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Circumventing Communication Blindspots and Trust Gaps in Technologically-Mediated Corporate Relationships: The Case of Chilean Business-to-Consumer E-Commerce

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Abstract

Trust is an essential ingredient of constructive human relationships, including economic exchanges. Blindspots are harmful omissions in strategy implementation due to reasons such as corporate inertia or management obsession in pursuing a certain vision mismatched with reality. This article outlines the main areas in which customer trust is under stress in Chilean business-to-consumer e-commerce and how e-buyers circumvent the problems that arise in those areas, from a Communications perspective. We not only discovered compensatory strategies devised by users to overcome those problems, but also some relevant corporate blindspots that should be addressed by retailers. Despite the strong growth of retail sales in emerging Latin American countries, Chilean e-commerce is relatively weak and problems of trust may be an important cause. Four areas of stress were outlined: previous perceptions about the firm, clarity and coherence of online information, personal data security, and delivery and post-sales services. Within these, inter-channel communication incoherence, lack of integration between retailers and outsourced logistics, and incoherent notions of trust emerged as the most important corporate blindspots harming the relationship with customers. On the other hand, we identified four compensatory strategies used by clients: selective auto-exposure, informal certifications, online/offline hybridization and anticipation/incorporation of other people experience.

Keywords: Trust, E-commerce, B2C, Chile, Communication blindspots

1 Introduction

Trust is an essential ingredient of constructive human relationships, including economic exchanges. This article outlines the main areas in which customer trust is under stress in Chilean business-to-consumer (B2C) electronic commerce (e-commerce), and how clients manage to circumvent these difficulties. We believe that problems of trust on relationships based on Information and Communications Technology (ICT) between e-sellers and e-buyers can be an important reason for this relative weakness.

We analyzed the relationships and exchanges occurring in e-commerce of large department stores, and the way these organizations relate to their customers within a wider arrangement of stakeholders such as employees, shareholders, suppliers, and other actors. The analysis was made in Chile, where retail in general and department stores in particular are especially dynamic and powerful, both in terms of sheer economic size (Chilean retailers became multinational companies and have expanded throughout South America) as well as in terms of shaping everyday life. We analyzed the major *brick and mortar* retailers, i.e. those companies whose main business come from physical stores and have implemented websites and call centers as complementary channels of sales and post-sales. These are Business-to-Consumer firms (B2C), oriented to individual consumers.

This article is divided into five parts. Section 2 summarizes the main advances in research on trust and e-commerce. Section 3 exposes the methodology used, mostly of qualitative and inductive nature yet complemented by a quantitative analysis of a survey to the general population. Section 4, dedicated to the findings, identifies four areas that affect trust building in B2C commerce in Chile and describes four compensatory strategies used by clients to build trust, in scenarios of uncertainty. Section 5, these findings are discussed following the perspective of both clients and retailers, where corporate blindspots in B2C e-commerce are identified as well. Finally, conclusions are outlined in Section 6.

2 Theoretical Framework: Definitions and Contributions

This article focuses on analyzing the existence of blindspots and trust gaps in the technologically mediated relationship between customers and large department stores in Chile, which-along with supermarkets chains and drugstores (which are not analyzed in this paper)- are the most important retail actors. Particularly, we focus on e-commerce from retailers (or shops) to individual consumers (B2C, Business to Consumers). We do not address the virtual transactions between companies (B2B, Business to Business) or between individuals (P2P, Peer to Peer). By e-commerce we understand business transactions mediated by computer technologies [44], [45] and which are normally supported by other communication channels such as telephone systems (call centers) and face-to-face interactions (vendors or assistants in physical premises). This definition therefore considers e-commerce through the internet, which nowadays is gradually shifting from desktop PCs to mobile devices.

2.1 Context of Retail and E-commerce in Chile

As a relatively small developing country of 17 million inhabitants, Chile has relatively high levels of technologization both among its people and its organizations [24]. Retail, meanwhile, is a very dynamic economic sector which accounted for 21% of the Gross Domestic Product (GDP) in 2007 [10]. However, there are some notorious paradoxes. One is the persistence of important gaps of access and use of ICTs, also known as digital divides. The digital divide among people has received considerable public policy attention since the 1990s [19], [29], [30]. But there is an even sharper gap between large and small companies which causes important inefficiencies in the economy as a whole [30], [38]. This is reflected, as discussed later, in disparities and lack of coordination between the large department stores analyzed and the smaller, fragmented providers of logistics subcontracted by the retailers.

Another paradox is the relative underdevelopment of B2C e-commerce, considering the high rates of technological access in Chile as well as its income per capita of US\$ 12,280 in 2011, a *higher middle* level according to the World Bank. In 2008, B2C e-commerce was just US\$ 380 million in contrast to B2B's US\$ 14 billion [38]. This disparity can be partially explained by reasons such as low rates of banking among the general population, low digital literacy of web users, and poor logistics for the delivery of purchased goods [24], [29], [30]. Yet it is necessary to examine more in detail how these and other unexplored factors intervene in the phenomenon. Among these *soft* variables, we are interested on studying trust, which has been established as an essential ingredient for the smooth operation of markets, countries' prosperity and economic development [18].

2.2 Trust

Trust is a complex construct which has accumulated a large bibliography in the last 50 years from sociology, psychology, anthropology, computer science (thanks to the development of virtual environments), political science and other fields [3]. Its study has also acquired great relevance in fields such as e-commerce. There is no consensus

on either the multiple definitions of the concept or its main dimensions, so there should be extra care when using it. Yet it is more accepted that trust plays an important role in economic cooperation [35], [36]. Some authors take a systemic perspective and understand trust as a mechanism for reducing complexity [41]. This view assumes that the part that is going to interact with another (organizations, individuals, systems and even machines) regards that interaction as a *black box*, because it is not possible to know how the counterpart will act and react. Trust mitigates that uncertainty by the belief that the other will comply with one's expectations [5], [20], [31], [39], [50], [56], [59].

Another meaning of trust has to do with attributing to the other party one or more of the following attributes, relating the concept to trustworthiness rather than trust: ability, benevolence, integrity, honesty, goodwill, morality or predictability [11], [21], [44], [45], [56], [59].

For the purposes of this article, the concise definition of Bannister and Connolly will be used – trust is somebody's disposition to become exposed to exploitation by their counterpart [3], p. 139. This means overcoming uncertainty in a context of asymmetric interactions between an organization (supply side) and a multitude of individual and fragmented customers, both current or potential (demand side). These interactions are affected by situational factors (such as social values or institutional protections to trade), propensity to trust (on which there is no consensus if it is due to the personality of the one who trusts or to situational factors) and the perceived risks associated to the interactions [3]. In all these cases, the one who trusts makes assumptions regarding the other with whom s/he interacts.

This definition has been chosen for three main reasons. First, it complies with the conceptualization that relates trust to vulnerability [44], [45]. Indeed, according to many authors, trust is related to the willingness to take risks, especially when the discussion is framed in an economic context, like the one tackled here (see for example [4], [7], [12]; from a philosophical perspective, see also [29]). Additionally, the relationship between trust and risk appears especially significant for online contexts [23]. Second, this involves understanding trust as having a multifaceted character [33], including a cognitive [27], [28] as well as a behavioral dimension insofar there is a decision to trust made by the trustor [43], [48], [62]. Finally, it must be understood that this conceptualization, although it may appear at first sight as a negative one, since it highlights the already mentioned vulnerability, it also implies the idea of trust as the positive expectations that the trustee will not exploit this vulnerability, otherwise the trustor would have decided not to trust, as many authors have highlighted before (see an interesting compilation on [33]).

The literature also distinguishes between *face-to-face* (offline) and online trust. There are two relevant differences between both: the object in which trust is placed and the factors influencing its construction and maintenance. On offline trust studies, the object is usually other individuals or organizations known personally and with which there is direct contact [49]. In the online world and e-commerce, the object to be trusted expands to elements such as the website where the transaction takes place [6], [11], [20], [26], [44], [45], the internet in general [9], [44], [45], electronic networks in general [56], and the virtual trader or e-vendor [5], [21], [31], [53], [59].

As for the factors that affect trust, the literature makes some relevant distinctions. First, about the variables applicable both to offline and online contexts, which do not depend on the individual who trusts, but are part of the environment and therefore are more difficult to modify; among these, the generalized levels of trust existing in a country or context (also known as *willingness to trust*) [34], [53], [59], the culture [54], [59], and gender [55]. Other influential variables are the vendor's and/or the brand's reputation [5], [31], [44], [45], [50], [56], [59]. Company size is also relevant: larger firms are often more renowned and, therefore, more trusted [31].

At the specific level of online transactions, relevant factors include the levels of privacy and security of the website [11], [32], [44], [45], [50], [54], [55], [59]. This category includes the presence of security seals on the website, normally provided by a third party certifier [34]; the combination of techniques and tools available to the consumer to find information about products and services available online [32], [50]; the design of the website [32], [54]; the presence of audiovisual material, especially photographs of the products [5]; the quality of the online service [54]; warranties of products [55] and, finally, the reviews published by other consumers about products and services available online [37].

2.3 Contributions of the Paper

There are five relatively unexplored aspects about trust in e-commerce in our work compared to the existing literature. First, most of the existing studies are quantitative, usually based on surveys of Internet users [11], [21], [44], [45], [56], [59]. This type of analysis is based on standardized instruments, which allows generalizing findings at the expense of losing important nuances in trust building, particularly from the perspective of consumers.

Second, most of the studies are limited to online contexts alone. However, we found that e-commerce clients seamlessly integrate the offline *real* world with the virtual one to build trust.

Third, the role of trust is not constant along the process of online purchase. In fact, we found important differences, starting with the customer's prior perceptions about the company (i.e., corporate reputation), followed by the electronic search of information about the items, the entry of sensitive personal data on the website (credit card

numbers, access passwords and others), the product delivery (which is crucial in e-commerce, as purchased products need to be dispatched to the client) and, finally, in the post-sales stage.

Fourth, most of the existing studies focus in developed countries with high rates of overall trust. But there is little information regarding countries like Chile, where 13% of overall trust was registered in the World Values Survey in contrast with the 40% average registered in North America and Europe in 2005-2007.

Finally, the literature about trust and electronic commerce emphasizes on the actions in which the e-vendor incurs unilaterally, a rather outdated perspective based on concepts and theories of communication from the mid-20th century that assumed a relatively easy way to manipulate mass society, in which an active sender transmits messages to a mass of undifferentiated, passive receivers [46]. This view is still influential in disciplines such as marketing and corporate communications, despite the fact that various authors have noted the increasing difficulties faced by organizations to interact in this way with their customers and other stakeholders [1], [42], [60]. Indeed, our findings suggest that buyers are very active and creative in building trust.

3 Methodology

Since the study of the relationship between trust and ICT in Chilean retail is fairly recent and shows important gaps, we used an inductive methodological design of qualitative nature in order to get a comprehensive, in-depth understanding of the purchase process from its participants' point of view [15], [51], [52], [58]. We established the following data collection instruments: semi-structured interviews to e-commerce and operations managers, focus groups of clients, website analysis, and participant observation of physical stores based on ethnographic techniques. This was complemented by an analysis of secondary sources (including websites of customer complaints, such as Site 1, and the one of the National Consumer Service, SERNAC, Site 2) and a purchasing exercise by which a small item was bought both through the physical store and the website, which was later returned intact requesting the reimbursement. The subsequent analysis was conducted based on the extraction of the categories (coding) that emerged by applying the conceptualization made by Strauss and Corbin [58]. While all data collection techniques produced valuable information, the subsequent analysis will emphasize on the focus groups and interviews to e-commerce managers because these yielded the most interesting findings.

The focus groups sought to collect a wide range of views and practices about trust and ICT. Based on the literature, the researchers' experience on surveys about Internet usage in Chile, and the expert guidance of the Santiago Chamber of Commerce (CCS), a partner in this project, initially we concluded that to capture such diversity, the composition of groups should be stratified based on two variables: gender (as males have different purchasing behavior and predisposition to shop than females) and frequency of online purchasing (distinguishing between e-buyers and non e-buyers). A person was considered to be an online shopper if s/he had bought online in one of the major *brick and mortar* retail stores in the last six months; and an offline shopper if s/he had bought from a regular store of these retailers in the last month. As the study progressed, we found that we needed to consider the age factor, since youngsters are more prone to buy online than their elders.

As a result, eight groups were defined (coded A to H) distributed by age, gender and their frequency of online purchases in department stores (e-buyers vs. non e-buyers), as shown in Table 1. Initially, we wanted to perform two focus groups for each segment to get a better understanding of each of them. However, since after performing the first four focus groups we realized it was necessary to add two new segments (those on the left column, corresponding to 18-25 years old e-buyers of different genders), we had to reduce the number of groups for two of the other segments. Therefore, only for two segments (25+ years old women e-buyers and 25+ years old men non e-buyers) we were able to perform two focus groups. There are no relevant differences between D and E or between F and G. A total of 61 people participated in the discussions at an average of 7.6 participants per group (ranging from 6 to 9). Although online focus groups have gained interest in the last years [47], we decided to use face to face focus groups to compare online and offline customers on a common ground.

Table 1: Distribution of the eight focus groups according to segmentation variables

| | 18-25 years, e-buyers | 25+ years, e-buyers | 25+ years, non e-buyers |
|-------|-----------------------|---------------------|-------------------------|
| Men | A | C | F, G |
| Women | B | D, E | H |

From the other side of the counter, seven e-commerce and operations managers from Chile's main *brick and mortar* retail stores that had B2C e-commerce divisions were interviewed using a semi-structured questionnaire. This is a highly concentrated market, in which three operators concentrate 86% of sales (almost 1/5 of GDP), so respondents answered for most of the industry. Due to commercial secret, we are allowed neither to disclose the names of the individuals nor the firms interviewed. Access to them was facilitated by the CCS.

In order to collect the interviewees' point of view [8], we chose to use semi-structured questionnaires, since they allow collecting data in depth [17] and guide the conversation towards the topics the researchers want to address [8]. As in [40] we chose the *criterion sample* technique to obtain the sample, based on the market share criteria. From all

the potential respondents, only one declined to participate in the study. The interviews were conducted between July and August 2011 in Santiago, Chile. They were recorded and transcribed in order to categorize them. Given the limited detail provided by the interviews, only the first step of the codification proposed by [13] -open codification- was performed. This was due to the following reasons: 1) different depth within the respondents' answers; 2) respondents explained their experience from their corporate role rather than from their own viewpoint; 3) respondents had a limited amount of time to answer the questionnaires. From the data analysis, five main categories were found: nature of trust, bases of trust, perspectives on ICT and their relationship with organizational trust, trust management (through third parties), and trust barriers (hindering ICT usage).

This qualitative approach, which is the focus of this article, was complemented by means of a survey about internet usage that enabled us to quantify and generalize the findings among the general population (which included e-commerce customers). This face-to-face instrument, the World Internet Project (WIP) Chile Survey 2013, included specific trust-related questions about e-commerce based on the insights from the qualitative phase. WIP Chile 2013 was applied to a multi-stage random sample of 741 inhabitants aged 18 and above of the capital, Santiago, between August and September. 474 internet users and 267 non-users responded to the questionnaire. The data was weighted by gender, age, and socio-economic status according to universe parameters set by the Chilean government's 2011 National Socio-economic Survey (CASEN).

4 Results

Although e-commerce is a global phenomenon, the factors that explain trust creation may vary among cultures [22]. We identified the most important factors that affect trust among clients of B2C e-commerce in Chile, particularly those that might reduce customer trust. This section is divided in two parts. The first one outlines the areas in which trust is under stress, and the second describes the compensation strategies devised by clients to overcome the problems of trust.

In this section, verbatim quotations are used as a form of evidence of the main research finding as well as illustration of emerging themes. This follows Corden & Sainsbury's [14] recommendation for "presenting discourse as the matter for enquiry (as in conversation and narrative analysis); presenting quotations as evidence; presenting spoken words for explanation of how something happened; using quotations for illustration of emerging themes; using quotations to deepen readers' understanding; presenting spoken words to enable participants' voice; and using quotations to enhance readability".

4.1 Areas of Stress

Customer trust in B2C e-commerce in Chile is under stress in four main areas: previous perceptions about the firm, clarity and coherence of online information, security of data, and post-sales and multichannel integration.

4.1.1 Previous Perceptions about the Firm

The first area of stress was the most evident from the focus groups of customers; previous perceptions about the firm might affect customers' willingness to trust. In recent years, these perceptions have been operationalized under the concept of corporate reputation, understood as the degree of attraction (or rejection) expressed by an organization's clients and other stakeholders [1], [60].

Albeit literature admits that reputation is nurtured in great deal by the accumulated direct interactions of the stakeholders with a firm, we found that in many cases the firm's reputation was previous to the online experience of potential e-buyers. And this perception determined the attitude by which transactions were either conducted, or not. In this case, a good reputation was related to size and a renowned brand, no matter whether the e-seller was a *brick and mortar* or an online one. Small, unknown, and less experienced companies were mistrusted.

Our 2013 survey supports these perceptions. When e-buyers were asked about how trustable was a series of entities for buying online (using a scale ranging from 1=no trust at all to 5=trusts completely), the highest average trust was granted to Chilean financial institutions (3.59) and large retail stores (3.53). Less consolidated entities, such as P2P purchasing networks, elicited lower trust values (2.87). The same happened with foreign companies (North American companies=2.55 and Chinese companies=2.27). So Chilean consumers were more acquainted with big, established Chilean organizations, and trusted them more than foreign ones.

4.1.2 Clarity and Coherence of Online Information

Many studies suggest that trust increases as information is perceived as more clear, complete, and coherent by customers. This is because uncertainty is reduced [11], [44], [45], [59]. Yet this literature says little about what type of specific information is valued by e-buyers, or whether it is useless, insufficient, or incomprehensible.

Through the focus groups, customers revealed that their trust was reinforced when detailed and precise information about the products was made available. The wealth of detailed, complete product information online was a clear

advantage in contrast to offline purchasing, where it is harder to get these data without the filtering (or bias) of salespersons:

You see a product and all the characteristics are there, whether it's a heater or a bed: its brand, how big it is. You don't need to ask the salesman. 'Cause if you ask him too much, he'll make an annoyed face at you (group E).

Aside from the fact that I can read (the information) many times, in the store they tell it to you only once and, if not, you become a nuisance...The salesperson tells you very general things, but on the internet you get more specifics, point by point (group D).

Note how these remarks contrast the information available online with that offline, where salespersons can be impatient, misinformed, or both. One of the interviewed managers even admitted that *our electronic e-commerce catalogue for customers is so complete that it is superior to what any salesperson can do in the (physical) store*. Furthermore, many e-customers looked at the internet and made the purchase in the physical store after confirming that the article was in stock (see the section about the compensatory strategies below).

Additionally, many participants said that online purchases can be more trustworthy because the internet provided more complete and more balanced product information, including both positive and negative comments about the retailers and the products themselves. The experience of other e-buyers was especially valued.

But not all this wealth of information was positively valued. What was considered useful depended on the user's expertise and knowledge about the product: when these were low, participants said they preferred the assistance of a salesperson in order to properly understand and assess the available information. Besides, the impossibility of touching and feeling the products was a common complaint. Some participants explained that through the internet it was difficult to be sure about the real quality of the goods, even when product photographs were available –they could be distorted. The impossibility of touching, smelling, and manipulating the goods restricted the amount of information needed to create trust in the purchase, although this was more related to the product itself than to the store. This problem was especially acute in clothing, perfumes, and electronics.

More complicated was the existence of contradictory information on the website –for example, a different memory capacity of a computer being sold was once published in two isolated sections of the same site. It could worsen in case of any inconsistencies among the different channels of contact with the client (i.e., website, call center, the physical store, and/or advertisements), especially if a problem arose after the purchase was done. When such cases occurred, which was nevertheless rare (5.5% of complaints analyzed in Site 1, [61]), trust was particularly damaged. There were even some isolated testimonies of call center operators not knowing how to proceed with a problem of delivery, or outwardly blaming their own company for the existing difficulty. Although rare, these inconsistencies were probably highly harmful. As some retailers operated their own call centers (in contrast to delivery, see below), outsourcing seemed not to be the main reason for this lack of coherence.

Which of both views is more prevalent, the one emphasizing the virtues of information-gathering processes through the internet, or the one focusing on their limitations and hassles? Our 2013 survey sheds light on these issues. First of all, it is important to mention that Chilean internet users do take advantage of company websites to get information about their products: 54% of them did so at some point, and 41% once per month or more frequently. Second, and perhaps paradoxically, most internet users have rather negative views of the quality and trustworthiness of such information. For instance, 76% of internet users agree that *it is difficult to know the quality of a product when you buy it on the web*. And those disagreeing with the sentence *internet is more effective for clarifying doubts about products than other means* outweigh those agreeing with it (42% vs 31%). Finally, 55% disagree with the sentence *the information of the company website is consistent with that provided by sellers in the physical store or by phone*, while only 18% agree with it. These data suggests that in Chile there is a lot of room for improving the quality and accuracy of online product information.

Indeed, there are deeper problems of integration between the online operations of the large department stores in Chile and their physical ones. In a previous analysis of the sector we already noted that some of these huge *brick and mortar* retailers considered their e-commerce branches as just an extra physical store which came in addition to the existing ones, and ignored most of the specificities and potentialities of the web [2]. Although this problem should be eventually surpassed as the organizations learn from their experience in B2C e-commerce, a few managers admitted during this study that salespersons in the physical stores resented their own firm's online operation because it diverted the sales commissions they earn per each item they sell (most of the income of salespersons in Chile is based on these variable commissions, over a very low base salary [57]).

On the other hand, all the analyzed sites not only carried very similar information, but also looked very much alike. All included Facebook and Twitter, but these tools were used mostly for promotional purposes and not to interact with clients. These firms kept individualized record of clients, but did not use this information to enhance engagement or trust. Although not covered by this research due to its legal and technical characteristics, retailers faced another important trust problem: a recent qualification of *abusive* by the courts. As issuers of their own credit cards, some stores unilaterally raised the rates of interest and maintenance costs of these means of payment without consent of the clients. Some of them have become banks in their own right. Chilean biggest retailers have solved the relatively

low penetration of bank accounts and credit cards among the general population by issuing their own credit cards, which can only be used in the store and are not subject to supervision by the banking financial authorities. That was what the records were mostly used for. Yet this problem has affected retail as a whole, not specifically the B2C e-commerce so we chose not to include it in our analysis.

4.1.3 Security of Personal Data

The literature recognizes this factor as one of the most important ones in trust building [11], [44], [45], [59]. E-commerce requires the user to upload very delicate personal data- national identity number, personal address, and passwords of credit cards and bank accounts.

Focus group participants were aware of the potential security risks of online transactions. Many were not only quite proactive in confronting them, but also declared that internet in general and e-commerce in particular were reasonably trustworthy. Credit card fraud in e-commerce purchases is quite low in Chile: it ranged between 3% to 5% of internet users in 2003 and 2008 respectively, according to the WIP Chile surveys [29]. And according to our 2013 survey, only about 10% of e-buyers reported having been cheated online at least once - cheated in general, not only when using credit cards. Users also mentioned two technical traits of the internet that reinforced their trust: the supposed absence of human error and the traceability of communications and transactions.

I first look (...) if data will be transmitted through a secure channel. I always keep a copy of the e-mail confirming the purchase (...). Before pushing the buy button I look through all the data at least twice –the address, the e-mail address, the quantity bought. I check, I check all before buying, and afterwards I stay waiting for the mail confirming the purchase. Once it arrives, I say 'I'm at ease; I'll wait until Thursday when it comes home'. If it does not come that Thursday, then I recover that e-mail and I generally call by phone and I say 'You know what? I am calling for purchase number 72348 which should have arrived yesterday but did not arrive'. That's what I do (group C).

4.1.4 Post-Sales: Delivery and Multi-Channel Integration

Surpassed the three previous obstacles to trust, a fourth appears after the act of online purchasing. Two issues emerged here from the perspective of the customer. The first is the delivery of the product. The second one is the coordination and coherence of the different channels by which the retailer contacts its customers.

Focus group participants reported how trust was reinforced thanks to positive experiences of delivery after the online purchase in which the product arrived in one piece and in due time. The managers interviewed were fully aware of the need to satisfy that customer expectation, which combines both implicit and explicit promises. Customers expected the seller to be extremely clear in the conditions of the sale and delivery, and a fast response in case of any inconvenience that may emerge:

I bought something that did not arrive, so I put a complaint to the store, and they reimbursed me part of the money; but that was okay ... those were the rules. I should have read them since the beginning, and I later realized the rules stated they reimbursed the value of the product, not the cost of delivery (group C).

Additionally, some participants valued the flexibility of online purchases to choose the moment and place of delivering, and compared it to its offline counterpart. However, many participants reported that Chilean retailers often failed in these aspects: late deliveries and lack of interest on solving any problems that arise after the act of purchase.

To me, they take too long to solve (these) problems and, you know, I prefer to go to the (physical) store and buy (the product) there. And if it turns to be faulty, I go and return it. Because it's finally much faster (to do it that way) (group B).

A bad experience in an emerging field such as B2C e-commerce in Chile can be particularly harmful in trust-building. In fact, they prevent repeating the experience of purchasing:

They didn't return a defective product; I experienced that once. That was the only time I made a purchase by the internet. Since then, I kind of don't have too much confidence (group B).

The interviews to e-commerce managers and the analysis of websites and physical stores drew more light to the issue and complemented the clients' perspective. It emerged that the delivery of goods bought online was outsourced to small freight companies. These were not always well integrated with the retailer's logistics systems due to their lower technological and corporate capabilities. This meant, for instance, that traceability of goods delivered was not possible. Furthermore, delivery could be overwhelmed by high demand. And despite management's preoccupation for complying with the implicit promise of a swift and safe delivery of the purchased good to the e-buyer, there was a widespread notion that, as delivery was outsourced; this was *their* problem and not the retailer's own. Yet customers did not make that distinction.

It could get worse if the customer faced inconsistent information in the other channels of contact with the seller: the call center and the physical store.

Our 2013 survey is consistent with the qualitative findings: internet users tend to have a critical view of post-sales services in e-commerce. For instance, 66% agrees that *it is difficult to return or change the products bought by internet*, while only 14% disagrees with the same statement. And 49% disagrees with the sentence *Customer service is better in the internet than in the physical stores* – a statement only supported by 25% of internet users.

4.2 Compensatory Strategies

Within these four areas of stress, customers engage actively in surmounting the difficulties that exist. These actions are called “compensatory strategies” [25]. As mentioned, most of the studies about trust and online commerce put emphasis on the unidirectional actions carried out from organizations to potential clients, such as the design of websites and their contents. But our findings show that e-buyers implement active strategies for collecting, processing and evaluating information, operating simultaneously in both the online and offline worlds at their convenience, and using their real and virtual social networks to reduce uncertainty in their decision-making, that is, to reinforce their trust towards purchasing. Customers are not only reflective (they learn from their own experience and from those who surround them) but are also proactive (they make decisions ahead of time to minimize risks). We can group these strategies into four: selective auto-exposure, informal certification, online/offline hybridization and third-party confirmation (i.e., incorporation of others to their decision-making experience).

4.2.1 Selective Auto-Exposure

Participants who were intensive internet users and e-buyers found particularly risky the moment in which they uploaded personal and financial information during the whole purchasing process. In fact, according to our 2013 survey, 83% of e-buyers were quite/highly concerned about the privacy of their personal information when buying online, while 90% were so regarding the security of their credit card information. Therefore, a first strategy to operate confidently was to select favorable conditions under which such self-exposure to risk were made. Precautions ranged from using antivirus, selecting the type of computer used (their own computers instead of public ones, for instance), taking care to log off from the visited sites, contract credit card insurance and/or limit the amount that can be transferred from credit cards, among other mechanisms.

Some strategies were relatively simple: *(I) Do not leave things (i.e., sites) open (group A), (You must) have a good anti-virus (group B), I block certain pages (group B), Do not enter from (a link taken from an) e-mail (group B)*. Others, however, require additional services or special arrangements: *I have (a special credit card) insurance. Then, if anything happens, I know I am insured... there is always a risk... (E-commerce) is not 100% secure (group E)*.

Consistent with these reports, our 2013 survey shows that most e-buyers adopt some of these protecting strategies. For instance, 79% think it twice before opening links embedded in emails, and 81% do not use computers in uncertain settings (such as public places or *cybercafés*). Also, 80% avoid saving passwords in the computer or websites, and 85% have an updated antivirus. Using credit cards with a limited amount of money only for particular online purchases is less common though (45%). In summary, most Chilean e-buyers have internalized the hazards of e-commerce, and proactively adopt selective auto-exposure strategies.

4.2.2 Informal Certifications

A second set of strategies consists on screenings by which the Internet user collects information about some aspect of the online world, evaluates it, and *certifies* whether it is reliable or not. Certifying is essentially a cognitive strategy (it requires the collection and processing of information) which, however, may occasionally require physical actions. There are two types of certification: referred to the organization that provides the web page where the good is sold (which we will call *certification of the organization*), and those referring to the intrinsic characteristics of the web page.

Regarding the certification of the organization, the focus groups suggest that users do not trust all organizations in the same way. It depends, in the first place, on the firm's corporate reputation (i.e., its pre-existing prestige) and whether it offers an offline support system as a complement to the website. For some participants, the nationality of the shop was also crucial and therefore so were preconceptions (or outright misconceptions) about these shops' countries of origin. While buying from North American websites was considered trustworthy, buying from some Asian sites was considered unreliable. This insight from the focus groups was confirmed by our 2013 survey: North American companies elicited higher levels of average trust than their Chinese counterparts (2.55 vs. 2.27 points on a 1.0 to 5.0 scale, where the latter indicated higher levels of trustworthiness). Yet Chilean organizations scored above foreign ones.

Additionally, Internet users are attentive to the certification of the website. This means making sure that the site contains indicators, symbols or other design features considered to provide safety. Some participants carry out the certification based on general impressions of the site that may not be very accurate:

I window-shop in three large stores where I buy the most, but the last time I entered the website of (retailer's name withdrawn), not even how the site was built was trustworthy enough (Group C).

Others, however, show more expertise and sophistication in the criteria they use to certify a trustworthy website:

I am also attentive to technology, because whenever the time comes to put the credit card number, I look at the icons of the browser I use, (so to) make sure that it is a coded transmission, a secure system (Group C).

Our 2013 survey confirms that Chilean e-buyers are active seekers of informal certifications. For instance, 87% of them reported buying only in e-stores they either know well or have good reputation. And 77% look for official certifications or symbols indicating a secure website (such as URLs with verified identities and/or encryption features).

4.2.3 Hybridization

A third strategy consists in combining the most reliable elements of both the online and offline realms. Hybridization implies the sociological concept of agency, by which users take actions to modify a relatively immobile structure (e-commerce, in this case). These actions imply crossing a border between the two spheres, a border which is physical as well as symbolic. But above all, hybridization implies that even very proficient e-buyers observe the *real* offline world to secure transactions and therefore bridge trust gaps.

We found customers made a clear distinction between the act of seeking information about a product or service they wanted to buy (window-shopping) and the act of purchase itself. Window-shopping could even be performed ahead of time, especially for items that are dearest. As shown in Table 2, there are two *pure* alternatives, in which these two consequential steps are performed using a single of these realms, either online or offline. These *pure* choices are related to rather predictable factors such as age and income levels. On the other hand, we found two ways of hybridization in which customers use one of these realms for window shopping and the other one for purchasing (see Table 2). For the purpose of this article we will only focus on these hybrid strategies, which are the most novel.

Table 2: Hybridization strategies used by e-customers

| Pure Online or Offline | Hybrid Online-Offline |
|------------------------------------|---|
| Offline window shopping + purchase | Online window shopping + offline purchase |
| Online window-shopping + purchase | Offline window shopping + online purchase |

In the hybridization *online window shopping + offline purchase*, the first step is to take advantage of the huge availability of online information about price, brand and features of the articles considered for purchase. Such information can be sorted easily to compare among products and sellers, an annoying and complicated task in the offline world. In addition, the Internet also allows knowing from the first moment if the item is in stock or not. A participant suggested that this possibility allowed him to make more reasoned purchases: *I google products or pages... I think three times and then I go buying the product personally (group G).*

Once the right item is selected using internet, the purchase is made in the physical store. This is necessary to confirm that the information provided on the internet is true, that the product is in good condition, and to prevent delays and delivery problems:

When you go personally (to the physical store), you can be sure that the product is a good one. But if you buy it (online and) comes to your house, and you open it, and (if) all is wrong, you get angry. So to avoid a bad time, it is a good option to go to the store and buy it there (group A).

According to our 2013 survey, about 38% of internet users engage in this hybrid strategy when it comes to search for information and buy products from retail stores.

On the other hand, *offline window shopping- online purchase* starts from the assumption that certain information cannot be obtained in a reliable way via the internet and so it is necessary to see, touch and even test the article personally:

What happens is that in a store you can be sure (about, the product); in the internet they tell you pack XX' and you have no idea what it is, or what comes inside (group A).

This problem is especially acute in some types of goods, mostly electronic, clothing and large and expensive products. For example,

I like very much to purchase electronics. Then, when I buy a TV set, I like to see the TV set. I even like to look at the back of the TV, to see how many connectors it has, how many other devices I can plug into to it (group C).

After the real examination of an item, many users buy it online so to take advantage of discounts and other advantages of e-commerce:

Sometimes I go easily to a store to see the product. And then I go home, see it (in the internet) and if I find it cheaper, I buy it immediately because I have already seen it - even if I have already gone to the store. But I saved those 15.000, 20.000 Chilean pesos (group A).

This second hybrid strategy seems to be less common than the previous one – 17% of internet users engage in it, according to our 2013 survey. These figures, however, suggest that it is quite common for a considerable segment of internet users to combine the advantages of both the online and the offline world to bridge the trust gaps that emerge when buying products from retail stores.

4.2.4 Third-Party Confirmation

The fourth strategy is to collect experiences and opinions of other users about products, websites or shops so to anticipate any problems that may arise. There are two versions of anticipation, which differ regarding who are these *others* whose experiences and opinions are considered: what we will call the *anonymous third party* of the online world, and the *previously known* from the offline world.

The *anonymous third parties* are other internet users who express their opinions and buying experiences in different virtual spaces, which range from blogs and consumer forums such as Site 1 or Site 2, to some seller's websites (domestic and foreign, such as e-Bay) that are enabled for such purpose. A good or bad reputation among the *anonymous third party* seems to be decisive. In a stark contrast to the real, offline world, in which individuals normally consider only the opinions of those they know personally, in cyberspace e-buyers are happy to trust the opinions of perfect strangers:

The evaluation (by others) is useful, because when you go to a website like DeRemate (eBay's Latin American partner) there is an assessment from all the people who have bought there... You can find a record of how much the vendor has sold, and all the (clients') opinions are there, like Hey, you took too long to deliver, hey, your product was bad or your product was good (group E).

Our 2013 survey captures the extent to which internet users resort to this strategy: 29% report to review in the internet *the opinions of other people that used a given service or product*. While this is lower than other strategies reported above, perhaps it should not be dismissed given that these users rarely know each other - and still they are interested in each other's opinions.

A second version of this type of strategy is based on the opinions and experiences of buyers that the internet user knows personally, such as relatives, colleagues or friends:

If my dad needs something, he tells me find it and, certainly, we both seek what he needs. And, well, then we purchase it, if we find what he wants. But what happens is that, sometimes, they always depend on me to feel confident that what they are doing is OK (group A).

The prevalence of this practice is similar to that of *anonymous third parties*. Thus, 28% agree with the sentence *I ask for advice to relatives or friends that buy online* and, conversely, 23% claim to *have friends or relatives that ask me for advice when willing to buy something online*. In short, it is not uncommon for Chilean internet users to take advantage of their personal and virtual social networks. They learn from the experience of others and thus minimize risks in their own online purchases.

4.3 Overcoming Blindspots in Chilean Retail

The results discussed above can be interpreted from both sides of the counter within the communications perspective that prevails in this study.

Let us start with the customer, often conceived as the passive receiver of the (commercial) messages delivered unilaterally by the firm. Our analysis confirms that such concept of communication is a grave misconception. Customers are, in contrast, very active in circumventing the difficulties faced when there is a need to purchase goods and services. Trust is under stress in at least four areas of B2C e-commerce transactions, yet users are quite imaginative in seeking mechanisms to reduce the uncertainty existing in those weak spots by means of selective auto-exposure, informal certification, online/offline hybridization and third-party confirmation. The inherently bi-directional nature of the so called web 2.0 is undoubtedly helpful, most notably when comparing product information online, as well as when they seek for advice and testimonies from perfect strangers who post their comments in cyberspace. Yet customers are also keen to integrate and blend the offline and online realms to their convenience, something that sometimes is ignored by technological enthusiasts.

From the perspective of the seller, which in this case is a handful of large, powerful companies, an adequate analysis can be made referring to the concept of blindspots – “the underlying reasons for inaccuracies or flaws in the strategic-making process... (which explain) why analysts often misread the competitive environment and why internal scrutiny can lead to overestimates of a firm's competitive capability” [16]. In other words, blindspots are harmful omissions in strategy implementation due to reasons such as corporate inertia or management obsessiveness in pursuing a certain vision mismatched with reality. In this case, reality would be what B2C e-buyers expect from the e-sellers. In this sense, the most evident blindspots found were inter-channel incoherence (i.e., conflicting information among the website, call centers, physical stores, and advertisements), and lack of integration between retailers and outsourced logistics. While most e-commerce managers perceived delivery as somebody else's problem (they had outsourced

this service to smaller and less advanced firms), from the perspective of the customers there was no such a distinction: any problem in the delivery of the products was perceived as a problem generated by the retailer. The situation worsened if a call center operator was either unable to solve the inconvenience or was indolent, or both.

A deeper interpretation of the focus groups and the interviews revealed a third blindspot: incoherent notions about trust among retailers on the one hand and customers, on the other one. In general, the managers declared that the trust relationship with their clients was based on cognitive and rational factors: essentially, *to comply with the promise* in terms of what is informed in the website about price and product description, as well as the practical conditions of purchase and delivery. Although powerful and indispensable, this concept is not distinctive because all the analyzed sites not only carried very similar information, but also looked alike. Furthermore, it ignores aspects of identity and emotional bondage which are increasingly important to generate trust among customers, such as corporate reputation, brand loyalty, and responding promptly and with care any doubts or complaints that may arise. In that aspect there is indeed much space to differentiate.

This is ultimately related to the concept of communication or engagement with clients assumed by the firm, which can be characterized as rather unidirectional and aggressive, oriented towards sales. Although all websites included Facebook and Twitter, these tools were used mostly to send promotional messages but not as spaces for interacting and listening to clients. And despite some firms kept individualized records of their clients (all of them are issuers of their own credit cards), this feature was not used to contact them in case of any difficulties that emerged, for instance, on the delivery stage. Furthermore, it annoyed many customers who were spammed with unwanted promotional e-mails.

5 Conclusions

From the communication perspective assumed by this article, and leaving aside technical and economic factors, we believe that problems of ICT-mediated trust between e-sellers and e-buyers can be an important reason for the relative weakness of B2C e-commerce in Chile. This article has outlined the main areas in which customer trust is under stress, and how clients manage to surpass these obstacles because the need to purchase goods and services is not eliminated by the existing difficulties. We suggest that these difficulties are related to corporate blindspots affecting retailers, i.e. mismatches between what they do and their environment, in this case represented by the expectations of their clients. We arrived to these conclusions by means of an inductive, qualitative methodology that implied, among other things, interviewing e-commerce managers, focus groups of clients, website analysis, observation of physical stores, and purchasing experiments both online and face-to-face. These findings were later complemented by survey data, which allowed us to generalize and quantify the most relevant perceptions and attitudes of consumers.

Although digital technologies allow processing enormous amounts of data about customers' profiles, expectations, complaints, demands, and consumption patterns, the firms involved (a rather concentrated oligopoly) do not take full advantage of these possibilities. The main reasons lie not in technology, but in failures of communication and engagement between organizations and their main stakeholders –the clients. Important discrepancies of expectations and concepts of trust emerged between the firms and their customers. In general, managers handled a rational and cognitive notion of trust in terms of accomplishing a promise of product features, price, and conditions of delivery. But this notion was undistinguishable among rival sellers, aside from the fact that the websites themselves were remarkably similar to each other. For customers, this was an indispensable condition but by no means enough. Their trust required aspects of identity and of emotional bondage that went beyond a *cold* description of the terms of sales: they expected guidance, support, and sympathy in case of any difficulty. They found few of that, and resorted to compensatory strategies to reduce the subsequent uncertainty in order to get the demanded goods. From the other side of the counter, firms applied a vertical, unidirectional communication paradigm from a *sender* to a passive *receiver* of information. This explained why retailers ignored the potential of the so called web 2.0.

But this article demonstrates that e-buyers aren't passive subjects, they are instead very active to devise and implement the compensatory strategies to overcome gaps in trust. In other words, the construction of trust is bidirectional from the e-vendor to the buyer and vice versa.

Solving the communications gaps outlined in this article are not enough by themselves to foster a radical growth of B2C e-commerce in Chile. There are other problems unrelated to communications that contribute to the relative weakness of this sector, such as low credit card penetration, weak integration of stores with delivery services (normally outsourced to small, fragmented companies), or poor inter-channel co-ordination. Yet they shed unprecedented light from the perspective of the customers –often considered as passive receivers of unilateral communication messages delivered by e-vendors, which exceed purely technological considerations.

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Websites List

Site 1: Website of customer complaints

<http://www.reclamos.cl>

Site 2: Chilean National Consumer Service (SERNAC)

<http://www.sernac.cl>

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