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Consumer internet purchasing behavior in Chile ☆

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ABSTRACT

Despite the potential for e-commerce growth in Latin America, studies investigating factors that influence consumers' Internet purchasing behavior are very limited. This research addresses this limitation with a consumer centric study in Chile using the Theory of Reasoned Action. The study examines Chilean consumers' beliefs, perceptions of risk, and subjective norms about continued purchasing on the Internet. Findings show that consumers' attitude towards purchasing on the Internet is an influential factor on intentions to continue Internet purchasing. Additionally, compatibility and result demonstrability are influential factors on attitudes towards this behavior. The study contributes to the important area of technology post adoption behavior.

1. Introduction

Developed countries, such as the United States, and those in Europe, have embraced the Internet for commercial purposes and many organizations use the Internet as part of their multi-channel retail offering. For example, in 2010 US retail e-commerce sales are anticipated to increase by 12.7% to $152 billion, the largest gain in the last 2 years (Grau, 2010). Western Europe, particularly the United Kingdom, France and Germany, lead the world in retail e-commerce sales and this situation is anticipated to continue into 2012, surpassing $200 billion (von Abrams, 2010). However, in less developed countries, such as those in Latin America, companies' take up of e-commerce is much slower (Grandón, Nasco, & Mykytn, 2010; Nasco, Grandón, & Mykytn, 2008). In Chile, for instance, despite achieving fairly substantial increases in business to business (B2B) online transactions in recent years, the low level of business to consumer (B2C) transactions suggests that this area of e-commerce is still not well developed (Nasco, Grandón, et al., 2008). The limited growth of B2C e-commerce in this region is somewhat surprising given that the number of Internet users in Latin America increased by 853% between 2000 and 2009 (NewMedia TrendWatch, 2009).

Early studies, particularly in western countries, theorize about how consumers might use the Internet (e.g., Hoffman & Novak, 1996; Jarvenpaa & Todd, 1997; Peterson, Balasubramanian, & Bronnenberg, 1997). There is also extensive research investigating consumer attitudes and behaviors related to making online purchases (e.g., Bhatnagar, Sanjog, & Rao, 2000; Fram & Grady, 1995; Garbarino & Strahilevitz, 2004; Jarvenpaa & Tractinsky, 1999; Jarvenpaa, Tractinsky, & Vitale, 2000; Peterson & Balasubramanian, 2002; Swinyard & Smith, 2003; Van den Poel & Leunis, 1999; Vijayasarathy & Jones, 2000; Yang & Jun, 2002). Of particular interest to this paper is research that examines facilitators and barriers to using the Internet for purchasing (e.g., Andrews, Kiel, Drennan, Boyle, & Werawardeena, 2007; Bhatnagar et al., 2000; Biswas & Biswas, 2004; Forsythe, Liu, Shannon, & Gardner, 2006; Jarvenpaa et al., 2000; McCole, Ramsey, & Williams, 2010; Qureshi et al., 2009; Urban et al., 2009; Van den Poel & Leunis, 1999; Wang, Beatty, & Fox, 2004). However, studies that investigate what factors influence Latin American consumers' use of the Internet for commercial purposes are limited (Nasco, Grandón, et al., 2008).

An important issue, then, is the selection of a theoretical framework to examine consumers' intentions to make Internet purchases. A number of theories of consumer acceptance of technology can be considered, many of which stem from Fishbein and Ajzen's (1975) theory of reasoned action (TRA). This theory maintains that an individual's intentions towards a behavior are a direct function of attitudes and subjective norms or social influence. The theory of reasoned action was later extended to the theory of planned behavior (TPB) through the inclusion of perceived behavioral control to account for non-volitional behaviors, such as those in organizational settings (Ajzen, 1985). Examples of extensions of these two models include the very parsimonious technology acceptance model (TAM, Davis, 1989) and Moore and Benbasat's (1991) consumer acceptance of technology model using the perceived characteristics of innovating (PCI) scale derived from Rogers (1995) innovation diffusion theory.

In more recent times, two additional models are available, the unified theory of acceptance and use of technology (UTAUT, Venkatesh, Morris, Davis, & Davis, 2003) and the consumer acceptance of

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technology model (CAT, Kulviwat, Bruner, Kumar, & Clark, 2007; Nasco, Kulviwat, Kumar, & Bruner, 2008). Taken together, these models contribute to how researchers can examine the adoption, diffusion and continued use of technologies through operationalizing the four key constructs from Fishbein and Ajzen's TRA/TPB models, and the addition of moderating or mediating variables to increase the models' explanatory power (Kulviwat et al., 2007; Nasco, Kulviwat, et al., 2008; Venkatesh et al., 2003).

While recognizing the extensive research behind consumer adoption models, the intention is to examine Chilean consumers' attitudes and behavior towards purchasing on the Internet using TRA to achieve two objectives. First, this study provides a counterpoint to the important research by Nasco, Grandón, et al. (2008) with Chilean managers in small to medium size enterprises (SMEs). The argument is that SME managers should understand their own intentions to adopt e-commerce, but, more importantly, what factors influence their potential consumers' take-up of Internet purchasing. Using the same theory as Nasco, Grandón, et al. (2008) provides a comparable study to identify suitable managerial insights. Second, applications of TRA to consumers' intentions to adopt Internet purchasing form a significant body of consumer behavior research (Taylor & Strutton, 2009), particularly in the United States. However, researchers argue that e-commerce adoption research applied in developed countries may not necessarily be as relevant for under developed countries, such as those in Latin America, due to differing cultural dimensions (Gong, 2009; Grandón et al., 2010; Nasco, Grandón, et al., 2008). To this date, studies that use TRA to examine consumers' Internet purchasing in Latin American countries are not available. The authors argue that the intuitive nature of TRA reinforces the applicability of this model to an investigation of Internet purchasing behavior in Chile.

The objective of this study, therefore, is to address the limitations noted in the consumer behavior research, using Chile as a representative Latin American developing country. Chile is the fourth largest Internet population in Latin America (NewMedia TrendWatch, 2009). In 2006, Chile was identified by the Global Competitiveness Report as the highest ranking country in terms of potential sustained economic growth of all Latin American countries (Nasco, Grandón, et al., 2008). Additionally, a Chilean Chamber of Commerce study found that 29% of consumers admit to using the Internet for purchasing products and services during the Christmas period (Etcheverry & Nazar, 2009). Thus, research regarding perceptions about, and use of the Internet in the Chilean population (e.g., Maldifassi & Canessa, 2010) suggests opportunities for a study on consumers' Internet purchase behaviors in this country.

2. Theoretical background and hypotheses

Although the conceptual issues discussed in this section are important in explaining what factors influence consumers' intentions to purchase online, limited research exists on their relevance for Latin American consumers compared to the developed countries. Evidence certainly suggests that cultural differences exist in terms of consumer acceptance of modern communication technologies. For example, people consider Latin American countries to be high context and/or collectivist cultures (Hofstede, 2001). Then, in terms of Internet purchasing, people may perceive this activity as an impersonal way to do business with firms (Grandón et al., 2010). They may avoid changing from existing ways of purchasing and be less likely to take risks with e-commerce, particularly in the early stages of B2C e-commerce activity available to consumers (Grandón et al., 2010; Nasco, Grandón, et al., 2008) People in *high contex*t cultures prefer to gain information related to Internet purchasing from personal information networks (Cyr, Bonanni, & Bowes, 2005). While that study does not examine a Latin American culture, evidence exists that cultural dimensions provide insights into consumer trust towards online websites that have inferences for a study into Chilean Internet purchasing.

Research into purchasing behavior and Internet in Latin America is still embryonic and available studies draw on the traditional consumer behavior literature for theoretical frameworks for consumption constructs (e.g., Grandón et al., 2010). Applying the TRA model to e-commerce adoption by SME managers in Chile shows that factors relating to their attitudes and subjective norms are important predictors of intentions to adopt e-commerce in their firm (Grandón et al., 2010; Nasco, Grandón, et al., 2008). However, the authors of this paper have not found any consumer-centric applications of TRA to Internet purchasing in Latin America at this present time.

Applying TRA in this context requires identification of factors likely to influence an individual's attitude or intention towards using Internet for purchasing. This research adopts Moore and Benbasat (1991) perceived characteristics of innovating scale (PCI), a descriptive set of generic attributes of using a technological innovation. The factors included are *relative advantage*, *compatibility*, *ease of use*, *visibility*, *image*, *results demonstrability* and *trialability*. More complex studies on measurement issues also examined the PCI scale and have found this scale to be a valuable addition to conceptualizing technology acceptance models (Compeau, Meister, & Higgins, 2007; Venkatesh et al., 2003). Furthermore, research on consumers using the Internet for purchasing show that in particular, *relative advantage*, *compatibility*, and *results demonstrability* are important explanatory factors (e.g., Andrews et al., 2007; Forsythe et al., 2006; Rohm & Swaminathan, 2004; Wang, Gu, & Aiken, 2010). Based on the evidence provided, the study uses the PCI scale to conceptualize the factors that influence attitude and/or intentions in the TRA model. People also regard purchasing on the Internet as a risky activity and studies confirm that *perceived risk* is a factor that influences a person's attitude or intentions to purchase on the Internet (e.g., Cheung & Lee, 2001; Forsythe et al., 2006; Qureshi et al., 2009).

Finally, in keeping with TRA, the model includes *subjective norms*. Subjective norms examine the influence of important referents in an individual's offline social or organizational communication network (e.g., Fitzgerald, 2004; Karahanna, Straub, & Chervany, 1999; Moore & Benbasat, 1991; Venkatesh et al., 2003). With the explosion of Internet social communication channels, an extension of the subjective norm component can include the influence of people's important referents located in their online social communication networks. While this approach has received little empirical attention from a technology acceptance perspective (Fitzgerald, 2004), the model examines this extended component. Fig. 1 depicts the model incorporating the factors discussed in this section.

The objective of this research is to examine what factors influence an individual's continued use of the Internet for purchasing. While much of the technology acceptance research focuses on initial adoption, evidence suggests that such models can help to examine post-adoption behavior, such as continuing use (Kim & Malhotra, 2005). For example, Agarwal and Prasad (1997) apply the PCI scale to

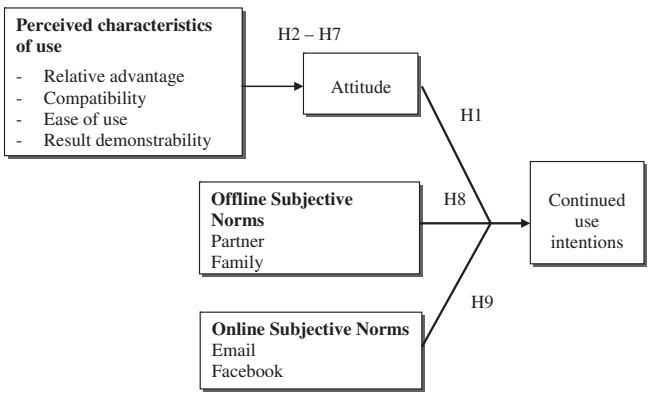

Fig. 1. Proposed conceptual model.

the initial use and continued use of the World Wide Web for information searches. Similarly, Karahanna et al. (1999) use this scale, modeling factors that influence the likelihood of initial use and continued use of a computer software operating system. Both studies demonstrate that adoption models can examine continued use. In a similar vein, very recent research further identifies factors likely to support post adoption behavior with a technology. These factors include renaming the variables and reframing the measurement items to reflect continuation behavior. Examples include Son and Han (2011) for an Internet based data subscription service, and Choi, Kim, and Kim (2011) for mobile data services. Hypothesis testing in the model now follows.

2.1. Attitudes towards purchasing on the Internet

In this study, the definition of *attitude* is the extent to which an individual makes a positive or negative evaluation about continuing to use the Internet for purchasing [after their initial adoption]. Attitude is an important determinant of an individual's predisposition to respond and has a positive relationship to behaviors of interest (Allport, 1935). In TRA, attitude is the extent to which an individual makes a positive or negative evaluation about performing behavior (Fishbein & Ajzen, 1975). Extant studies suggest that attitude is an important predictor of intentions to use the Internet for purchasing (e.g., Doolin, Dillon, Thompson, & Corner, 2005; Hernández, Jimenez, & Martin, 2010) or to adopt e-commerce in SMEs (Grandón et al., 2010; Nasco, Grandón, et al., 2008). Further, individuals with direct experience of a phenomenon form positive attitudes and these attitudes are more easily accessible in memory (Fazio & Zanna, 1981). Thus, a positive relationship between *attitude* and *intentions* to continue Internet purchasing is foreseeable.

Hypothesis 1. Attitude towards purchasing on the Internet positively influences Chileans consumers' intention to continue purchasing on the Internet.

2.2. Salient beliefs underpinning attitude

Consistent with TRA, an individual's evaluative beliefs about performing the behavior of interest underpin their attitude (Fishbein & Ajzen, 1975). With innovations, people are more likely to adopt an alternative idea when they perceive that the new idea offers more benefits than the existing option (Rogers, 1995). Studies suggest that the attributes of using a technology, such as those in the PCI scale, can help to determine what salient beliefs influence an individual's attitude towards Internet purchasing (e.g., Andrews et al., 2007; Forsythe et al., 2006; Rohm & Swaminathan, 2004; Wang et al., 2010). Thus, the model uses five attributes from the PCI scale to examine what factors underpin Chilean consumers' attitudes towards Internet purchasing. The definitions for each factor are from Andrews et al. (2007), and the authors of this study propose relevant hypotheses regarding the relationship with attitude.

Andrews et al. (2007) define *relative advantage* as the extent to which people perceive that using the Web to make purchases is better than other ways of making purchases. Research shows that relative advantage is an important factor in the adoption of technology (Karahanna et al., 1999; Plouffe, Vandenbosch, & Hulland, 2001) and increases consumer's attitude towards purchasing on the Internet (Forsythe et al., 2006). This research hypothesizes that this relationship holds in a Latin American context as follows:

Hypothesis 2. Relative advantage positively influences Chilean consumers' attitude towards continuing to purchase on the Internet.

Compatibility is the extent to which using the Web to make purchases is perceived as being consistent with existing values, purchasing patterns and past experiences. Compatibility has shown to be a very important factor in new technology adoption for first time users (Agarwal & Prasad, 1997) as well as users and potential users (Plouffe et al., 2001), suggesting its importance in predicting both initial and continuing use. Thus, in a Latin American context the authors propose the following hypothesis:

Hypothesis 3. Compatibility positively influences Chilean consumers' attitude towards continuing to purchase on the Internet.

Ease of use is the extent to which people perceive that using the Web to make purchases is easy to do. While perceived ease of use is included in the model tested here, more recent Internet user-studies show mixed results. This variable often lacks a significant influence on attitude as most populations sampled are very familiar with the online environment (Hernández et al., 2010). In underdeveloped countries Internet diffusion is lower, with greater physical and economic barriers to e-commerce adoption compared to developed countries (Gong, 2009; Maldifassi & Canessa, 2010; Wresch, 2003). However, while people regard Latin American countries as being underdeveloped, some of the populations' Internet take-up rate is substantial. For example, between 2000 and 2009, Latin American Internet users increased by 853%, and Chile has the fourth largest Internet population in Latin America (NewMedia TrendWatch, 2009). Evidence suggests, therefore, that Chileans may be very familiar with the online environment, and potentially with Internet purchasing. Thus, a positive relationship for Chilean consumers as a Latin American example is likely, so the authors propose the following hypothesis:

Hypothesis 4. Ease of use positively influences Chilean consumers' attitude towards continuing to purchase on the Internet.

Result demonstrability is the extent to which the benefits of using the Web to make purchases are communicable to others. Earlier work on adoption of technologies shows that result demonstrability is an influential factor in predicting continued use (e.g. Agarwal & Prasad, 1997). Additionally, result demonstrability is the most influential factor for women who purchase online and those who don't when comparing women's likelihood of this behavior. This factor is also most important for men who do not purchase online compared to men who do (Andrews et al., 2007). Individuals in high context cultures, such as Latin America, may prefer to gain information related to Internet purchasing from their personal networks. Based on previous findings, important others can communicate this information in an individual's social network, thus the authors propose the following hypothesis:

Hypothesis 5. Result demonstrability positively influences Chilean consumers' attitude towards continuing to purchase on the Internet.

Visibility is the extent to which a person perceives that using the Web for making purchases is observable by others. In diffusion of innovation studies being able to see others use an innovation enhances the likelihood that others will adopt that innovation (Rogers, 1995). While not related to Internet purchasing studies, Agarwal and Prasad (1997), Karahanna et al. (1999), and Plouffe et al. (2001) find that visibility is an influential factor for current and future use of information technologies. Additionally, evidence suggests that visibility, reflecting the social value of using an information technology, can be an important factor (e.g., Compeau et al., 2007; Venkatesh et al., 2003). In an Internet context, purchasing online may not be an activity that others can see easily. In a high context and/or collectivist culture, however, visibility in using the Internet for purchasing may be important. To examine whether this factor is influential in a Latin American example, the following hypothesis is proposed:

Hypothesis 6. Visibility positively influences Chilean consumers' attitude towards continuing to purchase on the Internet.

2.3. Perceived risk

Perceived risk is the extent to which using the Web to make purchases is perceived as risky in terms of credit card fraud, privacy of

information and general uncertainty about the Internet environment. Despite significant diffusion of B2C e-commerce, consumers continue to perceive that purchasing on the Internet is risky (Andrews & Boyle, 2008). Perceptions of risk with online purchasing often go alongside using the medium, that is, with the security and reliability of transactions over the Web (Biswas & Biswas, 2004). Forsythe et al. (2006) find that *risk* negatively impacts on consumers' perceptions of using the Internet for purchasing, particularly those individuals who purchase less frequently. Conversely, Wang et al. (2010) find that more innovative respondents perceive less risk about purchasing on the Internet. Additionally, the more often respondents shop on the Internet the less risk they perceive, which is consistent with Forsythe et al.'s (2006) findings for frequent purchasers. As many people regard Latin American countries as high in uncertainty avoidance (Hofstede, 2001), Chileans may be more risk averse, and the authors propose the following hypothesis:

Hypothesis 7. Perceived risk negatively influences Chilean consumer's attitude towards continuing to purchase on the Internet.

2.4. Subjective norms

While an individual's attitude, formed by their salient beliefs about performing that behavior, may be the major determinant regarding behavioral intentions, TRA includes subjective norms that also influence intentions. Subjective norms are based on an individual's perception that important referents think he/she should or should not perform a specified behavior, and whether he or she is motivated to comply with these expectations (Fishbein & Ajzen, 1975). Technology acceptance research confirms that the impact of social influence can shape intentions regardless of whether adoption is mandatory or voluntary, or at the consumer or organizational level (e.g., Fitzgerald, 2004; Karahanna et al., 1999; Kulviwat, Bruner, & Al-Shurid ah, 2009; Venkatesh et al., 2003). Most often, the subjective norm component reflects important referents in an individual's offline social communication network, such as family and friends. With the rapid diffusion of Internet-based social communication methods, considering how referents in people's online communication networks might also influence their decisions about Internet purchasing is important (Fitzgerald, 2004).

Offline subjective norms relate to important others in an individual's face-face social communication network. Findings show that perceptions of positive or negative normative influence from unspecified important offline referents contribute to predicting the likelihood of adopting online purchasing (e.g., Jones & Vijayasarathy, 1998; Yoh, Damhorst, Sapp, & Laczniak, 2003). Testing a decomposed set of offline referents, rather than a composite of referents as Fishbein and Ajzen (1975) suggest, Fitzgerald (2004) finds that *family* influences intentions to continue purchasing online. While not a consumer-centric study, Grandón et al. (2010) and Nasco, Grandón, et al. (2008) find that subjective norms are highly predictive of Chilean SME managers' likelihood of adopting e-commerce based on social pressure from unspecified people considered to be important to their firm. By inference, such influences could be a significant contributing factor to consumers' intentions towards Internet purchasing, particularly as people consider Chile to be a highly collectivistic culture with high uncertainty avoidance. Thus, the authors propose the following hypothesis:

Hypothesis 8. Offline subjective norms positively influence Chilean consumers' intentions towards continuing to purchase on the Internet.

Online subjective norms relate to important referents in an individual's online social communication network. Research is limited about whether types of online communication sources, such as *email*, *chat rooms*, or *discussion groups* influence individuals to purchase on the Internet (e.g., Barnatt, 1998; Bickart & Schindler, 2001). Fitzgerald (2004) tests four types of online subjective norms, finding that important referents in *emails* have a negative influence and *discussion groups* have a positive influence on intentions to continue purchasing online. As the Internet has rapidly become a mainstream electronic channel for interpersonal communication, the expectation is for this medium to have a significant impact on the adoption of consumer e-commerce (Gong, 2009). The rapid rise in popularity of social networking sites, such as Facebook and Twitter, adds to this complexity, with people talking, participating, sharing and networking (Jones, 2010). More research is needed to understand the impact of these new social media networks, particularly on decision making (Urban, Amyx, & Lorenzon, 2009). When taken together, investigating how these sources of online communication influence individuals' likelihood of purchasing on the Internet becomes imperative. Taking into account the cultural dimensions as noted above, the authors propose the following hypothesis:

Hypothesis 9. Online subjective norms positively influence Chilean consumers' intentions towards continuing to purchase on the Internet.

3. Research design and methodology

The researchers tested the proposed hypotheses using an online survey applied in two waves to Chilean consumers between April 2010 and November 2011. The initial questionnaire was in English. Then, one of the research team members, who is a native speaker, translated the survey into Spanish. A colleague in Chile translated the questionnaire back to English as recommended by Brislin (1970). The pre-test of the survey took place with a convenience sample of five Chilean consumers in Australia, which resulted in minor changes in wording to some questions to improve meaning.

The server in a faculty at an Australian university hosted the final version of the Spanish questionnaire with access through a URL. The researchers extracted a sample of 1000 potential participants' email addresses from a database of alumni of a large university in Santiago. Participants received an email with a letter presenting the research team, the objectives of the study and the survey link. A dichotomous screening question (yes/no) established whether the participant had made a purchase online. The study produced 352 surveys from Internet purchasers, which is a response rate of 35.2%. After eliminating 11 cases with extensive missing data, the researchers retained 341 cases to test the proposed structural model. The sample is composed of 48.6% women and 51.4% men, and 100% have made at least one product or service purchase on the Internet. Table 1 shows the demographic characteristics of the participants. While these characteristics do not allow for generalization of the data to the wider Chilean population, the purpose is to achieve a sample of participants that use the Internet for purchasing purposes.

3.1. Measurement

The survey questionnaire used available extant measures from the literature. The attributes of using the Internet for purchasing are taken from Andrews et al. (2007) and include *relative advantage*, *compatibility*, *ease of use*, *results demonstrability*, *visibility*, and *image*. The research team measured each attribute with three or four items using a 7-point Likert type scale ranging from 1 = totally disagree to 7 = totally agree. Three items from Andrews et al. (2007) measure *perceived risk*. Three items each from Fishbein and Ajzen (1975) measure *subjective norms* composed of a *normative belief* and the *motivation to comply*. The researchers examine both *offline* and *online* referents as Fitzgerald (2004) suggests, but this study further includes referents in social networking sites, such as Facebook and Twitter. The researchers measured the subjective norm items using a 7-point Likert type scale with anchor points of 1 — strong negative influence to 7 — strong positive influence. The measure for *Attitude* is four items using a semantic differential scale. *Intentions to continue using*

Table 1
Demographic information of respondents.

%		N	Valid %
Gender	Female	166	48.6
	Male	175	51.4
	Total	341	
Age	16–20	2	0.6
	21–25	24	7.0
	26–30	60	17.6
	31–35	102	31.8
	36–40	64	18.2
	41–45	42	12.3
	46–50	18	5.3
	51–55	18	5.3
	55+	11	1.9
	Total	341	
Marital status	Single no children	96	28.2
	Single with children	24	7.0
	Couple no children	64	18.8
	Couples with children	157	46.0
	Total	341	
Highest level of education	Less than 10 years of schooling	2	.1
	12 years of schooling	8	2.4
	Technical/vocational qualifications	18	5.3
	Undergraduate degree (bachelors)	106	31.0
	Diploma	84	24.6
	Masters	118	34.6
	Ph.D. or ABD	5	1.6
	Total	341	
Main occupation	Domestic/home duties	6	1.8
	Office/clerical/administration	72	21.1
	Manual/factory work	0	0
	Police/army	8	2.0
	Executive/manager	210	61.6
	Teacher/lecturer	22	6.4
	Retired	5	1.4
	Medical/nursing Information	12	3.5
	Religious ministries	6	1.8
	Total	341	

the Internet to make purchases, the dependent variable, is measured with 3 items using a 7-point Likert type scale. Both scales come from Andrews et al. (2007). Forsythe et al. (2006) consider continued intentions more appropriate to measure since individuals may discontinue shopping online for various reasons or switch between retail formats to satisfy different needs. Table 2 shows the sources of the construct measures and their operational indicators.

The researchers use SPSS for the measurement purification process for item-to-total correlations, standardized Cronbach Alpha, Exploratory Factor Analysis. AMOS 16 is used for single measurement models, and Confirmatory Factor Analysis (CFA) and Average Variance Extracted (AVE). Table 2 shows the results. Table 3 shows the correlations, means and standard deviations for the construct measures.

To reduce the common method bias, the research design uses semantic differential scales and 7-point Likert type scales with different scale endpoints as recommended by Podsakoff, MacKenzie, Lee, and Podsakoff (2003) and Podsakoff and Organ (1986). Using different response formats when measuring predictor and criterion variables, such as semantic differentials and Likert scales, creates "psychological separation" (Podsakoff & Organ, 1986; Podsakoff et al., 2003, p. 888). Using such separators reduces respondents' perceptions of the relevance of recalled information in short-term memory, which, in turn, diminishes their ability or motivation to use prior responses to answer subsequent questions. The use of different endpoints for Likert scales also helps to reduce common method biases that can result from the effect of commonalities in the endpoints (Podsakoff et al., 2003). The questionnaire also contained both positive and negatively worded items.

4. Analysis and results

To check and reduce the common method bias variance, the questionnaire initially mixed positive and negatively worded items. Further, to satisfy the statistical contention of common method bias variance, negatively worded items were re-coded to make all the constructs symmetric. Using Podsakoff and Organ's (1986) procedure, all constructs underwent factor analysis. This procedure illustrates that no single factor or any general factor accounted for most of the variance in the independent and dependent variables, suggesting there is no common method bias variance issues in the data.

4.1. Results of the measurement model

Structural equation modeling (SEM) in AMOS 16 is used to test the proposed model and the hypothesized paths. The SEM analysis shows a good model fit (χ^2/df = 1.60, IFI = .95, TLI = .93, CFI = .95, and RMSEA = .05). The researchers conducted tests for the reliability and validity of the construct measures using alpha reliability, AVE, correlations, and CFA analyses. They compare AVE scores with the shared variance of each construct and with all other constructs to assess discriminant validity (Farrell, 2010; Fornell & Larcker, 1981; Gaski, 1984). This analysis shows that most AVEs of the constructs in the model are higher than the shared variance of the construct with all other constructs in the model, confirming discriminant validity for all of the variables.

4.2. Results of hypothesis testing

Three hypotheses are significant. Hypothesis 1 is supported as *attitude* towards continuing to purchase on the Internet influences *intentions* to continue purchasing on the Internet ($\beta = .91$, $p < .01$). Hypotheses 3 and 5 are supported as *compatibility* ($\beta = .50$, $p = .01$), and *result demonstrability* ($\beta = .34$, $p = .01$) influence *attitude*. Hypotheses 2, 4 and 6, and 7 for *relative advantage* ($\beta = -.09$, $p = .43$), *ease of use* ($\beta = -.16$, $p = .23$), *visibility* ($\beta = -.04$, $p = .59$), and *perceived risk* ($\beta = -.32$, $p < .01$) respectively, are not supported suggesting these variables have no influence on *attitude* towards continuing to purchase on the Internet. Hypotheses 8 and 9 for *offline subjective norms* ($\beta = .04$, $p = .42$) and *online subjective norms* ($\beta = .00$, $p = .98$) respectively, are not supported. The model, therefore, suggests that *attitude* predicts *intentions* to continue purchasing online, and that two factors, *compatibility* and *results demonstrability*, influence *attitude*. Table 4 shows the results of the hypotheses testing.

5. Discussion and conclusions

5.1. Discussion of the findings

Most research into online purchasing behavior focuses mainly on developed countries due to their strong retail e-commerce sales (von Abrams, 2010). Limited consideration is paid to drivers of Internet purchasing behavior in less developed regions such as Latin America, where companies' take up of e-commerce has been slower (Grandón et al., 2010; Nasco, Grandón, et al., 2008). The study addresses this limitation by examining the factors that influence Chilean consumers' attitudes toward purchasing on the Internet and their intentions to continue this behavior. The authors specified nine hypotheses tested within a TRA theoretical framework drawing upon extant literature conducted in non-Latin American countries. The findings provide interesting insights into Internet purchase behavior in Chile, particularly in relation to drivers of continuance behavior which is becoming a more important focus in the technology acceptance literature (e.g., Choi et al., 2011; Son & Han, 2011).

In line with other studies (e.g., Kulviwat et al., 2009), *attitude* towards purchasing on the Internet was significant and had a strong positive influence on intentions to continue with the behavior. This

Table 2
Construct measures and CFA results.

Constructs	Sources	Indicators	*Std estimate
Relative advantage (α = .83) AVE = .68	Measure from Andrews et al. (2007) adapted from Moore and Benbasat (1991)	I believe using the Internet enhances my effectiveness in making purchases.	.75
		Shopping is more convenient using the Internet to make purchases.	.78
		Using the Internet to make purchases gives me greater control over my shopping time.	.84
Result demonstrability (α = .87) AVE = .70	Measure from Andrews et al. (2007) adapted from Moore and Benbasat (1991)	It is easy explaining to others the reasons why I would use the Internet to make purchases.	.74
		The benefits of using the Internet to make purchases are apparent to me.	.91
		I can communicate the positives and negatives of using the Internet to make purchases to other people.	.85
Compatibility (α = .94) AVE = .82	Measure from Andrews et al. (2007) adapted from Moore and Benbasat (1991)	Using the Internet to make purchases is compatible with most aspects of my current shopping habits.	.87
		Using the Internet to make purchases fits well with the way I like to shop.	.88
		Overall, using the Internet to make purchases is compatible with my present situation.	.92
		Using the Internet to make purchases fits well with my current lifestyle.	.94
Ease of use (α = .79) AVE = .55	Measure from Andrews et al. (2007) adapted from Moore and Benbasat (1991)	It is easy to get the things I want through using the Internet to make purchases.	.8
		Using the Internet to make purchases is difficult for me. [R]	.54
		I believe using the Internet to make purchases is often complicated. [R]	.77
Visibility (α = .63) AVE = .45	Measure from Andrews et al. (2007) adapted from Moore and Benbasat (1991)	I have not seen anyone using the Internet to make purchases. [R]	.41
		It is easy for me to observe people that I know using the Internet to make purchases.	.65
		I have seen what other people do when they use the Internet to make purchases.	.83
Attitude (α = .70) AVE = .40	Measure adapted From Oliver and Bearden (1985)	Overall, I believe that using the Internet for purchasing is:	
		bad/good	.59
		is not useful/useful	.43
		is expensive/not expensive	.36
		is ineffective/effective	.77
Intention (α = .74) AVE = .63	Measure from Andrews et al. (2007), adapted from Karahanna et al. (1999).	I plan to continue using the Internet to make purchases in the next six months.	.99
		It is likely that I will continue to sue the Internet to make purchases in the next six months	.92
		I intend to continue using the Internet to make purchases in the next six months.	.25
Perceived risk (α = .75) AVE = .54	Measure from Andrews et al. (2007), adapted from Jarvenpaa et al. (2000).	I feel safe making purchases on the Internet using my credit card. [R]	.84
		I feel safe giving my personal details to an online organization if requested. [R]	.84
		There is too much uncertainty associated with using the Internet to make purchases.	.59
Subjective norms (α = .82)	Measure from Fitzgerald (2004), adapted from Fishbein and Ajzen (1975)	To what extent do you believe that your husband, wife or partner positively or negatively influences your beliefs about using the Internet to make purchases × to what extent are you motivated to comply with their influences?	.83
		To what extent do you believe that your family positively or negatively influences your beliefs about using the Internet to make purchases × to what extent are you motivated to comply with their influences?	.86
		To what extent do you believe that your friends positively or negatively influence your beliefs about using the Internet to make purchases × to what extent are you motivated to comply with their influences?	.79
Internet-Based Subjective Norms (α = .52) AVE = .60	Measure from Fitzgerald (2004), adapted from Fishbein and Ajzen (1975)	To what extent do you think the people with whom you communicate through email positively or negatively influence your beliefs about using the Internet to make purchases?	.51
		To what extent do you think the people with whom you communicate through Facebook positively or negatively influence your beliefs about using the Internet to make purchases?	.52

Table 3
Means, standard deviations and correlations.

	Mean	Std. D.	RA	RD	CO	EU	VI	PR	SN	ISN	AT	IN
RA	5.2	1.26	1.00	.65	.76	.60	.40	−.54	.23	−.02	35	.68
RD	5.4	1.27	.65	1.00	.65	.66	.41	−.47	.31	−.01	.41	.70
CO	5.3	1.48	.76	.65	1.00	.74	.40	−.59	.24	−.06	.41	.80
EU	5.6	1.25	.60	.66	.74	1.00	.42	−.54	.25	.01	.31	.74
VI	5.4	1.26	.40	.43	.40	.42	1.00	−.28	.24	.05	.21	.41
PR	4.3	1.40	−.54	−.47	−.59	−.54	−.28	1.00	−.21	−.01	−.29	−.51
SN	4.6	1.29	.23	.31	.24	.25	.24	−.21	1.00	.05	.25	.29
ISN	4.5	0.74	−.02	−.01	−.06	.01	.05	−.01	.05	1.00	.04	−.02
AT	5.8	0.96	.35	.41	.41	.31	.21	−.29	.25	−.04	1.00	.36
IN	5.8	1.45	.69	.70	.80	.74	.41	−.51	.29	−.02	.36	1.00

**. Correlation is significant at the .01 level and *. Correlation is significant at the .05 level.
Legend: RA = relative advantage, RD = result demonstrability, Co = compatibility, EU = ease of use, VI = visibility, PR = perceived risk, SN = subjective norms, SIN = subjective Internet-based norms, AT = attitude, IN = intentions.

Table 4
Results of hypotheses testing in conceptual model.

Hypotheses	Path directions			Estimate	C.R.	P	Result
H_1	AT	→	IN	.91	6.27	***	Supported
H_2	RA	→	AT	−.03	−.20	.85	Not Supported
H_3	CO	→	AT	.50	2.81	.01	Supported
H_4	EU	→	AT	.29	1.62	.11	Not Supported
H_5	RD	→	AT	.34	2.67	.01	Supported
H_6	VI	→	AT	−.01	−.16	.87	Not Supported
H_7	PR	→	AT	−.06	−.84	.40	Not Supported
H_8	SN	→	IN	.04	.81	.42	Not Supported
H_9	ISN	→	IN	.00	.02	.98	Not Supported

Legend: RA = relative advantage, RD = result demonstrability, Co = compatibility, EU = ease of use, VI visibility, PR = perceived risk, SN = subjective norms, SIN = subjective Internet-based norms, AT = attitude, IN = intentions.

is consistent with Hernández et al. (2010), who also find that attitude has an effect on intentions to continue Internet purchasing for experienced participants. *Compatibility* and *result demonstrability*, factors from the PCI scale), influenced attitude. *Compatibility* and *results demonstrability* are often the most important factors identified in the literature for online purchase behavior (e.g., Andrews et al., 2007; Forsythe et al., 2006; Wang et al., 2010) but often go together with *relative advantage* which is usually the strongest factor. For the Chilean sample, the importance of *compatibility* rather than *relative advantage* suggests that purchasing on the Internet is more of a lifestyle fit than an improvement over existing forms of purchasing. A proffered explanation for this result is that the participants in the study are better educated than the general Chilean population. Based on their prior experience with online purchasing, they may already be very clear about the advantages offered through purchasing online, which is why this purchasing method is so compatible with their lifestyles.

Further, the participants are able to identify how purchasing on the Internet fits with their modern lives. This point is evident in the significance of *results demonstrability* suggesting that they can clearly articulate this behavior to others. Maldifassi and Canessa (2010) show that respondents belonging to a certain socioeconomic level, as is the case with this study's sample, are more likely to perceive personal benefits from using the Internet, and by inference this could flow on to making Internet purchases. Thus, the authors argue that *compatibility* and *results demonstrability* move beyond forming an attitude, as attitude becomes less important with experience. Instead, such beliefs are easier to access from memory (Fazio & Zanna, 1981; Lee, Lee, & Schumann, 2002) and become the lasting and realistic perceptions that predict an individual's ongoing behavioral intentions.

Ease of use does not influence *attitude*. This may result from the sample's socioeconomic stratum and being very familiar with using the Internet, particularly as higher education facilitates more extensive use of computing and Internet technologies (Maldifassi & Canessa, 2010). Therefore, concerns regarding its ease of use become less apparent with this experience. *Visibility* does not have a significant relationship with *attitude* which most likely arises from online purchasing not being a social or shared activity.

The hypothesis for *perceived risk* was not supported, which is interesting in a country where cultural concerns over risk avoidance are considered important. Previous studies show that, in general, people with more online purchasing experiences have lower perceptions of risk with the Internet (e.g., Forsythe et al., 2006; Wang et al., 2010). In a Chilean context, Bianchi and Andrews (2012) find that consumers' perception of risk, while significant, is only influential on attitudes and is not a barrier to their intentions to continue purchasing online. This study's findings suggest that, despite being a collectivist culture with high risk avoidance, perceived risk is no longer an inhibitor for those who intend to continue Internet purchasing. It appears, then, that for Latin American people with greater experience of the Internet and Internet purchasing, perceived risk has a diminishing effect on their attitude and intentions to continue this behavior (Bianchi & Andrews, 2012; Gong, 2009). The educational background of the sample may also be relevant here, as undertaking higher education means that they have greater exposure to the Internet and Internet technologies (Maldifassi & Canessa, 2010). As such, they may be better able to understand and mitigate the risks.

TRA specifies that subjective norms relating to important referents in an individual's social network have a direct influence on intentions, as is the case in a number of technology acceptance studies (e.g., Fitzgerald, 2004; Kulviwat et al., 2009; Venkatesh et al., 2003). Thus, inferring that in a highly collectivistic culture, some social influences would affect either attitude or intentions to purchase on the Internet would be logical. This inference would also be consistent with the notion that people in Latin American countries may prefer to obtain information from personal networks that share common beliefs (Gong, 2009). However, the same is not the case for findings related to either the offline or online subjective norms. Such results suggest that any attempts to apply normative pressure on individuals to purchase goods or services on the Internet through social networks both on and offline, are less likely to influence this behavior. As such, this finding does not support Gong's (2009) proposition that online interpersonal communication channels might influence the diffusion of e-commerce.

Practitioners and marketing researchers are investigating how to utilize social media for revenue streams (e.g. Wang, Yu, & Wei, 2012). However, findings for the online subjective norms in this Latin American context suggest a more cautious approach when the time comes to extend the online environment to social media for commercial purposes.

5.2. Theoretical contribution

Applying TRA in the context of a developing country, in this case Chile as a representative country in Latin America, contributes to research that supports the generalizability of such theoretical models outside Western applications. The findings further suggest that researchers should not assume that populations in less developed countries, particularly those in certain socioeconomic strata, are not engaged with the benefits of online purchasing. While not a comparative cross-cultural study; cultural dimensions, such as Chile being a collectivist culture with high uncertainty avoidance, are not evident in the findings relating to attitudes and intentions to continue online purchasing. However, the findings contribute to the ongoing generalizability of some of the key factors in the Moore and Benbasat PCI scale in a Latin American context.

In keeping with Fitzgerald (2004), the model tested included subjective norms from participants' online communication networks and extended to include Facebook and Twitter, both highly diffused social network communication sources. While the findings suggest a lack of influence from these sources at the present time, this may not always be the case. Further applications of TRA models should incorporate online social influence as a form of consumer socialization that can affect attitudes, norms and behaviors (Wang et al., 2012). Therefore, this study provides a springboard to support the inclusion of online subjective norms in TRA models. Doing so would be important as Latin American companies look toward incorporating social media into their marketing communications.

5.3. Managerial contributions

The findings of this study are complementary to those of Grandón et al. (2010) and Nasco, Grandón, et al. (2008) that examine intentions to adopt e-commerce by SME managers. Taking a consumer centric perspective of B2C e-commerce the findings reported here

support the importance of Chilean SME managers moving ahead with the adoption of e-commerce in order to tap into what appears to be a need in the population. Furthermore, the findings support Gong's (2009) proposition that a rapid diffusion of B2C e-commerce in Latin America may be anticipated as consumers move past the initial adoption stage and become more appreciative of the benefits that purchasing online provides. While perceived risk does not appear to inhibit online purchasing, managers should always ensure that risk reduction strategies are in force so that consumers' attitudes towards their websites are positive. The findings are also of benefit to companies that already have high recognition among Chilean consumers, having been part of their shopping habits over several generations. Thus, existing bricks and mortar companies can be more confident of attracting customers when they move to online channels.

Marketers face pressure to engage with their customers through electronic channels to participate in some of the talking, participating, sharing and networking activity identified by Jones (2010). However, the findings of this study suggest that at present, social influence from important others in electronic channels is limited. This finding may result from the higher level of education of the sample, and a more generalized sample may show a greater likelihood that marketers could use online influences more effectively. Taken together, these findings support the need for further investigation of post adoption behavior in technology acceptance to provide managerial insights into the factors that explain and support continued use of modern technologies for purchasing products and services.

6. Limitations and future research

The study is not without its limitations. The sample comes primarily from an alumni database, meaning the participants are more highly educated than the general population in Chile. However, Maldifassi and Canessa (2010) identify that social class is the main variable influencing use of IT and that the higher the social class the more likely they have adopted technology and perceive it to be useful. Since social class is also indicative of higher education, using an alumni database may be of value for locating a sample capable of responding to the survey and being able to provide the necessary insights into the research questions. Additionally, this study has not discussed the extent of online purchase behavior in the sample. Therefore, some participants may have more experience or purchase more frequently than others which could impact on findings.

While this study has value for investigating online purchasers' beliefs, perceptions, attitudes and intentions in Latin America, there are opportunities for future research. For example, replicating the study in other Latin American Countries identified by NewMedia TrendWatch (2009) that have a large consumer take up of the Internet, such as Argentina, Brazil or Mexico can improve generalizability of the findings. Additionally, one can extend the findings through investigating how demographic characteristics and purchase experience act as moderators or mediators in further explaining consumers' behavior. Venkatesh et al. (2003) support such an approach — albeit in an organizational context. The study also focuses solely on those individuals who have purchased online, yet visitors (Forsythe et al., 2006), or non-purchasers are an important, but often overlooked group (Andrews et al., 2007; Lee et al., 2002). Future research in Latin America should include a sample of non-purchasers for comparison purposes. Finally, an emerging focus in the technology acceptance literature examines factors relating to post adoption behavior (Son & Han, 2011). This information will better tell organizations about consumers' beliefs and behaviors explaining or predicting continuing use of modern technologies. This knowledge will be particularly important for researchers and marketers as they will need to understand what will drive the continued use of electronic purchasing, particularly with the increase in people using mobile devices to purchase products and services in a digital age (Choi et al., 2011).

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