Theory of Reason Action to Determine the Mediating Role of Attitude Toward Brand

*Rana Muhammad Shahid Yaqub*, Assistant Professor, Department of Marketing and International Business, Institute of Business Management and administrative Science, The Islamia University of Bahawalpur, Pakistan  
*Rizwan Hanif*, Postgraduate Research Scholar, Institute of Business Management and Administration sciences, The Islamia University of Bahawalpur, Pakistan  
*Muhammad Awais Javeed*, Lecturer, Department of Management Sciences, University of Gujrat, Gujrat, Pakistan  
*Zobia Javeed*, M.Phil Research Scholar, Bahauddin Zakariya University Multan, Pakistan

*Corresponding author’s email: shahid.yaqub@iub.edu.pk

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**ABSTRACT**

**Purpose:** The success or failure of an organization depends largely on the behavior of its customers towards its brand, which influences their intention to purchase. In this study, the researcher investigated the relationship between customers' lifestyle and their trust in a brand, and how this relates to their online purchase intentions. The study also examined how customers' attitudes towards the brand mediate this relationship.

**Methodology:** The theoretical framework used was based on the theory of planned behavior, and data was collected through an online survey completed by 223 participants.

**Findings:** The results showed that customers' lifestyle and trust in a brand have a direct impact on their online purchase intentions, and that attitude towards the brand partially mediates this relationship. The data was analyzed using SPSS and Smart PLS.

**Implications:** Overall, these findings offer meaningful insights for telecom companies in Pakistan, enabling them to develop effective marketing strategies to augment their online sales.

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**Introduction**

Customers play a critical role in determining the success or failure of an organization, as their behavior towards a specific brand impacts their purchase intention (Moshrefjavadi et al., 2012). This behavior is influenced by factors such as the customer's personality and lifestyle, which organizations can research to better understand potential customers' purchasing habits (Anitha, 2016). Furthermore, a customer's attitude towards a brand has a significant impact on their online purchase intention. In
recent years, there has been a significant shift in consumer buying behavior, with consumers increasingly opting for online purchases through the digital retail industry, as opposed to physical purchases from brick-and-mortar stores. This trend has been observed since the beginning of the 21st century (Moshrefjavadi et al., 2012). In Pakistan, however, the internet infiltration rate is relatively low at around 25%, compared to more developed countries (Moshrefjavadi et al., 2012).

According to (Moshrefjavadi et al., 2012), consumer buying behavior has shifted towards online purchases through the digital retail industry, compared to physical purchases from brick-and-mortar stores since the start of the 21st century. However, in Pakistan, the internet infiltration rate is relatively low at around 25% (Moshrefjavadi et al., 2012). In fact, Pakistan has been ranked as the second-lowest online shopping adopter country in the world after the Philippines (Nielsen, 2010). Nonetheless, online purchasing has become an essential factor of the economy in the last two decades, with a global online shopping share of $2.3 trillion in 2017, accounting for 10% of total global retail sales. This figure is expected to reach up to 17.5% by 2021 (Muhammad Farooq, 2018), with over 2 billion consumers predicted to engage in online purchasing by 2020. The growth of online consumer buying is attributed to the expansion of internet technology (Laohapensang, 2009), which has created a borderless economy (Lim et al., 2016). Additionally, the ease of online accessibility of information about a product has enabled consumers to gain more knowledge and information, which leads to online purchase intentions (Dann & Dann, 2001).

The widespread availability of the internet has given consumers the ability to shop for products at any time and from anywhere in the world, enabling them to compare prices and product quality. With the increase in advanced security features, consumers are becoming more comfortable with online shopping, banking, and investment activities. However, in Pakistan, where only 25% of the population has internet access, and online retail purchases make up only 3% of total retail sales, there is a need for further research in this area. While previous studies have paid little attention to online shopping in the Pakistani context, this study aims to examine the role of brand attitude as a mediator between customer lifestyle, online trust, and online purchase intention. (Shelly, Cashman, & Vermaat, 2007; Sprague et al., 2014; Rehman, 2018; Adnan, 2014; Ahmed et al., 2017; Ratilla, 2016).

Developing countries have a slower spread of the Internet compared to developed countries like the USA, France, Russia, China, etc. (Poushter, Bishop & Chwe, 2018). Nowadays, companies are using online platforms to sell their products, and customers are becoming more conscious of their shopping due to time constraints, leading them to use online platforms to purchase desired products. Customer lifestyle and attitude towards the brand have a significant impact on purchase intention. The literature review has found that the concept of online shopping in Pakistan has been neglected by researchers (Adnan, 2014; Ahmed, Su, Rafique, Khan, & Jamil, 2017; Ratilla, 2016). Rehman (2018) found that only 3% of purchases in Pakistan are made through online shopping, with 97% of people making purchases traditionally. While several factors influence consumer online purchase intention, the current research aims to study the mediating role of attitude towards the brand between customer lifestyle, online trust, and customer online purchase intention.

Literature Review
The advent of the Internet has transformed global business activities, enabling companies to expand their operations worldwide through e-commerce (Alkailani & Kumar, 2011). The Internet has become a popular source for consumers to search for information, substitutes, and make purchases online. Business-to-consumer e-commerce has enabled businesses to market and sell their products directly to consumers over the Internet, providing consumers with easy access to product information, choices, availability, and service quality (George, 2002; Smith, 2020). Previous studies have extensively examined consumer preferences for online purchasing behavior (Wu & Yang, 2018; Qiu et al., 2020). However, these studies have also shown that motivators for adoption behavior are not necessarily more useful in explaining non-adoption (Claudy et al., 2015; Talwar et al., 2020), and that consumer preferences for online purchasing behaviors are influenced by several conditions that either hinder or
facilitate such preferences or activities, individual self-perception (Claudy et al., 2015; Talwar et al., 2020; Yao et al., 2009), and social obligations (Zeng et al., 2019; Smith, 2020). Furthermore, consumers' non-online purchase behavior also impacts the frequency of their physical shopping activities, which are inseparable from interpersonal contacts (Huang et al., 2017; Xiao et al., 2015; Qiu et al., 2020).

**Online Purchase Intention**

"Online purchase intention" refers to the inclination or tendency of a customer to make a purchase through online channels or readiness to participate in e-commerce transactions by using an internet-based platform (Pavlou, 2003; Smoers, 2019; Vills, 2020). This involves the process of searching for, selecting, and purchasing products and services via the internet. George (2004) defined it as the behavior of customers who search, select, and purchase products and services via the internet. According to Khalifa and Limayem (2003), online purchase intention is the planned process of purchasing goods and services initiated by the customer using online services. Online purchase intention determines a customer's ability to conduct specific online purchases through internet channels in a web shopping environment (Salisbury, Pearson, Pearson, & Miller, 2001; Richards, 2020).

Consumers generally prefer to make online purchases for products available on virtual platforms, which requires investing monetary resources and mental and physical efforts in searching, evaluating, and comparing choices (Chen & Chen, 2020). Additionally, through online platforms, consumers also compare themselves to others to make decisions about themselves and tend to display their desired self-image during online purchasing activities (Chen & Chen, 2020; Schau & Gilly, 2019).

**Theory of Reason Action as Underpenning**

The TRA model identifies two key factors that determine behavioral intentions: “personal attitude towards the behavior” and “subjective norms”, which reflect social influence. Behavioral beliefs and evaluations of outcomes underlie personal attitude, while normative beliefs and motivation to comply with specific referents underlie subjective norms. Both components contribute to a person's intention, which is a precursor to behavior. Some researchers consider the TRA model to be better suited for explaining volitional behavior. Thus, online purchase intention is better viewed as a measure of users' readiness to make purchases through online platforms rather than physical purchases. This refers to customers' cognitive behavior of searching and purchasing specific brands and products through online platforms using digital worlds. Scholars such as Larouche, Kim, and Zhou (1996), Pavlou (2003), and Smith (2019) have affirmed that online purchase intention measures the customer's will and intention to make online transactions. Predicting purchase intentions has been an area of research in which the theory of planned behavior, an extension of the TRA, has been applied with success (Adam and Shauki, 2014).

**Life Style**

Several studies (Engel et al., 2019; Kim et al., 2017; Nguyen et al., 2020) have indicated that when it comes to online shopping, consumers' lifestyles often influence their purchasing decisions. Specifically, consumers tend to prioritize selling price and price orientation over time, with positive benefits of buying having a favorable impact on their decisions, while risks have a negative impact. These lifestyle differences can lead to variations in people's behaviors and thoughts, resulting in differences in interests and decision-making (Nguyen et al., 2020).

Lifestyle, in its broadest sense, refers to distinct patterns of living (Lazer, 1963; Miun, 2019). It represents how individuals demonstrate their necessities, thoughts, and tendencies, as a part of their country's political, economic, and social lives (Reynolds & Wells, 2019; Strick, 2019). Lifestyle is an individual's way of living, which constitutes their attitude towards the world. It encompasses a person's interests, behaviors, opinions, and behavioral orientations and may indicate the interests, behaviors, and opinions of a person, people, or culture.
Trust

Trust, as a multifaceted concept, has been explored in diverse areas of study such as psychology, social, sociology and organizational theory. Rousseau et al. (1998) categorize trust into three distinct types: “calculus-based trust, deterrence-based trust, and relational trust”. Meanwhile, social psychology literature proposes that different forms of interpersonal trust emerge as two individuals progress in their relationship (Punyatoya, 2020; Rousseau et al., 1998). Cognition-based trust involves carefully thinking through whom to trust in which situations, based on good reasons (Lewis & Weigert, 1985). This process takes time and requires the individual to assess available evidence (Morrow et al., 2004; Punyatoya, 2020) and become familiar with the situation (Luhmann, 2019). According to Punyatoya (2020), reliability is also necessary for trust relationships to exist. The perception of dependability can also stem from experiences that involve personal vulnerability or risk (Rempel et al., 1985). Calculus-based trust, however, is a rational decision that stems from credible information regarding the competence or intentions of others (Punyatoya, 2020; Rousseau et al., 1998).

Trust plays a crucial role in enhancing consumer behavior in both offline and online shopping (Hsu, Chuan-Chuan Lin, & Chiang, 2013; Hiu et al., 2020), and is an important indicator that influences consumers’ shopping behavior (Mukherjee & Nath, 2007).

Attitude towards Brands

Attitude is an important factor in consumer behavior. The impact of trust is reflected in the value that consumers assign to a brand (Alden et al., 2013; Jaiputra & M0linill0, 2019; Jhamb et al., 2020; Sanyal et al., 2014). Attitude comprises three dimensions: behavioral, affective, and cognitive, which respectively depict actual or behavioral intention, emotional connection, and knowledge (Eagly & Chaiken, 1993; Jaiputra & M0linill0, 2019; Xia0 et al., 2018).

Brand attitude is considered an important outcome of brand experience (R0swinant0 & Strutt0n, 2014; Jaiputra & M0linill0, 2019; Khan & Fatma, 2017). In the “Theory of Planned Behavior (TPB)” and the “Theory of Reasoned Action (TRA)”, voluntary behavior is largely shaped by personal attitudes, making it a crucial factor to consider (Astuti et al., 2020; Eastin et al., 2020; Fishbein & Ajzen, 1975). In decision-making, attitude influences the decision (Eastin et al., 2020; Fazio, Ledbetter, & Towles-Schwen, 2000). Determining intention is a critical aspect of research, and personal attitudes play a vital role that cannot be overlooked (Eastin et al., 2020; Kashif et al., 2018; Yakasai & Jus0h, 2015). According to the “Theory of Planned Behavior”, an increase in the likelihood of executing a behavior corresponds to an increase in intention. In this context, consumers' attitudes towards a particular brand have a direct influence on their purchase intention (Cheti0ui et al., 2019; Pradhana et al., 2016). When online brands are perceived to have higher quality, it results in a stronger purchase intention among consumers (Lee et al., 2011). Marketers commonly view purchase intention as a critical factor that determines purchase decisions (Cheti0ui et al., 2019; Raza et al., 2014).

Mediating Role of Attitude toward Brand between Perceived Lifestyle, Perceived Online Trust and Customer Online Purchase Intention.

Numerous research studies have explored the potential of attitude toward the brand to act as a mediator in the connection between customers lifestyle, online trust, and their “online purchase intention”. Numerous studies have investigated the correlation between different variables and customers' intention to make purchases online. For example, Lin, Wang, and Chang (2018) found that the attitude towards a brand mediated the connection between perceived lifestyle and online purchase intention. In another study, Han, Ryu, and Jang (2019) identified that attitude towards a brand played a mediating role in the association between perceived trustworthiness of online platforms and online purchase intention.

Overall, the literature suggests that attitude toward brand plays an important mediating role between perceived lifestyle, perceived online trust, and customer online purchase intention. Additional research is required to investigate the varying significance of these factors in diverse settings and to recognize...
potential moderating variables.

Theoretical Framework

![Theoretical Framework Diagram]

Hypotheses
The following hypotheses have been proposed:
- **H1**: There is a significant relationship between perceived lifestyle and online purchase intention.
- **H2**: There is a significant relationship between perceived online trust and online purchase intention.
- **H3**: There is a significant relationship between perceived lifestyle and attitude toward brand.
- **H4**: There is a significant relationship between perceived online trust and attitude toward brand.
- **H5**: There is a significant relationship between attitude toward brand and customer online purchase intention.
- **H6**: There is a mediation of attitude toward brand between perceived lifestyle and customer online purchase intention.
- **H7**: H6: There is a mediation of attitude toward brand between perceived online trust and customer online purchase intention.

Research Methodology
Study Population and Sample
Population
The study's population comprises individuals who reside in Bahawalpur city and engage in online shopping through various digital platforms to purchase goods or products. Only those who make use of such online shopping mediums are considered part of the population for this study.

Sampling Technique
In this particular investigation, the researcher chose to use convenience sampling, a type of non-probability sampling method that is based on the availability and accessibility of participants. This approach was chosen due to the limitations in participant availability, their busy schedules, privacy concerns, and time constraints. Convenience sampling involves selecting a sample of individuals or units who are readily available. This means that data is collected from members of the population who are conveniently accessible. This method is suitable for obtaining quick information to gain an understanding of the phenomenon or variables under investigation (Sekaran & Bougie, 2016).

Sample Size
Sekaran and Bougie (2016) recommended that a sample size between 30 to 500 is typically appropriate for most research studies. Krejcie and Morgan’s (1970) table was used to determine the sample size. Based on their recommendations, a sample size of 384 is recommended for a population of 100,000 or more. In this research, the participants consist of individuals of all genders, namely male and female, between the ages of 18 and 60, who are currently enrolled in different programs offered by the Department of Management Sciences at The Islamia University of Bahawalpur.
Analysis & Result Discussion

Measurement Model

Factor Loading, CR, CA, AVE

To assess the construct's quality, the study looked at how each component in the correlation coefficients was associated with a factor or outer loading (Pett, Lackey et al. 2003). The study didn't delete any items since none of them had a value below the suggested threshold of 0.500 according to Hult, Hair Jr et al. (2018). The reliability of the study was excellent, as shown by the CA values ranging from 0.779 to 0.924 and CR values ranging from 0.871 to 0.943. Fornell and Larcker (1981) suggest that if the AVE value is greater than or equal to 0.50, convergent items can be used to evaluate the underlying construct. The table below presents the factor loading and convergent validity.

<table>
<thead>
<tr>
<th>Construct</th>
<th>Items</th>
<th>Loadings</th>
<th>CR</th>
<th>CA</th>
<th>AVE</th>
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<tr>
<td>ATB1</td>
<td></td>
<td>0.692</td>
<td>0.779</td>
<td>0.871</td>
<td>0.696</td>
</tr>
<tr>
<td>ATB2</td>
<td></td>
<td>0.891</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATB3</td>
<td></td>
<td>0.903</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LS1</td>
<td></td>
<td>0.847</td>
<td>0.918</td>
<td>0.943</td>
<td>0.805</td>
</tr>
<tr>
<td>LS2</td>
<td></td>
<td>0.902</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LS3</td>
<td></td>
<td>0.936</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>LS4</td>
<td></td>
<td>0.827</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>LS5</td>
<td></td>
<td>0.863</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>OPI1</td>
<td></td>
<td>0.870</td>
<td>0.881</td>
<td>0.918</td>
<td>0.738</td>
</tr>
<tr>
<td>OPI2</td>
<td></td>
<td>0.886</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPI3</td>
<td></td>
<td>0.883</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPI4</td>
<td></td>
<td>0.794</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OT2</td>
<td></td>
<td>0.942</td>
<td>0.924</td>
<td>0.943</td>
<td>0.767</td>
</tr>
<tr>
<td>OT3</td>
<td></td>
<td>0.919</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OT4</td>
<td></td>
<td>0.829</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OT1</td>
<td></td>
<td>0.894</td>
<td></td>
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Discriminant Validity - Fornell and Larcker Criterion

In this study, the AVE R2 value for the construct was higher than its correlation with other constructs, indicating strong support for discriminant validity.

<table>
<thead>
<tr>
<th>Construct</th>
<th>Attitude Toward Brand</th>
<th>Life Style</th>
<th>Online Purchase Intention</th>
<th>Online Trust</th>
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<tr>
<td>ATB</td>
<td>0.834</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>LS</td>
<td>0.764</td>
<td>0.897</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPI</td>
<td>0.840</td>
<td>0.811</td>
<td>0.859</td>
<td></td>
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</table>
Structural Model
In order to examine the hypotheses, put forward in the study, a series of statistical analyses were conducted, an important stage in SEM involves evaluating the hypothesized relationships.

Hypotheses Testing
The following table displays the outcomes of the testing of hypothesis conducted to investigate the connections among five constructs: “Life Style and Online Purchase Intention”, “Online Trust and Online Purchase Intention”, “Life Style and Attitude Toward Brand”, “Online Trust and Attitude Toward Brand”, and “Attitude Toward Brand and Online Purchase Intention”. The table reports the beta coefficient, t-values, and p-values for each relationship. The study found that H1, which posits that “Life Style” has a significant impact on “Online Purchase Intention”, is supported (β = 0.273, t = 4.831, p = 0.000). Similarly, H2, which suggests that “Online Trust” has a significant impact on “Online Purchase Intention”, is also supported (β = 0.317, t = 5.358, p = 0.000). H3, which proposes that “Life Style” was found to have a significant influence on the construct of “Attitude Toward Brand”, is also supported (β = 0.306, t = 4.281, p = 0.000). H4, which suggests that “Online Trust” was found to have a significant influence on the construct of “Attitude Toward Brand”, is also supported (β = 0.571, t = 8.293, p = 0.000). Finally, H5, which posits that The impact of “Attitude Toward Brand” on “Online Purchase Intention” is considerable, is supported (β = 0.371, t = 6.003, p = 0.000).

<table>
<thead>
<tr>
<th></th>
<th>Beta Coefficient</th>
<th>S.D</th>
<th>T Values</th>
<th>P Values</th>
</tr>
</thead>
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<tr>
<td>Life Style -&gt; Online Purchase Intention</td>
<td>0.389</td>
<td>0.059</td>
<td>6.587</td>
<td>0.000</td>
</tr>
<tr>
<td>Online Trust -&gt; Online Purchase Intention</td>
<td>0.529</td>
<td>0.059</td>
<td>8.899</td>
<td>0.000</td>
</tr>
<tr>
<td>Life Style -&gt; Attitude Toward Brand</td>
<td>0.306</td>
<td>0.071</td>
<td>4.281</td>
<td>0.000</td>
</tr>
<tr>
<td>Online Trust -&gt; Attitude Toward Brand</td>
<td>0.571</td>
<td>0.068</td>
<td>8.293</td>
<td>0.000</td>
</tr>
<tr>
<td>Attitude Toward Brand -&gt; Online Purchase Intention</td>
<td>0.371</td>
<td>0.061</td>
<td>6.003</td>
<td>0.000</td>
</tr>
</tbody>
</table>

The results indicate a robust and statistically significant association between all constructs examined in the study, including “Life Style and Online Purchase Intention”, “Online Trust and Online Purchase Intention”, “Life Style and Attitude Toward Brand”, “Online Trust and Attitude Toward Brand”, and “Attitude Toward Brand and Online Purchase Intention”.

Mediating Analysis
The following table displays the outcomes of the mediation analysis conducted to investigate the connections among the constructs below: “Life Style -> Attitude Toward Brand -> Online Purchase Intention” and “Online Trust -> Attitude Toward Brand -> Online Purchase Intention”. The Beta Coefficient, T Values, and P values are reported for each relationship.
As indicated in the table, all of the hypotheses are supported by the data, with significant P values below the 0.05 level. These results suggest a strong association between the constructs “Life Style -> Attitude Toward Brand -> Online Purchase Intention” and “Online Trust -> Attitude Toward Brand -> Online Purchase Intention”.

### Discussion and Conclusion

#### Discussion

**Is there any relationship between lifestyle and customer online purchase intention?**
The primary objective of this research was to examine the relationship between “perceived lifestyle” and “online purchase intention”. The study's results support the idea that there is a positive correlation between lifestyle and the intention to make online purchases. This outcome is in line with prior investigations, as indicated by Chen and Dubinsky (2003), who observed that lifestyle factors, such as hobbies and pastimes, had a notable influence on online buying behavior. Similarly, Kim and Lennon (2008) conducted a study in South Korea and reported that lifestyle factors were important predictors of online purchase intention among consumers. Furthermore, in a study conducted by Wu and Chen (2013), it was found that Taiwanese consumers showed a significant positive inclination towards “online purchase intention” due to the influence of their “lifestyle”.

**Is there any association between online trust and customer online purchase intention?**
The secondary aim of this research was to investigate the relationship between online trust and online purchase intention. The findings revealed that there is a positive relationship between these two variables. Gefen's (2000) research showed that online trust was a significant predictor of customers' online purchase intentions in the context of an online bookstore. Kim, Ferrin, and Rao (2008) established that trust in online markets had a considerable positive impact on customers' online purchase intentions in the Korean context. Similarly, Wang and Emurian's (2005) research revealed that online trust significantly influenced customers' online purchase intentions in the context of a Chinese e-commerce website.

**Is there any association between Life Style and Attitude Toward Brand?**
Previous research has investigated the relationship between lifestyle and online purchase intention. For instance, Kim and Park (2018) found a positive and significant correlation between these two constructs, indicating that customers' lifestyle may influence their likelihood to make online purchases. Previous literature has also explored the relationship between online purchase intention and online trust. As an example, the study conducted by Lin and Wang (2012) provided evidence that online trust has a notable and constructive influence on online purchase intention. However, the association between lifestyle and attitude toward brand has received less attention in prior studies. A study by Lee
and Hwang (2018) found a positive correlation between lifestyle and attitude toward brand, suggesting that specific lifestyles may be linked to favorable brand attitudes.

Overall, previous research has provided insights into the relationships between lifestyle, online trust, customer purchase intention, and attitude toward brand.

Is there any association between Online Trust and Attitude Toward Brand?  
Previous studies have explored the association between online trust and attitude towards brand. According to a study conducted by Peterson and Yang (2004), it was found that the establishment of online trust has a positive effect on customers' attitude toward the website. This suggests that building trust with customers can lead to a positive impact on their attitude toward the brand. Similarly, Chen and Dubinsky (2003) found that online trust has a significant positive effect on brand loyalty, indicating that creating trust with customers can increase their loyalty to the brand. These studies emphasize the significance of online trust in shaping customers' attitudes toward brands.

Is there any mediation of attitude toward the brand between the association of lifestyle and customer online purchase intention?  
Prior research has investigated the potential for ATB to act as a mediator in the connection between lifestyle and OPI. In previous research, the potential moderator of ATB in the relationship between lifestyle and OPI has been investigated. For instance, Kim and Park (2013) reported that attitude toward the brand partially mediated the link between lifestyle and OPI for cosmetic products. A study by Lu, Chang, and Chang (2014) reported that ATB was found to have a mediating effect in the association between lifestyle and OPI for fashion products. Similarly, Kim and Park (2013) observed a partial mediating role of ATB in the relationship between lifestyle and OPI in the context of cosmetic products. However, it is important to note that the mediating effect of ATB may differ depending on the context and industry. Therefore, further research is needed to investigate this mediating effect in different contexts and industries.

Is there any mediation of attitude toward the brand between the association of Online Trust and customer online purchase intention?  
In a study conducted by Lin, Lu, and Wang (2016) in the context of social commerce, they investigated whether “attitude toward the brand” plays a mediating role in the relationship between “online trust and online purchase intention”. The study's findings indicated that ATB indeed mediates the relationship between “online trust and online purchase intention”. Therefore, it is crucial for online retailers to focus on building trust and promoting positive attitudes toward their brands to enhance customers' purchase intention in social commerce.

Theoretical Contribution  
This research makes a significant contribution to the existing literature on “online purchase intention” by employing a contemporary lifestyle model and investigating the potential mediating role of ATB in the connection between “online trust and online purchase intention”. The results of this research will be beneficial to both online business practitioners and scholars, and the study's recommendations can aid in addressing online marketing challenges. Furthermore, the study confirms the theory of planned behavior.

Conclusion  
The primary aim of this research was to examine how lifestyle, online trust, attitude toward the brand, and online purchase intention are interrelated. The results of this research indicate a strong and positive correlation between “lifestyle and online purchase intention”, as well as a significant positive association between “online trust and online purchase intention”. In addition, the study findings indicated that ATB played a partial mediating role in the association between “lifestyle and online purchase intention”. Moreover, the study also found a full and significant mediating effect of atb on the relationship between “online trust and online purchase intention”. These results are consistent with
previous studies and highlight the significance of considering “lifestyle and online trust” when analyzing online purchase behavior. The mediating effect of ATB suggests that companies should focus on cultivating a positive attitude toward their brand to enhance online purchase intention among customers with specific lifestyles. Overall, these findings offer meaningful insights for telecom companies in Pakistan, enabling them to develop effective marketing strategies to augment their online sales.

Limitations and Future Direction
this study has a limited scope as it focuses on a specific population of university students and thus, the results cannot be generalized. In future research, the model can be tested on a larger and more diverse population to increase the generalizability of the findings. Additionally, since the research was conducted only among students of The Islamia University of Bahawalpur, the results may not be applicable to other areas or populations. Furthermore, the current COVID-19 pandemic may have had a significant impact on the relationship between lifestyle, online trust, attitude toward the brand, and online purchase intention, and future studies may consider incorporating risk factors such as product delivery risk, financial risk, and product quality risk to extend the model.

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Appendix A
Adapted Measurement Scales

Life Style  (Tai and Tam, 1996)
LS1: When I like something, I will buy it without much deliberation.
LS2: I always do whatever I feel like and whenever I feel like it.
LS3: Sometimes I feel like spending money on anything I lay my eyes on.
LS4: I always try something new and unique.
LS5: I love fashionable and trendy products.

Online Trust  (Mayer, Davis & Schoorman, 1995)
OT1: I would trust online word of mouth (benevolence).
OT2: I would trust what reviews, comments, suggestions are found online (ability).
OT3: I would trust this organization to fairly represent its products (integrity).
OT4: Overall, I would trust this organization's product (overall).

Attitude toward Brand  (Lafferty et al., 2002)
“Worst” and 5 “Very Good”
“Highly unfavorable” and 5 “Highly favorable”
1 “Highly unsatisfactory” and 5 represents “Highly satisfactory”.

Online Purchase Intention  (Kim and Park, 2005 & Shukla, 2010)
0PI1: I will buy online in the future
0PI2: I have a strong intention to purchase online in the future
0PI3: I am willing to recommend others to buy this product/brand
0PI4: I intend to purchase this product/brand in the future.