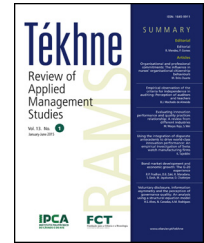




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ARTICLE

Moderating effect of socioeconomic factors and educational level on electronic purchasing in Colombia

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Abstract The main objective of this study was to determine whether the adoption of e-commerce in Colombia presents problems of social massification; specifically, we wanted to verify whether the socioeconomic variables and level of education have a moderating effect on the adoption of electronic commerce. An empirical study was conducted, 936 surveys were collected through a form on the Web, the data were analyzed and a prediction was made of the model using the PLS technique. The results confirm in an exploratory way this moderating effect of the socioeconomic and educational level on the relationship between the variable conditions that facilitate electronic purchasing. The main contribution to the theory of these findings empirically validates that, in countries with high levels of social inequality, the use of e-commerce is conditioned by the socioeconomic and educational characteristics of those who can access it.

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1. Introduction

The Internet has transformed the social and economic relations of the 21st century, and part of this change has been

generated in commerce; the classic distribution channels are being displaced by or shared with this new virtual channel (Agudo-Peregrina, Pascual-Miguel, & Chaparro-Peláez, 2014).

Studies have confirmed that electronic commerce offers different advantages to buyers with respect to physical stores and that the purchase motives include personality traits such as feelings, beliefs, pleasures, fun, taste for new technologies and a low price search. Along with

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the influence of social and external factors and the characteristics of the purchasing system and the Internet (Sánchez-Torres & Arroyo-Cañada, 2016; Venkatesh, Morris, Davis, & Davis, 2003), few studies have described these dynamics in developing countries (Mesías, Sánchez-Giraldo, & Ballesteros-Díaz, 2011).

The degree of development in the adoption of electronic commerce at the global level presents differences depending on the region, especially in Latin America and the Caribbean, where there are delays in the development of the infrastructure and the adoption of Internet services, in the deployment of high-capacity transmission, in offering access to services and quality at affordable prices, and in expanding access to poorer or more remote regions and populations (Katz, 2015). All these issues contribute to the great "digital gap", which is the measure of inequality between countries in the access to and use of new communication technologies, such as the Internet and mobile phone; it can be a great moderating element in the access to electronic commerce according to Landau (2012).

The objective of this article is to conduct an empirical study on the moderating effect of the socioeconomic conditions and educational level of electronic commerce adopters and their direct influence on the relationship between the facilitating conditions regarding the intention to use and use of e-commerce to verify whether, due to the incidence of the digital divide in poor and developing countries, electronic commerce presents barriers to access in its use and makes it more difficult for those citizens who belong to poor population groups with low educational levels to have the necessary conditions. As specific objectives, we want to check first whether, in the Colombian case, the facilitating conditions affect the intention and the electronic purchase; we then explore the moderating effect of the variables socioeconomic level and educational level of the sample on the previous relationship and verify that access to e-commerce in this country is being affected by a gap related to the socioeconomic and educational level of the population.

2. Theoretical background and hypotheses

2.1. Technology acceptance model

Since the early 1970s, numerous models have been proposed to understand and explain the factors that determine the acceptance of information technologies. Some of them examine the relationship between the attitudes, perceptions, and beliefs of technology users and the level of use of the technology itself (Bonera, 2011). They include the following.

The theory of reasoned action (TRA) has been used to model consumer behaviour to assess the attitudes and beliefs of consumers; that is, it accounts for almost all types of human behaviour based on the beliefs and intentions of individuals (Bonera, 2011; O'Cass & Fenech, 2003). The TRA proposes that an individual's behaviour is determined by his or her intention to behave in a certain way and that this intention is influenced by attitudes and subjective norms. Although most of the support for the theory has come from the literature on social psychology, the TRA has been used

successfully to identify key elements of consumer decision-making and in several marketing fields. Therefore, various researchers have refined the TRA to improve its predictive character; two of these versions are the technology acceptance model (TAM) and the theory of planned behaviour (TPB) (Keen, Wetzels, de Ruyter, & Feinberg, 2004).

The technology acceptance model (TAM) is an instrument that emerged to estimate and predict how users accepted the emerging information technologies (ITs) that had gained popularity in the early 1980s. It was used to assess the potential market for a variety of new applications in the multimedia field and for image processing as well as to target investment in development activities (Peinado, Salas, & Campos, 2011). The TAM uses the TRA as its theoretical basis for specifying the causal links between the perceived usefulness of consumers, the perceived ease of use, the attitude towards use, and the actual use of technology in particular (Davis, 1993; O'Cass & Fenech, 2003). That is, the model suggests that these variables are good indicators of the attitude and intention of potential users when choosing to use (or not to use) technology based on initial perceptions (Bonera, 2011).

The TPB is an extension of the TRA in which the perceived control variable is incorporated as an antecedent of the intention/effective behaviour to observe the degree of control that the individual has over his or her behaviour. The variables in the TPB are attitudes, subjective norms, and perceived control (Agudo-Peregrina, 2014). The TPB is one of the approaches that has most commonly been used to explain different purchasing decisions, because it has established the conceptual basis of much of the research focused on the study of consumer behaviour (Sanz Blas, Ruiz Mafé, & Pérez Pérez, 2013).

From the TPB, Taylor and Todd (1995) developed the decomposed TPB (DTPB). This model aims to explain the behaviour of users based on the relationship between beliefs, attitudes, intention, and behaviour. According to this model, attitudes, subjective norms, and perceived behavioural control are the elements that help researchers to understand the reasons or factors that explain individual actions, although the intention is regarded as the best indicator of behaviour (Sahli & Legohérel, 2014).

The model of personal computer utilization (MPCU), developed by Thompson, Higgins, and Howell (1991), seeks to predict behaviour in the use of PCs (personal computers) based on Triandis (1971) theory of interpersonal behaviour (TIB), which argues that behaviour is determined by attitudes (what people would like to do), social norms (what they think they should do), habits (what they have typically done), and the expected consequences of their behaviour.

Thompson et al. (1991) redefined the Triandis (1980) model and suggested that people's behaviour in relation to the use of technology can be predicted by a combination of intended use based on attitudes, norms, and past behaviours. The MPCU takes into account how an individual uses the PC, what motivates him or her to use it, the social norms that establish the use of technology in the workplace, the habits of the person in relation to the PC, the benefits expected from the management of the computer, and the enabling conditions that make it possible to access it (Fernández Morales, Vallejo Casarín, & McAnally Salas, 2015).

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