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The influence of perceived media richness of marketing channels on online channel usage

Intergenerational differences

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Abstract

Purpose – The purpose of this paper is to identify the differences in the perceived media richness of three marketing channels by different consumer generations as well as to indicate the importance of the perceived media richness of each of channel for the intention of online use at pre-purchase stage.

Design/methodology/approach – The study is based on a sample of 1,103 consumers in Poland, which research sample included three generations: Baby Boomers, X generation and Y generation. Computer-assisted personal interview method was used with a standardised questionnaire; the research sample was determined using a quota-random method, with the quotas referring to age and gender and the nature of the place of residence (provincial town, town/city other than a provincial one, or a village) – the structure of the sample was maintained at the regional level.

Findings – Analysed channels (online, offline, phone) have different perceived media richness. Consumers from different generations can perceive media richness of the same marketing channels in various ways. Perceived media richness of the analysed marketing channels has an impact on the intention to use the channel online.

Research limitations/implications – First, the fact of blurring differences between consumers generation, particularly X and Y generation. As well the fact that each generation has identified an internal diversity. Second limitation refers to the type of marketing channels included in research. Finally, limitation also applies to spatial extent of the study. The above limitations can also be some directions of future research – taking into account some other marketing channels and verifying the conclusions on other consumer groups.

Practical implications – General recommendation refers to the need for treating customers in each marketing channel in the same way – immediate response is one of the aspects of this recommended unified customer service in multichannel environment. Online channel communications with customers should be supported by giving consumers more personalised communication via phone, chat and social media. For older consumers, it is recommended to gradually redirect them to an online channel. Information search is a good start for online customer journey, because this channel at the pre-purchase stage is the most useful and least risky for the consumer unfamiliar with online environment.

Social implications – Better understanding of the needs of different customers generations and their perception of different marketing channel at the pre-purchase stage.

Originality/value – Identification of intergenerational differences in the perception of media richness of online, phone and offline channels.

Keywords Consumer generation, Multi-channelling, Perceived media richness, Service distribution

Paper type Research paper

1. Introduction

The apparently crucial role of the search for information for the next stage of purchase process results in significant attention being paid to this issue by researchers (Utkarsh and Medhavi, 2015). The more complicated the analysis of consumers' behaviour at the information seeking stage is, the more multi-channel service providers there are. Understanding consumer channel-switching behaviour and identifying the factors that influence it is extremely important for both academic researchers and practitioners (Gupta *et al.*, 2004). Avoiding interpersonal interactions and sales force influence can be a sufficiently strong reason for a consumer to skip the offline channel (Kallweit *et al.*, 2014).

As indicated by Gelderman *et al.* (2011), the level of need for personal interactions can shape preferences with respect to the online channel. In their work, Maity and Dass (2014) highlighted that more and more online channels are used by consumers to search for information prior to purchasing a product/service. It is common ground that the course of the pre-purchase stage is of crucial importance for the consumer behaviour at the purchase stage, especially under conditions of multi-channel sales. The information asymmetry in an online environment is a fact, and for this reason, the quality of information available online influences online buyers' purchasing decisions (Kirmani and Rao, 2000). Gupta *et al.* (2004, p. 134), while characterising the online channel, point out that this channel "dramatically reduces the search effort for price and product information". These researchers added that this relative ease of an online search encourages consumers to make purchase online. Wu *et al.* (2004) indicated that the cost search reduction occurs in the online channel, and online information search is more efficient than offline search.

Our research encompasses three channels: offline, online and the phone channel. What is more, the study refers to the process of acquiring information about the service in terms of intergenerational differences. The purpose of this paper is to identify the differences in the perceived media richness of three marketing channels by different consumer generations, as well as to indicate the importance of perceived media richness of each channel for the intention of online use. We agree with Maity and Dass (2014) that limited research exists on how channel characteristics impact consumer decision making and channel choice. To the best of our knowledge, no previous research has analysed the impact of perceived media richness of three different marketing channels on the intention to use the Internet channel at the pre-purchase stage. According to us, the inclusion of three generations of consumers (Baby Boomers, X and Y) into our analysis is a novel approach, as well as an attempt to generalise the study and the conclusions drawn for certain service categories (financial services, telecommunications and transport), and not just for one particular service.

The paper proceeds as follows: the next section discusses customer journey including the e-channel migration strategy, as well as media richness theory and some essential features of three consumer generations (Baby Boomers, X and Y). The sections that follow include present research methodology, the hypotheses and some findings. The paper ends with general discussion, research limitations and proposals for future research.

2. Selected theoretical aspects of consumer behaviour in a multi-channel environment

2.1 Customer journey during the service purchase cycle

Undoubtedly, the arising of consumer needs is a factor initiating the buying process which is called by some researchers the customer value-adding journey (Saghiri *et al.*, 2017). As these authors note, that journey starts well before the point of sale and continues long thereafter. In our opinion, such a point of view – namely, that the customer value plays an important role in the whole buying process – merits attention. Undoubtedly, the consumer initiates the purchase process to achieve a specific goal. Saghiri *et al.* (2017) pointed out the mixed or even overlooked interpretations and applications of the terms channel and multi-channel. Neslin *et al.* (2006, p. 96) understood the term "channel" as a customer contact point, or a medium through which the firm and the customer interact. A relevant issue is that the channel types are different for different interactions with the customer during his/her buying process, and as such they are managed by different agents – according to Saghiri *et al.* (2017), no such multidimensional view exists regarding the omni-channel in the current literature.

By extending the approach implemented by Anderl *et al.* (2016), a customer journey describes the behavioural pattern of individual consumers across all marketing channels including all touch points over all marketing channels preceding a potential service purchase decision. Seven elements of touch points have been identified by Stein and Ramaseshan (2016):

atmospheric, technological, communicative, process, employee-customer interaction, customer-customer interaction and product interaction. A relevant conclusion of these authors' research is that not all elements arise at each touch point and that there is a clear necessity for comprehensive understanding of customer experience throughout the customer journey. In a similar vein, Lemon and Verhoef (2016) presented their research approach which constitutes an attempt to understand the complexity of a customer journey. Furthermore, these scholars identify four categories of customer experience touch points in the customer journey. What is crucial, the nature of service or the customer's own journey has an impact on strength and importance of each touch point category on each stage of customer journey.

Consumers differ in the way they make purchases (Hong, 2015). Because of this, each service purchase process has its own characteristics. The more multi-channel a service provider is, the more difficult it is to identify two identical customer journeys. The findings of a research conducted by Melis's *et al.* (2015) render the understanding of customer journey even more complicated. These scholars draw attention to the customer experience in the online channel and its influence on customer behaviour throughout the customer journey. They suggest that multi-channel retailers ought to make changes in their marketing strategies whenever consumers gain more online buying experience, because the positive influence of the offline channel experience disappears over time and that of the online channel starts playing a key role. As indicated by Pantano and Viassone (2015), moments of truth stemming from the consumer's contact with the service provider shape the overall behaviour of the customer – the customer who seeks to accomplish a particular task (e.g. information search, purchase). Lemon and Verhoef (2016) closely identified this with customer experience which is a dynamic process. These researchers also emphasise the multiplicity of touch points (myriad touch points). Verhoef *et al.* (2007) noticed some positive relationships between channel attitudes throughout the customer journey (search and purchase phase). Consumer experience is shaped by the interaction of product, service, brand and organisation across multiple channels and moments (Zomerdijk and Voss, 2010; Verhoef *et al.*, 2009). In the light of the reference literature, consumer experience is the internal and subjective response customers have to any interaction with a company (Lemke *et al.*, 2011; Meyer and Schwager, 2007; Verhoef *et al.*, 2009; Zomerdijk and Voss, 2010). A relevant issue is the lack of complete control service the provider has over the consumer experience along the various touch points (Stein and Ramaseshan, 2016; Tynan and McKechnie, 2009). Factors beyond the control of the company include consumer interactions with other market participants or the very purpose of the shopping experience (Verhoef *et al.*, 2009). As Gupta and Vajic (2000) noted, the solution to the problem of such incomplete control is to make every effort to enable customers to have the desired experiences. As Valentini *et al.* (2011) claimed, unwanted and unsatisfactory customer experiences can be a reason for changes in the customer learning process. There are differences in acceptance of channel capabilities by consumers – the learning process of some of these capabilities generates long- and short-term results. Beyond that, the type of customers (first-time and repeat customers) also affects their perception of the channel capabilities (Avery *et al.*, 2012). In turn, Bogomolova (2016) highlighted the importance of creating positive experience during customer churn for the possibility of a new relationship in the future, even if the service provider cannot do much about the reason for customer defection.

Undoubtedly, providing consumers with direct access to service through different marketing channels in order to provide the expected customer experience is a tremendous challenge for service providers (Klaus, 2013). Channel integration, which refers to the degree in which different channels interact with each other (Herhausen *et al.*, 2015) is not meaningless. As well as, in the case of the offline channel, the presence of other humans in a service environment can affect the customer experience (Ngo *et al.*, 2016). It is our belief that one possibility for creating the desired experience can be constituted by a well-planned

e-channel migration strategy – whether voluntary or based on positive incentives. In this way, the service distribution strategy takes the form of omni-channelling. As indicated by Müller-Lankenau *et al.* (2006), making service information consistent across all channels is a manifestation of the efforts to enhance the consumer multi-channel experience at the pre-purchase stage of the service buying process.

In the light of the reference literature, there are different approaches to identify steps of service buying process – search, evaluation, purchase and post-purchase phase (Verhoef *et al.*, 2009), pre-purchase, payment, delivery and return (Saghiri *et al.*, 2017) or information search, purchase, and after-sales service (Verhoef *et al.*, 2015; Blattberg *et al.*, 2008). In our research concept, the customer journey consists of four stages: pre-purchase, purchase, after-sales service and resignation. In this paper, we have focused on the first stage of the customer journey and on the online channel. This marketing channel is the most attractive one for service providers because of its efficiency. Not without reason, the target channel in the customer migration strategy is an online channel. In the context of redirecting customers to another channel, Cao and Li (2016) gave some useful conclusions about the importance of the service provider concentration on the origin channel in the process of effective redirecting customer into target channel (online channel). These researchers note that firms with a stronger focus on a specific channel (offline channel) benefit less from cross-channel integration.

2.2 E-channel migration strategy and right-channelling

Service providers set a goal to increase the effectiveness of channel operations by steering customers to the online channel not only at the purchase stage, but also during other phases of the customer journey. Rust and Lemon (2002) highlighted that the Internet is not just yet another sales channel, but it is a new access channel for the customer, facilitating their initiative to contact the company in question. As further indicated by Moon and Frei (2000), online channels are not self-service channels, as this marketing channel requires the involvement of both parties.

Channel-migration as a complex phenomenon creates both challenges and opportunities for the service supplier (Pookulangara and Natesan, 2010). In order to understand them and be able to use the potential of consumer switching behaviour, the push-pull-mooring paradigm has been adopted from the human migration/geography literature. According to this paradigm, switching channel intention is determined by three types of factors: negative factors that encourage consumers to leave the original marketing channel (push effects), factors which encourage them to choose a new target channel (pull effects) and personal factors as well as some obstacles or social factors that prevent migration (mooring effects) (Chiu *et al.*, 2011; Bansal *et al.*, 2005). Sullivan and Thomas (2004) defined customer channel migration as a dynamic process in which a current customer repeatedly makes choices to frequent one of a retailer's channel options. Trampe *et al.* (2014) distinguished forced and voluntary customer E-channel migration strategies. The aim of the first strategy type is to enhance the efficiency of the company's channel operations (Reinders *et al.*, 2008). It has been claimed that the Internet is more cost-efficient than traditional channels. However, researchers warn against overly hasty and simplified requests for redirecting customers to the online channel – the efficacy of this strategy depends on how migration affects the overall demand and long-term purchase patterns (Ansari *et al.*, 2008). As stated in Chea and Luo (2008), knowledge of customers' expectations of the e-service use is also needed. In its essence, the forced migration strategy results in the elimination of the existing channel. The process of eliminating ineffective channels constitutes one of the aspects of multi-channel customer management (Neslin and Shankar, 2009). Many authors refer to the consequences of channel elimination and/or imposing on consumers their preferences for the online channel (Tesfom *et al.*, 2016; Myers *et al.*, 2004; Trampe *et al.*, 2014; Neslin and Shankar, 2009; Chea and Luo, 2008; Dubé *et al.*, 2009). Konuş *et al.* (2014) additionally emphasised that the character of the impact of channel elimination is not of a

short-term nature. Hoping to limit these negative consequences of a forced migration strategy, the service provider can initiate some modifications. An incentives-based strategy is an example thereof. According to Trampe *et al.* (2014), using punishment or reward as a stimulus to choose the target channel can generate a less radical behavioural response.

In the context of customer migration, a relevant issue is right channelling. As indicated by Blattberg *et al.* (2008), right-channelling refers to the service provider's conviction that the right channels are used by the right customers. The purpose is to encourage or to force customers to use a certain channel (Neslin and Shankar, 2009). However, there is a doubt whether consumers will be willing to use the channel the firm deems optimal voluntarily. The existence of such an uncertainty justifies the implementation of the e-channel forced migration strategy. Venkatesan *et al.* (2007) analysed the aspect of time in the adoption of the next (second and third) marketing channel by consumers. Valentini *et al.* (2011) found that service providers should make efforts to right-channel customers soon after they are acquired.

In case of the voluntary migration strategy, a demanding task for the service provider is to predict migration patterns of consumers and to communicate with them in order to influence their channel choices (Thomas and Sullivan, 2005). This strategy gives customers the freedom to choose a particular marketing channel; however, that kind of self-determination can be limited by some factors connected with customer's own circumstances that may constrain or facilitate the final decision (Bansal *et al.*, 2005). One of that internal factors may include the comfort of shopping using the online channel, as perceived by the consumer, since it creates no reason to migrate between the channels (Pookulangara and Natesan, 2010).

2.3 Perceived media richness of marketing channels

The media richness theory can be very useful in explaining the media choices made by consumers. According to this theory, the key issue in improving communication is matching the media attributes with the task characteristics (Koo *et al.*, 2011). The roots of this theory date back to the early 1980s. The complexity of information processing behaviour in organisations was a key issue for Daft and Lengel (1984, 1986). Two forces that shape information processing in organisations have been identified – uncertainty and equivocality (the multiplicity of meaning conveyed by information) (Lim and Benbasat, 2000). The result of their work was the definition of media richness as the potential information carrying capacity of data as well as the 5-step continuum of information richness serving to explain how information is processed in organisations (Daft and Lengel, 1984; Suh, 1999). Therefore, media richness theory states that every communication medium is classified as "lean" or "rich" depending on its ability to carry knowledge and information (Kwak, 2012). In a media richness descending order, forms of contacts were as follows: face-to-face contact, telephone, written personal, written formal and computer contact (Suh, 1999). Telephone follows face-to-face due to no possibility of transmitting any visual cue (Koo *et al.*, 2011). Keyser *et al.* (2015) indicated relevant usability of the call centre channel – according to these researchers, the phone channel can be a key instrument for providing information. The starting point for the idea of that continuum was an observation that every communication medium has its own richness of the information processed. The richer the medium is, the more components of the media richness it incorporates: immediate feedback, the communication channels utilised, language variety, and personal focus (Lee *et al.*, 2007). Media richness of each communication channel is due to possess a set of objective attributes that determine each channel's capacity to carry rich information. In effect, information equivocality is reduced; otherwise, there could be misinterpretation and inaccuracy with regard to the intended purpose of channel usage (Carlson and Zmud, 1999). Interestingly, some conclusions stated in Koo *et al.* (2011) failed to support the media richness theory.

Taking into consideration the essence of communications which refers to a process in which participants create and share information with one another in order to reach a mutual understanding, two fundamental communication processes should be analysed:

conveyance and convergence. Such an approach stems from the media synchronicity theory (Dennis *et al.*, 2008). The first component is connected with information transmission of large amounts of raw and diversity information, whereas convergence refers to the development of the meaning or understanding of information already exchanged or shared (George *et al.*, 2013). Theory of media richness as well as media synchronicity can be relevant for the understanding of value-adding customer journey owing to the different goals at each stage of the service purchase process. Brunelle (2009) found the online channel as the more efficient one for analysable tasks and the offline channel for the unanalysable tasks. In the context of media richness theory, it is important to distinct between two kinds of information that affect consumers' decision-making process – sensory information (information resulting from the evaluation of the product by seeing it, touching it and smelling it) and non-sensory information (the factual description of the product and the presentation of its technical features) (Degeratu *et al.*, 2000). Consequently, a channel that provides rich information allows an individual to obtain sensory information more easily than a channel that offers lean information (Brunelle, 2009). It has become clear that people are more influenced by face and body cues than by vocal cues (Dekhordi *et al.*, 2008).

Trout (2008) said that marketing is not a battle of products – it is a battle of perceptions. If so, perceived media richness of the online channel can be a useful instrument for customer migration to this channel. One component of media richness is an immediate feedback, which renders the issue of time perception rather crucial. As was stated by Borges *et al.* (2015), perceived time affects customers' reactions to waiting time more than the objective time. Undoubtedly, personal circumstances of online channel usage ability are also of great importance for the perception of media richness of a particular channel. As indicated by researchers next to the perceived media richness, other factors determining channel/medium usage are social factors (Koo *et al.*, 2011; Fulk, 1993). Beyond that, as noticed by Carlson and Zmud (1999), initially, channel user's communication experiences constitute major constraints for communication effectiveness and richness perception. Their channel expansion theory suggests that past experiences of the consumer influence how he/she develops richness perceptions for a given channel. This theory was an attempt to reconcile previous research on media richness (D'Urso and Rains, 2008), whereas Frambach *et al.* (2007) pointed out a significant role of consumers' experience with the Internet for their online channel usage intentions in both pre- and post-purchase stages, but much less so in the purchase stage. In the context of our study, it is hypothesised that the older consumer generation is, the weaker is their experience of online channel usage and their perception of it as a poor medium/channel.

Finally, Kwak (2012) highlighted the vital role of media technology adopted by the user when classifying a particular medium as either leaner or richer in information. In his work (2012), he found that online communication can be either richer or leaner, whereas the medium itself does not necessarily determine where and how it will be used. To a certain extent, his conclusions failed to support the media richness theory.

Based on this theoretical ground, we propose the hypothesis given below:

H1. The perceived media richness of the offline, telephone and online channel is significantly different (MANOVA).

3. Consumer generations – different target groups

As Keyser *et al.* (2015) noted, a key factor for the possibility of providing a unified customer experience offers a thorough understanding of different customer segments and their unique characteristics. Changes in macro-environment cause significant changes in the patterns of consumer behaviour (Bakewell and Mitchell, 2003). Analysis of the behaviour of individual generations indicates that each of them has some consumption regularities in comparison

with the previous cohorts (Hershatter and Epstein, 2010; Valentine and Powers, 2013). Kumar and Lim (2008) referred to age as the variable of considerable interest to marketers. The reason why it merits special attention is the fact that consumers, over the course of their lives, notice the value of objects, services, and even other individuals in a different way (Loureiro and Roschk, 2014). In their studies on a sample of CEOs, Dekhordi *et al.* (2008) showed that young adult ages spend more time communicating with media that are low in richness than middle and late adult ages. According to us, this finding is understandable because of the ability of young people to use media for full communication – media which is theoretically qualified as being lean. The key issue is the user's experience in the use of the medium and the resulting knowledge about its information potential. The previous research on banking service found that new communicative solutions were much more preferred among the younger consumers, whereas the older consumer segment (55+) tended to incline towards the traditional ways of communicating with the service provider (Sarel and Marmorstein, 2002). However, as suggested by Etcheverry *et al.* (2012), elderly consumers can transfer their competences acquired in the past while searching for online content (in more general information processing situations). In effect, it should not be so obvious that older consumers perform worse than younger online users.

In the light of reference literature, segmentation based on cohorts is more useful than segmentation based on customer age. The reason behind it is better informational effects of cohorts segmentation (Lissitsa and Kol, 2016). As stated by Beldona *et al.* (2009), a generational cohort is generally defined as a group of individuals who have shared similar experiences and have unique common characteristics around these experiences. In slightly more precise terms, this concept refers to a consumer segment that uses an individual's coming-of-age year as a proxy to postulate his or her value priorities developed through life experiences during his or her formative years, which may persist throughout that person's lifetime (Jackson *et al.*, 2011). Commonalities of each generation follow from the position in time and the impact of certain common experiences and events (Loroz and Helgeson, 2013). In this context, researchers set the timeframe for each of the three generations, but Markert (2004) pointed out some differences in researchers' attitudes in defining these age boundaries. As explained by Reisenwitz and Iyer (2009), the name "Generation X" was borrowed from the 1991 Douglas Coupland novel entitled "Generation X: Tales for an Accelerated Culture", whereas the term "Generation Y" was first coined in 1993 by Advertising Age as the last generation to be born entirely in the twentieth century.

The literature suggests that there is a significant gap in full understanding Y generation's behaviour (Smith, 2012). The youngest of the analysed cohorts is similar to Baby Boomers only in size and characteristics, while in all other respects it is apparently different (Valentine and Powers, 2013). Maity and Dass (2014) highlighted a higher level of involvement compared to older consumers. In comparison to the Baby Boomers generation, both Gen X and Gen Y have the same attribute, which is higher rates of Internet adoption (Lissitsa and Kol, 2016). Such a characteristic undoubtedly influences the behaviour of individual generations at the pre-purchase stage of service buying process. Members of Generation X have been defined as technologically and media savvy (Valentine and Powers, 2013). However, as stated by Reisenwitz and Iyer (2009), Generation Y is even more comfortable with technology. According to these researchers, there should not be more advertising messages via the internet targeted towards Generation Y than the older generations. Lin (2011) underlined that Baby Boomers generation has the least feature of postmodern consumer, while Loroz and Helgeson (2013, p. 289) called this generation "the forebear of modern consumerism".

Based on this theoretical ground, we propose the hypothesis given below:

H2. The perceived media richness of marketing channels differs between generations (MANOVA and descriptive statistics).

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> *H2a.* The perceived media richness of the offline channel is the same in each of the three consumer generations.
>
> *H2b.* The perceived media richness of the phone channel is the same in the X and the Y consumer generations and it is higher than the perceived media richness of the phone channel in the BB generation.
>
> *H2c.* The perceived media richness of the online channel is the highest in the Y consumer generation.

And finally, taking into consideration the knowledge of differences in consumer generations behaviour in a multi-channel environment and the potential importance of perceived media richness of a particular marketing channel, we propose the hypothesis given below:

> *H3.* The perceived media richness of three analysed channels has a different impact on the intention to use the online channel depending on the consumer generation (research model).
>
> *H3a.* The perceived media richness of the offline channel has a negative impact on the intention to use the online channel.
>
> *H3b.* The perceived media richness of the phone channel has a positive impact on the intention to use the online channel.
>
> *H3c.* The perceived media richness of the online channel has a positive impact on the intention to use this channel.

In our research model (Figure 1), the latent variable perceived media richness (MR) consists of three statements adapted from Lee *et al.* (2007): MR1: while searching for information about services on the channel, I can get an immediate feedback; MR2: contact via the channel is suitable to the search for information about the services; MR3: while searching for information about the services on the channel, I can get multiple types of information. The measurement of these variables was repeated for the online, the phone and the offline channel. Another important latent variable of our model is intention to use online channel (IU), which consists of three statements adapted from Roschk *et al.* (2013): IU1: there is a good chance that I will use the online channel to search for information about the service; IU2: most likely I will use online channel to search for information about services;
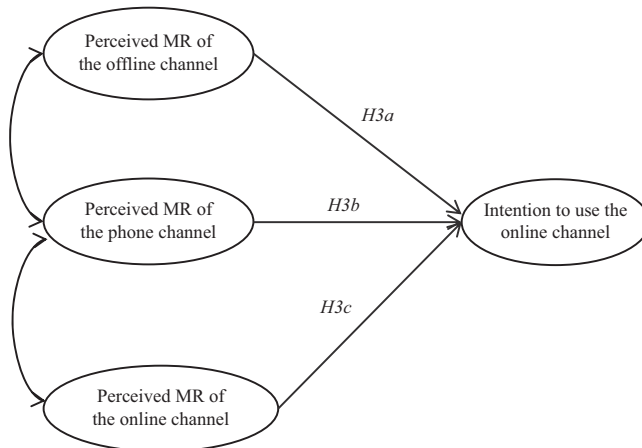
Figure 1.
The proposed research model

IU3: I intend to use the in the future online channel in the future in order to search for information about the services.

Each time the respondent was asked about the perceived media richness and the intention to use each of the marketing channels at the pre-purchase stage of the service buying process.

4. Methodology and research design

4.1 Data collection and sample

The research sample was determined using a quota-random method, whereby the quotas referred to age and gender and the nature of the place of residence (a provincial town, a city/ town other than a provincial one, a village) – the structure of the sample was maintained at the regional level. This means that we set the number of interviews for each province proportionally to the share of the population, and then we set the number of interviews to be conducted in the particular type of locality (a provincial town, a city/town other than a provincial one, a village), whereby the number of the interviews also reflected the number of inhabitants for the province in question. Then, starting points were drawn from the address database and their number corresponded to the number of interviews to conduct. The interviewer guided the household using the random route method. The interviewer's task was to visit in every second premises. If it was closed, the interviewer went to a sequential number, and if he had an interview there, he walked two numbers further to the next premises. Within the drawn household, a person who has most recently celebrated a birthday was invited to participate in an interview.

The study was conducted in September-November of 2015 on a group of 1103 respondents including 357 from the Baby Boomers generation, 390 from the X generation and 356 from the Y generation. The characteristics of the study sample are presented in Table I.

Characteristics	Number of respondents	Percentage of sample
Gender		
Female	565	51.2
Male	538	48.8
Generation		
Baby Boomers (1946-1964)	357	32.4
X (1965-1980)	390	35.4
Y (1981-1996)	356	32.3
Employment status		
Self-employed	74	6.7
Unemployed	123	11.2
Retired	185	16.8
Other	51	2.8
Full-time employed	608	55.1
Part-time employed	82	7.4
Number of people in the household		
1	108	9.8
2	329	29.8
3	323	29.3
4	245	22.2
5 or more	98	8.8
Source: Own study		

Table I.
Characteristics of
the study sample

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Computer-assisted personal interview method was used with a standardised questionnaire. Questions about the perception of channel characteristics have been scaled using a seven-point Likert scale (1 – strongly disagree; 7 – strongly agree). Each respondent was asked about the perception of each of the three marketing channels – online, phone and offline channel. These three channels have been identified in the preliminary survey as the channels most often used by consumers in the service buying process. Such a quantitative survey allowed us to directly compare the analysed marketing channels.

4.2 Analysis and results

In order to verify *H1*, repeated measures MANOVA was used. The assessment of the main effect of marketing channel, using Bonferroni correction, shows that there are significant differences between all marketing channels (online, offline, phone). Perceived media richness of offline channel ($M = 5.74$) is bigger than perceived media richness of phone channel ($M = 5.20$) and bigger than perceived media richness of online channel ($M = 5.05$). These comparisons are statistically significant at $p < 0.01$. On the basis of the post hoc analysis, it appears that perceived media richness of offline channel is significantly different from the perceived media richness of remote channels (see Table II).

Our next step was to verify *H2*, and for this purpose some basic descriptive statistics were identified and analysed (Table III), and mixed and repeated MANOVA was used (Figure 2). The evaluation of media richness of each customer generations is similar in the case of the offline channel (*H2a* accepted). The Games-Howell test ($p < 0.001$) shows that there are significant differences in the perception of media richness of all analysed marketing channels between generations. Pairwise comparisons show that there are no significant differences in media richness perception of the offline channel by different generations. In the case of the phone channel, there are differences in media richness perception between the BB generation and younger generations. In contrast, generations X and Y similarly perceive media richness of this channel (*H2b* accepted). Finally, media richness of the online channel is perceived differently by each generation. The online channel is perceived as the richest in information by generation Y, while being poorer for generation X and the poorest for the BB generation (*H2c* accepted).

The main research goal was to verify our research model for each of the three customer generations. For this purpose, a multigroup SEM (Structural Equation Modelling) analysis using AMOS 22 was conducted. The CFA models were performed using a maximum likelihood estimation. Estimates presented relate to the standardised regression weights. Table IV presents convergent validity and discriminant validity.

The model fit suitable for our model is as follows: – CMIN/DF 4.73, GFI 0.946, AGFI 0.902, RMSEA 0.041 (LO 90 0.038 – HI 90 0.044), PCLOSE 1.00.

(I) OF_PH_ON	(J) OF_PH_ON	Mean difference (I-J)	SE	Sig.[a]	Bound 95% confidence[a] Lower bound	Upper bound
1	2	0.541[b]	0.035	0.000	0.456	0.625
	3	0.690[b]	0.041	0.000	0.592	0.788
2	1	−0.541[b]	0.035	0.000	−0.625	−0.456
	3	0.149[b]	0.033	0.000	0.070	0.228
3	1	−0.690[b]	0.041	0.000	−0.788	−0.592
	2	−0.149[b]	0.033	0.000	−0.228	−0.070

Table II.
Pairwise comparison

Notes: OF_PH_ON, offline_phone_online. [a]Correction for multiple comparisons – Bonferroni; [b]the mean difference is significant at the 0.05 level

Generation	Channel	Statement	Mean	SD	Perceived media richness
Baby Boomers generation	Offline	MR1	5.82	1.15	
		MR2	5.69	1.06	
		MR3	5.71	1.04	
	Telephone	MR1	4.62	1.63	
		MR2	4.84	1.47	
		MR3	4.80	1.39	
	Online	MR1	4.07	1.57	
		MR2	4.45	1.50	
		MR3	4.39	1.38	
Generation X	Offline	MR1	5.76	1.08	
		MR2	5.67	1.05	
		MR3	5.70	1.03	
	Telephone	MR1	5.28	1.42	
		MR2	5.35	1.32	
		MR3	5.30	1.26	
	Online	MR1	4.99	1.45	
		MR2	5.39	1.23	
		MR3	5.18	1.24	
Generation Y	Offline	MR1	5.83	1.05	
		MR2	5.77	1.00	
		MR3	5.70	1.02	
	Telephone	MR1	5.54	1.26	
		MR2	5.58	1.17	
		MR3	5.44	1.20	
	Online	MR1	5.58	1.21	Table III.
		MR2	5.79	1.05	Perception of media richness by each
		MR3	5.56	1.16	generations – basic
Source: Own study					descriptive statistics

Both Figure 3 and Table V refer to the Y generation. Featured model (Figure 3) explains 63 per cent of the dependent variable (the intention to use the online channel).

The second analysis concerns the X generation and the perception of media richness of each marketing channel at the pre-purchase stage. Both Figure 4 and Table VI refer to the X generation. The featured model (Figure 4) explains 70 per cent of the dependent variable (the intention to use the online channel).

And the last analysis concerns the Baby Boomer generation and their media richness perception of each marketing channel at the pre-purchase stage. Both Figure 5 and Table VII refer to the BB generation. The featured model (Figure 5) explains 60 per cent of the dependent variable (the intention to use the online channel).

It is worth noting that value of the path factor regarding the impact of perceived media richness of online channel on intention to use online channel for generation Y is lower (Figure 3, value 0.75) than the same factor for generation X (Figure 4, value 0.86) and in BB generation (Figure 5, value 0.80). In our opinion, this may be due to a certain feature of the Y generation, which is their greater awareness of both the benefits of the online channel (high media richness) and restrictions on the use of this channel. In turn, representatives of the older generations of consumers, noticing media richness of online channel, are uncritical towards this channel – they do not notice weaknesses of communication in the online channel (e.g. sharing personal data, remarketing).

5. General discussion and conclusions
The overall goal of our analysis was to investigate the differences in the perceived media richness of three marketing channels by different consumer generations as well as to
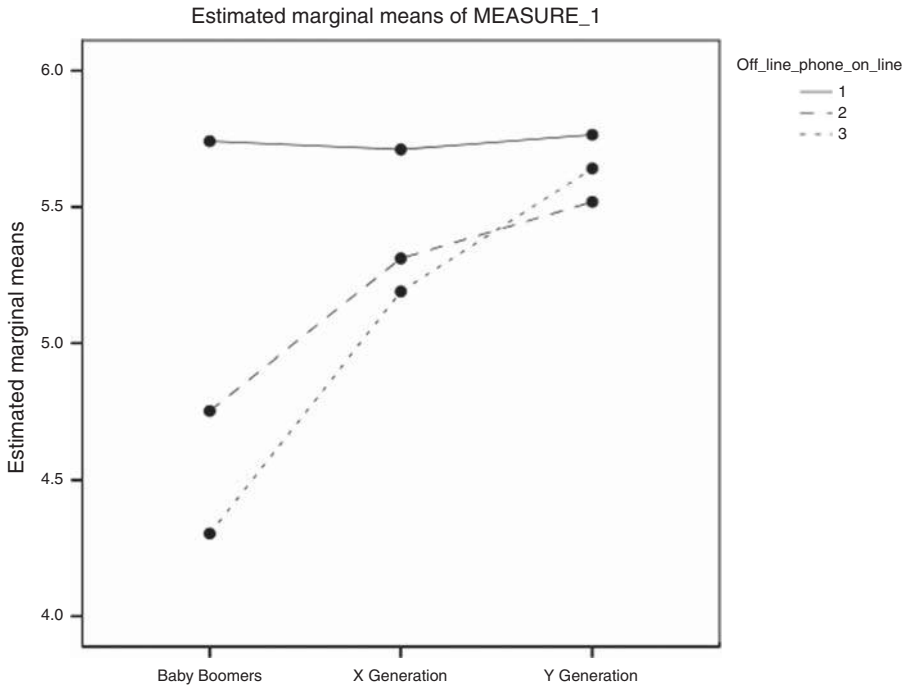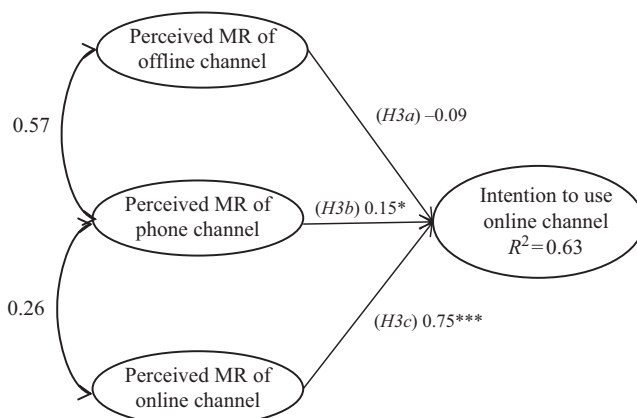
Figure 2.
Mixed and repeated
Manova measures

Dimension	MR_off	MR_ph	MR_on	INT_on	CR	AVE	Cronbach's α
			Criterion of Fornell-Larcker				
MR_off	*0.855*				0.891	0.731	0.796
MR _ph	0.465	*0.797*			0.839	0.636	0.856
MR_on	0.303	0.647	*0.817*		0.858	0.668	0.830
INT_on	0.098	0.481	0.824	*0.872*	0.905	0.760	0.947

Table IV.
Convergent validity
and discriminant
validity

Notes: MR_off – perceived media richness of offline channel, MR_ph – perceived media richness of phone channel; MR_on – perceived media richness of online channel; INT_on – intention to use the online channel. The diagonal matrix (italic numbers) contains square root values with AVE for individual constructs, while numbers beyond the diagonal are the values of the correlation coefficients between the respective constructs

indicate the importance of perceived media richness of each channel for the intention to use the online channel at the pre-purchase stage, as viewed by these generations. Our analysis corresponded with the attainments of the media richness theory. These analyses confirm the differences in the perception of media richness of the three analysed marketing channels (offline, phone, online) by consumers. Our conclusions also indicate some vital differences in richness perception of the same media (channels) by different generations of consumers. In our opinion, our findings do not undermine the essence of media richness theory, but rather constitute its extension. To the best of our knowledge, this is the first attempt in the reference literature to identify the differences between consumer generations in the perception of media richness of the three marketing channels, as well as the first attempt to indicate the different meaning of perceived media richness of the three channels for the intention to use the online channel. The first stage of the service buying process was taken into
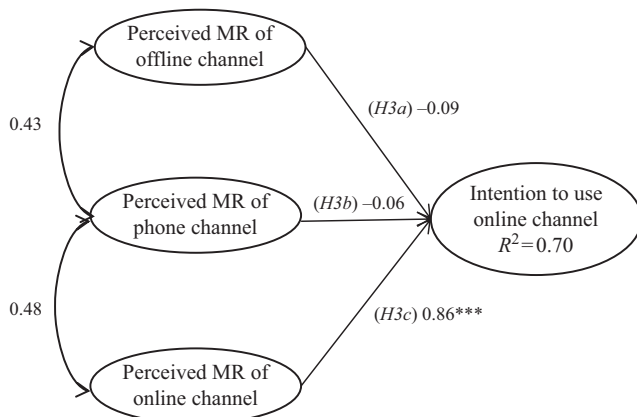
Notes: *$p<0.05$; ***$p<0.001$
Source: Own study

Figure 3.
Summary of the
research results
(Generation Y)

Hypothesis		p-value	Estimates	Acceptance or rejection
$H3a_Y$	MR offline IU	0.157	−0.088	Rejection
$H3b_Y$	MR phone IU	0.022	0.145	Acceptance
$H3c_Y$	MR online IU	0.001	0.748	Acceptance
Source: Own study				

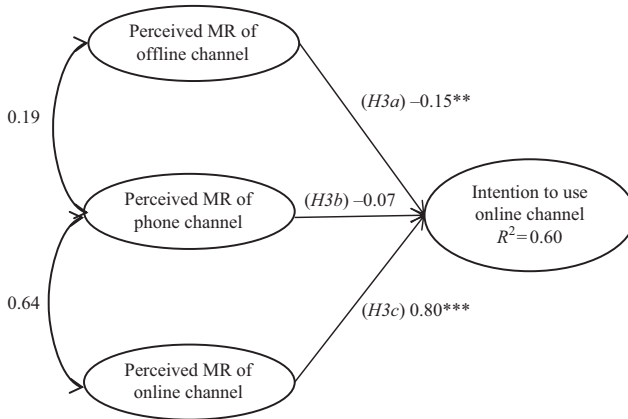Table V.
Y generation

Note: ***$p<0.001$
Source: Own study

Figure 4.
Summary of the
research results
(Generation X)

consideration in view of its vital importance at the pre-purchase stage for consumer behaviour
at the purchase stage, especially under conditions of multi-channel sales. The pre-purchase
stage is characterised by the highest level of consumer activity and its repeated contact with
the same or different service providers in one or more distribution channels.

BJM

Over the course of our research, a continuum of information richness has been confirmed – from the richest offline channel, through the leaner phone channel, to the leanest online channel. But at the same time, we have proven that the perceived media richness of marketing channel depends on the generation to which the channel user belongs. The same marketing channel can be perceived in the same way (the offline channel) or differently (the online channel) by various groups of consumers. The perception of media richness depends on the user's ability to exploit the potential of a particular marketing channel. This is consistent with previous research that suggests that medium richness is not fixed and may be shaped by one's relevant experiences (D'Urso and Rains, 2008). Our conclusions are in line with the other researchers' findings that link consumers' past experience and skills with their perception of the marketing channel's media richness. As Schmitz and Fulk (1991) noted consumers with little experience or skills will have difficulty making judgments of its richness and may be reluctant to use this particular medium/channel. The issue of experiences was emphasised by Carlson and Zmud (1999). Also, according to Kishi (2008), consumers' experience in using a specific channel shapes richness perceptions that develop through the learning processes.

Hypothesis		p-value	Estimates	Acceptance or rejection
$H3a_x$	MR offline IU	0.070	−0.088	Rejection
$H3b_x$	MR phone IU	0.337	−0.055	Rejection
$H3c_x$	MR online IU	0.001	0.856	Acceptance

Table VI.
X generation

Figure 5.
Summary of the research results (BB generation)

Note: ***$p < 0.001$
Source: Own study

Hypothesis		p-value	Estimates	Acceptance or rejection
$H3a_{BB}$	MR offline IU	0.001	−0.146	Acceptance
$H3b_{BB}$	MR phone IU	0.219	−0.071	Rejection
$H3c_{BB}$	MR online IU	0.001	0.803	Acceptance
Source: Own study				

Table VII.
BB generation

According to our research, generation Y perceives the online channel as richer than the older generation. This is related to the ability of young consumers to make full use of the online channel as a source of information. If the consumer does not find the needed information on the service provider's website, he or she will use the internet video/voice/chat. If the supplier does not respond to an email, the consumer will ask the same question on supplier's Facebook site. It has become clear that voice can deliver multiple cues beyond text. Nowadays, online channel can also use this feature (e.g. voice/video chat) in favour of the perceived media richness of the online channel in question. According to the media richness theory, voice-based communication is ranked higher than text-based communication along with the media richness continuum (Zhu *et al.*, 2010). Young consumers, who are more familiar with the Internet technology are able to use the voice-based communication option also in the online channel. That is why this group of consumers perceives remote channels as richer than older generations. Managers should be aware that the role of the information content on the website is twofold – to inform the consumers about the product and to provide cues about the nature and abilities of the seller (Walia *et al.*, 2016). We believe that the service provider launching an online channel assumes responsibility for the perceived media richness of this channel. A young consumer wants and is able to use this media richness, but it must be made available to them. Due to consumer's tendency to search more and be less loyal to a particular online retailer over time (Zhang *et al.*, 2006), it becomes crucial that the marketing channel should meet the expectations of the consumer.

Our further analysis proved that the perceived media richness of the online channel has a positive impact on the intention to use it. In this case, the generation to which the consumer belongs is of no relevance. Despite the differences in perceived media richness of the online channel, as viewed by different generations, the SEM model for each of the three generations shows a correlation that the higher the perceived media richness of the online channel is, the greater the intention to use it. This is consistent with the previous research which demonstrated that perceived media richness is one of the factors shaping media/channel selection decisions made by consumers (Ferry *et al.*, 2001). However, according to the study, the intention to use the online channel can be also shaped by the perceived media richness of other marketing channels provided by a particular supplier. Consequently, marketing channels interact with each other, in line with the theory of omni-channelling (Verhoef *et al.*, 2015).

Intergenerational differences become apparent in the impact of the perceived media richness of the offline and the phone channel on the intention to use the online channel. For Baby Boomers, the richer the offline channel is perceived, the weaker their intention to use the online channel is. For generation X, there is no connection between the perceived media richness of the offline and the phone channel and the intention to use the online channel. For the youngest generation, there is a positive impact of the perceived media richness of the phone channel on the intention to use the online channel. In our opinion, this can prove a complementary relationship between these two channels at the pre-purchase stage of the service buying process. Both these channels can complement each other to acquire information remotely. At the same time, the availability of the sought information on the offline channel is not relevant to generation Y, because the offline channel is not considered by them as a source of information about the service.

In our opinion, another important issue is emphasised by Maity and Dass (2014) who pay attention to the effect of perceived media richness on the information search. They noted that, according to the cost-benefit framework, information search is the highest in high media richness conditions and the lowest in low media richness conditions. If so, it is possible to notice the relationship between the individual perceived media richness and the tendency to search for information using a given channel. Taking into consideration the importance of the information search stage in a given channel for a purchase in the same

channel, there is a risk of losing consumers at the very beginning of the service buying process. If the consumer does not perceive media richness of the online channel, he or she will not be able to find enough information there and will look for information using another channel or will look for information in another online channel of a competing service provider. So, in the best-case scenario, the effect of the low perceived media richness of the online channel can be the customer shift from online channel to the much more expensive offline channel. In the worst-case scenario, the effect can be the loss of the customer to competitors. However, it should be pointed out that high perceived media richness of the online channel does not guarantee the purchase being made also on this channel – i.e. the so-called one-step shopping (Neslin and Shankar, 2009). The reason behind it is the phenomenon of low lock-in in the online channel (Verhoef *et al.*, 2007).

In addition to contributing to the overall understanding of the perception of media richness of most commonly used marketing channels and their importance, this research also suggests some valid managerial implications. General recommendation refers to service suppliers' strife to improve the perceived media richness of the online channel. In accordance with our findings, consumers from each of the three analysed generations are willing to use the online channel if the perceived media richness is high enough. Therefore, referring to the push-pull theory, perceived media richness of online channel is a pull factor. Thus, this attribute of online channel plays an important role in the e-channel migration strategy.

Improvements in the perceived media richness of the online channel are a way to move consumers from the offline channel to the online channel. In the context of the e-channel migration strategies, our recommendation is consistent with the idea of the voluntary migration strategy. As stated by Trampe *et al.* (2014), the forced e-channel migration strategy will likely have negative consequences on customer attitudes. The effect of aligning the perceived media richness of the offline, the phone and the online channels will be an increase of the importance of remote channels in accessing service information. Remote channels provide more convenient, cheaper and unlimited time access to information. In the long run, they will provide the service supplier with the opportunity to drop certain channels. Eliminating the most expensive channels is one of the elements of efficient multi-channel customer management (Trampe *et al.*, 2014). We would like to emphasise the need for treating customers in the same way in each marketing channel. Our other recommendation is to concentrate on immediate feedback in the online channel. The online channel should not only possess the ability to respond to individual inquiries of the consumer, but also to provide access to existing information. An immediate feedback from the service supplier in online channel is a key issue in media richness of the online channel. Online channel communications with customers should be supported by offering consumers more personalised communication via phone, chat and social media. The phone channel may be a complementary channel for the online channel by providing additional information and quick response to individual needs. A good example is the situation where the customer makes a reservation on booking.com and soon after, they receive a phone call with the question about their consciousness of booking an atypical hotel room. In this case, we notice positive synergy when customers are contacted through multiple channels (Kumar and Venkatesan, 2005).

If the multi-channel customer service strategy includes an offline channel, this channel should be a substitute for remote channels. Nowadays, service providers whose offer is targeted also to older consumers should not completely resign from the offline channel in view of the highest perception of media richness in this channel, according to the older consumer generation of users. However, information search is a good start for an online customer journey, because the online channel at the pre-purchase stage is the most useful and the least risky for the consumer who is unfamiliar with an online environment. Thus, for

older consumers, it can be recommended to gradually redirect them to an online channel. New information search channel should provide consumers with tangible benefits and should not require them to make many changes in their behaviour (Burke, 2002). Understanding this online search cost-benefit relationship can be an argument for using the online channel by consumers. In the light of research on the impact of the offline channel preference on the online store choice (Melis *et al.*, 2015), the key issue is to convince the consumer to use the online channel. Over time, the consumer will stop to compare the perceived media richness of the online channel with the offline channel which is well-known from experience, and they will start to make comparisons only in the online environment.

And finally, we believe that the ability to provide high perceived media richness in marketing channels can be a competitive advantage in the services market. The communication skills of the service provider create the opportunity to build a strong relationship with the buyer. We fully agree with the practical implication of Maity and Dass (2014, p. 43) that "media richness is a fundamental channel characteristic and should be considered while planning multi-channel strategies".

We would like to point out that the proposals presented in the article also apply to different service categories as well as physical products. Regardless of the nature of the transaction subject, the stage of information searching and the information itself have the same meaning. In the case of physical product purchases, the role of the seller becomes marginal and salesforce no longer has a traditional role in the purchase process (Vanheems *et al.*, 2013). Most often the buyer recognises the market offer himself and selects the product before visiting the store for purchase. According to the omnichanneling idea, the full range of customer service should be available in every marketing channel. Examples are banking services provided through offline, online, mobile, phone channel and ATM. In our opinion, however, distribution costs, which are lower in remote channels, will play a significant role for each of the service providers and retailers. As a result, it will be visible to strive for more use of the online channel enabling the client to self-service. A channel that engages staff, like a telephone channel, will be reserved for situations requiring personnel support.

6. Limitations and suggestions for future research
Although the results of this study have useful implications, some limitations must be considered. First, the fact of the blurring differences between consumer generations, particularly the X and Y generations - as well as the fact that each generation has identified an internal diversity. Second limitation refers to the type of marketing channels included in the research. Finally, a limitation also applies to the spatial extent of the study.

The above limitations can also serve as some directions of future research – taking into account some other marketing channels and verifying the conclusions referring to other consumer groups. As far as marketing channels are concerned, the mobile channel is undoubtedly worth considering. As the researchers rightly point out, m-commerce is not the same as e-commerce (Maity and Dass, 2014). We believe that there is a great potential of media richness of the online channel for the reduction of consumer risk and uncertainty about the available online information. For this reason, it is worth analysing the virtual worlds and the aspect of transmitting multiple cues interactively in the future research (Chesney *et al.*, 2017). Moreover, the importance of social factors shaping the perception of media richness should be taken into research consideration. According to the social influence, model media perceptions are partially subjective and socially constructed, and not merely based on objective media characteristics (as is the case in the media richness theory) (Järveläinen, 2007). Consequently, the service supplier does not have a full impact on the perception of media richness of marketing channels. The role of social influence in the media richness perception of each channel should be indicated as another research area.

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