

THE IMPACT OF INSTRUCTION UNDERSTANDING ON SATISFACTION AND SWITCHING INTENTIONS

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ABSTRACT

This research examines the impact of customer understanding of service instructions on post-purchase outcomes. While prior research on product instructions has focused on design issues within the instruction communication, this research highlights the importance of providing instructions that are understood by customers. This research is based on a customer satisfaction survey of over one thousand established customers of a health insurance organization. Results show that customers who report high instruction understanding experience less difficulty using the service, have higher levels of satisfaction, are more likely to recommend the service to others, and report lower switching intentions. This research extends previous examinations of satisfaction and switching behaviors by suggesting that instructions serve as an important managerial antecedent. The primary managerial implication of the research is that managers should be aware of the important role that service instructions and handbooks can have on critical strategic metrics such as customer satisfaction, service recovery, and switching intentions. Therefore, service marketers should systematically monitor customer reactions to instructions, including instruction understanding.

INTRODUCTION

Much research has focused on effective product warnings (Stewart and Martin 1994; Cox, Wogalter, Stokes, and Tipton Murff 1997), mainly because failure to comply with some product warnings may lead to negative consequences such as fetal alcohol syndrome (Hankin, Sloan, and Sokol 1998), lung disease (Beltramini 1998), head injury (Lehto and Foley 1991), or explosion, shock, and fire (Wogalter, Barlow, and Murphy

1995). However, the more wide-ranging issue of effective instructions has received only limited research (Martin and Folkes 2002). Additionally, the limited research that does address product instructions does not consider service satisfaction outcomes, but rather investigates instruction design with the objective of producing instructions to enhance consumer instruction compliance. For example, research has examined the effects of increasing instruction vividness (Kelley, Gaidis, and Reingen 1989), including related pictorial icons (Young and Wogalter 1988), and including conceptual information about the product in the instruction (Martin and Folkes 2002) on instruction processing, comprehension, and compliance intentions.

While it is commonly accepted that the role of product or service instructions is to enhance the consumer usage experience and reduce potential harm to users, empirical evidence illustrating the impact of instructions on satisfaction outcomes is limited. Research focused on improving product instruction design, using laboratory experimental methods, has only tangentially considered satisfaction outcomes (e.g., Martin and Folkes 2002; Taylor and Bower 2003). The sparse amount of research directly considering the impact of instructions on critical outcome measures presents an opportunity for additional research given that consumer compliance with instructions often has implications for customer satisfaction, service recovery, product returns, manufacturer liability and product warranty coverage (cf. Martin and Folkes 2002; Morgan 1982; Stewart and Martin 1994). For instance, low compliance with instructions may lead to dissatisfactory service performance, making a costly service recovery attempt necessary (e.g., Tax, Brown, and Chandrashekar 1998). Also, research suggests that if a service failure results from low instruction compliance, consumers may nonetheless attribute

the failure to the service provider (cf. Griffin, Babin, and Attaway 1996).

Moreover, we are not aware of research that considers the role of instructions on satisfaction outcomes in a services setting. Such an investigation is needed, given the relative complexity of some services and the heavy reliance on customer participation in service settings (Bendapudi and Leone 2003; Bowen 1986; Solomon, Surprenant, Czepiel, and Gutman 1985; Zeithaml and Bitner 1996). Consequently, the objective of this research is to provide real-world empirical evidence of the impact of customer instruction understanding on strategic outcome metrics such as service difficulties, satisfaction, and switching intent. The results of this research indicate that consumers who understand service instructions experience fewer service difficulties, higher levels of service satisfaction, and generally lower switching intentions. A series of hypotheses is first developed, results are presented, and finally implications are discussed.

THEORY AND HYPOTHESES DEVELOPMENT

Difficulties Using the Service

The drama metaphor is often used to analyze and study service performances (Solomon, et al. 1985). As such, customers learn their appropriate role in the production of the service. The role a customer plays in the production of a service is contained in the service script, which broadly refers to the expected actions and roles that both customers and service providers expect (Solomon, et al. 1985). Adherence to the service script by both customers and service provider employees is critical to the ultimate successful production of the service and subsequent customer satisfaction (Kelley, Donnelly, and Skinner 1990; Solomon, et al. 1985; Zeithaml and Bitner 1996). In fact, in service firms, customers are sometimes referred to as "partial employees" since they often perform important tasks in the service production (Bowen 1986).

Customers may learn the service script from a

number of different sources including previous experience with the service provider, facility design, signage, and instructions or handbooks (Bowen 1986; Zeithaml and Bitner 1986). Instructions serve as an important, often detailed, document used to educate customers in their roles in the successful production of a complex service. Because instructions represent an important source of information for service scripts, we expect that customers who understand the instructions will experience fewer problems using the service. Therefore, we hypothesize that:

H1 Customers who understand the service instructions have fewer difficulties using the service when compared to customers who have problems understanding the instructions.

Satisfaction, Positive Word-of-Mouth, and Switching Intentions

Satisfaction is defined as a positive evaluation of a service provider resulting from comparisons of service performance to expectations over the course of all previous encounters with the provider (Anderson, Fornell, and Lehmann 1994; Fornell 1992). Extensive research on satisfaction during the last two decades has highlighted the important role that expectations plays in the satisfaction process (e.g., Bearden and Teel 1983; Oliver 1980; Yi 1991; Zeithaml, Berry and Parasurman 1993). When expectations are met or exceeded, customers report higher levels of satisfaction. Therefore, an important step in managing customer satisfaction is creating realistic expectations. Customers who possess realistic expectations of the service are more likely to be satisfied since the service performance will be compared with the expectations that are more consistent with the actual service, thereby decreasing the chance of negative disconfirmation.

One way of creating more accurate expectations of a service is through explicit promises using instructions or handbooks (Zeithaml, et al. 1993). Instructions educate consumers on the benefits of the service as well as document what customers can expect from a service provider. Thus, customers who understand

(misunderstand) the instructions should have more (less) realistic expectations about the service which should lead to increased (decreased) satisfaction levels. An understanding of the instructions should also impact satisfaction levels due to increased knowledge resulting from the service instructions. Previous research has found that customers with stronger knowledge of the service also report higher levels of perceived quality (de Ruyter and Bloemer 1997). Since perceived quality increases with knowledge, we would expect satisfaction levels to be higher with more knowledge since satisfaction and perceptions of service quality have been found to be strongly correlated (e.g., Taylor and Baker 1994; Cronin and Taylor 1992). Furthermore, satisfaction levels are expected to be higher for those customers who understand the instructions since, as discussed in Hypothesis 1, these customers are expected to have fewer problems using the service which would negatively impact satisfaction. Based on the previous discussion, we hypothesize that,

H2 Customer understanding of service instructions has a positive influence on customer satisfaction.

Customers who understand the instructions for a service have taken time to read and understand the material given to them by the service provider. This investment of time can be considered a sunk cost which decreases the likelihood of switching (Jones, Mothersbaugh, and Beatty 2002). Additionally, customers who have taken the time to read and understand the instructions are more likely to be involved with the service provider. Involved customers are more likely to be committed to a service provider (i.e., switch service providers less often) and more likely to engage in positive word-of-mouth (Keaveney and Parthasarathy 2001; Oliver and Bearden 1983; Richins and Root-Schaffer 1988). Therefore, we expect that customer understanding of the instruction will also influence positive word-of-mouth intentions and switching intentions. Stated formally, we predict that:

H3 Customer understanding of service

instructions has a positive influence on positive word-of-mouth intentions.

H4 Customer understanding of service instructions has a negative influence on the intention to switch service providers.

Finally, it is well established in the satisfaction literature that there exists a positive relationship between satisfaction and positive word-of-mouth and a negative relationship between satisfaction and switching intentions (for a review see Szymanski and Henard 2001; Yi 1991). Therefore, we offer the following replication hypotheses.

H5 Satisfaction has a positive influence on positive word-of-mouth intentions.

H6 Satisfaction has a negative influence on switching intentions.

METHOD

We tested our hypotheses by surveying actual customers of a large health insurance organization. Health insurance represents a complex service that relies heavily on customer understanding and adherence to instructions as well as on customers following proper service scripts. Therefore, we deemed health insurance as an appropriate industry to test our hypotheses relating to service instructions. In order to qualify for the survey, customers of this health insurance company had to be continuously enrolled with this company for at least one year. This requirement ensured that customers had the opportunity to become familiar with the service instructions. In addition, only one eligible member of the population from each household was included in the sample.

Survey packets were sent to a total of 3,991 households. Survey packets included a letter of introduction, postage-paid envelope, and a copy of the survey. A total of 1,127 usable surveys was returned for a 28.2 percent response rate. Approximately two-thirds of the sample (67.3 percent) was female. In terms of the age of respondents, 27.4 percent of the sample were

between 25 and 44, while 46 percent was 55 or older. The large majority (87.5 percent) of respondents was Caucasian.

Due to space constraints and adhering to the needs of the sponsoring organization, single item measures were used. While multiple item measures are usually preferred, satisfaction research often utilizes single item measures due to the high reliability associated with satisfaction (and related construct) measures (e.g., Bendapudi and Leone 2003). The measurement items were carefully worded to ensure item comprehension and the surveys were pre-tested with a small number of respondents to identify any problems with item wording or instructions.

To measure instruction understanding, respondents were asked to indicate (either yes or no) whether they had experienced any problems understanding the instructions presented in the member handbook. Of the total sample, 17.3 percent indicated they had problems understanding the instructions. A chi-square analysis indicated that there was no significant relationship ($p > 0.10$) between problems understanding the instructions and any of the demographic variables.

Difficulties using the service provider were measured across several areas where customers might encounter problems while using the services of a large health insurance organization. Respondents were asked using a dichotomous scale (either yes or no) to indicate whether they had problems getting a referral, getting emergency care, finding an eye doctor, and finding a dentist. In addition, respondents were asked, using a dichotomous yes or no scale, whether they had been denied medicine due to the refusal from the health insurance company to cover their costs.

Overall satisfaction was measured using a seven-point scale. Respondents were asked, "Overall, how satisfied are you with this *health insurance organization*?" A four-point scale was used to measure both positive word-of-mouth intentions and switching intentions. Word-of-mouth was measured by asking respondents "Would you suggest this *health insurance organization* to your family and friends if they needed care?" Switching intentions was measured

by asking respondents "Do you intend to switch to a different *health insurance organization* the next time you can?"

RESULTS

Results of the preliminary analysis showing means, standard deviations and construct correlations relating to satisfaction, word-of-mouth and switching intentions are reported in Table 1. As expected, results show a positive significant correlation between satisfaction and positive word-of-mouth. Also, negative significant correlations exist between satisfaction and switching intentions as well as between positive word-of-mouth and switching intentions.

Hypothesis 1 predicted that customers who understand the instructions for a service will report fewer difficulties using the service provider when compared to customers who have problems understanding the instructions. As previously discussed, customer difficulties using the service were measured across several areas including problems getting a referral, problems getting emergency care, problems finding an eye doctor, problems finding a dentist, and being denied medicine. The Z test statistic was used to determine if there were significant differences in the proportion of respondents having difficulties using the service for those reporting no problems understanding the instruction compared to those who did not report having problems. As shown in Table 2, Hypothesis 1 was supported. In all areas, customers who reported having no problem understanding the instructions reported significantly ($p < 0.05$) fewer problems than those customers who reported having problems understanding the instructions. In fact, customers who had problems understanding the instructions reported more than twice as many problems getting referrals, receiving emergency care, and finding an eye doctor when compared to those who did not have problems understanding the instructions.

Customer understanding of the instructions was treated as a dummy variable in the regression models where 0 represented customers who reported problems understanding the instructions

Table 1
Descriptive Statistics

Variable	Mean	Std. Dev.	Correlations		
			Satisfaction	Positive WOM	Switching Intentions
Satisfaction ^a	5.97	1.29	1.00		
Positive WOM ^b	3.61	0.58	0.66***	1.00	
Switching Intentions ^b	1.54	0.67	-0.43***	-0.49***	1.00

*** p < 0.001
^a Measured using a seven-point scale.
^b Measured using a four-point scale.

Table 2
Service Difficulties

Percent Reporting Problems With:	Problem Understanding Service Instruction Handbook	
	No	Yes
Getting Referrals	14.4	34.9***
Receiving Emergency Care	5.4	16.5***
Finding an Eye Doctor	18.4	40.8***
Finding a Dentist	37.3	56.0*
Denied Medicine	58.2	70.8*

* p < 0.05; ** p < 0.01; *** p < 0.001

Table 3
Regression Results

Independent Variables	Dependent Variable					
	Satisfaction ^a		Positive Word-of-Mouth ^b		Switching Intentions ^c	
	β	t	β	t	β	t
Instruction Understanding	0.22	7.54***	0.082	3.53***	-0.131	-4.69***
Satisfaction			0.637	27.55***	-0.406	-14.50***

*** p < 0.001
^a F = 56.85; p < 0.001; R² = 0.05
^b F = 428.64; p < 0.001; R² = 0.44
^c F = 137.52; p < 0.001; R² = 0.21

and 1 represented customers who did not report having problems understanding the instructions. Hypothesis 2 predicted that customer understanding positively influences satisfaction. As indicated in Table 3, customer understanding had a significant positive influence on satisfaction ($p < 0.001$), indicating that customers who reported understanding the instructions had higher satisfaction levels.

It was also predicted that customer understanding of service instructions would positively impact positive word-of-mouth intentions (Hypothesis 3) and negatively impact intentions to switch service providers (Hypothesis 4). Consistent with both hypotheses and as indicated in Table 3, customer understanding positively influenced positive word-of-mouth intentions ($p < 0.001$) and negatively influenced customer intentions to switch ($p < 0.001$). Therefore, customers who reported understanding the instructions were more likely to suggest this service provider to other customers and were less likely to switch service providers in the future.

Hypothesis 5 predicted a positive relationship between satisfaction and positive word-of-mouth intentions, while Hypothesis 6 predicted a negative relationship between satisfaction and intentions to switch service providers. As indicated in Table 3, both of these replication hypotheses were supported ($p < 0.001$).

DISCUSSION AND CONCLUSION

This research is based on a large survey of health insurance customers and illustrates the importance of usage instructions provided to customers within a services setting. As predicted, the results show that customers who reported understanding the service instructions experienced lower levels of difficulty using the service, had higher levels of customer satisfaction, were more likely to recommend the service to others, and had lower switching intentions than customers who reported some lack of understanding regarding the instructions. This research shows that the degree to which customers understand instructions has a significant impact on critical outcome variables of high managerial concern such as satisfaction,

positive word-of-mouth, and switching intentions.

Our findings extend previous research on a similar construct, consumer satisfaction with information (Spreng, MacKenzie, and Olshavsky 1996). Satisfaction with information reflects a "subjective satisfaction judgment of the information used in choosing a product" (Spreng et al. p. 18) and has been found to have a significant influence on overall satisfaction with a product experience. Our results extend this research by testing the influence of a specific type of information (i.e., instructions) not tested in the Spreng et al. (1996) study which measured overall satisfaction with specific product attribute information and focused primarily on information presented in advertising and personal selling. Additionally, our research investigates the influence of understanding this information on additional outcome variables (i.e., positive word-of-mouth and switching intentions). Finally, our study addresses the role of instruction understanding on current customers who have been with a service provider at least one year. Conversely, Spreng et al. (1996) focus exclusively on the role that information gathered during the search process plays in initial product satisfaction ratings. Therefore, our research extends previous theory on information and satisfaction by examining established customers as opposed to new customers making initial judgments.

This research also extends prior research on instructions by considering the impact of instructions in a real-world setting. This represents an important contribution, as the instructions research generally employs experimental methods resulting in tightly controlled internal validity, but somewhat contrived ecological validity. Indeed, many have argued the importance of conducting research based on real-world consumption experiences where external validity is high (Winer 1999; Wells 1993).

Although this research did not consider issues regarding service instruction construction, this research does illustrate the role of instruction understanding on critical outcome variables. These results contribute to previous research on satisfaction, switching intentions, and word-of-

mouth by suggesting that instructions serve as an important antecedent to each of these variables. Managers should be aware of the important role that service instructions or service handbooks can play in these strategic metrics. The results from this study also suggest that service providers may experience increased costs associated with customers not understanding the instructions. For example, service companies must dedicate time and resources to assist, either in person or by phone, those customers who have experienced difficulties using the service provider due to their lack of understanding of the instructions. Furthermore, the higher switching intentions will likely increase service providers' costs since service providers must invest in the recruitment of new customers. Therefore, service marketers should invest adequately in producing easy-to-understand instructions as well as encouraging customers to read the instructions. Service providers should also systematically monitor customer reactions to instructions to identify potential problems.

The source of customer misunderstanding of instructions may stem from a number of sources. For instance, the instructions may be ambiguous, inconsistent or even incomplete. Additionally, some customers may have marginal literacy skills and therefore may be unable to understand the instruction information (Kirsch, Jungeblut, Jenkins, and Kolstad 1993). Other customers may lack the motivation or not recognize the need to become familiar with service instructions. In any case, this research strongly supports the recommendations that have been made elsewhere that marketers extensively and rigorously pretest instructions across various customer segments (Stewart and Martin 1994; Martin and Folkes 2002; Morgan 1982).

Our research suggests several potential avenues for future research. For instance, future research might consider the temporal ordering of service use and instruction processing with the aim of identifying when problems with instructions are most likely to occur. Such a study might allow for the possibility that instructions are not considered until after a problem occurs, resulting in a different information processing

sequence. Similarly, future study might consider the amount of time the consumer spends with the instructions. In so doing, the research could perhaps investigate the tactic of providing two sets of instructions: a quick-start set of instructions requiring little time investment, as well as more in-depth instructions to be consulted in the event of a service problem. Experimental research, as opposed to survey research, could be used to address issues surrounding the temporal ordering of events as well as to overcome the weaknesses associated with a self-reported measure of understanding.

The results from this study should be interpreted in light of certain limitations. The hypotheses were tested using customers of a large health insurance organization. Since health insurance companies rely heavily on the member handbook, generalizing the results to other less complex service industries should be done with caution. Consequently, future research should examine the influence of instructions in other industries with varying reliance on instructions and service scripts. Future research should also investigate the impact of both service instruction and service quality on key outcome variables. The current study tested the hypotheses in a single service company where the service is somewhat standardized. In addition, service quality in such industries is fairly uniform across respondents and dependent on customers following the service script. Future research should investigate possible interactions between instruction understanding and service quality since customers are not likely to stay with a provider if understanding is high, yet service quality is low. Despite these limitations, we hope that this initial investigation demonstrating the importance of instructions will lead to additional research on this topic.

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