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# Abstract

This study attempts to understand online retail format choice behavior of Indians through cultural dimension of individualism-collectivism. Extended reasoned action model of Fishbein and Ajzen was used to explain the behavior. Owing to collectivist nature of Indian culture, effect of perceived risk, perceived norms, and perceived behavior control on customer attitude were examined by analyzing 615 Indian customers through multianalytic techniques of structural equation modeling and neural network. The results confirmed their role in attitude formation, with perceived norm revealed as dominant predictor of attitude and intention. This highlighted the pivotal role of normative pressure on consumer behavior in collectivist cultures, which is unlike individualist cultures that are governed by personal attitude.

**Q Keywords:** Online retailing retail format choice reasoned action perceived risk structural equation modeling neural network individualism-collectivism India

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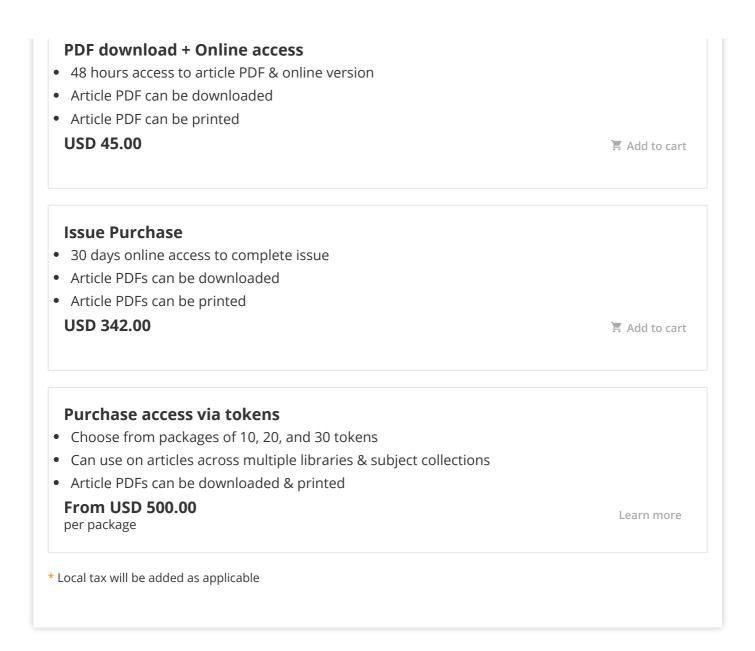
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# Acknowledgment

The authors are grateful to the Dr Anthony Di Benedetto, Editor in Chief, *Journal of International Consumer Marketing*, for giving his valuable time to review the manuscript. They thank him for his valuable comments that led to substantial improvement in the quality of the article.

## Notes

1 Consumer durables in this study comprise largely consumer electronics and consumer appliances.

2 Theory of Reasoned Action (TRA), Theory of Planned Behaviour (TPB), and Reasoned Action Model (RAM) are referred to as reasoned action theories in this study.

3 Computer-based media support index.

4 Customer can verify contents of the package before accepting the delivery.

5 Requiring product installation like televisions, washing machines, air conditioners, and home theatre systems.

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