case of the library device or the check-in kiosk, the "cancel" button is available. One of the library's customers says that she enjoys using the lending machine because in this way she can see on the receipt the book she has borrowed, the time and on what account. Also, the airline company manager says "When the ticket is out they're as good as the others [the ones who have used the counter]". This signaling is the proof that the action performed by the customer involves responsibility.

In services, responsibility is asymmetrically shared between the service provider and the customer (Sherod et al, et al, 1977). The library customer mentioned above, added after reconsidering, that she would actually get a receipt if she would go to the librarian as well, and she could check. Later on during the interview, the same customer said that she tells herself "I have succeeded", when the receipt is out. This remark underlines the fact that by performing the action themselves the feeling of well-being is accentuated and, when successful the customer allocates the praise to him/herself.

One could draw, from this section, the idea that customers prefer action rather than inaction. Agreeing to act instead of waiting in the line, more responsibility is accepted, even though the customer might not be blamed for them if they are not originated from the customer as being wrong. On the other hand, making the choice between action or inaction involves trust.

4.1.1 Choice and personal causation

Scholars say that when making the choice between the employee and the self-service device, without being well informed, the feeling of personal causation that the customer has grows. In this regard, the customer has a feeling of ownership on the choice made, according with the studies made (Botti & Mcgill, 2006). To underline the feeling of ownership, one of the customers declaration, that she has succeeded after finishing the transaction. The use of the word "I" shows clearly that the customer attributes the praise to her, and not to the service provider. Hence, once the choice was made to use the machine, the customer's feeling of ownership grows.

When questioned about different situations that could be encountered during the operation, many of the customers, from all three companies attributed the blame to themselves. The data

collected tends to agree with this, as the customers say "it's my fault" quite often when asked whose fault it is in different situations, before they performed the operation.

But what is remarkable is that all the participants said that they didn't have any information beforehand from the company, they encountered the possibility of using a self-service device when going to the cashier line, check-in counter or librarian counter. Even more, when asked who would they blame in different situations, some of the customers even started to find reason for which the choice to use the device is better or at least equal. When asked what she would do if she would scan to many products, after admitting the blame, one of the furniture company's clients started saying that cashiers can make mistakes too, without being asked. Hence, the feeling of ownership, combined with the lack of information, increases the feeling of personal causation. The feeling of personal causation might cause the customer to take the blame, even in situation in which s/he unconsciously made a mistake.

As mentioned before, the relationship that the customer has with the third agent is affecting the choice made. Even so, the library students who have mentioned that their friends advised them to use the device do not blame their friends for any exceptions from the regular outcome of the service encounter. On the other had, the airline company's customers do place the blame on the travel agencies, especially as the ones questions did not have a tight relationship with the airline company, only with the travel agency.

In this section, the connection between choice and personal causation has been analyzed, and one could say that there might be a connection. This might be a significant assumption in this research because by choosing the self-service device the client might take more responsibility than s/he would have if s/he would go to the counter, and thus it might be important who takes the blame.

4.1.2 Choice and trust

It is known that when trusting, the trustee has more to lose than the trusted (McLeod, 2011). When the company made the choice to install the self-service devices, they had different motives, but all the three cases seem to have needed a certain degree of trust towards the customer in order to allow them to perform the operation without supervision. By lending books to clients without having personal contact with them, the library shows a high degree of trust. In this case, the customers do not only have to scan the books correctly, but also to return them in the given time. In the case of the furniture company, even though a service is known to have a "post-consumption" stage (Philips et al, 2005), when the focus is on the service encounter, if the transaction is performed correctly, it ends when the customers leaves the device. But still, this company's respondent compared the customers who use the device with their employees, believing that they will be honest, emphasizing their trust towards them. The airline company's manager declared "there's nothing they can do wrong". This type of service encounter is different from the others, in the sense that, considering the fact that there is no possibility to use the device if the customer has a luggage and that the ticket is purchased beforehand, the risks existent from the company's perspective are very low, so the customer's chance to behave opportunistically or to be incompetent is very low.

In the case of the furniture company, trust does not refer however to the expectation to complete the operation successfully. It is the intentional trust (Badenfelt, 2010) that makes this company have a relationship with the customers. In the case of the library, given the fact the "an absolute majority" uses the borrowing machine, the manager has named the ones who do not use the device as being "lazy". This shows that repetition might influence the company to trust the customers in a competence related way.

Botti and McGill said that being given the opportunity to choose makes the customer look more trustworthy (Botti & McGill, 2006). One of the furniture company's clients has said "I see that the company trusts the customers and provides different possibilities for them...so, it's nice". Another customer has mentioned "there's not much that they [the librarians] can do". The feeling of being trusted might also influence on choosing the self-service device instead of the cashier or librarian.

Except from the possibility of being influenced when making their choice by being trusted, the customer might choose the self-service device because of the lack of trust towards the person at the counter (Flavian & Guinaliu, 2006). One of the library customers says that when she borrows a book from the library she prefers using the machine, because the librarian is more prone to making mistakes. In addition, a customer from the furniture company has

mentioned that once a cashier finished scanning the products and then started scanning the products of another client, on her account, underlining that she has to pay attention to the cashier's actions too. The customers might have in some cases more trust in the machine than in the person behind the counter and this might affect his choice.

By these being said, one could assume that that the customer might get influenced in his choice by the feeling of being trusted and by the lack of trust towards the person behind the counter.

4.2 Awareness and subjectivity

Awareness is a vital aspect for the responsible party to be blamed or praised. In order for one to be hold responsible for his/her action, it is necessary that the agent would have had the option to choose, voluntary. Apart for that s/he ought to have been aware of his/her options. (Solomon, 2003) In order words, the agent should be aware of the actions committed and of the option act differently. Additionally, his/her actions have to be reasoned. In this respect, the customer has to be very informed about the product and about the market, in order to be a competent consumer (Berg, 2007).Subjectivity is another dimension of responsibility, which illustrates that the judgment used when blaming or praising one agent, could be influenced by the perception or context.

Due to the asymmetric style in which responsibility is shared between the customer and company (Cedeholm), and the third agent even, it is sometimes difficult to place the blame or praise. For example, one of the furniture company customers said, when asked who he considered it is to blame if he would scan a product twice, "if I know that I scanned it twice it's my fault". This is a case in which the customer realizes that s/he is responsible for his actions. But still, when the same customer was asked what is the difference in duties when using the cashier and using the self-service device he could see any difference except for the fact that in the case of the cashier he does not do the scanning. Hence one might say that even though one is aware of his actions, and s/he blames himself/herself of his/her actions, the customer does not realize what would the possible outcomes of his/her actions would be if s/he acted differently.

Awareness is an important aspect as Eshleman (2008) following Aristotle mentions and a condition for the blame or praise to be attributed (Eshleman, 2008). The furniture company respondent affirmed that they try not to attribute the blame, if it seems to be a mistake that the customers have some products that they have not scanned in their bag when a spot check takes place. The airline company manager on the other hand, when asked who does he consider there is to blame if it appears that the customer's booking code is wrong, he says "if the customer has the wrong booking code than it's he's fault". But still, as he adds, this problem could be solved very easily if the customer goes to the counter. It is possible that the company is aware of the customers' unawareness sometimes and that keeps them from attributing the blame. In this cases a clear distinction between attributability and accountability (Eshleman, 2008) is made, in the sense that even though the blame is attributed to the customer, s/he is not held responsible for it, most probably due to the lack of awareness that the customer had.

Sierra and his colleagues think of the customer as being "partial employees" of the companies during a service (Sierra et al., 2009). In the context of using the self-service device, it might be that the customers are even more than "partial employees" (Sierra et al., 2009). The furniture company participant said that customers do, by using the self-service device, the duties of the cashier: "you can always give a big list to the cashier and tell them, you need to think about this and this product doesn't have a price tag, but now the customer does that". She mentions that, for that motive, an employee or two is always present at every station (which contains four devices). But none of those exceptions are mentioned to the customer beforehand, as it has been observed, during the stroll in the store, or on the products or price tags. This lack of information might cause the "partial employee" to blame himself/herself due to the choice made, as one has seen in the section above.

The customer does not have the information needed to distinguish between the different alternatives (Botti & McGill, 2006). The most frequent answer given by the customers of all the three cases for choosing the self-service device instead of the person behind the counter is time. Few have had more determined answers. For example, one of the customers producing and consuming the library's services has reasoned using the returning-the-book-in-the-box system that "sometimes I'm afraid to leave the book in the box…because I usually return my books in the last minute and I'm worried that they will make me pay". This refers to the fee

that applies to all clients, whenever they return the book after the deadline. But there are not many customers who give as well reasoned answers. This answer underlines the along with the customer's determinism, the "thin-skinned" facet on which the shared responsibility unwinds. The customer has the responsibility to return the book in time, but as s/he leaves the book in the box, s/he depends on the library's employees that this term will actually be respected.

Another of the library's customers has revealed that she indeed received a notification that she will have to pay for a book that she had already returned in the box, but then she went and announced the problem and the fee was erased. Still, it could be considered to be a quite subjective situation, because it could be stated that the response could be different, and the librarian probably has probably looked at the book and at the customer, which in terms of trust means that the subjects and the object play a big role in this trust relationship (). Thus, subjectivity and trust are strongly related, as the context, including subjects and object play an important role.

The subjectivity dimension of responsibility (Eshleman, 2008), could be also noticed in the case of the furniture company, especially when the customer realizes that some extra products were scanned, after the receipt was printed. In this situation, it depends on the time when the customer realizes the mistake and on the value paid extra. The company says "we look at the person and we look at the product and then we decide [...] if it's an extra cup then we give the money back". Additionally, it was mentioned that if the customer realizes the mistake in 24hours, s/he can solve this problem with the customer service department, and if not it would go to a higher level. But even though the monetary value of the product is being returned, an exceptional action has still happened.

To conclude, it could be said that both awareness and subjectivity are criteria which might change both the outcome of a service encounter and the judgment used for the attribution of blame and praise. In this chapter the importance of the subjects involved and of the object, influences both responsibility and trust. It appears as more aware one customer is; the harder it is for his trust to be earned. In addition, if the customers perceive their responsibility, the impact of their actions is bigger.

4.2.1 Awareness, subjectivity and trust

Trust is known as a decision that is being made sometimes without knowing too much information beforehand about the person trusted (Burnes, 2004). This might be the case of the companies, when they make the decision to blame the customer or not. They say "we look at the person", which means that intrapersonal interaction has a big impact on what will the company do, being the moment in which their intentional trust (Badenfelt, 2010) is tested.

When the concept of self-service was first introduced, it has been noticed that after a while, the trust that the consumer had in the company grew. (Flavian & Guinaliu, 2006) Researchers said that a reason for that was the privacy (Flavian & Guinaliu, 2006) that the customers began having. In this sense, one of the library customers said that she likes dropping the book in the box because in this way she does not have to open the door and enter the library. Another of the library's customer said "I don't like disturbing them" or "there's not much they [the librarians] can do". Hence, the feeling of privacy is connected to the will not to disturb the librarians, and perhaps not to deal with their attitude. The borrowing machine is considered to be a good way to do that, as a majority of the library customers are using the device regularly.

Awareness involves, psychologically, the internal generation of the action and the generation of the effects that the actions have (Wenke et al, 2008). The furniture company respondents have said that over 50% of the customers use the self-service now, while the library manager said that the number of customers using the lending machine is "an absolute majority". A reason for customers to prefer the self-service devices might be that the customers trust themselves, and that is why they might prefer doing the actions on their own. One of the customers said that once a cashier started scanning products that belonged to the customer behind her, not noticing the sign, adding that she has to pay attention to the cashier's actions anyway. One could even take it to the extend that competence trust (Badenfelt, 2010) is what the customer expect from him/herself, while intentional trust is what the company expects in the customer. Even more, if the customer see themselves as being "partial employees", it could be said that the customers consider themselves to be more competent than the front-line employees.

4.2.2 Summarry

In this section, one could understand how important awareness is for the blame to be attributed correctly. The customer might blame him/herself for actions of which responsibility s/he was not aware of. On the other hand, a trustworthy customer, who manages to convince trough his character the company that s/he is not responsible, might be a proof of the subjectivity aspect that responsibility entails. Also, being aware of the effects of ones own action might motivate them to prefer using the self-service devices.

In the following section, control will be used as a criterion in order to capture as many aspects of responsibility and trust as possible.

4.3 Control

Control is accepted as a "key human driving force" and that the degree of perceived control influences the customer's physical and mental health. (Hui & Toffoli, 2002) From the company's perspective, control is mostly considered to be an alternative to trust (). There is hence a quite contradictive way between the two approaches, but even so, it is affecting trust and has an impact on responsibility.

By having the control over the service that surrounds the product, and being the one that makes all the steps alone, with no direct help from the company (in some cases), the customer feels in control to also attribute the blame or the praise. One of the library customers has said: "if I am borrowing books, I like to use the lending machine because then I can see with my own eyes that the book has been scanned on my account....and I have the receipt [...] but if I am returning the book I prefer handing them to the librarians [than putting them in the box]". This customer seems to be in control with the decisions made, and her choices are well determined. This could mean that this customer is responsible for her actions, because she is aware of her choices and because her choices seem to be well determined.

The same customer as above said that she was shown how to use the machine by friends. The customer does it because s/he is influenced by the other customers and at the same time, friends who used the machine, but that the perceived choice gives the customer the feeling of

decisional control (Hui & Bateson, 1991). As this customer declared herself to be one of the library's regulars, and it appears that repetition allowed her to have well reasoned choices, as long to making her more trustworthy.

4.3.1 Control and responsibility

In the responsibility theories, it is said that the agent should be the one who originates the action to be responsible for it (Eshleman, 2008). In trust literature, the trustee has the power to decide who to trust and for what (McLeod, 2011). From the empirical material, it could be noticed that customers do like to have the control, saying for example " well I think the company is to blame" or as the librarian customer was saying "when I borrow I like to go to the machine, when I return to the librarian".

When considering the asymmetric dyad (Andersson-Cederholm and Gyimóthy, 2010), one might think that the company is the one who is creating these environments for the customer, in which s/he can perhaps choose and feel in control. In line with this thought, when asked how they react to different situations, the furniture company respondent said that they try to manage all of them. For example, when asked if the customer can delete some items by him/ herself, if s/he realizes on spot, the answer was negative, the furniture company saying that they have to be helped for that. Similar is also the fact that some products do not have a bar code, and for those an employee has to help. Or, the impossibility to use the airline company's machine if one has a luggage. All these could also be ways of control over the responsibility that is given to the client.

Hence, by controlling the customers to perform some of the duties of bigger importance is a way of determining what choices are given to the customers in the service encounter. It seems that the responsibilities of high importance are still in the company's account.

4.3.2 Control and trust

The initial trust might affect the control that one has upon one action (Badenfelt, 2010). When asked for what reason they chose the self-service devices, some of furniture company respondents said that it was speed or curiosity, and not many gave well informed answers. In addition, one of them said that they would use the device even if it was a different company, which he didn't know about beforehand. Therefore, some of the customer might have the initial trust that is needed for using the machine and that might affect the perceived control, until it stops being so predictable.

Predictability, as a dimension of control (Lee and Allaway, 2002), might affect the perceived risk (Lee and Allaway, 2002) that the customer sees when using the device. If the customer did not foresee to big or many risks from using a device, he might have a tendency to use it. All the library customer respondents agreed to the fact that they do not see how the machine can go wrong. And even when presented with the idea that if their card will be lost the finder can use it, the respondents still did not show a big worry. One can therefore see that not predicting and not perceiving great risks, one would rather trust than distrust someone or something.

This idea of perceived control and its dimensions of predictability and perceived risks and its influence in perceiving someone or something as being more trustworthy (Lee and Allaway, 2002) might apply in the case of the companies as well. It has been mentioned before that by providing the customer with the possibility to self-serve themselves, the company shows a higher degree of trust than before. Control might be the reason for this increased trust. The furniture company mentioned that some articles do not have a bar code and for those products an employee's help will be needed. And even the use of the card may be a way for the company to feel in control. Or in the case of the airline company, the impossibility to use the machine if a customer has a carriage luggage. All these may be considered ways in which the companies have adjusted their perceived control in such a way that their (as a company) trust towards the customer has increased and could be manageable.

As social psychology scholars say, human perceived control might influence that person's expectations and even the outcome of the situation (Sherrod et al, 1977). Some researchers even said that it might influence ones well-being (Hui & Bateson, 1991). During the

interview, it has been noticed that, for each of the three cases chosen there is only a set of situations that could happen. In the case of the furniture company, scanning something extra or not scanning something by mistake; or in case of the airline company, having a wrong booking code. In the case of the library, the book could stay too much in the box after the customer returning it and s/he could have to pay a fee for being late. There are some more situations in each case, but the idea is that all exceptional situations could be identified. For this reason, the customer might be attracted to use the machine and be more trustful, because it is predictable, and it is not dependable on another person if the service is successful or not.

4.3.3 Summary

Control and perceived control seems to have a very much impact on the customer. In this section, connections have been identified between both control and trust and control and responsibility. Perceived control might make the customer be more trustful towards the self-service device due to the low perceived risk and predictability. On the other hand, the companies could control, with the help of these machines the degree of responsibility that the customer should have.

After going through the three criteria, choice, awareness and subjectivity and control, one could say: trust helps the customer make the choice of more over less responsibility, the awareness and the subjectivity help into attributing the blame and control is motivating driving force which gives to both of the agents, the customer and the company, the power to decide the outline of their actions.

5 Conclusions and discussions

The aim of this thesis was to capture and analyze the dynamics of trust and responsibility in the technology-based service encounter. Three criteria have been used which allowed the researcher to capture more aspects of these dynamics, namely: choice, control and awareness. These criteria have helped us to understand how do trust and responsibility in the customer-company relationship meet and how do they affect one another. The three cases, belonging to different industries, have shown different types of moments encounters, each related to the purpose of the encounter.

At first, through the self-service devices, the company seems to consider the customers more trustworthy than before. As it is known, the service involves a joint responsibility between the customer and the company. Now, by installing this self-service device the customer is upgraded to the degree of an "employee" (Sierra et al., 2009) by completing the duties which could be completed by an employee. But the customers are not informed about all the exceptions that might appear during the encounter, which show that at a certain degree, control is taking the place of trust.

If the customers' actions are wrong, in most cases it seems that a solution is trying to be found to the situation. That is action if it took place before the transaction was completed, when usually a receipt or a ticket is printed. After that, it seems to become harder to be proven that the customer has made a mistake. In many occasions, the transition between the two moments is also signalled with a question such as "Are you sure?" If we consider this type of service encounter a moment of truth, as Normann (1983) described the service encounters to be, then this moment, after the receipt was printed is the actual moment of truth, in the case of the self-service device. This moment, followed by the eventual spot check or the ticket verification, is the moment when the blame or praise is being attributed. But it is a quite subjective matter, because this is the moment when the company actually looks at the customer. This is the moment when the company decides if its trust has been broken.

5.1 Awareness, trust and responsibility

In order to be held responsible for ones actions, the agent has to have the option to choose between the action that s/he performed or another action, and the choice made has to be determined or the agent has to be aware of the consequences of his/her actions. In the service encounter, the customer makes the choice, in most cases, based on reasons which do not concern their shared responsibility.

Beingb a spontaneous choice, may make the customer in most cases not to be aware of the fact that s/he accepts, together with the chance to use the device, the extra responsibility. It seems like, even if s/he is aware of the action per se, such as scanning some products or inserting a code, they are not always aware of its effects and on who takes the responsibility. Moreover, they are not aware of the possibility to act different. Their action can be considered involuntary, because the customers are not aware or are not willingly perform the action of perhaps scanning a product twice.

Part of the reason why the customer is not aware about the responsibility is the lack of information received from the company. This, together with the sense of ownership that appears due to effectuating the transaction (in most cases) without the help of an employee, is used in some cases as a well known marketing technique, which increases the feeling of personal causation.

By increasing the feeling of personal causation, the feeling of satisfaction increases when the service encounter is successful. In the self-service devices context, some customers feel contented or successful when the operation is completed successfully. But some also feel guilty if something goes wrong, even if they did not consider the possibility of being held responsible for that action before completing it. Some customers may of course be aware, due to their experience and background or interests, and according to researchers, those seem to be louder if an exception from the rule happens.

Some customers might feel in control and reason their choices with good proof. Some of those might be influenced by the perceived controllability, when in fact the company controls

his/her actions. For example, in the case of the library, most of the customers use the lending machine, but some of them still feel the need to create patterns for themselves.

One reason which might cause customers not to be so aware of their actions performed during a transaction with a self-service device is the fact that in most cases the account is not very significant; therefore they might not be much worried about it. But this is not of course always the case.

Also, when the company attributes the blame, it seems, from the cases analyzed, that customer unawareness might influence the company to correct the mistake, as apart of when a customer makes the mistake and it seems that his/her intention was to do harm. The company's approach seems to be similar with the one Zimmerman (2009) has, according to whom the ones that should be held responsible are the ones who consciously wanted to do wrong, such as shoplifters. Or, another way of saying it is that even though the blame is attributed to the customer, or the customer even, attributes the blame to himself/herself, the customer is not held accountable for it, if there is no proof that the customer was purposely trying to commit a fraud.

Besides this, the company's approach upon responsibility appears to be directly connected with the company's trust, which refers to the customer's honesty. Thus, if the company's initial trust is broken, the customer might be blamed for it, if the mistake is seen. Or, the customer's responsibility is to be honest, and for breaking this s/he will be blamed. This is not of course a rule, both trust and responsibility being very context related and subjective. This aspect shows that both the aware and the unaware customer might be blamed or praised without it being true.

Awareness could be influenced in a positive or a negative way by the third agent as well. If the customer puts a high degree of trust in the third answer, additional reasons or determinants could not be necessary anyway. These especially if the third agent is a friend, because the customer could fully trust the friend and not need another reason. In the case of the airline company, the service encounter does not imply a high degree of responsibility, but even so, if a travel agency is involved, the customer might not be informed of the opportunity to choose the self-service device.

5.2 The context of shared responsibility and customer's trust

Customer trust is based on certain expectations that the customers have about the company and its employees. Its main characteristics that sometimes trouble the company managers are that it is dynamic, changing his status, and it is context dependent. Therefore, the customer may very easily change his mind about something if he is disappointed.

In the context of the self-service device, the choice is made to choose the self-service device or the counter employee usually very spontaneous. The reasons for choosing the self-service devices may vary, from influences of a third person to time control or curiosity.

The perceived control that the customer conceives when using a device may be a determinant for his choice. It appears that the ability to predict the possible situations and the perceived controllability that the context of the self-service device presents seems attractive.

In relation with the customer-company shared responsibility, the customer seems to associate most of the transaction completed at the self-service device to him/her. This is noticed especially in the successful transactions when the customer attributes all the praise to the self. Other elements from the data analysis observed in the moment in which the self-service device was chosen, indicate elements of ownership or own/self which might suggest that customers make the decision to use it if they trust themselves that they can do it.

It is of course, not total trust, but the specific trust (McLeod, 2011) which may refer to those expectations of technology knowledge from oneself or the distrust towards the person at the counter. That might be a reason why customer would accept the position of a "partial employee" (Sierra et al., 2009) voluntary. But, if the action is repetitive, and more and more customers start to regularly use the device, the competence trust also grows, in the sense that customers are expected to perform the operation.

Another possible reason for choosing more responsibility, or in terms of trust having higher expectations, is the degree of predictability, meaning that there are only a set of situations that could happen to an honest customer in the self-service encounter. When going at the counter, the customer would have to depend on the employees' behaviour, which could arouse more unpleasant experiences. The limited range of situations might affect the customer in terms of trust.

Likewise, the predictability that the company will solve his/her mistake might also influence the customer to accept the extra responsibility. To be more exact, the company's attitude of trying to solve every situation that was made by an honest customer might create a feeling of security, once noticed, that might influence the customer trust.

The company apparently controls the responsibility given to the customer, by avoiding letting him/her encounter exceptions on his own, without the help of an employee. In this sense, one might say that by softening his/her contact with exceptional situations, the company attempt to maintain customer trust too.

5.3 Final conclusion

After treating each of the two concepts from different perspectives, it is imperative that the concepts of trust and responsibility are discussed together, in order to draw final conclusions.

First of all, in the context of self-service technology, both the customer and the company appear to show an initial trust that might take different directions. The presence of the device creates the feeling of increased trust from the company, which might influence the customer to take added responsibility in the service encounter. In any case, the trust is addressed towards the customer and the company directly, meaning that, if the customer chooses the self service device, the trust is no longer shared between the company in itself and its front line employees.

Secondly, it seems that the additional responsibility (that one might perceive) given to the customer is not equal to the responsibility given to the employees, as it is sometimes perceived by the customer. While the moderated responsibility may increase the customer's trust by making the action seem foreseeable, controlled trust might influence the customer in a bad way, if perceived. In the service encounter, companies started to give the customers the option to choose between the front-line employees and the self-service devices; the company does not depend on the attitude of the employee any longer. Moreover, because the customers make the choice and perform the action, s/he does not place the same amount of responsibility towards the company, and addresses more to the self.

Even more, as the customers attribute the blame and praise to themselves, having a feeling of ownership, the customer does not seem to attribute the quality of the service encounter to the company or to the front-line employee, and hence it is flawed to say that the self-service encounter is the moment of truth. Especially as the amount of responsibility given to the customer is limited or controlled, depending from one case to the other.

In the end, one must keep in mind that both the customers and the company are "agents with multiple heads" (Andersson-Cederholm and Gyimóthy, 2010) therefore it is almost impossible to give an answer to the question in one sentence. But what it can be assumed is that the relationship is still asymmetric, the company having more control over the service encounter as a whole and deciding when to give the customer more responsibility and when not.

Further research

- Technology-based service encounter, when there is no option to choose between the front-line and the device
- Tourism related companies which use self-service technology, such as museums

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8 Appendix

Appendix 1 Interview Guide 1

- 1. Could start by telling me why did you choose to install self scanning devices?
- 1. Was that from the beginning of Campus Helsingborg? How was the process?
- 2. Could you explain me a little bit how does the system work?
- 3. Do you know, were students used with such a system or was it all new to them? (did the city library have it, Lund University libraries)
- 4. Did it make the employee's work as a easier?
- 5. How did the customer react at the beginning?
- 6. What do you think makes the customers use the self service machines in general?
- 7. How did you inform customers?
- 8. Do customers still have the possibility to choose between self-service device and the employee?
- 9. Did you get any feedback about the software of the self service devices?
- 10. Was the software like this from the beginning?
- 11. Do you think that the students like the fact that they can do it themselves?
- 12. Do you think personal contact and interaction are important?
- 13. What are your expectations from a customer?
- 14. Do you have some type of contract or policy which mentions when the student is to blame and when the library? If so, where is that?
- 15. Do you think the signs around the device encourage and inform the customer?

Now, let us think about certain situations:

The furniture company	The library	The airline company
16. What happens if the	22. What happens if a	34. Does the customer get

client scans a product wrong and he doesn't notice?

- 17. What happens if he scans a product too many times?
- 18. What happens if he realizes after scanning all his products that he doesn't have enough money on his card and he wants to pay the rest in cash?
- 19. Could you tell me about a time when a usual situation like this happened, if you know of and how it was oversaw?
- 20. In which situation do you consider that the company is to be blamed for the mistake and in which case the customer? Were there any situations in which, if the payment would take place at the cashier, it would be different?

student cannot manage to scan a book?

- 23. Can a student take a book from the reserved shelf that is not reserved for him?
- 24. Did it ever happen to you that a student brought back a book in time but after a while he received a letter saying that he didn't?
- 25. What happens in that situation?
- 26. Do you believe the student that he really did bring it back?
- 27. In which situations not and in which situations yes? How do you differentiate?
- 28. Is it stated somewhere that if a book gets lost while it is in the patrimony of one student he is to blame?
- 29. Could you give me one more example when the system

the bag tag at the machine or at the counter where he drops off his bag?

- 35. What happens if the clients forgets his/her booking code or has written it wrong?
- 36. What happens if the number of bags is incorrectly chosen? Or if the client has one bag but it exceeds the permitted weight limit without him knowing it?
- 37. Could you tell me about a time when a usual situation like this happened, if you know of and how it was oversaw?
- 38. In which situation do you consider that the company is to be blamed for the mistake and in which case the customer?
 Were there any situations in which, if the check in would take place at the counter, it would be

21. Do you think these	was wrong?	different? I mean for
devices are more	30. Do you think these	example now, you say
efficient than human	devices are more	"it is the customers
beings (employees)	efficient than human	fault that he didn't get
?	beings (employees)?	2 tags instead of 1".
	31. Could you give me	Would it be different
	an example when	if the check in would
	the system work	take place at the
	better than a	counter?
	librarian might	39. Do you think these
	have?	devices are more
	32. What about the	efficient than human
	system of leaving	beings?
	the book in the box?	40. Do you think the
	The student did scan	check-in kiosks
	it in the first place,	affected in any way
	so how come they	your growth as a
	trust you that you	business in the last
	will scan it now?	years?
	33. Did any errors occur	years.
	in that situation?	
	Who was to blame?	
	What made you	
	believe the student	
	that he actually did	
	put it in the box?	
	put it in the box :	

Annex 2 Interview guide 2

So, first, could you tell me a little bit about your experience with self-service devices?

How was the experience for each of these to cases?

Have used such devices before?

The furniture company's	The library's customers	The airline company's
customers		customers
Why did you choose the	Did you find it obvious at	Why did you choose the
Express Check Out instead	first that you could use	check-in kiosk instead of
of the cashier, in the first	them?	the person behind the
place?	Did you stay in line first?	counter, in the first place?
Did you feel in any way	How did the librarians react	Did you feel in any way
constraint?	when you gave them the	constraint?
Do you go to this store	book? Did they scan the	Do you fly with this
often? How do feel towards	book or did they show you	company often? How do
this company?	how you should use the	feel towards this company?
How was the first time	machine?	How was the first time
when you used the device?	In the introductory seminar,	when you used the device?
Did you enjoy it?	about how the system works	Did you enjoy it?
Could you tell me, what	at Campus, did they tell you	Could you tell me, what
were your feelings after	that you will have to use	were your feelings after
using it?	that?	using it?
Have you been to the store	How did feel, having to use	Did it ever happen that you
before and went to the	that?	had the wrong code? How
cashier? If you try to think	Did it ever happen that you	did you react?
back, were your feelings	forgot your library card?	Or, did it happen that you
any different from the time	How did they react?	typed it to many times and
you used the self-service	What do think about the	you could no longer use it?
device?	box where you drop your	How did you react?
Did they ever spot check	book? Do you use it? Do	If not, what would you do
you? How did you feel	you find it safe?	in such situations? Who
then?	What kind of feelings do	would you blame?
Did you ever make a	you have about the library	What would you say are
mistake when using the	and librarians as a service	your duties if you use the
machine? Could you tell me	provider?	machine? But what are your
about it? If not, did you see	Did it ever happen that you	duties as a client if you go
anyone around you feeling	received a reminder that	to the cashier? Do you see
confused?	your book has not be	any difference?

33.71 1 1 1		
When you used it did you	returned after you had	Do think that if you make a
find it easy to use?	already returned it? How	mistake in one of these
If you were to make a	did that make you feel?	extra duties you should be
mistake how would you	How do you feel about the	to blame, or the company?
expect the company to act?	fact that you have to pay if	
Do you usually choose the	you are late? What about	
self service devices if you	the limit?	
have the option? Why is	Would you enjoy to going	
that?	to a librarian better or you	
What would you say are	like this better? Why?	
your duties if you use the	Do you think that there are	
machine? But what are your	better chances that the	
duties as a client if you go	librarian would make a	
to the cashier? Do you see	mistake then the computer?	
any difference?	How do feel about the fact	
Do think that if you make a	that you don't have to enter	
mistake in one of these	a pin when you use the	
extra duties you should be	card?	
to blame, or the company?	What would you say are	
	your duties if you use the	
	machine? But what are your	
	duties as a client if you go	
	to the cashier? Do you see	
	any difference?	
	Do think that if you make a	
	mistake in one of these	
	extra duties you should be	
	to blame, or the company?	