EXPLORING THE RELATIONSHIP BETWEEN PERCEIVED PURCHASING SELF-EFFICACY AND PURCHASE INTENTION ON E-COMMERCE PLATFORMS: A THEORY OF PLANNED BEHAVIOR MODEL

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Abstract

This study explores the relationship between perceived purchasing self-efficacy and purchase intention on e-commerce platforms based on the Theory of Planned Behavior (TPB). Data were collected from 332 customers who had previously shopped online and analyzed using SPSS software and AMOS 20. The results indicate that perceived purchasing self-efficacy has a significant impact on purchase intention, moderated by TPB factors such as attitude, subjective norms, and perceived behavioral control. The study provides important implications for e-commerce businesses to enhance customer experience and encourage purchasing behavior.

Keywords: *perceived purchasing self-efficacy, purchase intention, e-commerce platforms, theory of planned behavior (TPB).*

KHÁM PHÁ MỐI QUAN HỆ GIỮA CẢM NHẬN NĂNG LỰC MUA HÀNG VÀ Ý ĐỊNH MUA HÀNG TRÊN CÁC NỀN TẢNG THƯƠNG MẠI ĐIỆN TỬ: THUYẾT HÀNH VI CÓ KẾ HOẠCH

Tóm tắt

Nghiên cứu này khám phá mối quan hệ giữa cảm nhận năng lực mua và ý định mua hàng trên các nền tảng thương mại điện tử dựa trên Lý thuyết Hành vi Dự định (TPB). Dữ liệu được thu thập từ 332 khách hàng đã từng mua sắm trực tuyến và được phân tích bằng phần mềm SPSS và AMOS 20. Kết quả cho thấy cảm nhận năng lực mua hàng có tác động đáng kể đến ý định mua hàng, được điều chỉnh trung gian bởi các yếu tố TPB như thái độ, chuẩn mực chủ quan và nhận thức kiểm soát hành vi. Nghiên cứu này cung cấp những hàm ý quan trọng cho các doanh nghiệp thương mại điện tử nhằm nâng cao trải nghiệm khách hàng và khuyến khích hành vi mua hàng.

Từ khóa: *Cảm nhận năng lực mua hàng, lý thuyết hành vi dự định (TPB), nền tảng thương mại điện tử, ý định mua hàng.*
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1. Introduction

In recent years, e-commerce in Vietnam has experienced rapid growth, becoming one of the fastest-growing sectors in the digital economy. In 2023, Vietnam's retail e-commerce market size reached $20.5 billion, an increase of approximately $4 billion (equivalent to 25%) compared to 2022 (Viet Nam Association for Logistics Manpower Development, 2024). Vietnam is ranked among the top 10 countries with the fastest-growing e-commerce markets in the world (Anh, 2024). Platforms such as Shopee, Lazada, Tiki, and Sendo have attracted millions of consumers due to their convenience, diverse product offerings, and attractive promotional programs. However, as the market expands, online shopping behavior has become more complex, influenced by various psychological and cognitive factors of consumers.

Vietnamese consumers are increasingly familiar with online shopping due to its advantages, such as time savings, easy price comparisons, and access to a wide range of products. However, they also face several challenges, including concerns about product quality, fraudulent transactions, inconsistent customer service experiences, and difficulties in making purchasing decisions. One crucial factor influencing online shopping decisions is consumers' confidence in their ability to make the right choices—referred to as Perceived Purchasing Self-Efficacy (PSE).

Perceived Purchasing Self-Efficacy (PSE) refers to consumers' belief in their ability to search for information, compare, evaluate products, and make effective purchasing decisions on online platforms (Tung, 2022). Bandura and Wessels (1994) emphasized that self-efficacy plays a crucial role in shaping individual behavior. In the context of e-commerce, Self-Efficacy determines consumers' readiness and confidence in engaging in online transactions (Li et al., 2018). Therefore, consumers with high PSE may tend to shop more proactively, are less influenced by perceived risks, and find it easier to make purchasing decisions.

Previous studies have analyzed various factors influencing online purchase intention, including attitude, subjective norms, and perceived behavioral control under the Theory of Planned Behavior (TPB) (Abumalloh et al., 2018; Rofiq et al., 2011). Some studies have also mentioned the role of self-efficacy in e-commerce (Hernandez et al., 2009; Li et al., 2018). However, most of them have only used the general concept of self-efficacy to assess its impact, without specifically considering Perceived Purchasing Self-Efficacy (PSE). This creates a significant research gap, as there has been no clear distinction between self-

efficacy in general and PSE a more specialized variable in the online shopping context. Furthermore, prior research has primarily focused on developed markets such as the U.S., Europe, or China, while studies in the Vietnamese context remain limited.

This study aims to fill the above research gap by examining the impact of PSE on online purchase intention among Vietnamese consumers within the TPB framework. Unlike previous studies that only applied self-efficacy in a broad sense, this research focuses on PSE as a distinct and more in-depth factor. By collecting data from actual consumers and analyzing it using AMOS 20, this study provides empirical evidence on the role of PSE in e-commerce. Additionally, it offers recommendations for businesses to enhance the online shopping experience and optimize their strategies for customer engagement.

2. Concept of perceived purchasing self-efficacy

According to Bandura (1977), the belief of self-efficacy refers to an individual's self-assessment of their capability and competence in performing a specific task. This perception determines how the individual utilizes necessary resources including mental, physical, and time-related resources to pursue a goal. This sense of efficacy can evolve over time as individuals accumulate new experiences and knowledge Woodruff et al. (1983). Logically, the more positively individuals perceive their capabilities, the more determined, committed, and effortful they are in successfully carrying out a task and vice versa. Based on this definition, self-efficacy refers to one's personal perception of their ability to perform a task well or not. Therefore, self-efficacy can be applied to various specific domains, including purchasing behavior (Tung, 2022).

Building on this original definition, Tung (2022) developed a concept and measurement scale to assess perceived purchasing self-efficacy (PSE), which refers to an individual's perceived ability to make successful purchasing decisions that is, the satisfaction they feel with their buying decisions. However, according to Tung (2022), the influence of PSE on the purchasing process remains unclear, largely due to a lack of empirical evidence across different contexts. Therefore, our study aims to fill this research gap by investigating customers' purchasing behavior in the context of e-commerce.

Table 1: *The distinction between self-efficacy and perceived purchasing self-efficacy*

	Self-efficacy	**Perceived purchasing self-efficacy**
Experience	Direct experience.	An individual's personal experience in purchasing and using goods.
Learning	Learning through observation and comparison with others.	Observing others purchasing and using goods.
Evaluation	Evaluations and opinions from people around.	Others' evaluations and opinions regarding the individual's purchasing ability.
Emotion	An individual's physical and emotional state at the time of action.	The customer's mental and emotional state at the time of purchase.

Source: Authors

3. Literature review and hypotheses development

According to Tung (2022), PSE refers to an individual's perception of their ability to make a successful purchase decision, where success is defined as achieving specific shopping goals in a given consumption context. These goals may include acquiring high-quality products, securing the best prices, selecting trendy or purpose-specific items, or even shopping for entertainment purposes (Nurchayati et al., 2022; Y.-S. Wang et al., 2013). PSE is conceptually a specialized form of self-efficacy, applied to purchasing decisions, and is shaped by four key sources: personal shopping experience, observations of others' purchasing behavior, external feedback on one's shopping ability, and the consumer's emotional state at the time of purchase (Tung, 2022). Unlike actual purchasing competence, which is objectively measured by past shopping successes and failures, PSE is a subjective perception and may not always align with actual ability (Akhtar et al., 2024; Bandura, 1977; Tung, 2022)

Research suggests that self-efficacy impacts several key stages of the decision-making process. Higher SE leads to increased confidence in information search efforts, both from internal and external sources, a more structured evaluation of product attributes, and a more decisive selection of retailers or sales channels (Y.-S. Wang et al., 2013). Consumers with high self-efficacy tend to engage in more thorough comparisons, apply systematic decision-making strategies, and exhibit greater trust in their purchasing choices. These behaviors foster a positive attitude toward shopping and a stronger purchase intention, as consumers feel more capable and in control of their decisions. In contrast, individuals with low self-efficacy may experience uncertainty, hesitation, and a greater reliance on external opinions, potentially leading to negative attitudes and weaker purchase intentions.

Although previous studies have explored self-efficacy in consumer behavior, there is a notable research gap in the direct examination of PSE as a distinct construct. Most existing research has applied the general concept of self-efficacy to purchasing decisions without explicitly defining or measuring PSE as a separate factor. This study aims to address this gap by systematically evaluating the role of PSE in shaping consumer attitudes and purchase intentions, providing a more nuanced understanding of how consumer confidence in their purchasing ability influences decision-making.

H1: Perceived purchasing self-efficacy has a positive impact on Attitude.

According to the Theory of Planned Behavior (TPB), attitude is a key mediating factor between personal cognition and behavioral intention. We argue that consumers with high PSE are capable of searching for information, comparing, evaluating, and selecting online products. This belief shapes a positive attitude toward online shopping, which in turn fosters purchase intention.

H2: Perceived purchasing self-efficacy has a positive impact on purchase intention in E-commerce through attitude.

Recent studies have focused on analyzing the factors influencing consumer behavior in e-commerce, particularly attitudes and purchase intentions. Additionally, the study by Jahng et al. (2007) examines the role of Interaction Richness between consumers, products, and sales representatives in e-commerce. Experimental results show that higher interaction richness positively impacts consumer attitudes, particularly when purchasing more complex products. Moreover, attitude changes are linked to the intention to use e-commerce, highlighting the importance of interactive experiences and direct support in shaping consumer readiness to make purchasing decisions. Furthermore, according to C. Wang et al. (2023), consumer perception and attitude determine purchase intentions in Vietnam, particularly in emerging economies where digital trust and perceived value play a crucial role.

According to Kim and Chung (2011), environmental and appearance consciousness positively influence attitude toward buying organic personal care products, which in turn affects purchase intention. Chetioui et al. (2020) examined the impact of attitudes toward fashion influencers on brand attitude and consumer purchase intention. This study also used TPB in their conceptual model, combined with influencer marketing literature, to study factors affecting attitudes toward fashion influencers. Moreover, Kudeshia and Kumar (2017) found that positive social eWOM affects brand attitude, which consequently influences purchase intention of smartphones. The influence of attitude on purchase intention has been investigated through various theoretical frameworks.

H3: Attitude has a positive impact on purchase intention in E-commerce.

The relationship between subjective norms and purchase intention in e-commerce has been explored through various studies employing the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB).

The study of Hoa (2022) emphasizes the role of subjective norms within the Theory of Planned Behavior (TPB). Specifically, electronic word of mouth (eWOM) was examined as a key factor influencing attitudes, subjective norms, and perceived behavioral control, which in turn shape purchase intentions on social media platforms

However, the study by Abbas (2021) shows that subjective norms have only a weak direct effect on online shopping behavior, while they do not significantly influence purchase intention or its mediating role. This suggests that social pressure is less important for working adults' online shopping decisions compared to factors such as attitude and website trust. The inconsistency across different contexts highlights the need for further empirical evidence to validate this relationship.

H4: Subjective norms have a positive impact on purchase intention in E-commerce.

The relationship between perceived behavioral control (PBC) and purchase intention has been extensively explored within the framework of the Theory of Planned Behavior (TPB). This literature review synthesizes findings from various studies that examine how PBC influences consumer intentions across different product categories. Perceived behavioral control (PBC) reflects a consumer's confidence in using e-commerce platforms. Studies indicate that higher PBC, through factors like ease of use and transaction security, enhances purchase intention (Crespo & del Bosque, 2008; Hamid & Azhar, 2023). Additionally, personal innovativeness strengthens this relationship (Crespo & del Bosque, 2008). The study by Nurchayati et al. (2022) applies the Technology Acceptance Model (TAM) to assess the impact of Perceived Self-Efficacy (PSE), Perceived Ease of Use, and Perceived Usefulness on online shopping behavior. The results indicate that PSE positively affects perceived ease of use and usefulness, which in turn influence purchase intentions.

In the context of food choices, Singh and Kathuria (2016) examined the drivers of branded food

choices among low-income consumers, applying the TPB to understand how PBC affects their purchase intentions. This study emphasizes the relevance of PBC in food-related decisions, similar to findings by Nurfajri (2017), who investigated halal-labelled food awareness among urban Muslims. Although the focus was on a specific demographic, the role of PBC in shaping purchase intentions remains a critical factor. Therefore, PBC is expected to have a positive effect on e-commerce purchase intention.

H5: Perceived behavioral control has a positive impact on purchase intention in E-commerce.

Research model is presented below (see Fig.1)

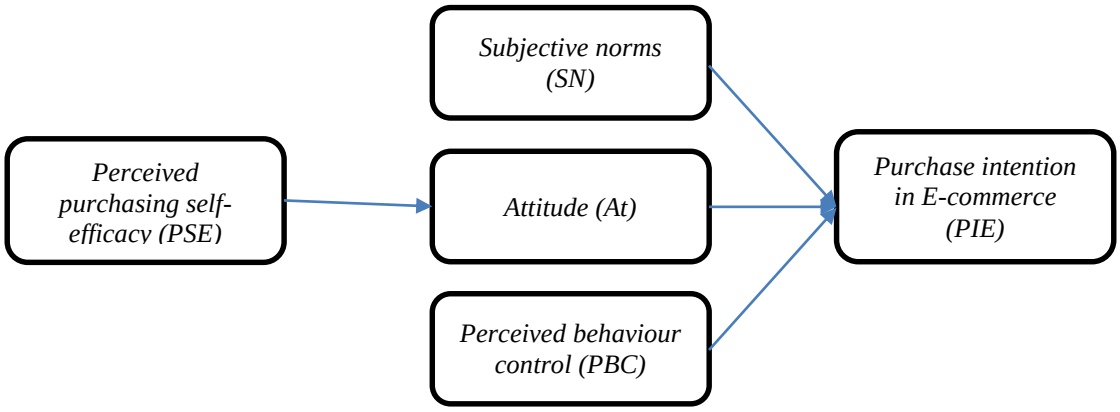

Figure 1. Research model - Source: Compiled by the author

4. Data collection

4.1. Data collection and sampling

This study targets consumers who have previously made purchases on e-commerce platforms to ensure relevant insights into online shopping behavior. The data collection process was conducted over three months, from October 2024 to December 2024, using online surveys. A total of 400 responses were gathered, and after data cleaning and screening for completeness and reliability, 332 valid responses were included in the final analysis. This sample size is considered sufficient for statistical analysis and hypothesis testing. Because according to Hair et al. (2019), the sample size should be five times larger than the observed variable, therefore the minimum samples of this research is 28 x 5 = 140. The characteristic of sample is presented below (see Table 2).

Table 2: *Characteristics the sample (N=332)*

Variable	Item	Frequency	Percentage (%)
Gender	Male	155	46.3
	Female	177	53.6
Occupation	Student	29	7.73
	Entrepreneur	78	23.49
	Teacher	34	10.24
	Other	191	57.53
Income	<5.000.000	75	22.59
	5.000.000 – 7.000.000	98	29.52
	7.000.000 – 10.000.000	34	10.24
	10.000.000 – 15.000.000	45	13.55
	15.000.000 – 20.000.000	80	24.1
Platform	Tiktok	81	24.40
	Facebook	67	20.18
	Instagram	12	3.61
	Shopee	90	27.11
	Amazon	82	24.70

Source: Authors

4.2. Measurement

The study employs a five-point Likert scale to measure key constructs, ensuring consistency in response interpretation. The measurement scales were modified from previous validated studies to maintain theoretical and empirical rigor (see Table 1). To ensure linguistic accuracy and clarity, the scales were translated into Vietnamese by professional translators. Before the main survey, a pilot test was conducted on a small sample, and the results confirmed the reliability of the measurement scales, demonstrating their suitability for the study.

Table 3: *Measurement scales*

Constructs	Item	Description	Source
Perceived purchasing self-efficacy (PSE)	PSE1	I feel confident that I can make the right choice when purchasing this product.	Tung (2022)
	PSE2	I know how to find the information I need to make a good decision.	
	PSE3	I believe I have access to the necessary information to make the best choice.	
	PSE4	I trust that what I choose will suit me and my family.	
	PSE5	I am confident in my ability to give appropriate advice to my friends based on their specific needs	
Subjective norms (SN)	SN1	My family and friends think that I should shop through e-commerce websites.	Jusoh and Jing (2019) and Xu et al. (2022)
	SN2	The opinions of people who are important to me influence my online shopping decisions.	
	SN3	I often consider advice from family or friends when choosing products/services online.	
	SN4	People around me expect me to use online shopping channels.	
	SN5	I feel social pressure from family and friends to participate in online shopping.	
Attitude (At)	At1	I think shopping online is a good idea.	Abdul-Muhmin (2010)
	At2	I enjoy the experience of shopping online.	
	At3	Shopping online is a convenient way to buy products/services.	
	At4	I believe online shopping is beneficial for me.	
	At5	I have a favorable opinion of online shopping.	
	At6	I consider online shopping to be a wise choice.	
Perceived behaviour control (PBC)	PBC1	I feel confident in my ability to shop online.	Sembada and Koay (2021)
	PBC2	I have the resources (e.g., internet access, payment methods) to make online purchases.	
	PBC3	For me, shopping online is easy and manageable.	
	PBC4	I have the knowledge and skills necessary to buy products/services online.	
	PBC5	Whether or not I shop online is entirely up to me.	
	PBC6	I can overcome any difficulties that may arise when shopping online.	
Purchase intention in E-commerce (PIE)	PIE1	I intend to purchase products or services online in the near future.	Sembada and Koay (2021)
	PIE2	I will consider online shopping platforms as my primary option.	
	PIE3	I am likely to buy products or services online again.	
	PIE4	I plan to increase my use of e-commerce for future purchases.	
	PIE5	I would recommend online shopping to others and also continue to shop online myself.	
	PIE6	I am willing to spend money on products or services through e-commerce platforms.	

Source: Author

4.3. Data analysis

The data were analyzed using AMOS software through the following steps: (1) Reliability testing with Cronbach's Alpha, accepted if Alpha > 0.6 and item-total correlation > 0.3; (2) Exploratory Factor Analysis (EFA) conducted if KMO > 0.5 and Bartlett's Test is significant ($p < 0.05$), retaining items with factor loadings > 0.5; (3) Confirmatory Factor Analysis (CFA) to validate the measurement model, with standardized loadings ≥ 0.5, model fit indices such as CFI, TLI > 0.90, RMSEA < 0.08, Composite Reliability (CR) > 0.70, and Average Variance Extracted (AVE) > 0.50; (4) Structural Equation Modeling (SEM) to test the research hypotheses, with paths accepted if $p < 0.05$ and coefficients align with theoretical expectations.

5. Results

5.1. Common method bias

To examine the potential presence of Common Method Bias (CMB), Harman's single-factor test was

conducted as recommended by Podsakoff et al. (2003). All measurement items were entered into an exploratory factor analysis using unrotated principal component analysis. The results showed that the first (largest) factor accounted for 23% of the total variance, which is below the critical threshold of 50%. This indicates that CMB is unlikely to be a significant concern in this study, and that the variance is not predominantly explained by a single factor.

5.2. Cronbach's Alpha

The reliability test results for the measurement scales using Cronbach's Alpha indicate that all scales meet the necessary reliability requirements. Specifically, the perceived self-efficacy (PSE) scale has a Cronbach's Alpha of 0.805, demonstrating good reliability, with all observed variables having an item-total correlation above 0.5. Similarly, the subjective norms (SN) scale achieves a Cronbach's Alpha of 0.928, indicating a very high level of internal consistency. The attitude (At) scale also ensures reliability with a Cronbach's Alpha of 0.726. Meanwhile, the perceived behavioral control (PBC) scale has a Cronbach's Alpha of 0.866, reflecting strong consistency among observed variables. For the purchase intention in e-commerce (PIE) scale, the Cronbach's Alpha is 0.703, which, although lower than the other scales, remains within the acceptable threshold. Overall, all measurement scales meet reliability standards and can be utilized for further analysis in this study.

Table 4: *Cronbach's Alpha test*

Variable	Corrected Item – Total Correlation	CRA if Item Deleted
PSE		
PSE1	0.631	0.782
PSE2	0.671	0.736
PSE3	0.677	0.735
PSE4	0.607	0.757
PSE5	0.662	0.820
Cronbach's Alpha	0.805	
SN		
SN1	0.541	0.782
SN2	0.689	0.736
SN3	0.696	0.735
SN4	0.623	0.757
SN5	0.626	0.820
Cronbach's Alpha	0.928	
At		
At1	0.750	0.458
At2	0.798	0.451
At3	0.700	0.447
At4	0.608	0.450
At5	0.765	0.461
At6	0.790	0.703
Cronbach's Alpha	0.726	
PBC		
PBC1	0.855	0.410
PBC2	0.772	0.402
PBC3	0.812	0.497
PBC4	0.734	0.480
PBC5	0.895	0.337
PBC6	0.782	0.392
Cronbach's Alpha	0.866	
PIE		
PIE1	0.746	0.538
PIE2	0.770	0.525
PIE3	0.836	0.541
PIE4	0.842	0.537
PIE5	0.781	0.604
PIE6	0.583	0.518
Cronbach's Alpha	0.703	

Source: Author

5.3. Exploratory factor analysis

The results of the exploratory factor analysis (EFA) using the rotated component matrix indicate that all observed variables are appropriately loaded onto their respective factors, confirming the construct validity of the measurement scales. The perceived self-efficacy (PSE) scale has five items (PSE1–PSE5) loading strongly on the first factor, with factor loadings ranging from 0.533 to 0.806. The subjective norms (SN) scale loads onto the second factor, with SN1–SN5 displaying loadings between 0.700 and 0.832. The attitude (At) scale corresponds to the third factor, with At1–At6 showing loadings from 0.529 to 0.762. The perceived behavioral control (PBC) scale is associated with the fourth factor, where PBC1–PBC6 exhibit loadings between 0.641 and 0.742. Finally, the purchase intention in e-commerce (PIE) scale is aligned with the fifth factor, with PIE1–PIE6 having loadings from 0.639 to 0.715. These results confirm that all items load significantly onto their intended constructs, reinforcing the validity of the measurement model for further analysis.

Table 5: *Exploratory factor analysis*

	1	**2**	**3**	**4**	**5**
PSE2	0.806				
PSE3	0.797				
PSE4	0.762				
PSE1	0.712				
PSE5	0.533				
SN3		0.832			
SN2		0.777			
SN4		0.770			
SN1		0.760			
SN5		0.700			
At1			0.762		
At4			0.710		
At5			0.612		
At2			0.554		
At3			0.530		
At6			0.529		
PBC1				0.742	
PBC4				0.740	
PBC3				0.701	
PBC2				0.659	
PBC5				0.649	
PBC6				0.641	
PIE1					0.715
PIE2					0.665
PIE4					0.654
PIE3					0.641
PIE5					0.640
PIE6					0.639

Source: Authors

5.4. Hypotheses testing

All proposed hypotheses are supported with statistically significant results ($p < 0.001$). Notably, Perceived Purchasing Self-Efficacy (PSE) indirectly affects Purchase Intention in E-commerce (PIE) through Attitude (At), with an estimated path coefficient of 0.111. In addition, we employed the Variance Accounted For (VAF) method to assess the mediating relationship. The results show that VAF = 80%, indicating that Attitude (AT) serves as a full mediator in the relationship between Perceived Purchasing Self-Efficacy (PSE) and Purchase Intention in E-commerce (PIE). Subjective Norms (SN) have a direct and relatively strong impact on PIE ($\beta = 0.221$), highlighting the significant role of social influence in online purchase intentions. Additionally, Attitude directly influences PIE with a coefficient of 0.114, and Perceived Behavioral Control (PBC) also contributes positively to PIE ($\beta = 0.143$). All path coefficients are positive and statistically significant, confirming the mediating role of Attitude and the influence of key constructs within the Theory of Planned Behavior (TPB) framework on consumers' online purchasing decisions (see Fig 2).

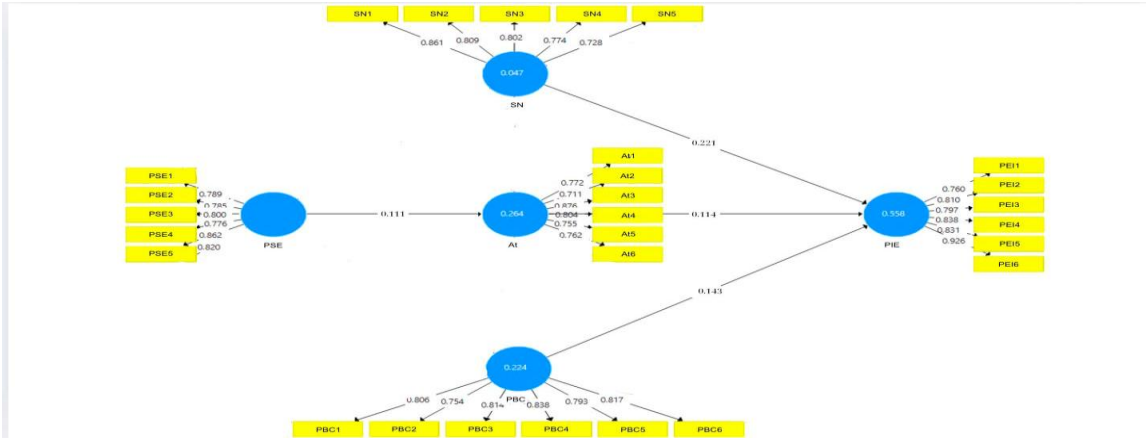

Figure 2. Structural equation model

Source: PLS results from author

The results of the structural equation modeling (SEM) using AMOS indicate that the proposed model demonstrates an acceptable fit with the empirical data. Specifically, the model fit indices include Chi-square/df = 2.641 (less than 3), TLI = 0.930 and CFI = 0.956 (approaching the recommended threshold of ≥ 0.90), GFI = 0.877, and RMSEA = 0.0722 (within the acceptable range of < 0.08). These indices suggest that the theoretical model is adequately supported by the data and is suitable for hypothesis testing.with the observed data, supporting the robustness of the proposed relationships.

Table 4: *Hypotheses testing*

Hypotheses	P-values	Estimate	VAF	Decision
PSE → At → PIE	0.000	0.111	84%	Accepted
SN → PIE	0.000	0.221	n/a	Accepted
At → PIE	0.000	0.114	n/a	Accepted
PBC → PIE	0.000	0.143	n/a	Accepted
Model fit				Chi-square/df = 2.641 TLI = 0.930 CFI = 0.956 GFI = 0.877 RMSEA = 0.0722

Source: Author

6. Discussion and Implication

6.1. Discussion

The findings of this study provide valuable insights into the factors influencing purchase intention in e-commerce. The results confirm that subjective norms and perceived behavioral control significantly impact purchase intention, while attitude also plays a mediating role in shaping consumer behavior.

First, the significant effect of perceived self-efficacy (PSE) on purchase intention (PIE) highlights the crucial role of consumer confidence in online shopping. PSE influences both attitude and purchase intention, indicating that consumers who feel more capable of navigating e-commerce platforms are more likely to develop a positive attitude toward online shopping, ultimately increasing their likelihood of making a purchase. This finding suggests that businesses should focus on strategies that enhance consumer self-efficacy, such as offering user-friendly interfaces, detailed product descriptions, and interactive tutorials to assist customers in making informed decisions.

Second, the significant effect of subjective norms (SN) on purchase intention (PIE) suggests that social influence is a crucial factor in e-commerce decision-making. Consumers are likely to be influenced by the opinions and recommendations of their peers, family, and online communities. This finding aligns with previous studies that highlight the role of social validation in digital purchasing behaviors (Halim & Karami, 2020). E-commerce platforms and businesses should leverage social proof, such as customer reviews and influencer endorsements, to enhance consumer trust and encourage purchase decisions.

Third, perceived behavioral control (PBC) positively affects purchase intention, indicating that consumers' perceived ease of online shopping and confidence in their ability to complete transactions significantly contribute to their purchasing behavior. This result underscores the importance of user-friendly website design, secure payment options, and transparent return policies. E-commerce platforms should focus on improving the overall shopping experience to reduce perceived risks and enhance consumer confidence.

Additionally, attitude (At) has both a direct and indirect impact on purchase intention, mediating the relationship between PSE and purchase intention. This suggests that businesses should invest in educational content, such as tutorials and FAQs, to empower users and foster a more positive perception of e-commerce. However, it is worth noting that the effect of Attitude (AT) on Purchase Intention in E-commerce (PIE), as well as its mediating role, appears to be relatively weak. This suggests that respondents may not yet have a fully developed awareness of their own purchasing self-efficacy when shopping on e-commerce platforms. Secondly, this is the first time the concept has been empirically tested. Therefore, the results may not fully meet the expectations of the study. To address this limitation, future research should examine the model across various contexts to evaluate the reliability and generalizability of the measurement scale.

6.2. Implication

The implications of this study provide actionable strategies for e-commerce businesses to enhance consumer engagement and boost online sales.

Leverage social proof to enhance trust and intention. For example, prominently display customer reviews, star ratings, and testimonials on product pages. Collaborate with credible influencers or satisfied customers to share authentic experiences – consumers tend to view relatable endorsers as more trustworthy than traditional celebrities. Such endorsements can strengthen followers' confidence and word-of-mouth, driving higher purchase intention. Firms might also build online communities (forums or social media groups) where users share tips and photos; this peer validation further embeds positive norms around buying from the platform.

Simplify and secure the shopping process to boost consumers' sense of control. Ensure the website or app is intuitive (clear menus, searchable product catalogs, quick loading pages) and mobile-friendly. Offer a variety of safe, convenient payment methods (credit card, e-wallet, cash-on-delivery, etc.) and use trusted payment gateways. Clearly communicate return/refund policies, guarantee delivery timelines, and provide multiple customer-support channels (chatbots, helpdesk, call centers). Each of these steps reduces the friction and perceived risk of online shopping, making customers feel more capable of completing a purchase confidently.

Cultivate favorable attitudes by building trust and satisfaction at every touchpoint. Use transparent communication (detailed product descriptions, high-quality images/videos, live Q&A sessions) so consumers feel well-informed. Personalize the shopping experience (e.g. product recommendations, loyalty programs) to make customers feel valued. Provide responsive, empathetic support (via live chat or social media) to address concerns quickly. Over time, these practices foster a positive view of the e-commerce platform. As one study notes, trustworthy information (like user reviews) mediates this effect: positive reviews build trust, which significantly boosts purchase interest.

Empower customers through education and guidance to increase their confidence in shopping. Provide interactive product guides or tutorials (videos, infographics, step-by-step usage demos) to help shoppers learn how to choose and use products correctly. Offer comparison tools and filters so users can easily compare features and prices. Organize virtual workshops or Q&A webinars for complex product categories. By making information accessible and helping buyers "learn by doing," firms enhance mastery experiences – a key way to build self-efficacy. For example, comprehensive FAQs, live chat support, or AI helpers that coach users through checkout can make even novice online shoppers feel capable. In practice, strengthening PSE means customers believe that they can navigate this site and make a good purchase, which directly improves their intention to buy.

7. Conclusion and further research

This study confirms that traditional TPB factors and the specialized concept of Perceived Purchasing Self-Efficacy (PSE) jointly shape e-commerce purchase intentions. In summary, all hypotheses were supported including subjective norms that had the strongest direct effect on intention, followed by perceived behavioral control and then attitude. Crucially, PSE influences intention indirectly through attitude: confident shoppers develop more positive attitudes toward the platform, which in turn drives their purchase decision. In other words, attitude fully mediated the effect of PSE on intention. These findings underscore that not only do attitudes, norms, and control perceptions matter (as established by Ajzen's TPB), but consumers' self-confidence in their buying skills also plays a critical role in online contexts.

Future studies should aim to validate the proposed model across different cultural and regional contexts to assess its generalizability beyond Vietnam. Longitudinal or experimental designs are also recommended to establish causal relationships and track changes in PSE and purchase intention over time. Additionally, researchers could expand the model by incorporating moderating variables such as trust, perceived risk, or product involvement to gain deeper insights into online consumer behavior.

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