

2. Increase in the frequency of virus attacks across the worlds where for example, In case of Sony Corporation for illegally downloading movie "The Interview".

If a consumer has already experienced the technology before trying first hand experience offered by service provider, he would definitely adopt the technology (Dickerson and Gentry, 1983; Korgaonkar and Moschis, 1987). Even exposure to good or positive word of mouth also play positive role in getting a non user near to technology. Adoption is all about accepting a technology as harmless and developing a sense of trust and positive feeling towards using it without associating any risk with it. However the study takes a rural SST adoption view where the perceived risk element has a major role to play in rural areas as they have to be dragged out from their conservative mindsets with the help of well planned market campaigns. As it takes large scale of investment time and money to design, implement and manage the self service technologies, firms need to understand consumer intentions and ensure that there will be a pleasant service experience at the first encounter. Implementation of an information system can be termed as success when a user appreciates the progress in technology (Wang, Hsu and Fang 2005).

Service provider can also plan on a smart way of educating people about advantages by getting best of technologies. It is vital to note that large numbers of users subscribing for SST can not be read as overall success of a SST implementation and consumer adoption. This figure might be very evident in urban areas but not rural areas. Real India lives in rural sector and as per the balanced regional developmental policy laid by Government of India, the real development should happen in a geographical area , where collectively, if calculated, large number of people of a country live. Problems occur when the connectivity issue between the consumers and service providers start taking a dark and complex shape that finally fetches zero returns to the service providers over investment on the self service technology. The thought connection between two communities can happen only when the service provider gets knowledge of rural people's attitudinal formation as well as different patterns on SSTs. If there is a perfect understanding about relevant consumer attitudes driving the intentions to use SSTs, firms will be in a better position to achieve SST implementation goals and objectives. The rural households in the present situation retain lot of barriers such as negative frame of mind on technology. These barriers have to be countered with good penetration plans by the service provider.

Overview of Rural Infrastructure

Rural infrastructure stands as a key to propel faster growth for the country. Better connectivity of the geography leads to increased market accessibility for industries and balanced regional development can be expected in these situations. The other factor that links rural infrastructure with the economic growth is poverty alleviation and human development. If rural areas are well connected through roads, then companies can think of investing in these areas and many SMEs also can be encouraged. These are some of the basic needs for a geographical region's eligibility to get synergized in a development wave. Business activities cannot take off unless these above mentioned points are taken care. Providing infrastructure facilities is not the key for development, but rural households should be able to use the infrastructure for improving their income and consumption should happen for example, having individual electricity connection to all households, ability to make phone calls and use roads for motorized transport. According to (Jocelyn Songco, 2002), rural infrastructure investments benefits the rural poor and results in increased incomes to help them consume more thereby stimulating and mobilizing the near dead consuming mechanism. If infrastructural importance is neglected, the gap will widen between poor and rich in rural areas. Many empirical studies around the world have published findings of close relationship between infrastructural investments and economic growth. According to World Bank sources, 1 percent increase in infrastructure stock is directly related to 1 percent increase in GDP across all countries. At the same time market access has an inverse relationship with travel time, which can be reduced through improvements in road networks. Broadly speaking, rural infrastructure development propels the growth cycle faster by:

- Creating better access to employment and providing further earning opportunities;
- Creating access to previously inaccessible commodities and services;
- Saving time, that can be better utilized in productive activities;
- Better health and physical conditions of the Region.

If companies ignore this point, customers may feel free to withdraw their business transactions entirely. Gartner

states that 68% of customers usually leave a service provider in case of a dissatisfactory service encounter, therefore by simple mistakes, competitors benefit using the weakness of strong player.

Objectives

The main objective of the paper is to explore rural household's attitudinal development on self service technology. The sub objectives revolve around analyzing the approaches made by different research scholars to measure attitudinal development on SST. An attempt to link adoption of self service technologies by rural people and economic development has also been made by providing overview of rural infrastructure and importance of infrastructural projects in catalyzing economic development.

Research Methodology

A secondary research approach was made to reach objectives. An extensive in-depth literature review was launched. Literatures were borrowed from eminent databases like Scopus, Proquest and EBSCO. Literatures were mapped to find gaps and objectives were generated. Findings and recommendations of researchers were mapped together to write an article probing insight for banking industry to implement self service technology (SSTs).

Literature Review

In literature review we shall start with an introduction of technology acceptance and rejection percentages among world communities then percolate to core issues. A study by Jupiter Research (cited in Bailor, 2005) found that in UK that over 52% of customers are satisfied with self-service experiences. One of the chief reasons was, over 80% of calls to contact centers were common questions or standard problems. However, studies have shown that self-service does not replace the contact centre but in some cases supplements it.

Davis (1989) had already pointed out about several complex factors playing role in accepting new technologies. The benefits of ATMs in rural areas include fund transfer, cash withdrawal and balance enquiry. All these processes can also be handled at lower cost (Goldfield 1998). This kind of a facility in rural areas in developing countries would make a huge contribution by reducing risk in carrying cash (Hogarth and Anguelov 2004). Understanding SST would be a harder task for rural people. A technique applied in this context as a remedy is persona design for eg: Jenni by Yahoo Corporation is a computerized speech recognition system with a human touch (virtual female character) with bio data; age 24 years, height 5.5 ft and even her Zodiac sign Leo.

Persona design in ATM's

A persona is an imaginary person who can be used in the process of designing a self-service application. A persona will have all the characteristics of a human being such as a name, age, gender, job title, accent, and even humor. According to Schiffman and Kanuk (2007), right brain is active in capturing visual aids and left brain is active in capturing the literature. In communication, here in case of rural consumer, the best way of personalizing technology is to introduce a persona or an animated character that will guide these consumers in a local language instead of points display. The fun element from Dabholkar (2003) can also be made use in building a system that becomes rural customer friendly in a first encounter. There can't be a second word about self-service being hugely successful. SSTs have provided such a convenient platform where 70% of all cash withdrawals at UK in 2003 were through ATMs, amounting to a staggering £144.4 billion in cash (APACs, UK Payment association, 2006). Kiosks have become a real success story for some companies, just as ATMs have been for banks. But the success in Indian rural scenario has to be experimented with the help of rural people's attitude development. *Research Gap.*

Davis, Bagozzi D Fred and Warshaw in the year 1992 constructed a model (Fig 1) that links the degree to which users think the system is easy to use and also believe the system is useful with final usage of the technology. This predicts user's attitude towards the system and likelihood of them using it.

The Figure 1., explains sequence of decision making in the minds of the targeted or prospective user. The research scholars have used perceived usefulness and perceived ease of use as external variables that help an individual's mind trigger an array of decision making activities that in turn gives rise to attitude development on a technology.

Some studies like (Davis FD 1989; Davis SA 1993; Venkatesh 2001; Reimenschneider 2001; Brooks, Reimenschneider & Hardgrave 2001) have concluded that end user training would have significant role in making people accept the technology. To facilitate this, first of all technology by target market should be perceived as a 'benefit'. The benefit can be understood as "perceived usage". This variable can be described as an individual's perception using a new technology enhancing or improving her/his performance (Davis, 1989, 1993). According to (Parrish & Servon 2006), people would welcome a technology when they see a strong relevance of the technological purpose and their present job.

PEOU (Perceived Ease of Use) is another variable where it explains the level to which a person sees learning a technology as easy. Ciccotello & Elger (2004) in the same line have stated that more than implementation, it is the way an approach is made, makes sense. Shirer and Tobe (2004) supported this suggestion in case of poor people that we can relate it to poor rural people of our country. If perceived usage and perceived ease of use elements are taken care in a service mediated by SSTs, then the target population would develop a favorable attitude leading to behavioral intention. Development of behavioral intention in a consumer forms an intention to trail use a technology thereby using it on regular basis (Davis 1989; 1993, Jen hung Hay & Yuma Lin, Su Ting Change 2006).

After developing an intention to use the technology, it has been more or less successfully adopted by an individual. Overall the benefit points from self-service may be pointed where technology is good at boring customers handling repetitive tasks but on the other side humans are good at empathy, relationship building, complex problem solving and creativity.

Marketers face challenges at one point where we all know that consumers differ in their preferences it may be demographic, psychographic profiles or by personality traits. Many researchers such as (Darian 1987; Stevens, Warren, and Martin 1989; Eastlick 1993; Fram and Grady 1997;) have contributed in the field of demographic factors relevance to technology based self service and they came out with findings depicting young, affluent, educated males are more likely to use SST options. But in recent days, women, older consumers, the less educated, and the less affluent have access to same level of SSTs and also they have become familiar. McMellon, Schiffman, and Sherman (1997) separated older consumers into technology lovers and technology users to understand online behavior. Like other researchers (Barczak, Ellen, and Pilling, 1997) divided banking consumers into security conscious, maximizers, instant gratifiers, and hassle avoiders to understand their preferences for ATMs, automatic deposit and withdrawal, and telephone banking.

Psychographic studies have provided insights to marketers with possible consumer segments. But they may not go far enough in understanding underlying consumer motivation. The concept of self-efficacy comes into light and is defined as an individual's assessment of his or her ability to perform a behavior. According to (Bandura 1977), experience is the main factor as it is based on performance accomplishments to produce higher, more generated and stronger efficacy expectations. Imparting financial literacy on adults is a tough task as they may not be prepared to take classes (Parrish and Servon 2006). National Endowment for financing education (2004), instead of asking reluctant adults to attend classes at one place they may be trained by demonstrations in shandies and haats in rural areas. (Krishnamacharyulu 2006).

The concept of customer segmentation has been helping companies to know the diverse needs of their different customers. A study by the Future Foundation (Howard M & Worboys C, June 2003) identified three broad groups that were primarily motivated by different factors to deal with companies.

Table 1 furnishes data on the factors, which motivate the groups to adopt SST's. The key issue is to decide on self-service options offering to these customers. Consumer perceptions of self-service technologies are colored by many elements such as expectations, previous encounters, emotional state and all have a strong influence on their thought of using self-service systems. It is also said that successful service providers must be able to relate technology with personal aspects of service delivery (Berry LL, 1999). Adding to that, (Meuter et al. 2005 and Dabholkar, Bobbitt, & Lee 2003), have made significant contribution on post SST usage behavior. In a typical business environment customer satisfaction is a major driver of customer retention and profit, waiting time is always a crucial factor adding to customer's experience (Davis and Vollmann 1990; Tom and Lucey 1995).

Conclusion

Financial institutions, in order to facilitate diffusion of SST hassle free need to work more on security needs by setting up a good network (Ton & Park 2004). Hilgert & Hogarth (2003) concluded that there is a positive relationship between financial education, people behaviors and economic outcomes. Lyons et al (2006) supported it.

Despite large presence of self-service technologies there has been a lack of research on consumer attitudes and adoption of SSTs (Weijters et al., 2007). There are few studies that have probed into perceptions towards the use of SST among different age groups. Usage and diffusion of self-service machines essentially requires behavioral change on the part of consumers. As the literature review provides a clear window opening towards external variables like perceived ease of use and perceived usefulness. In the model presented by Bagozzi, Davis and Warshaw (1992), measure of perceived usefulness and ease of use has to be measured as these variables have to be analyzed in formation of attitude. Educating rural people in the right way would result in changing the mindset of rural people and help them coming out from conservative mindset (Bang, Ellinger, Hadjimarou & Traichal 2000; Xu & Paulins 2005).

Researchers Igarria and Parasuraman (1989) and Kay (1993) have classified the types of anxiety such as, fear, apprehension, and expectations people feel while considering possible or actual use of computer technology and interestingly anxiety influenced by technology adoption is stated as negative state of mind about technology tools (Meuter et al. 2003). According to Wessels & Drennan (2010), Banks can work on three point strategy towards facilitating adoption. They are:

1. Embracing technology and greater standard of living in every promotion.
2. Setting up a customer relations team that introduces, demonstrates and addresses grievance of customers regarding technological problems.
3. Welcoming customers as savings bank holders and slowly encouraging them to use more technologically backed banking service.

There are four factors that affect attitudinal development of people towards technology. They are optimism, innovativeness, discomfort and insecurity where optimism and innovativeness are considered as positive drivers of technology adoption encouraging customers to use technological products/services and to stick on a positive attitude toward technology, while discomfort and insecurity are negative drivers, making customers reluctant to use technology.

Ziefle & Bay (2005), compared young age 20-35 and old age 50-64 consumers groups to measure difference in their interacting pattern with technology by testing their ability to learn and perform certain tasks on both simple and complex mobile phones. They came out with the findings that significantly lower percentage of people among older age group were successful in accomplishing the assigned tasks and older adults required longer time to complete the tasks (on average, nearly double the amount of time spent by the younger age group). Inference can be drawn that, based on prior encounter with technological devices; older consumers may have less confidence than younger consumers in using SSTs. So, the question of training or making rural elder class technology friendly is out of context but instead, there is a larger segment of young age group that falls in 20 - 35 category (NCAER, 2007) can be targeted to induce technological service consuming behavior. As present young generation gets older, slowly the transactions would be mastered and passed on to the younger generations and trust element would definitely escalate and will get stabilized on technology. The younger generations will walk on the foot steps of their adults. As we need phases to complete SST adoption process in the rural geography, it takes time for generations to adopt SSTs. Once there is a technology friendly environment exhibited by all the rural community in the area, the adoption of the SST can be treated as complete.

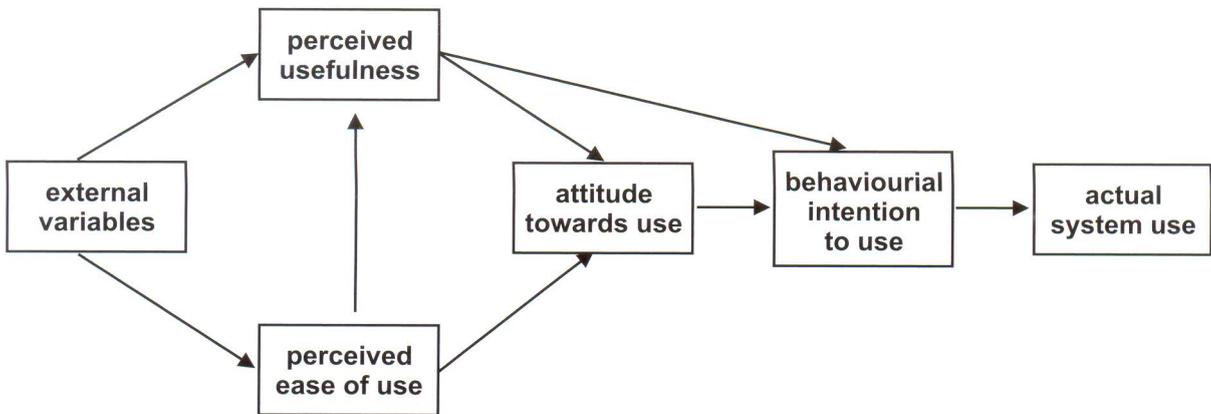
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Exhibit 1. Model of Attitudinal Development by Davis, Bagozzi D Fred and Warshaw



Source: Bagozzi, Richard P, Davis, Fred D; Warshaw, Paul R, "development and test of a theory of technological learning and usage", Human Relations, 1992, Vol 45, Iss 4, July, Page No. 659.

Table 1. Groups motivated by three different factors

Sl. No.	Groups Segregation	Preferred By
1	Speed	More males, younger, most likely to choose the Internet
2	Human contact	More middle aged, prefer telephone or face-to-face
3	Control	More female, older, more positive than other groups about using kiosks, although primarily use the telephone.

Source: Howard, H and Worboys, C, "self-service - a contradiction in terms or customer-led choice", Journal of Consumer Behavior, 2003, Vol. 2 Iss. 4, pp. 382-92.

Hotel Food Waste: A Challenge

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Abstract

The hotel industry is playing a vital role in providing food and facilities for individuals, groups and carrying various business activities. In the present era hotel industry is also helping boost tourism. Thus, a hotel industry is known as one of prominent service industry where food and accommodation is being provided. The researcher has conducted a study of "Hotel Food Waste : A Challenge". The researcher has interviewed 966 customers and 19 hotel authorities on the basis of 144 parameters with stratified, clustered and snowball sampling methods and has drawn 98 findings, 109 applied suggestions, 12 practicable models regarding the study problem and 18 areas for future research is being suggested. It was found that, prepared food waste is created in different stages and food waste is a national waste and negatively affect revenue of hotels. The study is useful to hotel management discipline and it is useful for controlling wastage of food items. The suggestions are given to turn the wastage into alternative food products for birds and animals, for producing bio-gas and fertilizers, etc.

Key Words : Hotel Food Marketing, Food Waste, Newspapers, Quality of Food, Good Services.

Introduction

The hotel industry has been playing a prominent role in providing food and facilities for the people and for business meetings and conferences. The hotel industry is contributing to national development and supporting the other industries and business activities. In present era hotel industry helps to boost tourism sector because, hotels are of basic importance to visitors. The hotel industry is known as one of the prominent service industry which provides food and accommodations. The researcher has selected problems related to prepared food waste and waste control in the selected hotels of Kolhapur city of Maharashtra state. India has its unique culture, traditions and natural resources that have attracted people from all parts of the world and provided temporary shelter to people in institutions such as 'Saraikhanas', 'Panth Niwas', 'Dharma Salas', 'Vihar', 'Hospice', 'Musafirkhana', 'Khanawal' etc. All these institutions were set up for the public as lodging for travelers, those which were similar to the inns in western countries. Considering the importance of hotel industry the research has focused on prepared food and food waste management. In the pilot study, it was found that there was no specific study that was undertaken by this title in the Kolhapur area.

Hotel industry is a service industry where different types of prepared food is marketed and served to the customers. In a pilot study, it was found that marketing of prepared food is challenging and there is a considerable waste of prepared food in the hotels. Due to cut throat competition in the market, the hotels have been offering attractive and substantial quantity and quality of prepared food to the customers whereas the customers are not able to consume the complete dish of ordered and served food.

'FOOD' is the basic need of human being where 'prepared food' management and minimization of waste with maximization of the sale of prepared food is required. So, the researcher has selected a topic entitled, "Hotel Food Waste:A Challenge". The study has covered the perception of customers and attitude of hotel employees with cross-cultural behavior of different customers in the selected area. The researcher has referred age, qualification, number of dependents, income level, frequency of the hotel visit, quality of food, quantity of food, occupation; customers' habits, etc. consisting of 144 variables for knowing the problem of prepared food waste in the sample hotels.

Food waste is created when consumers leave food unfinished and discard the same. According to WHO (World Health Organization), waste is defined as "every substance or object arising from human and animal activities that has to be discarded as useless or unwanted". Considering the global scenario around 30% food creates waste and its approximate

value is 31 crore dollars in developing country. This means 1/3 of food waste is created out of world food production. Although 70% of people in India face hunger problems there is still a 58 thousand crore value of food waste annually created in India (FAO).

The food waste occurs for many reasons, the causes are similar across all over world e.g. food often spoils when consumers buy more than they need with family sized packaging and buy 1, get 1 free offers. Some factors have greater variation and are less understood such as food used in cultural traditions, besides this, food waste at the consumer level is so widespread and it occurs every day in millions of households, food service venues like hotels, schools, hospitals, and other institutions worldwide and treating food waste is a big challenge. The waste created from prepared food waste from residential, hotel, school, hospital, etc., and it is a great challenge for the managing the same.

Considering the problems of prepared food waste as well as its negative impact on the society brought up a need for the study. It was found that there is an increasing trend to visit hotels. Food service industries are amongst fastest growing industries due to their use of dominant marketing activities which influence the customers. But the study also found, lot of food is wasted in the hotel by the consumers. It was also found that, prepared food waste is created in different stages viz after food preparation, before and after food served to customers and during consumption and after consumption. Hence, due to these types of wastes, mostly hotels face escalation in cost such as material cost, labour cost and energy cost, which negatively affect revenue of hotels as well increase liability and risk of hotels. Therefore, prepared food marketing and food waste management has been a challenging task to the hotel industry in India. The study area is Kolhapur in the state of Maharashtra.

Significance of the Study

Prepared food waste is a national waste and it is necessary to prevent it. The study is to identify prepared food waste and reasons for prepared food waste in the selected sample hotels. The study is useful to the Hotel Management discipline and it is useful for controlling wastage of food items. The wastage has been subsequently turned into alternative food products for birds and animals, producing bio-gas and fertilizers etc.

Objectives of the study

- a. To identify the prepared food waste management and alternative reuse of food waste in the selected sample hotels.
- b. To find out the consumer behavior and perception of the consumers in the sample hotels regarding food and food waste.

Hypothesis

- H₀. Management of prepared food waste is not considerably ignored by the hotel authorities in the sample area hotels, where Food Service Management does not require alterations in the selected hotels.
- H₁. Management of prepared food waste has considerably ignored by the hotel authorities in the sample area hotels, where Food Service Management needs alterations in the selected hotels.

Data analysis and interpretation: Hotel food waste-a challenge

Table No. 1 furnishes the factors influencing customers to visit a specific hotel for meals. The researcher has identified various criteria influencing visit to a specific hotel for Food. This study found that the main criteria to visit a specific hotel for food are: quality of food, quantity of food, affordable price and good service, etc. 39% sample respondents have narrated that quality of food is the criteria, and 35% sample respondents have focused on good service. 12% sample respondents have mentioned other reasons which include quality, quantity, price, service, cleanliness and parking etc. About 2%, 5%, 5% and 2% sample respondents have quantity, price, cleanliness and parking criteria respectively for visiting the specific hotel for meals.

It is interpreted that quality of food and good services are the basic criteria for the visit to a specific hotel in the sample area. It was observed that customers are bothered more about quality and services rendered but not the quantity, cleanliness, parking and price. It can be noted that according to the customers; quality of food and services are more important. Food quality is a significant variable in a hotel business. It may be interpreted that better is the quality lesser is the