Understanding the Effect of Internet Convenience on Intention to Purchase via the Internet

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Purchasing via the Internet offers significant cost savings and time benefits to both service providers and consumers. This study empirically assesses a model of factors likely to affect Intentions to Purchase via the Internet. A multidimensional scale of Internet Convenience is developed. A sample was used of 759 respondents in Spain who chose to use the traditional method of booking a hotel instead of using the available Internet option. Results support the proposed hypotheses. Implications are provided for service providers to address these factors.

INTRODUCTION

Few innovations in human history encompass as many benefits to both service providers and consumers as the Internet as a channel in the services decision–making process. Organizations can realize cost reductions, supply chain improvements, customization/personalization, lower communication costs, improved customer service and relationships, and competitive advantages. Customers can shop any time from any place, have a large selection of service providers and services to choose from, customized services, and instant information availability. Since utilizing the Internet is still relatively early in its adoption stage throughout many countries, it is important for service providers to understand factors that affect the decision of consumers to choose or not choose the Internet.

Deciding to use the Internet as an alternative to traditional selection channels is a pre-purchase decision in the buying process. Understanding this pre-selection channel phase, and the consumer thought processes including motivations and expectations, are vital as they determine whether or not a consumer will progress through the decision-making process to actually buy the service.

Researchers agree that convenience has a major impact on consumers´ buying decisions. Convenience can be defined as the time and effort consumers use in purchasing a product or service rather than a characteristic or attribute of a product (Brown, 1990). The convenience orientation is manifested in the use of various home-shopping modes and pick-up and delivery services (Brown, 1990, Berry et al., 2002; Luqmani et al., 1994). It is in the stages prior to purchase where the consumer evaluates the different channels for purchase, assessing the use of time, effort and waiting time. This is why the consumer has assessed various alternatives by which to make the purchase and seeks to provide added value. This added value is that which is considered convenience (Seiders et al., 2000).

Thus, assuming that consumers will seek to optimize their choices, the selection of choosing to use the Internet over other traditional methods by the consumer is based on the choice of that alternative which provides the greatest perceived utility or net value. The choice may differ from one consumer to another even for the same product, and the same consumer may even make an alternative choice for the same category of product that might differ from an earlier choice. Likewise, the assessment of perceived utility in the selection of a channel will be determined by the subjective probability that the final outcome of the purchasing process (Bhattacherjee, 2001) will increase when using that distribution channel. This assessment of perceived utility would be determined by all the attributes of the total purchase experience including both the tangible and the intangible attributes (waiting time, effort, opportunity costs).

Previous research has shown that consumer trust of the Internet and specific websites is fundamental to participating in online marketing (Ha and Stoel, 2009; Pavlou and Fygenson, 2006). Lack of privacy and information security (Flavián and Guinaliu, 2006) have been found to be barriers to purchase through the Internet. Other relevant research includes work on adoption of an innovation.

The current research proposes a model (See Figure 1) of four factors (Self efficacy, Subjective norms, Perceived Ease of Use and Lack of Privacy/Security) that are expected to affect Internet Convenience and in turn with Trust and Perceived Usefulness will help explain Intentions to use the Internet for purchasing. This model will unify previous work and incorporate support from the theory of reasoned action (TRA) Ajzen and Fishbein (1980). technology acceptance model (TAM) (Davis, 1989; Davis et al., 1989) theory of planned behaviour (TPB) (Pavlou and Fygenson, 2006); and theory of diffusion of innovation (TDI) (Rogers, 1962).

Major contributions of this research are the development of a multidimensional scale of "Internet Convenience" and empirical assessment of factors that affect and are affected by convenience. Convenience has received limited attention in the literature despite the fact that it is presumed to be an essential consideration of Internet users. While there are studies that have shown how this variable affects the use of the Internet as a channel of purchase, very few have explored this concept in depth as a multidimensional variable. Specifically focusing on dimensions related to Internet Convenience is unique to this model and research.

Findings from this study are expected to provide service managers with an understanding of the factors related to convenience and trust that lead to selection of the Internet as a purchasing channel. As such, the findings should help managers make better web development decisions to enhance their service offering.

CONCEPTUAL FRAMEWORK

The model which summarizes eight hypothesized relationships is shown in Figure 1. The model proposes four components (Self-efficacy, Subjective norms, Perceived Ease of Use and Lack of Privacy-Security) that will influence the Multi-dimensional construct of Internet Convenience. In turn, Internet Convenience is expected to have a direct effect on Intentions to Use the Internet to Purchase and an indirect effect via Perceived Usefulness. In addition, Trust is expected to have a positive effect on Intentions to use the Internet to Purchase.

FIGURE 1
INTENTION TO USE INTERNET MODEL
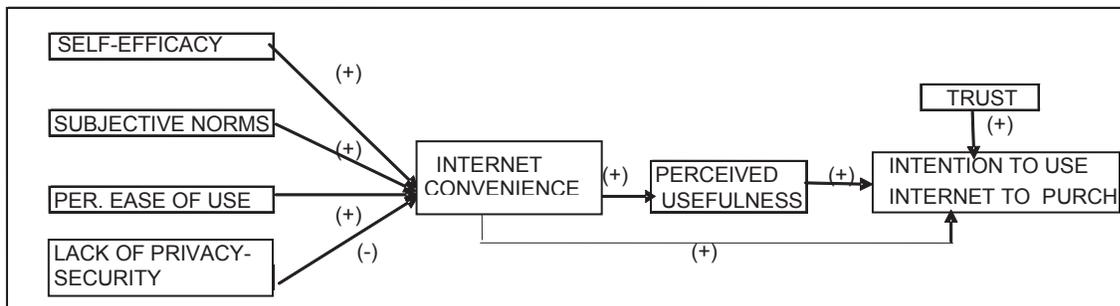
Internet Convenience

In developing a multi-dimensional construct of Internet Convenience, the researchers examined previous conceptualizations of Convenience. One study refers to convenience as the value placed on, and the active search for, products and services that provide personal comfort and/or save time in performing various activities (Brown, 1990). This definition not only covers the purchase of goods and services but also different ways of shopping. Berry et al. (2002) defined service convenience as the "consumers´ time and effort perceptions related to buying or using a service." Thus, service convenience can be thought of as a means of adding value to consumers, by decreasing the amount of time and effort a consumer must expend on the service (Colwell et al., 2008). The study of this variable applied to consumer behavior and in particular to the decision-making and intention to use a distribution channel, has important implications. First, it will allow for the assessment of the significance of this construct in the buying decision process, specifically to the intentions. Second, this construct can be the determining factor in the choice between alternative distribution channels.

In the marketing literature convenience is viewed as a multidimensional construct (Berry et al., 2002; Colwell et al., 2008; Kauffman-Scarborough and Lindquist, 2002). For example Yale and Venkatesh (1986) proposed that it can be decomposed into six major dimensions: time utilization, accessibility, portability, appropriateness, effort saving capability, and avoidance of unpleasantness. However, this framework was criticized for the lack of a theoretical underpinning and means of measurement (Berry et al., 2002; Brown, 1989 or 1990). In the context of internet-enabled commerce, Brown (1989) proposed five dimensions: time, place, acquisition, use and execution. Berry et al. (2002) argue, that service convenience is a multidimensional construct, and that convenience, *vis-á-vis* consumer time and effort, must be understood within the context of the activities that consumers undergo in the process of purchasing and using a service. They conceptualize five dimensions of service convenience that reflect the potential for convenience at each stage of the consumer buying process: decision, access, transaction, benefit and post-benefit. These convenience types reflect stages of consumers´ activities related to buying or using a service.

Some consumers may see the introduction of innovative technologies to the acquisition of services as something of a threat. They may also be unsure of how problems in dealings with the technology will be resolved (Curran and Meuter, 2005). Furthermore, some consumers view the service encounter as a social experience and prefer to deal with people, while others do not see a significant benefit to the technology and will continue to do things as they have always done them. Certain customers will consider the costs of learning the new technology, and switching to using it, to be too great to be worthwhile (Gatignon and Robertson, 1991). On the other hand, there are also several perceived benefits that may attract customers to a technology-based option of service delivery. Some customers may find it attractive for various reasons such as cost savings, greater control over the service delivery, reduced waiting time, convenient location (Curran and Meuter, 2005), fun, enjoyment from using the technology (Dabholkar, 1996), or added value to purchase through certain distribution channels (Kim, 2002).

One of the reasons for the increasing use of the Internet as a distribution channel is that it reduces the cost of time and effort. Access convenience is a primary reason for consumers to self-perform certain services. The notion of convenience perception also receives much attention in the field of information systems. In the technology acceptance model (TAM), Davis (1989); Forsythe and Shi (2003); Gefen and Straub (2000) and Rohm and Swaminathan (2004) have reported that convenience is one of the reasons for shoppers to shop on the Internet or Mobile commerce (Jih, 2007).

Based on this literature support, Internet Convenience is defined by its dimensions – decision, usefulness between channels, safety and trust, pre-benefits, benefits during the choice and post-benefits. The combination of these dimensions is expected to increase the likelihood of consumers choosing to use the Internet over traditional methods for obtaining services. The first hypothesis suggests:

Hypothesis 1: There is a positive association between consumers' perception of Internet Convenience and their Intentions to purchase over the Internet.

Factors That Affect the Perception of Internet Convenience

The acceptance of new technologies has long been an area of inquiry in the new information communication technologies. The acceptance of personal computers (Igbaria et al., 1995); e-mail (Karahanna and Straub, 1999), and WWW (Lin and Lu, 2000) are a few examples of technologies that have been investigated. The models most widely used are The Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM).

The TPB underlying the effort of TRA has proven successful in predicting and explaining human behavior across various information technologies (Ajzen, 1991). According to TPB, a person's actual behavior in performing certain actions is directly influenced by his or her behavioral intention and, in turn, is jointly determined by his or her attitude, subjective norms (expected behaviours based on expectations of important others) and perceived behavioral controls toward performing the behavior. Thus, with the works of Bandura (1977a, 1977b), Ajzen (1985) incorporates the perceptions of the individual with respect to his control over behavior (self-efficacy) as an explanatory variable of intentions and behavior, together with (not included) attitudes and the subjective norm.

In addition to TAM, researchers have adapted TPB to examine user acceptance of the Internet. For example, Chen et al. (2002) tested a modified TAM model that included compatibility and made a case for its inclusion in order to explain consumer attitudes towards shopping at virtual stores. Agarwal and Prasad (1997) tested and found support for their hypothesis that the innovation characteristics that influence initial use of the World Wide Web (WWW) differ from those characteristics that impact intentions to continue using it. Tan and Teo (2000) also used innovation characteristics but in the context of explaining user adoption of Internet Banking. Their study, which also included constructs from TPB, showed that perceptions about the innovation and perceived behavioral control were significant predictors of intentions to adopt on-line banking services, but the subjective norm was not. These results are contradictory to those reported by Bhattacherjee (2000), who found that the subjective norm did have a significant effect on intentions to use electronic brokerage services, while perceived behavioral control did not. Venkatesh and Davis (2000) proposed an updated version of Technology Acceptance Model called TAM2. TAM2 includes "social influence processes", measured by Subjective Norm, Voluntariness, and Image, and "cognitive instrumental processes."

Self-efficacy. Following Bandura (1982), Self-efficacy is defined as individual judgments of a person´s capabilities to perform a behaviour. Applied to e-commerce, self-efficacy means consumers´ judgments of their own capabilities to get product information and purchase products online. Therefore, the individual must feel capable of handling and controlling the IT during the purchase (Pavlou and Fygenson, 2006; Walker and Johnson, 2006). Self-Efficacy may influence Internet convenience perceptions, which would be determined by certain internal characteristics of the individual, such as ability to locate information, empathy with the environment, and self-esteem.

Hypothesis 2: There is a positive association between Self-efficacy and Internet Convenience.

Subjective norms is defined in terms of social influence (Venkatesh et al., 2003). According to Fishbein and Ajzen (1975) and Venkatesh et al., (2003) subjective norms or social influence is the person's perception that most people who are important to him or her think s/he should or should not perform the behavior in question. The role of social influence in technology acceptance decisions is complex and subject to a wide range of contingent influences. Prior research suggests that individuals are more likely to comply with other´s expectations when those referent others have the ability to reward desired behaviour or punish non-behavior (Venkatesh et al., 2003). Therefore, the influence of others will reflect on the value of the Internet usage in terms of convenience measured as saving time, effort and waiting times.

Hypothesis 3: There is a positive association between the Subjective Norms and Internet Convenience.

Perceived ease of use. The TAM was developed by Davis, (1989) and Davis et al., (1989) to explain the acceptance of information technology for different tasks and may be used to predict internet shopping intentions (O´Cass and Fenech, 2003), Davis et al., (1989) identified perceived usefulness and perceived ease of use as the basic determinant factors in information system acceptance.

Perceived ease of use is the degree to which one believes that using the technology will be free of effort, with effort being understood to include both physical and mental effort, and how easy it is to learn to use (Davis et al., 1989). Well-designed technologies can give consumers more control and more options, including the option to be their own service providers (Berry et al., 2002).

Hypothesis 4: There is a positive association between Perceived Ease of Use and consumers' perception of Internet Convenience.

Lack of Privacy/Security. The concept of privacy is in itself not new and it has generally been defined as an individual's ability to control the terms by which his personal information is acquired and used (Westin, 1967). Where the internet is concerned, privacy affects aspects such as the obtaining, distribution or the non-authorized use of personal information (Wang et al., 1998). Because most people do not know if their information is being collected, recorded, and possibly used later for undesired purposes, they are becoming more and more conscious of how their information is being used. Consequently, consumer distrust is increasing regarding how their personal data is being gathered and processed (Kim et al., 2010; Gambetta 2000). The quantitative importance of this issue is shown by Udo (2001), who points out that the protection of privacy is the greatest concern of internet purchasers.

As well as with problems from the lack of privacy, the lack of security as perceived by online consumers is another of the main obstacles to the development of e-commerce. Therefore variables such as encryption, protection, verification, and authentication should be antecedents of perceived security. Kolsaker and Payne (2002) maintain that security reflects perceptions regarding the reliability of the payment methods used and the mechanisms of data transmission and storage. Perceived security may be defined as the subjective probability with which consumers believe that their personal information (private and monetary) will not be viewed, stored, and manipulated during transit and storage by inappropriate parties in a manner consistent with their confident expectations (Flavián and Guinaliu, 2006). The increased perception on the part of consumers that they need to protect their privacy and don't have secure transactions is expected to be inversely rated to their perception of the channel being convenient.

Hypothesis 5: There is a negative association between Lack of Privacy/security and Internet Convenience.

Perceived Usefulness

Perceived usefulness is the degree to which one believes that using the technology will increase his/her performance (Davis et al, 1989). Specifically, it refers to effectiveness at work (understood as time saving) and the relative importance of the system for the individual´s work. Online technologies enable consumers to be their own stockbrokers or travel agents. They allow banking transactions, purchasing tickets, boarding a flight, etc. which all allow consumers to save time and effort. In general if consumers perceive the Internet to provide higher levels of convenience, in terms of (decision making, usefulness between channels, safety and trust, and benefits before and during the selection), then they are more likely to perceive the Internet's usefulness.

Hypothesis 6: There is a positive association between Perceived Usefulness and consumers' perception of Internet Convenience.

According to Davis et al. (1989), individuals form behavioural intentions towards online shopping based largely on a cognitive appraisal of how it will improve their shopping performance (Chiu et al.,

2009). According to Bhattacherjee (2001), an individual is more likely to intend to undertake continued usage when such usage is perceived to be useful. Customers who have accomplished the shopping task of product acquisition in an efficient manner will be more likely to exhibit stronger intentions to buy (Ha and Stoel, 2009). Prior research shows that perceived usefulness has a significant effect on customer loyalty intention (Vijayasarathy, 2004). Therefore:

Hypothesis 7: Perceived Usefulness positively affects the Intention to use the Internet to purchase.

Trust

Trust in an online context implies, more than ever, the consumer´s willingness to be vulnerable to the company and belief that the firm will fulfill its promises and will not exploit that vulnerability for its benefits (Ranaweera et al., 2005). Following Pavlou and Fygenson (2006), trust is defined as the buyer's belief that the seller will behave benevolently, capably and ethically. Previous research pointed out that lack of trust is the main barrier to consumer participation in e-commerce (Jarvenpaa and Tractinsky, 1999; Kim et al., 2005; Pavlou and Gefen, 2004). While various aspects of e-commerce trust have been proposed including trust in Internet merchant, trust in business and regulatory environments and trust in Internet as shopping channel (Lee and Turban, 2001), the latter was used in this study to focus on an aspect of trust most related to intentions to use the Internet.

According to the Theory of Planned Behaviour (Ajzen, 1991), trust beliefs create favorable feelings towards the online vendor that are likely to increase a customer's intention to purchase products from the vendor. A lack of trust prevents buyers from engaging in online shopping because they are unlikely to transact with a vendor who fails to convey a sense of trustworthiness, mainly because of fears of seller opportunism (Hoffman et al., 1999). McKnight. and Chervany (2002), argue that the reason why the trust has a significant impact on on-line environments for the consumer, is because it can help them to reduce uncertainty and risk, reducing the transaction costs and generating a sense of safety (Pavlou, 2003) and efficiently contributing to the decision making.

Prior research shows that trust plays a pivotal role in driving customer purchase behavior (Gefen and Straub, 2003; Ha and Stoel, 2009; Jarvenpaa and Tractinsky, 1999; Pavlou, 2003; Suh and Han, 2003). Therefore:

Hypothesis 8: There is a positive association between Trust and Intention to use the Internet to purchase.

METHODOLOGY

The study was conducted with a panel of Internet users in Spain. An e-mail was sent to invite the users to respond to the questionnaire. To boost the response rate, a drawing for two free nights in a hotel was offered. This was an *a priori* decision for two reasons. The first is justified by information from the Spanish National Institute of Statistics (2008) which shows that 51% of Spanish households have computer terminal with Internet access. This figure highlights the acceptance of Internet technology by users, among whom only 15% of the population participates in electronic commerce. The Internet is primarily used as an information channel (82%), for e-mail (81.9%), to search for information and to purchase leisure-related activities (audiovisual content, music, press), low-cost products with low implication (61%), and (2) in accordance with the proposed objective of knowing the reasons why users search the net and use it for other aspects but choose to use a traditional method of purchase and to NOT book a hotel via the Internet.

Sample and Measurement

The survey invitation was emailed to a panel of 10,000 Spanish speaking internet users. A total of 2700 surveys were returned. 1411 questionnaires were eliminated due to errors or being incomplete. Of the 1289 usable surveys, the sample was formed of the 759 consumers who have Internet access but have obtained a personal hotel reservation through traditional channels (travel agency and telephone) instead of doing so on the Internet. It is important to highlight this point, because consumer behavior differs on the use of the Internet depending on whether the purchase is for professional or for personal reasons.

The main characteristics related to its sociodemographic profile (see Table 1), are as follows: the predominance of women -59.82%-; the most notable age interval -40.05%- ranges from 24 to 33 years old; 41.90% have high school qualifications; 33.99% describe their status as 'single', with monthly income levels up to 900 euros (equivalent to $1,154 U.S. dollars).

TABLE 1
SAMPLE PROFILE

Description	%
Sex	40.2
Men	59.8
Women	
Family life cycle	
Single	34.0
Couples without children	23.3
Single with children	5.1
Couples with children< 6 years	14.8
	6.6
Couples with children 6-12 years	16.2
Couples with children>12 years	
Monthly income (Euros) (US Dollars)	
Up to 900 ($1154)	31.5
From 901-1200 (to $1539)	27.7
From 1201-1800 (to $2308)	26.2
Over 1800 (over $2308)	14.6
Age	
Up to 23	12.4
From 24-33	40.1
From 34-43	26.1
From 44-53	13.6
Over 53	7.9
Education	
Up to 16 years	18.8
High school	41.9
College	39.3

The following step was to validate the instrument of measurement of the structural model through a Partial Least Squares (PLS) regression technique. It was necessary to do so in two stages: (a) the construct

that measures 'Internet Convenience' (see Table 2) is a second-order latent variable, i.e. it is composed of different dimensions that are reflective constructs measured through different indicators or items. These are, in turn, converted to second-order formative indicators (Internet Convenience), Jarvis et al. (2003). In line with the proposals made by Ulaga and Eggert (2005), a confirmatory factor analysis on the six dimensions that constitute 'Internet Convenience' was performed, which provided the reliability, and the convergent and discriminant validity of the construct. The dimensions were then set as manifest variables of a second-order construct through a summative scale of their indicators. The instrument of measurement of the structural equations model depicted in Figure 1 was validated, with the dimensions of 'Internet Convenience' as manifest variables that operate as formative indicators of the construct 'Internet Convenience' (see Table 2).

Validation of the Instrument of Measurement of 'Internet Convenience'

As noted, for the validation of the 'Internet Convenience' scale (see Table 2), a confirmatory factor analysis of the six latent variables was performed, the scale of measurement for which was described earlier through EQS 6.1 and by using maximum likelihood estimation. In order to guarantee convergent validity, those items with factor loads that were not significant or below 0.60 (Bagozzi and Yi, 1988), or those for which the Lagrange multiplier test suggested significant relations with a different factor other than the one for which they were indicators were eliminated. At this stage, some indicators were eliminated (see Table 2).

TABLE 2
INTERNET CONVENIENCE SCALE: RELIABILITY AND CONVERGENT VALIDITY

	Loading	T-value
Convenience in decisions (CONVD)		
(α = 0.860) Composite reliability (CR) = 0.863		
Average variance extracted (AVE) = 0.680		
1. Shopping on line is a good idea	0.705	17.80
2. Shopping on line is enjoyable	0.879	24.43
3. Shopping on line is easy	0.882	22.97
Convenience in usefulness between channels (CONVU)		
(α = 0.836) (CR) = 0.845 (AVE) = 0.648		
I believe that …….		
1. I save more time shopping on line than over traditional channels	0.759	19.09
2. It's faster shopping on line than over traditional channels	0.916	24.23
3. It's more comfortable to shopping on line than over traditional channels	0.728	18.24
Convenience in safety and trust (CONCS)		
(α = 0.772) (CR) = 0.875 (AVE) = 0.778		
1. They offer freely information regarding privacy policies and data security	0.933	23.66
2. The privacy policy and security is certified by an external authority	0.828	20.51
Convenience in pre-benefits (CONPRB)		
(α = 0.830) (CR) = 0.832 (AVE) = 0.555		
1. They are accessible 24hrs 7days/week 52weeks/year	0.762	19.62
2. They show quickly and clearly any and all relevant information	0.845	22.95
3. The page is downloadable in a matter of seconds (3-7 seconds)	0.667	16.46
4. There are quick search options	0.693	17.35
Convenience in the benefits during the choice (CONDCB)		
(α = 0.909) (CR) = 0.909 (AVE) = 0.713		
1. I am able to review my booking before finalizing and paying	0.838	23.31

2. The final price is shown (including VAT)	0.832	23.08
3. The reservation/ booking is confirmed by mail within 24 hours	0.858	24.16
4. Cancellation policy is clearly outlined and readily available	0.849	23.74

Measured on Likert Scale 1-5
Adapted: Berry et al. (2002), Kauffman-Scarborough and Lindquist (2002), Brown (1990), Colwell et al. (2008)

$\chi^2 = 253.67$ (101) p< (0.002); BBNFI = 0.950, BBNNFI = 0.963; CFI = 0.969; GFI = 0.942; AGFI = 0.922; RMSEA=0.053 Loadings are standardized beta coefficients.

Eliminated items
Convenience in pre-benefits (CONPRB)
1. They are easy to navigate
2. It is easy to find what you are looking for quickly with minimum navigation
3. The website is visually appealing
4. Animated pop ups with advertising material don't interrupt the navigation process

Convenience in the benefits during the choice (CONDCB)
1. All costs are shown (airport taxes etc.)
2. Different means of payment are fully detailed

Convenience in post-benefits (CONVPTB)
1. Email Contact information is accessible
2. Contact phone numbers are outlined and readily accessible
3. The different type of rooms available are clearly shown
4. User feedback regarding customer satisfaction/ dissatisfaction regarding differences between information gained online and reality is shown
5. User feedback regarding customer satisfaction/ dissatisfaction regarding the presentation of services is shown

Likewise, the application of the LM test advised elimination of the 'post-benefits of Convenience' dimension, a fact that might be motivated, because this dimension makes reference to assessments of the service that is purchased, and not of the convenience related to the purchase channel. These eliminations implied considerable improvements to the adjustment of the scale. The next step was to determine the discriminant validity of the model. To that end, two procedures were followed to prove: (a) that the confidence interval in the estimate of the correlation between each pair of factors did not include the value of 1 (Anderson and Gerbing, 1988) and (b) that the average variance extracted for each pair of factors was higher than the square of the correlation between each pair of factors (Fornell and Larcker, 1981). The resulting model is shown in Table 2.

Having analyzed the properties of the scale that measures the dimensions of 'Internet Convenience', it was determined whether these variables, which are now manifest, have reflective or formative relations with the second-order construct. In agreement with Diamantopolus and Winklhofer (2001) and Jarvis et al. (2003), the 'Internet Convenience' is related in a formative way to its dimensions.

Results of Hypotheses Testing
Once this determination was made, the instrument of measurement of the model shown in Figure 1 was then validated, using the Partial Least Squares (PLS) technique, especially suitable for incorporating formative constructs into the structural model (Chin, 1998[a] Chin, 1998b; Chin and Newsted, 1999; Haenlein and Kaplan, 2004; Fornell and Booktein, 1982; Fornell and Cha, 1994).

The reason behind the use of PLS instead of Structural Equation Models (SEM) is the ease with which a justification of 'Internet convenience' may be incorporated in the estimation of a formative-type construct. As Jarvis et al. (2003) specifically explain in their work, models that incorporate formative indicators should be estimated through SEM using MIMIC models, but as they point out (213) "*… few*

studies have been completed that serve as a guide on how to specify a model with formative constructs in structural equation models with latent variables."

The fundamental problem lies in the identification of the model. Thus, Jarvis et al. (2003) put forward three possibilities: (a) that the formative construct has at least two reflective indicators; (b) that it loads at least two constructs that are defined as reflective; or (c) a combination of both options. In this case, the second option applied. The model was estimated by SmartPLS2.0 (Ringle, Wende and Will, 2005) and the significance of the parameters was established through resampling by Bootstrapping 759 subsamples which were equal in size to the original sample. All those indicators, the factorial loads of which were not significant or were less than 0.7 were eliminated to ensure the convergent validity. The resulting model shows no reliability problems with respect to any of the established criteria (Cronbach's alpha (α), composite reliability (CR), average variance extracted (AVE)) (Table 3).

TABLE 3
MEASUREMENT FOR THE STRUCTURAL MODEL
(RELIABILITY AND CONVERGENT VALIDITY)

	Loading	T-value
SELF-EFFICACY (SELF) ($\alpha = 0.895$) (CR) = 0.935 (AVE) = 0.828		
I feel I am very capable…		
1. Of making online bookings	0.859	25.869
2. Of finding websites to make necessary reservations	0.954	44.484
3. Of finding tourism information online	0.914	32.201
Source: Pavlou and Fygenson (2006)		
SUBJECTIVE NORMS (SN) ($\alpha = 0.859$) (CR) = 0.897 (AVE) = 0.638		
My family/ friends acquaintances: ……		
1. Think that using the Internet to make bookings is a good idea	0.852	18.816
2. Think that the Internet is a good place to find information	0.755	12.716
3. Already use the Internet to make bookings	0.845	19.540
4. Think the Internet should be used to make bookings	0.798	12.782
5. Mainly use the Internet to make bookings	0.738	12.643
Source: Venkatesh and Davis, (2000); Venkatesh et al. (2003)		
PERCEIVED EASE OF USE (PEOU) ($\alpha = 0.802$) (CR) = 0.866 (AVE) = 0.619		
1. It is difficult to find over the Internet what I need to go on a trip	0.830	5.027
2. Since there are so many tourism searches and online guides, conducting an online search requires a mental effort	0.772**	3.152
3. Since there are so many tourism search engines, choosing a search guide puts me back in the search process	0.803	5.203
4. Because of the lack of human contact, interacting with the Internet to make a reservation can be frustrating	0.732	4.315
Source: Adapted Davis (1989)		
LACK OF PRIVACY/SECURITY (PR-SE)		
($\alpha = 0.891$) (CR) = 0.924 (AVE) = 0.755		
1. I don't feel safe when I send personal information	0.909	31.809
2. They don´t have respect for my data protection rights	0.886	29.564
3. They forward my personal data to any other entity or persons	0.782	17.023
4. They can use my personal data to send me advertisements without my consent	0.893	32.073
Source: Kim et al.. (2010) Wang et al. (1998)		
PERCEIVED USEFULNESS (PU) ($\alpha = 0.841$) (CR) = 0.926 (AVE) = 0.863		
1. I believe I have more opportunity to compare prices and a wider variety of lodgings	0.931	35.630

2. I believe the Internet helps me to make a better consumer decision	0.927	36.330

Source: Adapted Davis (1989)

TRUST ($\alpha = 0.881$) (CR) = 0.926 (AVE) = 0.808

1. This website lives up to expectations	0.925	29.125
I believe: ………….		
2. In the sincerity of the information provided on this website	0.857	20.537
3. The website is honest	0.915	26.320

Source: Sitkin and Roth (1993) Mayer et al. (1995)
Jarvenpaa et al. (2000) Gefen et al. (2003)

Items eliminated from TRUST
1. That if a hacker were to access my financial data the website would be liable for any losses
2. The website acts with openness and transparency in all of its services
3. The website will act responsibly and confidentially with my personal data
4. The website has been designed to allow a fast purchase
5. It is very easy to navigate this website
6. In the credibility of information provided by the website
7. Navigating the website has been satisfactory
8. I have confidence that this website has nothing but good intentions

INTENTION TO USE THE INTERNET TO PURCHASE (INT)
($\alpha = 0.755$) (CR) = 0.859 (AVE) = 0.671
For my next trip …….

1. I will use the Internet to find information	0.828	25.563
2. I will use the Internet to make hotel reservations	0.754	20.018
3. I would recommend the Internet for finding information and making bookings	0.872	27.304

Source: Adapted Davis (1989)

INTERNET CONVENIENCE (CONV) Weights T-value

CONVD	8.891	0.514
CONVU	11.259	0.591
CONCS	13.468	0.601
CONPRB	21.169	0.753
CONDCB	21.551	0.793

Note: all are significant at the $p < 0.01$ level; ** $p < .05$; * $p < .10$; NS = Not Significant; NA = Not Applicable

The only applicable criterion in the PLS estimation was used for the evaluation of discriminant validity, which indicates that the average variance extracted for each factor must be superior to the square of the correlation between each factor pair (Fornell and Larcker, 1981), as shown in Table 4. In order to assess the predictive ability of the structural model, the criterion proposed by Falk and Millar (1992) was followed, in which the R^2 of each dependent construct should be superior to the value 0.1. The results of the structural model are reflected in Table 5. The results of the model test are shown in Figure 2.

TABLE 4
MEASUREMENT FOR DISCRIMINANT VALIDITY

	CONV	INT	PEOU	PR-SC	PU	SELF	SN	TRUST
CONV	**NA**							
INT	0.565	**0.819**						
PEOU	0.175	0.142	**0.786**					
PR-SC	0.532	0.305	0.088	**0.869**				
PU	0.431	0.454	0.102	0.231	**0.929**			
SELF	0.531	0.616	0.230	0.307	0.406	**0.910**		
SN	0.417	0.544	0.028	0.221	0.326	0.382	**0.780**	
TRUST	0.493	0.504	0.090	0.268	0.427	0.426	0.365	**0.899**

Below the diagonal: estimated correlations between factors
Diagonal: square root of average variance extracted

FIGURE 2
HYPOTHESES RESULTS
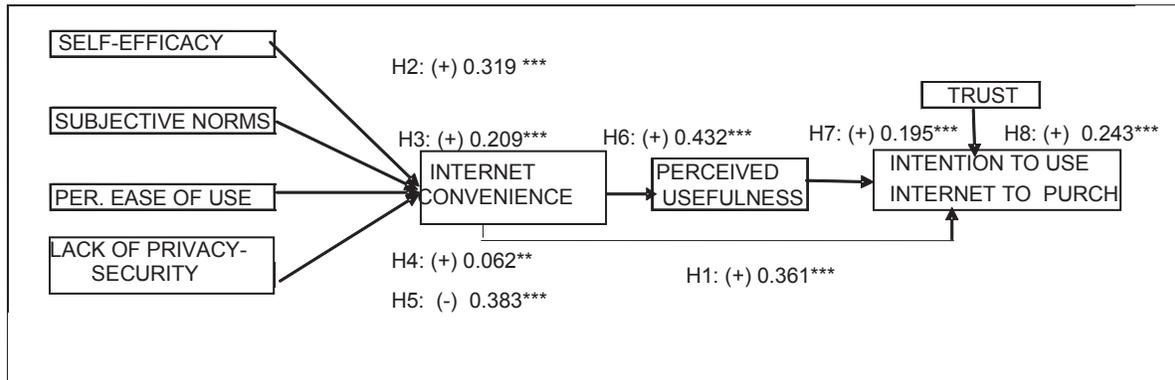
TABLE 5
COMPARISON OF HYPOTHESES

HYPÓTHESES	Standardized β	t Value Bootstrap
H1 Internet Convenience → Intention To Use Internet	0.361***	9.129
H2 Self-Efficacy → Internet Convenience	0.319***	8.064
H3 Subjective Norms → Internet Convenience	0.209***	5.467
H4 Perceived Ease Of Use → Internet Convenience	0.062**	2.044
H5 Lack Of Privacy/Security → Internet Convenience	-0.383***	9.097
H6 Internet Convenience → Perceived Usefulness	0.432***	11.734
H7 Perceived Usefulness → Intention To Use Internet	0.195***	4.608
H8 Trust → Intention To Use Internet	0.243***	4.970

R^2 Perceived Usefulness = 0.186 R^2 Internet Convenience = 0.472 R^2 Intention to use Internet = 0.415

All results were significant. They confirm first, the effect of Internet Convenience on the perceived usefulness (β= 0.432; ρ<0.01; H6). If the Internet is convenient to use, it is perceived to be useful. This was one of the most prominent effects in the proposed model. Internet Convenience also has a positive effect on Intentions to use the Internet as a purchase channel (β= 0.361; ρ<0.01; H1). This supports the proposal that consumers need to see the Internet as being convenient if they plan to use it. Intentions to use the Internet was significantly influenced by both trust (β= 0.243; p<0.01; H8) and Perceived usefulness (β= 0.195; p<0.01; H7). Each of these findings confirms the results obtained in previous research that trust of the Internet is necessary for consumers to use the Internet and it has to be perceived to be useful if they plan to use it.

It is important to emphasize the effects of antecedents on Internet convenience. From the highest to lowest: (i) the lack of privacy-security in Internet Convenience (β= -0.383; ρ<0.01; H5); (ii) the Self-efficacy effect (β= 0.319; ρ<0.01; H2); (iii) the effect of the Subjective norms (β= 0.209; ρ<0.01; H3) and finally the effect of Perceived ease of use on Internet Convenience (β= 0.062; ρ<0.01; H4). As proposed, the findings indicate that Lack of privacy is negatively associated with Internet Convenience and has the most impact. Three positive aspects associated with Internet Convenience are Self-efficacy (can they use it). Subjective norms (do others value it) and Perceived ease of use (is the Internet easy to use).

CONCLUSIONS AND IMPLICATIONS

The findings of this study have important implications for future research and for service providers. Applying "Internet Convenience" to the TAM model and the process of decision making is an interesting variation with respect to the traditional approach in the literature. For society to accept and use a technology, it is necessary that individuals acknowledge the convenience and its usefulness in relation to the intention to use this technology as part of the purchasing process.

Since the use of the Internet as a shopping medium is still at an early stage of development in many areas of the global economy, it is important for hotel, tourism and other services to be able to predict the acceptance of this channel by the customer, and understand why its use is still limited. This study makes important improvements with respect to how e-commerce and IT acceptance are usually studied.

Several research and managerial implications may be derived from this study. First, the results show the key role of Internet Convenience on Intention to use the Internet to purchase. Realizing that convenience is a multidimensional factor, the findings in this study are consistent with those found in previous relevant literature which showed that convenience is the main motivating factor in purchasing through the Internet (Jarvenpaa and Todd, 1997).

The importance of Internet Convenience demonstrates it is necessary that consumers perceive the Internet will save them time and effort. Perceptions of convenience of using the Internet exert a direct influence on perceived usefulness from a consumer perspective, and should be applied specifically to the process of decision making. For example, users may prefer to use the Internet because they eliminate the need to visit a travel agency, engage in face to face transactions or endure the presence and behaviour of the other customers. Nonetheless, to be adopted and used, the Internet must offer some set of comparative advantages. For example, the service offering itself must be appealing, or the manner by which the service can be accessed must be market relevant and have appealing advantages over other ways to acquire the service.

Second, the findings of this study also imply that trust is a key variable that acts on Intentions to use the Internet. As Lanseng and Andreasen (2007) found in an electronic healthcare context, while usefulness and ease of use can be designed into the systems, trust is earned. This means that all aspects of interaction with current or potential customers should be carefully managed as trust in the provider is a function of people's general perception of ability, benevolence and integrity.

This study points out to service providers that trust is an important issue in every relationship with consumers. In the case of e-commerce, trust is even more emphasized where users are not as accustomed

to using the Internet. The e-vendor can satisfy the consumer´s need to evaluate the trustworthiness of their services by offering the necessary tools. Establishing trust may be done through affiliating with an objective third party, providing guarantees that insure the party will fulfil all of its promises, and providing a professional site that facilitates navigation and provides features that support users, such as an internal search engine, quick order ability, order tracking and an online chat room. This kind of behaviour will highlight the e-vendor´s integrity and benevolence making a deeper relationship with customers possible, while also making the consumer more loyal to the e-vendor when the trust is established (Jarvenpaa, and Tractinsky, 1999).

Third, increased perceptions on the part of consumers that they need to protect their privacy and don't have secure transactions were found to be inversely rated to their perception of the channel being convenient. As has been highlighted in many studies, the barrier created by privacy and information security issues must be reduced to establish a perception of convenience. A consumer visiting a website will expect clear guidelines on consumer privacy, non-disclosure of private information and protection from receiving unsolicited e-mails. Security perceptions can be enhanced through explicitly mentioning the use of encryption. Guarantees of online transactions by major financial institutions or vendors reduce security concerns which in turn, increase perceptions of customer convenience.

The results also indicate the importance of the individual´s perceptions about use of the Internet based on human aspects, such as perceived self-efficacy, subjective norms and perceived ease of use. The first two are crucial as the users accumulate experience and decide whether or not to use the Internet as a service. The importance of self efficacy in the early stages of adoption of an innovation is essential. Thus, to the extent that consumers feel able to make transactions over the Internet, this will increase the perception of convenience, prominently assessing the added value it provides. As in all models on the adoption of social practices, increased social pressure to use a purchasing method will increase their perception of convenience.

It is clear from the literature that both service providers and consumers may benefit from utilizing the Internet to obtain services. Because there are large numbers of customers not realizing the benefits of using the Internet to obtain services, it is crucial for service providers to understand the factors and consumer behaviour that influence the choice to use the Internet to purchase services. Service providers must educate potential customers of the convenience of e-commerce, trying to get the individuals to feel capable and able to conduct any type of e-exchange. Companies must design dynamic web pages that can adapt to changes and consumer preferences. These strategies will increase the perception of convenience, usefulness and confidence towards the new shopping channel and reduce the perceived risk.

LIMITATION

The context of the study (Spain) may somewhat limit the generalizability of the results to other contexts. However, the use of a country other than the United States provides a customer base similar to many groups who have varying degrees of comfort in using the Internet. This difference helps to demonstrate the global importance of the subject. Future empirical studies in other national contexts may provide additional insights.

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