A Qualitative Inquiry on Information Search Behaviour for Services In India

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Abstract

The service sector is the strongest pillar of any economy and offers tremendous opportunities for research. Information search behaviour for services has been a relatively underexplored area of research, particularly in emerging economies like India. The present study investigated the information search behaviour of consumers for search, experience, and credence services. The study was qualitative in nature and used interviewing and focus group discussion method to probe search behaviour. Data were collected in the Delhi–NCR region in India during the year 2019. Thematic analysis using constant comparison method was performed on the data. The study revealed that consumers exhibited different search behaviour for different types of services. Least efforts were expended for services rich in search attributes. Internet emerged as a popular source of information search for all the services. Age had a substantial impact on search behaviour. Quality of information was a major concern among consumers. This study contributes in broadening the understanding of information search behaviour of consumers of developing economies.

Keywords : information search, services, consumer behaviour, qualitative study, focus group discussion, thematic analysis

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Economic paradigm has undergone massive change worldwide. The importance of service sector for the social and economic development of any nation has become paramount. The service sector is the key contributor to India's economic growth and added 55% of the gross value added in year 2019 – 20 (Economic Survey, 2019–20). The domain of service sector is very broad and includes services such as hotel and tourism, medical services, insurance, telecommunications, information and broadcasting, agriculture services, financial services, banking services, IT services, legal services, consultancy services, education, transportation, etc. Both practitioners as well as academicians have acknowledged the revolutionary dominance of services. The service sector presents a great opportunity for marketers. This has given rise to the need for research on behaviour of consumers towards the service sector. By virtue of attributes such as intangibility, inseparability, non-standardization, perishability etc., services are fairly distinct from goods which are tangible, can be standardized, and are separable from source. It is well established in literature that the behaviour of a consumer for services is different from that of his/her behaviour for goods.

A consumer is the hub of marketing activities. Consumers being the driver in the market, it is vital to understand their decision-making process which broadly consists of five stages. After recognizing the need to buy something,

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the consumer gathers information about the proposed purchase to evaluate the alternatives and to make a choice. Thus, information search stage in particular deserves special attention of researchers as it provides the first-hand view of consumer's purchase decision. In this stage, the consumers have not made up their mind about the proposed purchase and are still in process of searching information to take a decision. Thus, it is a crucial stage for marketers to influence consumers. In a way, marketing communications are mainly designed for this stage of decision making.

The present study is an exploratory research on information search behaviour of service consumers and was conducted in the Delhi – NCR region. Based on search, experience, and credence (SEC) attribute classification, three services were systematically chosen for this study – banking services (rich in search attributes), hotel booking (rich in experience attributes), and insurance (rich in credence attributes). In the first phase of the study, in-depth interviews were undertaken with subject experts and service providers to finalize the services and to develop deeper understanding about the sectors taken. In the second phase, five focus group discussions were conducted with consumers. Data were analyzed using thematic analysis.

Research Gaps and Research Questions

This study has attempted to bridge research gaps identified from literature. Despite of the growing contribution of the service sector to the economy, less attention has been given in marketing literature to decipher information search behaviour of service consumers. Consumer behaviour varies across different countries due to numerous factors such as variation in cultural dimensions, economic growth, education level, and social structures, etc. However, there is a dearth of studies that focus on information search behaviour specifically in the Indian context. This study is unique as it attempts to understand the various nuances of information search behaviour of Indian consumers for services. This exploratory study seeks answers to the following questions: -

(i)   Why consumers search for information before availing services ?

(ii)   Which sources of information are used by consumers for information search for services ?

(iii)   How does the information search behaviour vary across various demographic variables ?

(iv)   What do consumers mean by quality of information ?

(v)   What are the issues/problems encountered by consumers in information search for services ?

(vi)   What are the differences in information search behaviour across search, experience, and credence services ?

Literature Review

Extant literature has been thoroughly reviewed for this study. Only relevant papers have been included in the following section.

Concept of Pre-Purchase Information Search

A consumer can search for information before buying a product or after purchase of a product. Pre-purchase information search can be described as seeking information about the proposed purchase before making a purchase decision. There are two main risk reduction strategies available to consumers. One, gathering information about the product to offset perceived risk or alternatively, the consumers can repeat purchase from the seller with whom they are contented. Information search has been found to be "preferred risk reduction strategy" of consumers (Utkarsh & Medhavi, 2015). Information search stage is 'make or break' stage for marketers. Murray

(1991) highlighted that information search stage is a critical stage in marketing as marketers can influence and form preference for their products in the minds of consumers in this stage.

Information search evolved as an area of research study in literature in about 1960s. However, the studies on information search behaviour for services can be traced to 1990s only. Zeithaml (1981) highlighted that services are comparatively more complex than goods and are not easy to evaluate before purchase. Murray (1991) is the pioneer researcher to study information search at a wide-ranging level for services.

Search, Experience, Credence (SEC) Framework

The most common attribute framework used in the information search literature is search, experience, and credence framework. Zeithaml (1981) proposed in her paper that consumers' evaluation process varies depending upon the attributes of products. The seminal paper of Nelson (1970) presented the idea of search and experience qualities/attributes. Search attributes are those which can be assessed prior to purchase and experience attributes are those which can be assessed after purchase. Darby and Karni (1973) added another attribute which is known as credence attribute. The general consumer lacks the expertise and finds it hard to understand and judge credence attributes even after purchasing a good or availing a service. SEC attribute scheme can help in understanding various dimensions of information search. Our study has taken services along the SEC continuum to ensure greater generalization of results.

Consumer Information Search Behaviour for Services

Services usually lack standardized and concrete form. The absence of a tangible product in case of a service leads to high perceived risk among consumers. Search services are perceived to be least risky, experience services as moderately risky, and credence services as most risky. Therefore, searching and evaluating information in case of services is a complex process. Murray (1991) studied about three categories of products : rich in service content, low in service content, and mid-level in service content. The findings of his study suggested that consumers' favour extended information search for services and avoided engaging in outright purchase. He also found that the consumers' dependence on personal experience was directly linked to their perception of risk.

Mortimer and Pressey (2013) undertook a study on search behaviour of consumers in United Kingdom. They studied a variety of credence, search, and experience services for comparison. They found that consumers did not extensively use external sources of information for credence services. They depended more on personal sources and independent sources of information. In their study, Mattila and Wirtz (2002) observed that while evaluating products which were predominantly rich in credence qualities, novice consumers relied more on contextual cues as there was lack of information which made evaluation of alternatives difficult. They concluded that personal experiences and word of mouth suggestions were two commonly used information sources. Prasad and Sen (2018) found that word of mouth communication was an influential source of information and impacted purchase intention of consumers. However, Rao and Rao (2019) emphasized that credibility of information in electronic word of mouth was a debatable issue.

Services are ephemeral in nature and cause greater uncertainty. Thus, information which is rich in experiences and opinions of other customers is likely to be more pertinent and have more utility for service consumers. Cooley and Madupu (2009) focused their study on information sources used by consumers to decide about a physician. Their study revealed that both objective sources (example - internet) and subjective sources (example - word of mouth) of information were used by consumers. Consumers also put more time and effort while searching for loved ones. Aydin (2014) demonstrated that for tangible purchases, personal observation was a popular method than personal sources of information. Consumers relied more on personal independent sources for intangible purchases. Overall, information was searched more for intangible purchases than tangible purchases. Heaney and

Goldsmith (1999) proposed a banking services model for information search behaviour by consumers. They tested how various variables impacted extent of search for banking services in their study and found that the benefits of information search increased when there was expectation of reducing risk. Maity et al. (2012) examined the information search behaviour of younger consumers and found that risk and cost of search – which are important factors in offline search – were not statistically significant in impacting online search effort.

Carneiro and Crompton (2010) explored the impact of familiarity, time constraints, financial constraints, accessibility constraints, and level of involvement on the search effort of Portuguese consumers. Relationship between involvement and search effort was found. They also concluded that accessibility constraints did not impact search effort. Utkarsh (2017) studied two mediating factors in his research on hotel services – consumer's self-confidence and level of motivation to search information. He found out that confidence level of consumers had an indirect impact on extent of information search by consumers.

Research Methodology

The present paper is a qualitative study, conducted in two phases in the Delhi – NCR area. The services selected for the study are – banking services, hotel booking services, and insurance services. Firstly, semi-structured interviews with four subject experts and two service providers from each service sector were conducted. The framework for focus group as well as the selection of services was finalized after due discussions with subject experts and service providers. Kvale's (1996) approach for interviewing was followed for in-depth interviewing. The seven stages of interviewing suggested by Kvale (1996) are thematizing, designing, interviewing, transcribing, analyzing, verifying, and reporting. Based on the insights developed from interviews, focus group discussions were undertaken for various services. Krueger and Casey (2009) defined focus group as, "a carefully planned series of discussions designed to obtain perceptions on a defined area of interest in a permissive, non-threatening environment" (p.2). Three homogeneous focus groups consisting of consumers of one service each and two heterogenous focus groups consisting of consumers from all service categories were arranged for discussion. In total, five focus groups were conducted with 8 – 12 participants in each group and a total of 52 participants. The data were collected from March – June 2019. Table 1 provides summary of the participants.

Table 1. *Summary of Focus Group Participants' Characteristics*

Number of Total Participants	52
Gender	• Male : 29
	• Female : 23
Education	• High School : 6
	• Graduate : 16
	• Post Graduate : 27
	• Others : 3
Age	• Below 20 years : 4
	• 20–35 years : 26
	• 35–50 years : 16
	• Above 50 years : 6
Marital Status	• Married : 33
	• Unmarried : 19
Geographical Area	• Delhi – NCR (India)

Convenience and snowball sampling technique were administered to approach the members for focus group discussion. The participants for focus group discussion were selected on the basis of their service usage experience, age, and gender. Each group had both male and female participants. The condition for qualifying as participant of focus group was that the service should have been availed in the last one year. The one-year time period was chosen to reduce recall bias. The participants were briefed by the moderator about the purpose of discussion in the beginning. The moderator also ensured the participants that the purpose of focus group discussion was purely academic. The data transcribing were done manually. Thematic analysis was performed on the qualitative data. QSR NVivo 12 software was used in exploration of data.
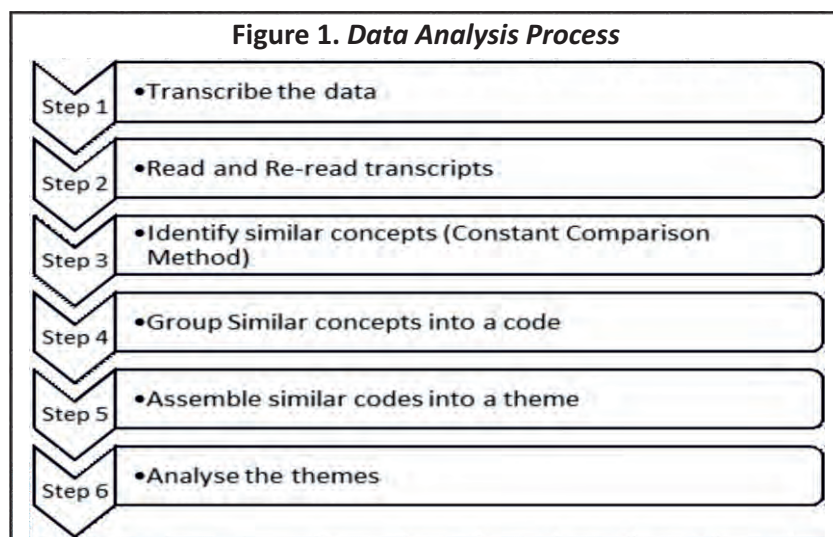
Data Analysis and Results

The qualitative data have been analyzed using thematic analysis following the suggestions by Joffe and Yardley (2004). At the outset, the transcripts were read multiple times and relevant text was identified. Constant comparison method (Glaser & Strauss, 1967) was used for further coding of transcripts. Constant comparison method is helpful when there are several interviews/focus groups to be analyzed. Text from various transcripts was compared with each other to identify the ones with similar concept. Each similar concept was given a separate label or code. Word frequency search query and auto coding query of NVivo speeded up this process. The data were searched again and again until all relevant text was grouped into some code. The resulting codes were further analyzed and assembled into themes. Codes which represented similar concept or context were labeled under the same theme. The themes were further explored to look for answers to research questions of study. The entire process of analyzing data was flexible and iterative in nature. Thematic analysis is very helpful in reconstruction of data. The data analysis process has been described in Figure 1.

While analyzing the focus group data, 10 major themes were established, which are listed in Table 2. These themes were thoroughly investigated.

All the participants strongly emphasized the importance of the selected services in their lives. Some of the expressions used by participants were as follows :

> Insurance is a must these days. If I have to take treatment for a major disease such as heart attack or kidney problems without insurance, it will become financially disrupting for my family, we should not wait for bad things to happen.

Figure 1. *Data Analysis Process*

Step 1 • Transcribe the data

Step 2 • Read and Re-read transcripts

Step 3 • Identify similar concepts (Constant Comparison Method)

Step 4 • Group Similar concepts into a code

Step 5 • Assemble similar codes into a theme

Step 6 • Analyse the themes

"Hotel is an important factor of a trip. It is where you stay and rest, you should be comfortable. Hotel is an integral part of a journey."

"Banking is synonym to money. It's usually a long-term commitment."

The participants also pointed out that hotels are important, but a wrong decision will usually have short term and smaller impact. Information search has been highlighted as a decisive factor for availing any service. The reasons for information search put forward by participants were :- to make an informed choice ; to get value for money ; to look for available options ; to compare various options ; to know about prices, features, and availability ; and to know about other users' experiences and reviews & ratings etc. Further, the participants were prompted to

Table 2. *Theme Book*

No.	Theme	Meaning	Example
1	Decision Making Context	Participant stated background of service decision.	"I am not earning, but I have bank account for scholarship purpose and use debit card for shopping and money withdrawal."
2	Relevance of Service Decision	Participant explained the importance of service decision.	"Your choice of hotel and mode of travel, these two can make or break your trip." "Being insured is extremely important to me."
3	Reasons for Information Search	Participant described the reasons for searching information before decision.	"I want to know about my options to make a decision, I need to know about price, availability, discounts, booking status, etc."
4	Previous Experience and Knowledge	Participant shared about his/her previous experience of availing the service and his/her existing information about it.	"Last year, I was travelling to Kedarnath and could not get online booking in any hotel." "I work in the banking sector and know a lot about it."
5	Information Searched	Participant stated what information was searched by him/her.	"I decide on basis of discounts and cash back offers etc." "What I have to pay and what I will get back and when."
6	Perceived Benefits	Participant mentioned about the perceived benefits of searching information.	"By putting extra time and effort today in searching, you save yourself from future inconveniences."
7	Perceived Costs	Participant mentioned about the perceived cost of searching information.	"It was a time taking activity." "Just too many options to search."
8	Concerns/Problems of Consumers	Participant mentioned about issues faced by him/her during information search.	"...But in reality, information may be exaggerated. That happens a lot of time with a lot of people. Services may be poor."
9	Information Sources Used	Participant listed the information sources used by him/her during the search process.	"Websites of insurance companies are less user friendly." ; "Advise from friends helped me in making up my mind."
10	Quality of Information	Respondent described what did he/she mean by good quality of information.	"One important thing is the reliability of information." ; "Good presentation of information can make difficult things simple."

Table 3. *Information Searched by Participants for Various Services*

Name of Service	Information Searched by Participants
Banking	Location, proximity to work/residence, interest rates on deposit and loans, interest and principal ratio in installment, service charges, penalties, fees, various type of services, international fund transfer, Demat services, locker services, loan portability, loan processing time, credit card, timeframe of services, number and location of bank branches and ATMs, flexi-loan/deposits, customer care contact, online facilities, documentation requirements, etc.
Hotel Booking	Hotel options in their budget, type of room (example - villa type, independent floor, pool side, balcony room, etc.) ; reviews and ratings ; view from hotel room ; complimentary services ; food included in room tariff or not ; meal timings ; discount ; check in and check out timings ; cancellation charges and policy ; pictures of hotel and its rooms and various facilities ; location and contact details of hotel ; its proximity to airport, railway station, bus stop, and tourist places, etc.
Insurance	Comparison among various insurance plans, what all is included and what all is excluded, extra benefits, if any, quotes, hospitals covered, duration of coverage, renewal bonus (if any), written down value, premium to be paid, frequency of premium payments, claim settlement ratio, customer care contact details, nearest office/agent, what amount will they get back and when, conditions, additional riders, documentation requirements and tax benefits, etc.

discuss about the information that they had searched before taking a decision about the service. Table 3 lists the information searched by participants in various focus groups.

Costs and benefits of information search varied from person to person based on their service experience, ability to search and process information, and on number of choices they were exploring. Psychological cost and time cost were major perceived costs of searching information as stated by consumers. Participants did not mention about any major financial cost except data charges or travelling charges. The words denoting psychological cost used by participants were - "confusion," "puzzling," "just too many options to search."

One of the participants stated that :

> It was a time taking activity because it took 3 – 4 hours to check all the details, prices, and to make comparisons, etc. But I think time spent by me on searching the information was fruitful because I got a good deal.

Another participant mentioned that :

> I guess because I have been doing this since long, it does not require me much time. But in my view, if someone is doing it for the first time or doesn't book hotels very frequently, the person will surely be confused and take time to finalize ; same happens in the insurance sector and the banking sector.

Participants largely felt that information search is highly beneficial. The perceived benefits of search identified from discussions are as following : to know about affordable choices, to find the best discount/deal, comparison of alternatives, to clarify doubts, to derive satisfaction from decisions, and enjoyment. Some expressions used by participants are as follows :

"I am spending money ; I need to be sure I am getting the best."

"Choosing the best out of good is the real choice involved. So, until you know about all your options, you may end up choosing something which is not so suitable for you."

However, some participants hinted that information search does not serve much purpose and they tried to search for minimum required information, otherwise they felt puzzled. Relying on advice of acquaintances/family/friends was revealed as an easy way to know and understand information and to avoid confusions.

Male consumers were found to be more comprehensive searchers and used more number of information sources than females. However, females were more intensive searchers on internet. This is in contradiction to the results of the study by Park et al. (2009). Younger consumers put more effort into searching and were found to be heavily dependent on online information for decision making. The study by Rekha and Mishra (2017) also found that younger consumers accessed digital channels of marketing communication intensively as compared to traditional channels. Participants from older age brackets largely relied on personal contacts for information. Marital status, education, and income did not seem to have a significant effect on information search efforts ; however, the choice of information sources used was impacted by these aspects. Consumers seemed to be attached to service providers due to heightened uncertainty involved in case of insurance and banking services.

The previous experience and knowledge of consumers had a positive impact on information search for hotel booking and insurance services but not for banking services. The study on tourist information behaviour in Thailand by Erawan et al. (2011) obtained similar findings. Consumers with more experience spent more time on searching information. In banking services, the previous experience tends to decrease the total information search effort. This is in contradiction to the results found by Heaney and Goldsmith (1999).

One of the participants of discussion, who was a frequent traveler, mentioned that :

> I have booked hotels many times. Whenever I have to book a hotel, I go online, surf through various websites, and then book a hotel that suits my budget. But in hotel booking, the thing is every time you have to search thoroughly and repeat the process.

Most of the participants used multiple information sources to look for information. The information sources commonly used by participants are enumerated in Table 4.

Table 4. *Information Sources Used by Participants*

Name of Service	Information Sources Used by Participants
Banking	Visiting the bank branch, online search through bank's website and third-party websites, mobile applications, contacting the customer care, newspapers, suggestions from friends and family, promotional e-mails and phone calls received from bank
Hotel Booking	Internet (Hotel's own website, Make my trip, Oyo, Yatra.com, Trivago, Expedia, Goibibo, agoda.com, booking.com, cleartrip.com, trip advisor, Airbnb, etc.), social media (e.g. travelogues or blogs), individual travel/booking agents, travel agencies offering travel packages, recommendation from colleagues/ friends or family members having previous experience of hotel, suggestions from locals, hoardings at place of visit, mobile applications
Insurance	Face to face or telephonic discussion with agents, employer, family and friends, internet (insurance company's website, policybazaar.com, comparepolicy.com, bankbazaar.com, policyadvsior.com, etc.), insurance kiosks/counters in public places, automobile sellers, business newspapers, visiting insurance office, promotional e-mails and text messages

The discussions also revealed internet as the most commonly used source of information collection. Indeed, over the last few years, internet penetration has grown manifold in India (Joshi & Achuthan, 2016) and has impacted Indian consumers intensely. Reviews by other consumers and comparison websites were two preferred sources for searching information for hotels. Apart from internet, consumers of insurance and banking services relied heavily on information collected from personal sources (family, friends, and peers) and felt that information available online is confusing, less reliable, and is not directly helpful in decision making.

One of the participants mentioned :

> If you go and fill your details on any website to know about insurance policies, you will be bombarded with countless mails and phone calls, multiple calls even from same website, but instead of helping, it created more confusion for me. Therefore, personal contacts are a good source of information with their first hand experiences.

Another participant who had different experience pointed out that, "What I came to know about insurance from agents and family is the tip of the iceberg. Internet helped me a lot to understand."

Though most of the participants mentioned internet as an essential source of information, some doubts about quality of information were also discussed by participants. They felt that information wasn't complete, true, and clear. Thus, authenticity of information is a concern. During discussion, two participants shared their experiences when they had to change a hotel booked online after visiting it due to poor service. Reviews by other customers had been mentioned as helpful in clearing doubts to some extent for all services. Online reviews have become a popular source of information search. Bhāle and Tongare (2018) also found that online reviews are helpful in augmenting the overall customer experience.

Third party information sources were considered more useful and reliable by participants as supported by the following statements from participants :

"Websites of insurance companies are less user friendly ; one has to use various comparison websites to know the best plan to suit the pocket."

"Government websites are very helpful, like few months ago, I went to Jaipur. I searched my hotel through Rajasthan tourism website (RTDC hotels) and it was a great hotel. So, government sources are more reliable as compared to private companies' websites."

On the question of information quality, participants mentioned truthfulness, easy availability, trustworthiness, timeliness, understandability, and presentation of information as important characteristics of quality of information. Overall, participants put more search effort for insurance and hotel booking services than banking services both in terms of number of sources used and extent of search.

Conclusion

Marketing has always sought those touch points, where consumers are open to influence. Information search behaviour is a perpetual field of research interest. Comprehending the information search behaviour of ever demanding and informed modern-day consumers has significant implications.

The level of ambiguity in decision making is particularly high for services. This qualitative study covers various aspects such as reasons for information search, sources of information search, cost of information search, benefits of information search, experiences of consumers about services, and concerns of consumers about information search. Age and gender of consumers impacts the intensity of search and usage of various information

sources. It has been found that service consumers search from several information sources before taking a decision. Despite of the finding that internet is a widely used information source, consumers feel overloaded by available information and have doubts about genuineness of information. Preference for personal sources of information is evident. Word of mouth communication has been found to be an effective information source.

Our study contributes to a crucial area in service marketing. A comparison of search behaviour for search, experience, and credence services provides insights into decision making for different types of services. The findings reveal substantial differences in information search behaviour of consumers for different service categories. The information search effort by consumers for services rich in search attributes is least as compared to search effort for experience and credence services.

Managerial Implications

Information search behaviour of consumers has direct implications for the marketing decisions of firms. For managers, the concern is not only to make the information available, but also to ensure that it is actually used by consumers in their decision process. Our study reveals that consumers of banking and insurance services had preference for personal sources and third-party independent sources of information than marketer-controlled sources. Service providers of these services should try to engage in better management of customer relations and build personal rapport with consumers. Insurance companies should try to simplify information for consumers. Recently, there has been increased uncertainty in the minds of banking customers in India. Banking information should achieve dual objectives of spreading awareness and building preference. Banking information is usually standardized ; however, banks should try to work on customizing solutions for customers like customized cards or some level of personalization on website or mobile apps for customers. E-word of mouth is a very influential source of information for hotel booking. This sector should encourage consumers to share opinions about their services online. They must try to engross consumers using loyalty points programs, or repeat order/booking discounts. Information overload on online sources needs to be avoided to reduce psychological cost for consumers. Apart from focusing on accuracy of information, marketers should also focus on presentation and timeliness of information.

Limitations of the Study and Scope for Further Research

Every research has certain limitations. Being a qualitative study, our study has the issue of generalizability and limited data size. An empirical study based on findings of our study can be conducted for increasing generalizability. This study can be replicated in other countries to identify the differences in consumer information search behaviour across various countries. Future researchers can extend this study for other important services. As mentioned in the study, information available on the internet plays a huge role in consumer search behaviour and decision making. Research focusing specifically on online information behaviour can also be a fruitful area.

Authors' Contribution

Both the authors – Anuradha Malik and Hamendra K. Dangi contributed equally in conceiving the idea for the study, formulation of research design, conducting interviews of experts and focus group discussions with consumers, transcription of data, analysis of data and in writing the manuscript.

Conflict of Interest

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