

## Chapter 20

# Integration of TAM, TPB, and Self-Image to Study Online Purchase Intentions in an Emerging Economy

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### ABSTRACT

*E-commerce offers significant opportunity for retailers in emerging markets like India due to the growing Internet popularity and rising incomes. But the Internet penetration growth does not commensurate with the online retail sales. This necessitates unraveling and understanding the online buying behavior. This paper employs 'Theory of planned behavior (TPB)', 'Technology acceptance model (TAM)' and self-image to unfold the online consumer behavior. It proffers an integrated model of online consumer behavior by integrating the self-image variable with the TPB and TAM models. The study tests the various components of integrated model and find that attitudes, subjective norms, self-image, and self-efficacy significantly impact online purchase intentions. The study makes significant theoretical contributions and provides valuable insights into the consumers' online purchase behavior.*

### INTRODUCTION

Online retail has generated considerable interest in the Indian market. It has emerged to be an important retail channel for every business in the country (Dash & Saji, 2008; Khare & Rakesh, 2011). Consumers' growing buying power coupled with rising Internet penetration provides an important alternative to international retailers. The country currently has the third largest Internet user base in the world and it is expected to be the second largest customer base by 2015 (McKinsey, 2012). Consumers are willing to try the new retail format due to its convenience, affordability and accessibility (PWC, 2012). Digital consumers spend more than their non-connected peers (BCG, 2013). With the rise in consumer demand, the B2C sales are expected to grow 57% annually between 2012-2016 (Forrester, 2012). It is expected

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that India's Internet users will swell five fold by 2015 (McKinsey, 2011). The country is going to become the biggest e-commerce market in Asia Pacific as it is expected to reach \$ 8.8 billion by 2016 (Forrester, 2012). The Internet diffusion has augmented its acceptability, but it has failed to gain acceptance as an alternate retail channel (Khare, Singh & Khare, 2010). Although online sales are restricted to limited urban Indian youth who purchase small-value items (Gupta, Handa & Gupta, 2008) but the Internet has sizeable influence on offline buying (BCG, 2013). Despite the widespread research, there is a gap in understanding of Indian online shopping behavior (Beldona, Racherla & Mundhra, 2011). This mandates understanding the online consumer behavior.

There is growth of e-commerce research (Chen & Holsapple, 2013; Wang & Chen, 2010) and key research point in e-commerce is modeling online consumer behavior (Cagil & Erdem, 2012). Two models namely Theory of planned behavior (TPB) and Technology acceptance model (TAM) have been considerably replicated, extended and purified to explain online consumer behavior. Additionally previous research has examined the role of self-image in the off-line context (Achouri & Bouslama, 2010; Sirgy et al., 1997; Sirgy, 1982; Smith et al., 2008). Past research (Armitage & Conner, 2001; Charng, Piliavin & Callero, 1988; Conner & Armitage, 1998; Sparks & Guthrie, 1998) has demonstrated the useful addition of self-image construct to TPB in various offline consumer behavior contexts. However, consumer behavior literature argues that there is a substantive and significant difference in offline and online consumer behavior (Andrews & Currim, 2004; Danaher, Wilson & Davis, 2003). The effect of self-image construct on online behavior has not been much tested. Consequently, it may be important in order to examine the role of self-image in an integrated model of consumer behavior in an online context. The research intends to proffer an augmented model of online consumer behavior by integrating self-image construct with TPB and TAM models of consumer behavior. This study applies TPB, TAM along with self-image construct to examine the Indian consumers online shopping behavior.

## **LITERATURE REVIEW**

The conceptual framework for the research draws on the TPB (Fishbein & Ajzen, 1975) and TAM (Davis, Bagozzi & Warshaw, 1989) models of consumer behavior. Both the models have been based on Theory of reasoned action (Fishbein & Ajzen, 1975). The theory of reasoned action (TRA) considers that people act according to their intentions to perform a particular behavior. TRA regards consumer behavioral intention as the function of attitude and 'subjective norm'. Attitude refers to "the degree of a person's favorable or unfavorable evaluation of the behavior in question" (Fishbein & Ajzen, 1975). Subjective norms signify normative beliefs and refer to the "person's perception that most people who are important to him think that he should or should not perform a behavior in question" (Fishbein & Ajzen, 1975).

### **Theory of Planned Behavior**

TPB adds the construct 'perceived behavioral control' to the TRA. According to the TPB, the behavioral intentions are a function of attitudes, subjective norms, and perceived behavioral control (Ajzen, 2001). Perceived behavioral control is synonymous with self-efficacy and is linked to the perceived level of one's ability to perform an action or behavior (Ajzen, 1991; Armitage & Conner, 2001; Conner & Armitage, 1998).

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