

GENDER-BASED CONVERSATIONAL INTERFACE PREFERENCES IN LIVE CHAT SYSTEMS FOR FINANCIAL SERVICES

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ABSTRACT

Live chat systems have become an important part of the financial services ecosystem. To accommodate the rise of smart chatbots, many financial firms have turned to button-input live chat interfaces that simplify the user-agent interaction. While prior work suggests that these interfaces do indeed increase the efficiency of communication, the present research investigates whether such efficiency comes at the cost of some consumers' satisfaction. Specifically, the current research draws on research in gender-based communication styles to explore whether females versus males react differently to button-input interfaces. Across two studies, results indicate that females view button-input interfaces more favorably than males, and that this preference is reversed for more traditional text-based live chat interfaces. Underlying this effect, males perceive less control over button-input live chat interactions than do females. These findings are the first to indicate that consumer demographics (such as gender) can influence usability perceptions of different live chat interfaces.

References will be available upon request from daniel.brannon@unco.edu