Exploring Consumers’ Motivation and Demotivation to Trial and Adopt Facial Recognition Payment Technology

Progress Report of the project “Social Media Marketing Communication Strategies that Strengthen Consumers’ Motivations to Trust and Adopt Facial Recognition Payment Technology”

This report was prepared for
Australian Retailers Association

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Note
This report is not for external publication without approval from Australian Retailers Association. This progress report is a deliverable under the terms of the QUT Services Agreement with Australian Retailers Association, which sought to understand Motivation and De-motivation of Consumers’ Trust and Adoption of Facial Recognition Payment Technology and supported by a systematic literature review and interviews with 17 Australians.

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Executive Summary

Facial recognition payment (FRP) technology is a controversial innovation. On the one hand, it represents an advance in biometric methods which will enhance efficiency and consumer experience, for instance, consumers do not need to bring their wallet to go shopping (Elloumi et al., 2021; Moriuchi, 2021; Morosan, 2020; Zhong et al., 2021). On the other hand, consumers’ privacy concerns and trust issues make it harder to be adopted (Biggs, 2020; Ciftci et al., 2021; Liu et al., 2021; Zhang & Kang, 2019). However, Australian consumers’ knowledge about FRP, and their intentions to trial and adopt FRP are still unknown. It is noticeable that consumers with limited knowledge about FRP may not consider adoption (i.e., use FRP frequently) before a trial (i.e., testing FRP). Therefore, ‘trial’ and ‘adopt’ have been discussed as separate terms in the report. Based on one-to-one in-depth interviews with 17 Australian consumers, which are complemented by a systematic literature review of 28 available journal articles, we found exciting opportunities and potential solutions for retailers to implement FRP technology in Australia.

Key Findings

1. Consumers’ knowledge about facial recognition payment (FRP) was limited to the awareness of facial recognition systems, with 65% aware of mobile FRP, 0% aware of POS-machine based FRP.
2. 24% of consumers confused FRP with retailer surveillance systems (e.g., cameras used in Amazon’s no checkout store). This perception should be changed.
3. 70% of consumers indicated their interest in FRP and were willing to learn more about it. Consumers need education about FRP.
4. 65% of participants were willing to trial FRP which would determine their intention to adopt. Marketing communications should start with promoting trialling FRP.
5. 65% of consumers were more willing to trial FRP due to positive experiences with the retailer. These consumers tended to be more loyal.
6. 100% of loyal consumers who frequently visit a retailer would only trial FRP at that retailer.
7. Loyalty reward programs increased 29% of participants’ willingness to trial FRP. Consumers indicated they had already shared their personal information with these retailers.
8. 71% of participants with a preferred payment method were less inclined to trial FRP. These consumers’ perceptions need to be changed.
9. 94% of participants’ willingness to trial and adopt were positively influenced by their trust in the retailer. Retailers should continuously build their brand trust.
10. 71% of participants had concerns about privacy, security, and Facial Recognition Systems (FRS) that deterred them from trialling and adopting FRP. FRP implementation and relevant marketing communications should address these concerns.
11. The major sources consumers were willing to learn about FRP include social media or online forum (59%), Google (18%), retailers’ stores or websites (24%). Online, particularly social media, marketing communications will help consumers to be more aware of and even more willing to trial or adopt FRP.
12. External drivers such as word of mouth (WOM and e-WOM), support from retailers, and marketing communications influenced 76% of participants’ willingness to trial and adopt FRP. This again highlights the importance of marketing communication and retailers’ services in increasing participants’ intention to trial and adopt FRP.
13. 53% of participants were more willing to trial FRP if supported by a highly reputable FRP technology company. Most retailers do not have powerful R&D to develop their own FRP, therefore, partnerships with reputable FRP technology companies are essential.
**Key Recommendations**

1. Primary target market for FRP trials should be existing consumers within retailers’ loyalty program. As shown in the key findings, loyal consumers have visited these retailers more frequently, have already shared their personal information with the retailers, and are more willing to trial or adopt FRP.

2. Retailers need to develop strategic alliances with a reputational FRP technology company to effectively execute a successful rollout. While FRP technology can be hard for retailers’ R&D teams, consumers indicated their trust in reputational FRP technology companies. A strategic alliance with such reputational FRP technology company will positively leverage the retailers’ brand.

3. Integrated marketing communication strategies should be implemented with varied objectives:
   - **3.1. To educate consumers:**
     Many key findings indicate consumers’ low knowledge about FRP, so it is important to educate consumers before or while promoting the trials of FRP.
   - **3.2. To change consumers’ perceptions:**
     Due to consumers’ current habit on using certain payment method, it can be hard to shift them to FRP. Therefore, a key marketing communication objective should be changing their payment perceptions and even habit.
   - **3.3. To enhance brand equity:**
     Many consumers highlighted the importance of their existing positive experience and trust in the retailer. Retailers should continuously enhance their brand equity.

4. Multiple marketing communication tools should be considered to achieve the above objectives, including social media, press releases, search engine marketing (SEM) or optimisation (SEO), and sales promotion. According to the interviews, most consumers receive or actively search information from these platforms.

5. Key messaging strategies should include showing the benefits of convenience and security and making guarantees of data privacy. Consumers are more motivated when they perceive benefits of convenience from FRP technology, but de-motivated when they experience privacy and security issues. Therefore, retailers should highlight the benefits and solve the concerns during the FRP development and promotion stages.

6. Adding to the interview results, the literature also suggests consideration of consumers’ intrinsic motivations (i.e., hedonic motivations), social image, and anticipated emotions (i.e., positive, and negative). Retailers may consider simple and gamified designs to trigger consumers’ hedonic motivations to trial or adopt FRP. Social media communications highlighting innovativeness may enhance users’ innovative social image. Marketing communications increase positive emotions should be helpful in generating positive responses.
Consumers’ knowledge about Facial Recognition Payment (FRP) Technology ........................................... 9

Insight 1. The diffusion of Facial Recognition System (FRS) is at early to middle stage ............... 9
Insight 2. Consumers had limited knowledge about Facial Recognition Payment (FRP) technology. ........................................... 9
Insight 3. Consumers with less knowledge of FRP had more concerns. ................................. 10
Insight 4. 70% of participants indicated their interest in FRP. .................................................. 10
Implications........................................................................................................................................ 11

Consumers’ motivation and de-motivation to trial and adopt FRP............................................. 12

Behavioural Motivation.................................................................................................................. 12
Insight 5. Loyal consumers are more willing to trial FRP at their most frequently visited retailers. ........................................................................................................... 12
Insight 6. Loyal consumers tend to trial and adopt FRP/FRS........................................................ 12
Insight 7. Positive previous experiences at the retailer associate with intention to trial FRP...... 13
Insight 8. Older participants who adopted new technologies were more willing to adopt FRP.... 13
Implications........................................................................................................................................ 14

Behavioural De-motivation............................................................................................................ 14
Insight 9. Consumers were less willing to adopt FRP if they had a preferred method of payment. ......................................................................................................................... 14
Implications........................................................................................................................................ 15

Psychological Motivation................................................................................................................ 15
Insight 10. Trust in retailer positively associates with willingness to trial .................................. 15
Implications........................................................................................................................................ 15
Insight 11. Consumers are more willing to adopt FRP when it is easy to use and more efficient. ................................................................................................................................. 16
Insight 12. Consumers are more willing to adopt FRP when it is perceived as more secure ..... 16
Insight 13. Consumers who place more significance on the benefits than the risks are more willing to trial FRP.................................................................................................................. 17
Implications........................................................................................................................................ 17

Psychological De-motivation........................................................................................................... 17
Insight 14. Privacy is the main concern about FRP that reduces consumers’ willingness to adopt. ................................................................................................................................. 17
Insight 15. Security is the second main concern about FRP that that reduces consumers’ willingness to adopt. .................................................................................................................. 18
Implications........................................................................................................................................ 18
Insight 16. Issues with FRS technology is the third main concern about FRP that that reduces consumers’ willingness to adopt. .................................................................................. 18
Implications........................................................................................................................................ 19
External Drivers.................................................................................................................. 20
Social Influence.................................................................................................................. 20
Insight 17. Consumer’s willingness to trial FRP is influenced by WOM, particularly e-WOM. ..... 20
Implications......................................................................................................................... 21
Insight 18. Consumers are less likely to trial and adopt FRP in the presence of other shoppers. 21
Insight 19. Consumers are more willing to trial FRP if they feel supported by customer services. ......................................................................................................................... 21
Implications......................................................................................................................... 21
Corporate Marketing Communication Strategy ................................................................. 22
Insight 20. Marketing communications influence consumers’ knowledge of and willingness to trial FRP ......................................................................................................................... 22
Implications......................................................................................................................... 22
Extra Motivational Drivers from the Literature ................................................................. 23
Insight 21. Intrinsic, social, and emotional motivations ..................................................... 23
Reference List....................................................................................................................... 24
Appendices .......................................................................................................................... 28
Appendix 1. Participant information sheet and consent form ............................................. 28
**Key Aims**

COVID-19 has increased the importance of consumers’ trust and has led to the increased adoption of online technologies during this time (Liu et al., 2021; Zhong et al., 2021). ARA CEO Paul Zahra specifically noted retailers’ significant moves toward online and digital, and the importance of technology innovation in the post-COVID world (ARA, 2021). A Commonwealth Bank (2018) report shows an overall low innovation rate among Australian retailers, and only 10% of whom were willing to drive. It is harder when the innovations are potentially controversial.

Recent technological advances in facial recognition systems (FPS) provides an opportunity to enhance retailers’ service efficiency and quality (Ciftci et al., 2021; Xu et al., 2021). Such approach enables intelligent automation, which to a great extent enhances service quality (e.g., time and location to wait and solve an issue) and strengthens the relationship between services and their consumers (Bornet et al., 2021). Facial recognition payment (FRP) is one of the top applications in this area. China, a leading nation in using FRS, has initiated, and generalized the adoption of FRP in banking and retailing stores (Liu et al., 2021). According to iimedia (2019, cited in Liu, 2021), there was 61 million FRP users in China in 2018 and it is estimated that it will exceed 760 million in 2022. The great potential is driven by the benefits of FRP such as convenience and security (Ciftci et al., 2021). However, currently no Australian retailers are leading the innovation in this area. A key issue is that Australian consumers’ knowledge about FRP, their motivation and de-motivation in trial and adoption intention of this technology is still unknown. Therefore, the current report aims to:

- Identify Australian consumers’ motivation and de-motivation to trial and adopt FRP.
- Explore psychological and behavioural drivers to trial and adopt FRP.

This progress report is part of the greater research project, “Social Media Marketing Communication Strategies that Strengthen Consumers’ Motivations to Trust and Adapt Facial Recognition Payment Technology”. After an exploration about the potential positive and negative drivers in this current study, we will further examine potential social media communication strategies which enhances Australian consumers’ trust and adoption intention of FRP. More will be elaborated in the full report.
**Method**

Due to the exploratory nature of the research aim, interviews were used to generate an initial “thick and rich description” of the topic (Merriam, 1998, p. 211). We used video conferencing platform Zoom to conduct online interviews to avoid in-person contact due to concerns about COVID-19. Each participant joined our interviews via a password protected meeting link with an incentive of $25 e-voucher. Ethics clearance was received prior to the recruitment (QUT Ethics Approval Number 2021000371). All participants were provided with a detailed information sheet of the research (Appendix 1), and they provided their consent before their interviews.

We recruited 17 Australian citizens who are currently living in Australia (Table 1). A panel data provider (Pure Profile) was paid to recruit interviewees due to the limited time of this project. This method provides us a better distribution of the participants than a snowballing method (e.g., recruit from friends). Each interview lasted for about 30 minutes. After a warmup chat, they were asked to discuss their levels of knowledge, trust and adoption intention in facial recognition payment (FRP) in retailing stores (online and offline). Then they were asked about their motivation and de-motivations.

As shown in Table 1, gender is a roughly equal split (8 females and 9 males). There are 2-4 participants in each age group (from 18 to 65). We successfully recruited participants from six Australian states: Queensland (n=4), New South Wales (n=2), Victoria (n=4), Tasmania (n=3), Australian Capital Territory (n=1) and South Australia (n=2).

**Table 1. Demographics of interview participants**

<table>
<thead>
<tr>
<th>Participant No.</th>
<th>Gender</th>
<th>Age</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Participant 1</td>
<td>Female</td>
<td>35-44</td>
<td>SA</td>
</tr>
<tr>
<td>Participant 2</td>
<td>Male</td>
<td>18-24</td>
<td>QLD</td>
</tr>
<tr>
<td>Participant 3</td>
<td>Male</td>
<td>18-24</td>
<td>QLD</td>
</tr>
<tr>
<td>Participant 4</td>
<td>Male</td>
<td>45-54</td>
<td>QLD</td>
</tr>
<tr>
<td>Participant 5</td>
<td>Female</td>
<td>35-44</td>
<td>ACT</td>
</tr>
<tr>
<td>Participant 6</td>
<td>Male</td>
<td>25-34</td>
<td>NSW</td>
</tr>
<tr>
<td>Participant 7</td>
<td>Male</td>
<td>25-34</td>
<td>TAS</td>
</tr>
<tr>
<td>Participant 8</td>
<td>Male</td>
<td>25-34</td>
<td>VIC</td>
</tr>
<tr>
<td>Participant 9</td>
<td>Female</td>
<td>65+</td>
<td>QLD</td>
</tr>
<tr>
<td>Participant 10</td>
<td>Female</td>
<td>55-64</td>
<td>NSW</td>
</tr>
<tr>
<td>Participant 11</td>
<td>Female</td>
<td>45-54</td>
<td>VIC</td>
</tr>
<tr>
<td>Participant 12</td>
<td>Male</td>
<td>18-24</td>
<td>WA</td>
</tr>
<tr>
<td>Participant 13</td>
<td>Female</td>
<td>55-64</td>
<td>SA</td>
</tr>
<tr>
<td>Participant 14</td>
<td>Female</td>
<td>55-64</td>
<td>TAS</td>
</tr>
<tr>
<td>Participant 15</td>
<td>Female</td>
<td>18-24</td>
<td>TAS</td>
</tr>
<tr>
<td>Participant 16</td>
<td>Male</td>
<td>65+</td>
<td>VIC</td>
</tr>
<tr>
<td>Participant 17</td>
<td>Male</td>
<td>36-44</td>
<td>VIC</td>
</tr>
</tbody>
</table>
**Key Insights**

The following insights summarise the key findings from the qualitative research undertaken to address the research aims listed above:

**Consumers’ knowledge about Facial Recognition Payment (FRP) Technology**

**Insight 1. The diffusion of Facial Recognition System (FRS) is at early to middle stage.**

When discussing Facial Recognition Systems (FRS), about half of the participants (53%, n=9) explicitly stated that they know of utilising FRS to unlock their smart phones. One participant used FRS to unlock their laptop. One participant spoke about the use of FRS at airports to check-in. However, less than 1/3 (29%, n=5) has trialled it at all.

*“The facial recognition I use is for me opening my iPhone”.*

Participant 16 (Female. 55-64. TAS)

There has been a rapid growth of using FRS in Australia; for example, 7-Eleven used it to collect consumer feedback in 700 of its stores (Sarre, 2020) while 80% of South Australia’s casinos, clubs and pubs is using it to aid the enforcement of self-exclusion and problem gambling bans (Pivcevic, 2021). Although the current study is under the payment method context, it is good to know that half of the participants have some knowledge or awareness of FRS. Retailers will need to be clear about the devices they are offering FRP (e.g., point-of sale (POS) machines and smart phones).

**Insight 2. Consumers had limited knowledge about FRP technology.**

All participants were asked if they have knowledge about Facial Recognition Payment (FRP) technology. The most frequent (65%, n=11) answer was about mobile FRP method such as Apple/Samsung/Google Pay. However only 18% (n=3) of participants explicitly stated that they have adopted this method. Zero participants had knowledge or awareness of FRP using POS machines.

*“I’ve heard about [linking] your credit card on your mobile phone [which is unlocked by FRS]”.*

Participant 6 (Male. 25-34. NSW)

Participants over 65 years old (n=2) either had no knowledge of FRP or did not have a mobile phone that supported facial recognition. It was also found that there was confusion about what is considered as FRP; when asked, one participant mentioned Woolworth’s Scan&Go and three participants mentioned Amazon’s surveillance-powered, no checkout store. However, neither of these services utilise FRP nor FRS (Coldewey, 2018; Woolworths, 2021).

Participants (n=2) who were university students studying IT related degrees had in-depth knowledge about FRP and FRS, which increased their concerns about privacy, security, and the consistent accuracy of the technology.
“Facial recognition or image recognition as a whole is really hard for computers to learn… me doing the last semester of the machine learning [for image recognition] was quite tedious as a whole… false positives have been twins… as well as a fair portion of Asian cultures”.

Participant 2 (Male. 18-24. QLD)

Insight 3. Consumers with less knowledge of FRP had more concerns.

Due to consumers’ limited knowledge of FRP, when asked about adoption intention, most participants only considered trialling the payment method initially. About a quarter of participants (24%, n=5) had concerns about FRP and displayed a low tendency to trial it due to lack of knowledge about FRP. For example, one person (6%) believed using FRP would be less convenient because they do not know the process of customers support if issues arise (e.g., wrongfully charged or request for refund). Some participants (24%, n=4) were also concerned about if utilising mixed payment methods was possible or the type of bank/card FRP will accepts.

“Will the face thing let me do that? If the [item] is $15, can we take $9 off card, and I give you cash [for the rest]?”

Participant 10 (Female. 55-64. NSW)

Interestingly, a couple of participants (n=2) expressed their concern about spending more money due to the accessibility and convenience of FRP. The risk of overspending is a major concern and has increased during the COVID-19 pandemic due to increased stress levels leading to compulsive buying behaviour as a coping mechanism (Çelik & Köse, 2021; Gupta et al., 2021).

“I’ve got no way of saying ‘I don’t have money on me’… you’re always an open purse”.

Participant 11 (Female. 45-54. NSW)

Due to the lack of general knowledge about FRP and FRS, consumers are likely to develop a-priori concerns, however, a promise of a positive experience to consumers can overcome the negative emotional effects on intention to adopt FRP (Morosan, 2020). With the previous adoption of mobile shopping and mobile payment, it was found that higher knowledge of a reliable innovative system led to higher intention to adopt and actual adoption (Koenig-Lewis et al., 2015; Yang, 2012).

Insight 4. 70% of participants indicated their interest in FRP.

Surprisingly, about 70% of participants (n=11) would actively look for information about FRP after the interviewer provided examples of FRP. The participants also provided a wide range of sources that they would use:

- 12% (n=2) would ask staff the next time they are in-stores.
- 12% (n=2) would look on the retailer’s website.
- 6% (n=1) would look for reviews on forums (e.g., reddit).
- 18% (n=3) would search on Google.
- 12% (n=2) would prefer a direct link on social media posts.
- 41% (n=7) would look at comments on social media posts.

**Implications**

The four insights above point to the single and important recommendation for FRP: use integrated marketing communication to educate Australian consumers before launching a FRP method.

In relation to Insight 1, a diffusion of innovation model, developed by Rogers (1962), was created based on the findings. Consumers’ adoption of FRS might have achieved the early majority status, their knowledge and adoption of FRP is still at a very initial stage in Australia (Figure 1). The early majority is a group of consumers who adopt new ideas before the average person. The current result is based on the interview data with a very small sample of consumers. The following quantitative research stage will provide us a better and more accurate knowledge about the diffusion status.

*Figure 1. The diffusion of innovation model.*

As suggested in Insight 2, retailers need to educate consumers about FRP before launching it. To achieve this, marketing communications are important. For example, before Apple launched their first smartphone, they used integrated advertising campaigns to show one iPhone feature—e-mail, web, music—all tied together with a phone call at the end of the spot (Gartenberg, 2010). Similarly, key features of FRP should be educated before launching the technology. For example, educational content about the registration and usage procedure, transaction/credit check, and safeguard for consumers overspending are key elements mentioned by the participants. As suggested by Insight 3 and 4, multiple marketing communication tools (e.g., social media, website, and frontline employees) should be considered to educate the consumers. A key focus of the marketing communication should be about the procedure of activating and using FRP.
Consumers’ motivation and de-motivation to trial and adopt FRP.

With advances in technology, research has found several factors that drive consumers’ preference or avoidance to use these innovations. The first exploratory use (i.e., trial) of new technology (Morosan, 2020) along with motivations and de-motivations will influence the consumers' decision to adopt the technology long-term (Dabholkar et al., 2003). For example, with automated vehicle technology, performance expectancy, effort expectancy (Baccarella et al., 2021; Du et al., 2021), and social influence (Baccarella et al., 2021) positively affect consumers’ intention to purchase and intention to adopt self-driving cars. However, consumers with technology anxiety (Baccarella et al., 2021) or privacy concerns (Meyer-Waarden & Cloarec, 2021) are less willing to purchase and adopt.

This research has found motivations and de-motivations influencing consumer's willingness to trial and intention to adopt FRP and categorised them into three drivers: behavioural, psychological, and external.

Behavioural Motivation

Behavioural motivations are past or existing behaviours exhibited by consumers that motivate them to trial and adopt FRS/FRP. Some examples are shopping patterns, previous technology adoption experiences, and loyalty to retailers. Specifically, this research found four key insights.

Insight 5. Loyal consumers are more willing to trial FRP at their most frequently visited retailers.

As highlighted in the interviews, more than half of the participants (65%, n= 11) were willing to trial FRP and based on that experience, whether they will further adopt the payment method will be decided. Product trial is the stepping stone towards consumers adopting a new technology; using the Technology Acceptance Model (TAM), Soscia et al. (2011) found that product trial positively affects perceived ease of use, which then further affects the consumer’s intention to adopt the new technology.

All participants will only trial FRP at their most frequently visited retailer and would not seek out a retailer that provide FRP for the sole purpose of trialling it. In addition, all participants frequently visited the retailers that are the closest to their home (Table 2).

Table 2. Most frequently visited retailers.

<table>
<thead>
<tr>
<th>Retailer</th>
<th>% of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Coles</td>
</tr>
<tr>
<td>2</td>
<td>Woolworths</td>
</tr>
<tr>
<td>3</td>
<td>Big W</td>
</tr>
<tr>
<td>4</td>
<td>Target / Aldi / Kmart</td>
</tr>
<tr>
<td>5</td>
<td>Myer / JB Hi-Fi</td>
</tr>
<tr>
<td>6</td>
<td>David Jones / YD / Rebel</td>
</tr>
<tr>
<td>7</td>
<td>Others*</td>
</tr>
</tbody>
</table>

*Other* include Foodworks, Best and Less, Ikea, Costco, Lowes, Uniqlo, Jay-Jays, Ebay, Kogan, EB Games, Nike, Adidas, Steam, Champion, Sports Girl, Zara, Seeder, Princess Polly.

Insight 6. Loyal consumers tend to trial and adopt FRP/FRS

Trust can be a factor explaining why loyal consumers are more willing to trial FRP or FRS. Trust was discussed as a combination of previous experience plus consumers’ belief in the retailer’s abilities to fulfil
their expectations (i.e., security, privacy). Consumers who are more loyal have stronger commitment to a brand and which in turn, increase their willingness to share their personal information (Jai & King, 2016). Current consumers who are in a loyalty program with knowledge building functions (e.g., suggesting new products and sale promotions) have stronger structural bonds with the retailer (Kim et al., 2020). Therefore, those loyal consumers should be more willing to adopt new offerings (e.g., FRS).

Two participants understood retailers already had access to a lot of their data, so they were not concerned with the extra data being stored with the adoption of FRP. One did not consider grocery and clothing purchases as personal information and therefore was not concerned about data security or privacy.

“Everyone does [grocery shopping] anyway so no I don’t have a problem… it’s not personal information”.

Participant 1 (Female. 35-44. SA)

**Insight 7. Positive previous experiences at the retailer associate with intention to trial FRP.**

More than half of the participants (65%) stated that they are more willing to trial FRP in the retailers that they have had previous positive experiences with. About 35% explicitly stated that the familiarity of their frequently visited retailer provides additional feelings of comfort and safety. Some others (29%) discussed their positive experiences with the store environment such as accessibility to staff and the store being cleaner, more organised, and having higher quality of products.

“[I feel safer because] you know the people at the store or the layout at the store”.

Participant 16 (Male. 65+. VIC)

**Insight 8. Older participants who adopted new technologies were more willing to adopt FRP.**

Some older participants (18%, n=3) aged 55+, who previously had to adopt a new technology such as mobile phones and credit/debit cards are more willing to adopt FRS.

“To me, everything’s changing…when you’re old…you’re going to just go with the flow and see what happens”.

Participant 9 (Female. 65+. QLD)

The key concern is that the older consumers may believe that they lack the ability to set up, trial, and adopt FRS/FRP which further deters them from being willing to trial and adopt. This reflects personal innovativeness among the older generation (Ciftci et al., 2021; Zhong et al., 2021).

“I don’t use it. I’m not tech savvy enough”.

Participant 13 (Female. 55-64. SA)
Implications

Insights in this section have strong practical and academic contributions. Insights 5, 6 and 7 highlighted the importance of consumers' loyalty to the retailers in their trust and willingness to adopt FRP. Therefore, loyal consumers listed on retailers' loyalty program should be a target market for the initial launch of their FRP technology. As discussed by Tanford (2013), higher tier members of loyalty programs tend to have a higher level of behavioural loyalty. This is an efficient approach for retailers because they own consumers' past behavioural data in their loyalty programs. Insight 8 also indicated a potential to target older generation by their experience in adopting new technologies.

The insights about behavioural factors are invaluable due to the rare research in the past. From our systematic literature review, only Xu et al. (2021) briefly tested past experiences (i.e., positive, negative, no prior experience) as a close proxy to the behavioural drivers our participants mentioned. They found that prior experience with FRS has significant influence on perceived security, perceived privacy, trust in the system, and adoption intention. Due to the importance of behavioural drivers, the second stage of the study (using a larger scale survey) will test their impacts on trust and adoption of FRP.

Behavioural De-motivation

Behavioural de-motivations are past or existing behaviours exhibited by consumers that deter them from trialling and adopting FRS/FRP. For example, having a preferred method of payment could deter consumers from trialing FRP. Specifically, this research found one key insight.

Insight 9. Consumers were less willing to adopt FRP if they had a preferred method of payment.

Consumers who have a preferred method of payment are less willing to trial or adopt FRP unless they are convinced it will provide them with additional benefits. As shown in Table 3, about 15 participants (88%) indicated their current preferred payment method and among these people, 13 of them mentioned they were happy about the current method. For example, two participants only trust PayPal for online transactions because they have had positive experiences with disputes.

“…why fix something that’s not broken. I’ll just go with the usual pathway”.

Participant 8 (Male. 25-24. VIC)
Table 3. Preferred payment methods

<table>
<thead>
<tr>
<th>Method</th>
<th>% of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 PayWave/PayPass</td>
<td>59%</td>
</tr>
<tr>
<td>2 FRP Mobile</td>
<td>18%</td>
</tr>
<tr>
<td>3 PayPal Online</td>
<td>12%</td>
</tr>
<tr>
<td>4 Thumbprint Scan</td>
<td>6%</td>
</tr>
<tr>
<td>Did not specify</td>
<td>12%</td>
</tr>
</tbody>
</table>

Implications

This insight again, highlighted the importance of marketing communications as discussed in the section about “Consumers’ knowledge about Facial Recognition Payment (FRP) Technology”. Adding to the previous discussion, retailers and marketers should prioritize their objective to change consumers’ perception about payment methods. It is not easy to change consumers’ existing habits. However, retailers can conduct a consumer journey study and then use a downstream-plus (i.e., provide informational when habits are vulnerable to change) marketing communication strategy (Verplanken & Wood, 2006) to achieve this goal.

Psychological Motivation

Psychological motivations are the consumers’ individual-level perceptions on factors that will motivate them to trial and adopt FRP. For example, the consumers’ trust in the retailer, the perceived ease of use of FRP, and the perceived usefulness of FRP. Specifically, this research found four key insights.

Insight 10. Trust in retailer positively associates with willingness to trial.

Slightly less than half of the participants (41%, n=7) are more willing to trial at a more well-known brand because they believe the retailer has more resources to rectify any issues or problems. About a quarter (24%, n=4) explicitly stated that they trust their most frequently visited retailer.

“With a big company, who has a good image, they’re going to fix everything if we’re not happy with it”.

Participant 5 (Female. 35-44. ACT)

Implications

Insights 10 indicates the importance of branding strategy of retailers is essential for consumers to trust or adopt FRP. Retailers should continuously build up their brand attachment. Many branding strategies
can be applied, for example, increasing consumers’ perceived quality of the brand, utilising celebrity/influencer endorsements (Alhaddad, 2015), building a brand presence on social media (Erdoğmuş & Çiçek, 2012) and building an online community (Shaari & Ahmad, 2017). It is out of the scope of the current study, so it will not be discussed in detail.

Insight 11. Consumers are more willing to adopt FRP when it is easy to use and more efficient.

Ease of use and perceived usefulness are the most prominent motivations as FRP removes the need for cash, credit/debit card or mobile phone and increases the efficiency of the check-out process. According to TAM, ease of use is “the degree of ease associated with the use of the system” (Venkatesh et al., 2003, p.450, as cited in Ciftci et al. (2021) which corresponds with effort expectancy from the unified theory of acceptance and use of technology (UTAUT). Also, perceived usefulness from TAM corresponds to performance expectancy from UTAUT (Ciftci et al., 2021) and perceived system quality (i.e., functionality and efficiency) as identified by Hizam et al. (2021). Perceived usefulness describes the degree to which a customer believes the use of technology helps to perform certain activities (Ciftci et al., 2021). Many participants (65%, n=11) highlighted their needs on simplicity of FRP in addition to ease of access of POS machines. The ease of use was closely linked with perceived usefulness (i.e., efficiency), more than half 59% (n= 10) participants highlighted how FRP would provide a smoother shopping and check out experience.

“It’ll probably makes the transaction faster”.

Participant 6 (Male. 25-34. NSW)

Insight 12. Consumers are more willing to adopt FRP when it is perceived as more secure.

Four participants (24%) mentioned about the security aspect of FRP. They believe that FRP is more accurate when using facial biometrics as identification and authorisation compared to other methods (e.g., pin, passcode). As a result, FRP is more secure and will decrease fraudulent activities.

“no one can steal my face”.

Participant 13 (Female. 55-64. SA)

Three participants (18%) expressed that they are more willing to trial FRP using their own devices (i.e., mobile phone, laptop, tablet). These participants feel their devices and the data stored on it are more secure because they are aware of all the application stored on it and whether or not their device has a virus. However, one participant was more comfortable using a device provided by the retailer (i.e., POS machine) because it is supported by a security company.

“You always have your phone, and you take it everywhere, you know where it is, what it’s doing whether there’s a virus”.

Participant 15 (Female. 18-24. TAS)
Insight 13. Consumers who place more significance on the benefits than the risks are more willing to trial FRP.

Participants who were more focused on the benefits of FRP such as ease of use and perceived usefulness are more willing to trial FRP even when they had security or privacy concerns. Two participants mentioned that they would adopt FRP as a backup method if they forget their wallet or mobile phone.

"If we can get out the supermarket quicker then yeah, I'm all for it".

Participant 14 (Female. 55-64. TAS)

Implications

These insights suggest the messaging strategy for retailers. The two major psychological drivers of consumers’ trust and adoption of FRP are ease of use and security. Marketing messages highlighting these two elements will positively influence consumers’ attitudinal and behavioural responses. For example, retailers could outline the biometric technology behind FRS and highlight the security of it.

Insight 12 also highlighted the importance of understanding the de-motivation. Previously, with the launch of PayWave and PayPass, both marketing campaigns heavily focused on the convenience and efficiency of the new technology (Elsworth, 2014; Lynchy, 2012), which lead to Australia having the highest usage of contactless “tap and go” debit and credit cards in the world (Letts, 2016). However, when it came to the adoption of mobile wallets, Australian consumers were not too motivated due to the incremental benefits not being enough or being explained well enough (Letts, 2016).

Psychological De-motivation

Psychological de-motivations are the consumers’ individual-level perceptions of factors that will deter them from trialling or adopting FRP or FRS. For example, privacy, security, and technological concerns deter consumers from trialing or adopting FRP. Specifically, this research found three key insights.

Insight 14. Privacy is the main concern about FRP that reduces consumers’ willingness to adopt.

About half (53%) of participants expressed their concerns about privacy when asked if they would adopt FRP. Participants were most concerned about who has access to their data, and the potential misuse of data for targeted advertising purposes and other purposes that was not consented to.

“Little data points that they can collectively get and collate can then be used for marketing purposes, which I don’t think it's fair”.

Participant 18. (Male. 18-24. WA)
With new technology such as mobile banking apps and the digital wallet, privacy risks perceived by the consumers play an important role in their decision to trial or adopt (Krishanan et al., 2016; Rathore, 2016; Zhang et al., 2018). Perceived privacy, along with perceived security, is closely linked to the consumers’ trust in the retailer and the technology (Malik et al., 2019).

**Insight 15. Security is the second main concern about FRP that that reduces consumers’ willingness to adopt.**

About half (47%) of participants expressed their concerns about security in terms of where their data is stored and security of their data to third party attacks. As mentioned previously, security and privacy concerns are closely linked to trust in retailer and the technology. In addition, from insight 3, consumers with less knowledge of FRP had more concerns. At first, the participants were concerned about who was the technological and security company supplying FRP to the retailers. While two participants did not trust FRP at all, 24% of participants were either willing to trial FRP or were interested to find more information after hearing a well-known IT was providing the FRS.

“I don’t know if there is a single company in the world that I could say would be well equipped enough or competent enough for me to have peace of mind”.

Participant 3 (Male. 18-24. QLD).

**Implications**

Insights 13 and 14 also suggest potential messaging strategies for retailers. The two major psychological de-motivation of consumers’ trust and adoption of FRP are privacy and security concerns. They are well documented in the literature (Ciftci et al., 2021; Liu et al., 2021; Moriuchi, 2021; Zhang & Kang, 2019). The suggested marketing communications message should be about guarantees of privacy data protection and security assurance. For example, retailers could provide privacy statement and terms and conditions about what the data is used for, and they could also be clear about where data is stored and the advanced security that protects it. With a different purpose, when Woolworths introduced cameras on the self-serve checkouts as a security measure to prevent stealing, consumers also raised serious privacy concerns. In response, Woolworths updated their privacy policy to be more detailed about their treatment of personal data and overall, easier to understand (Sinclair, 2021b).

**Insight 16. Issues with FRS technology is the third main concern about FRP that that reduces consumers’ willingness to adopt.**

More than a quarter (29%, n= 5) participants expressed their concerns about technological issues that deter them from adopting FRP. Three participants (18%) believed the inaccuracy of FRS would decrease efficiency rather than increase it while two participants (12%) are concerned about the chances of false positives (i.e., system results that there is a positive match, but there is no match).
“a high-resolution image of your face could count as maybe a false positive”.

Participant 2 (Male. 18-24. QLD)

Participants with past experiences or knowledge of FRS have increased concerns regarding technology; Participant 7 explicitly recounted his knowledge about Xbox Kinect’s controversy about accidental discrimination (Sutherland, 2010). Similarly, Participant 3 spoke about his knowledge about the inaccuracy of colour and pattern recognition used in FRS.

“Like neural network based facial recognition systems have had really hilarious trivial attacks, where you just put like white and black squares in certain patterns, and it thinks it’s something completely different like these are attacked that you really cannot foresee”.

Participant 3 (Male. 18-24. QLD)

A few (12%) participants also raised concerns about the ease of amending data if necessary due to aging or injuries, or the process to remove their data if they do not wish to adopt FRP after trialling. Participant 18 explicitly questioned the accessibility of FRP to those who have religious and cultural needs.

The ownership of the FRP platform was one of the concerns as well, in relation to the FRP technology. Consumers feel less concern about privacy and see more convenience if one technology company operate the FRP platform rather than using varied FRP platforms from different retailers. For example, participant 17 stated that it will only be beneficial in terms of ease of use and convenient if there was a one-time sign up for all FRP instead of having to sign up at each individual store.

“If it was just a matter of setting it up once and it working everywhere, then… it’s going to be time saving”.

Participant 17. (Male. 35-44. VIC)

As a pre-test of the second stage of the study, participants were asked to compare multiple social media posts. About half (53%, n=9) of participants prefer social media posts that explicitly mention the security company behind FRP. The post with the security company made more than a quarter (29%, n=5) of participants want to actively search the security/technology company for more information.

Implications

Insight 15 highlighted a potential technological concern about the FRP technology. To a large extent, this is out of retailers’ control. Technology issues highlighted in the literature include perceived risk in terms of security infrastructure (Ciftci et al., 2021; Moriuchi, 2021) and system error (i.e., likelihood of false positive) (Ciftci et al., 2021). Strategic alliances with FRP technology companies with good reputations are strongly suggested. Strategic alliance is when firms “combine their individual strengths and work together to reduce nonvalue-adding activities and facilitate improved performance” (Whipple & Frankel, 2000, p. 21). This is similar to credit card payment platforms, there are countable number of credit card platforms (e.g., Visa, Mastercard and American Express). Retailers can partner with them to create their
own payment method, for instance, the David Johns American Express card (The David Jones American Express, 2020). Consumers using the David Johns American Express card will not experience differences than using a normal American Express card. Their trust of privacy/security toward American Express card platform will be transformed to the David Johns version. Similarly, retailers can also collaborate with advanced FRP payment platforms.

In terms of marketing communications, a co-branding strategy with the collaborating technology company should be applied. Consumers' trust and positive attitude toward the technology company will leverage their negative perceptions about FRP for the retailers (Morosan, 2020). This will be tested in the second stage of the study. Some examples of FRP technology vendors are listed here: Accenture, Aware, BioID, Certibio, Fujitsu, Fulcrum Biometrics, Thales, HYPR, Idemia, Leidos, M2SYS, NEC, Nuance, Phonexia, and Smilepass (Thales, 2021). Some examples of FRS developers are listed here: DeepFace (Facebook), FaceNet (Google), GaussianFace (The Chinese University of Hong Kong), FACE++ (Microsoft, IBM, and Megvii), and Rekognition (Amazon) (Thales, 2021).

External Drivers

Social Influence

Insight 17. Consumer’s willingness to trial FRP is influenced by WOM, particularly e-WOM.

About half (48%) of participants explicitly stated that they would follow recommendations (WOM) from family and friends about FRP. Half of them (24%) explained that family and friends were more trustworthy compared to other sources (i.e., influencers, online comments), thus, they would be largely influenced by the WOM. The other half 24% would listen to WOM but would not let it dictate their decision to trial. This means some consumers have stronger behavioural control than others. Behavioural control is the “beliefs concerning the controllability of the behaviour and efficacy expectancies” which influence consumers’ behavioural decisions based on the theory of planned behaviour (Terry & O’Leary, 1995, p. 199).

“If I see one of my family or friends post out about it, I’ll probably trust that more than something coming from like an influencer or someone who is paid”.

Participant 15 (Female. 18-24. TAS)

It is noticeable that e-WOM has been showing a stronger impact than off-line WOM. Participants’ sources of e-WOM are listed below:

- 6% (n=1) would look for reviews on forums (e.g., reddit).
- 18% (n=3) would search on Google.
- 12% (n=2) would prefer a direct link on social media posts.
- 41% (n=7) would look at comments on the social media post.
Implications

Referrals from consumers’ social network will be very helpful for the diffusion of such innovation, FRP method. Social networks help the diffusion of new products (Iyengar et al., 2010). As mentioned by Harrigan et al. (2021), social media provides social support for consumers to communicate with retailers/brands and other consumers, and as a result generates stronger trust. Retailers can also use online brand community (Shaari & Ahmad, 2017) and social media influencer marketing (Hu et al., 2019; Zhang et al., 2021) to assist the diffusion of FRP technology.

Insight 18. Consumers are less likely to trial and adopt FRP in the presence of other shoppers.

Three participants (18%) are less likely to trial FRP in stores due to the social presence effect. Social presence effect explains how an individual’s behaviour can be influenced by the presence of others in public (Gao et al., 2020). For example, customers may feel an increase of anxiety in the presence of other shoppers causing them to avoid using FRP (Gao et al., 2020). Participants are less likely to adopt FRP if there are other customers in line, waiting and watching; mostly because they do not want to be an inconvenience to others, however, Participant 7 discussed about negative social judgment generated from their incorrect operation. Participant 6 stated that he is more likely to trial FRP in clothing store because it definitely would be less crowded.

“[I would trial FRP] only if it's very quick, can be done quick and you're not holding people up”.

Participant 9 (Female. 65+. QLD)

Insight 19. Consumers are more willing to trial FRP if they feel supported by customer services.

Some consumers (n=5) are more willing to trial if they feel support; either by staff in-store, knowing where to contact if there are any issues, or having the freedom to select traditional payment methods as backup.

“It sort of does [interest me] as long as they don’t do away with the other payment methods either”.

Participant 6 (Male. 25-34. NSW)

Implications

This insight highlights the importance of marketing communication to educate consumers about the procedure of FRP (see Insight 1-4), and a need for good on-site customer support (Insight 19). At the beginning, retailers may consider separate checkout sections for FRP POS machine or FRP mobile payment channels. They should also allow the POS machine to accept traditional payment methods. Therefore, consumers who are willing to trial or adopt FRP can do so without waiting for others or feel the social pressure from those waiting. ALDI recently introduced their self-service checkout and has received positive response from consumers who embraced the more convenient and efficient method; one consumer stated “OMG, awesome! Nothing worse than going in for a couple things and having to wait forever behind people with trollies full.” (Sinclair, 2021a).
Corporate Marketing Communication Strategy

Insight 20. Marketing communications influence consumers’ knowledge of and willingness to trial FRP.

Three participants’ (18%) current knowledge of FRP/FRS comes from various marketing communication sources such as social media, news, and YouTube; Another three (18%) gained knowledge from family and friends; one participant mentioned gaining knowledge from movies.

After seeing mock-up social media stimuli, overall, due to the lack of knowledge FRP POS methods, no participants thought about FRP utilising POS machines. Only one participant was willing to trial FRP without enquiring more information; three of them (18%) would wait for feedback on the news before trialling; and more (41%, n=7) would like to know more details about the procedure and benefits. More specifically, participants would like to understand more details about the exact process of how to utilise FRP online and offline while using reward cards and mixed payments. The content of marketing communications also affects participants. Three participants (12%) do not like reading posts that have long text while 18% (n=3) do not like and would ignore sponsored posts.

“If I saw this anywhere, I probably ignore it as it is an ad”.

Participant 7 (Male. 25-34. TAS)

Five participants (29%) stated that they would be more interested to trial if there was an incentive offer such as discount or bonus reward points. One participant mentioned that their trust in their most visited retailer is strong enough for them to trial new products that are suggested to them in exchange for bonus reward points. Two participants (12%) would not be interested in FRP at all after seeing social media posts.

“They [Coles] sometimes do a promotion with bonus flybys points, I’ll give it a go”.

Participant 4 (Male. 45-54. QLD)

Implications

In addition to the marketing communication implications discussed in the previous sections, this insight provides another strategy to be considered in the integrated marketing communication strategy – sales promotion. Rewards will positively impact consumers’ e-referral and positive WOM (Zhang et al., 2019). Echoing the suggestion on prioritising the loyal consumers who tend to have loyalty cards, the retailers may simply use reward points as incentives (Hogenson, 2019). With the launch of the Starbucks app, the store tied payment on the app to its loyalty rewards program which gained traction becoming the most popular proximity mobile payment app (eMarketer, 2018).
Extra Motivational Drivers from the Literature

Overall, the participants (adults from all age group) provided great insights for the retailers. While some of the interview results can be based up by the literature (e.g., privacy concern and the convenience benefit), the literature did not cover some important factors. For example, the literature did not sufficiently explain behavioural drivers, and did not test the important role of social media marketing communications in the diffusion process of FRP technology. There are also some factors overlooked by our participants but noted in in the literature.

Insight 21. Intrinsic, social, and emotional motivations.

Firstly, intrinsic motivation constructs were explored with mixed findings from past literature. Ciftci et al. (2021) considered hedonic motivation which refers to consumers’ perception of FRS in terms of personal use and the potential fun and enjoyability of it. They found that hedonic motivation did not influence intention to adopt FRS; however, they did not test FRP (Ciftci et al., 2021). On the other hand, Zhong et al. (2021) tested perceived enjoyment which refers to interesting and enjoyable experiences new technology offers to consumers. They found that perceived enjoyment can positively affect perceived ease of use, customers’ attitudes towards and intention to trial FRP (Zhong et al., 2021).

Secondly, social image was another factor that was explored within the literature by (Zhang & Kang, 2019) which describes the extent to which a user thinks their “state or image is improved in the organisational society to which the user belongs” (Moore & Benbasat, 1991; as cited in Zhang and Kang (2019, p. 154363)). Specifically, the study tested the impact of social image on consumer’s intention to adopt FRP. It was found that there is a positive relation between social image and intent to adopt FRP.

Thirdly, anticipated positive and negative emotions were considered by Morosan (2020) which refers to “a priori appraisals reflecting the affective consequences of a decision before actually engaging in the decision” (Bagozzi & Baumgartner, 2000 as cited in Morosan (2020). They found that consumer’s anticipated positive emotions positively influence their intention to adopt FRS in hotels; however, anticipated negative emotions did not negatively influence their intention to adopt FRS. This result is in line with research in other information-system related context where positive anticipated emotions were more influential than negative anticipated emotions (Morosan, 2020).
**Reference List**


Jai, T.-M., & King, N. J. (2016, 2016/01/01/). Privacy versus reward: Do loyalty programs increase consumers' willingness to share personal information with third-party advertisers and data brokers? *Journal of Retailing and Consumer Services, 28*, 296-303. [https://doi.org/https://doi.org/10.1016/j.jretconser.2015.01.005](https://doi.org/https://doi.org/10.1016/j.jretconser.2015.01.005)


Why is the study being conducted?
This research project is funded by the Australian Retailers Association (ARA) Consumer Research Advisory committee and aims to understand consumers’ motivation and de-motivation to use facial recognition payment technology in retailing stores (online and offline). You are invited to participate in the project because your opinions are invaluable for us.

What does participation involve?
Your participation will involve a video-recorded interview taking place via an online and password protected Zoom videoconferencing, which will take approximately 30 minutes of your time.

After a warmup chat, you will be asked to discuss your motivations to trust/distrust of and tendency to use facial recognition payment technique in retailing stores (online and offline).

A couple of example questions are listed here:
- Have you used any facial recognition payment technology in any retailing stores (online or offline)? Why?
- Do you trust facial recognition payment technology? Why?

Your participation in this research project is entirely voluntary. If you do agree to participate you can withdraw from the research project without comment or penalty. You can withdraw anytime during the interview. If you withdraw within 6 weeks after your interview, on request any information already obtained that can be linked to you will be destroyed. Your decision to participate or not participate will in no way impact upon your current or future relationship with QUT or the researchers. Your participation will no way impact on your relationship with the ARA or QUT.

You will be able to review a summary of your responses six months after the interview if you request via email (find email addresses in the Research team section).
What are the possible benefits for me if I take part?
You will receive a $25 Myer voucher after you complete the whole interview and sufficiently answer all the questions.

What are the possible risks for me if I take part?
There are no risks beyond normal day-to-day living associated with your participation in this research project. We have considered potential Covid-19 influence on our health, therefore, we take the online interview approach.

The research project is designed to minimize any psychological discomfort; however, it is possible (though unlikely) that you may experience some psychological discomfort while participating. If you become concerned or distress in any way while answering the questions, you can withdraw without consequence.

What about privacy and confidentiality?
Any personal information that could potentially identify you will be removed or changed before files are shared with other researchers or results are made public. The information that will be removed includes age, place of work, occupation, and education.

Any data collected as part of this research project will be stored securely as per QUT’s Management of research data policy. Data will be stored for a minimum of 5 years, and can be disclosed if it is to protect you or others from harm, if specifically required by law, or if a regulatory or monitoring body such as the ethics committee requests it.

As the research project involves a video recording:
- You will have the opportunity to verify your comments and responses prior to final inclusion, if you request via email.
- The recording will be retained for the minimum retention period of 5 years after the last research activity.
- The video images in the recording will only be used for data analysis and for no other purposes including publications.
- The recording will be password-protected.
- Only the named researchers and a qualified research assistant (a transcriber) will have access to the recording.
- It is not possible to participate in the research project without being recorded.

This research is funded by the ARA Consumer Research Advisory committee. The committee will not have access to any raw data or any individual information. They will only receive a summary of the findings based on the whole participation sample.

Every effort will be made to ensure that the data you provide cannot be traced back to you in reports, publications and other forms of presentation. For example, we will only include the relevant part of a quote, we will not use any names, or names will be changed, and/or details such as dates and specific circumstances will be excluded. Nevertheless, while unlikely, it is possible that if you are quoted directly your identity may become known.

How do I give my consent to participate?
We would like to ask you to complete the consent form which is on page 4 of this document to confirm your agreement and available time to participate.

**What if I have questions about the research project?**
If you have any questions or require further information, please contact the listed researcher:

Shasha Wang, shashawang@qut.edu.au, +61 7 3138 1354
Stephanie Chen, s221.chen@qut.edu.au +61 4 3398 4555

**What if I have a concern or complaint regarding the conduct of the research project?**
QUT is committed to research integrity and the ethical conduct of research projects. If you wish to discuss the study with someone not directly involved, particularly in relation to matters concerning policies, information or complaints about the conduct of the study or your rights as a participant, you may contact the QUT Research Ethics Advisory Team on +61 7 3138 5123 or email humanethics@qut.edu.au.

*Thank you for helping with this research project. Please keep this sheet for your information.*
CONSENT FORM FOR QUT RESEARCH PROJECT
– Interview –

Establishing and Comparing Desirable Brand Stereotypes in Service and Retailing – a Cross Disciplinary Study from Linguistic and Marketing Perspectives

QUT Ethics Approval Number 2021000371

Research team

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Statement of consent

By signing below, you are indicating that you:

• Have read and understood the information document regarding this research project.
• Have had any questions answered to your satisfaction.
• Understand that if you have any additional questions you can contact the research team.
• Understand that you are free to withdraw without comment or penalty.
• Understand that if you have concerns about the ethical conduct of the research project you can contact the Research Ethics Advisory Team on +61 7 3138 5123 or email humanethics@qut.edu.au.
• Understand that the research project will include a video recording.
• Agree to participate in the research project.

Please indicate your available interview dates and times between 17th June 2021 and 28th June 2021 (e.g., 18th June, morning after 9.00AM) below:

Preferred date and time: __________________________________________________________

Name (Print full name): __________________________________________________________

Signature: __________________________ Date: __________________________

Please scan and return the signed consent form to Dr Shasha Wang via email shasha.wang@qut.edu.au.

Note: if you do not have a scanning device, please type in your INITIALS in the “Signature” part, and reply the email you received from our QUT email (ends with @qut.edu.au) stating: I agree to participate the research titled “Establishing and Comparing Desirable Brand Stereotypes in Service and Retailing – a Cross Disciplinary Study from Linguistic and Marketing Perspectives”. 