

Institute of Insurance Economics



University of St.Gallen

DETERMINING CONSUMER CHOICE REGARDING INTERACTION POINTS - A PROCESS ORIENTED APPROACH

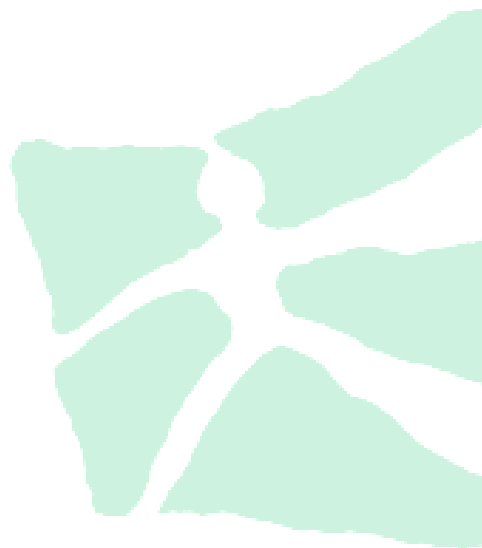
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The article shows the influence of a specific interaction point with the company used in period 1 and of favorable affective patterns concerning searching on subsequent choices of interaction points (period 2). Findings indicate that consumers are tremendously influenced by their choice regarding previous interaction points. The article makes substantial contributions to literature on the choice of consumer interaction points, as well as to literature on the influence of affective states of consumers during the buying process. Further, the structural equation model underpins the conceptualization of consumer's intentions toward the interaction point choice as multidimensional construct.