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INTRODUCTION

The journal Sustainable Business and Society in Emerging Economies (ISSN: 2708-2504 and ISSN-E: 2708-2172) is an open access peer-reviewed research journal published bi-annually by CSRC Publishing, Center for Sustainability Research and Consultancy Pakistan. The journal seeks to bridge and strengthen the link between business activities and society development around myriad of sustainability issues with focus on emerging and developing economies. The content coverage highlights how business organizations can be responsible towards society in pursuing their value added activities. The journal also bring forward issues in social and behavioral sciences for their implications for business organization and their activities in emerging and developing economies. The journal is a platform for business people, academics, and others involved in the contemporary debate about the responsible role of business organizations and society towards each other. Coverage includes various areas of social and behavioral sciences including management sciences. The journal welcomes papers from all those working in this important area, including researchers and business professionals, members of the legal profession, government administrators and many others.

SCOPE AND MISSION

The journal strives to highlight theoretical and policy issues related to sustainable business practices and social issues faced by society in emerging and developing economies. The SBSEE seeks to integrate the actors and institutions in business and society given that sustainability issues are though found in market yet their solution requires deep and coordinated understanding of these issues from perspectives of various disciplines of social sciences, arts and humanities. With this background SBSEE aims to be a premier forum for policy and theoretical discussion of high impact research related to sustainable business and social development in emerging and developing economies.

The journal aims to cover sustainability topics and issues in various sub-areas of business, social and behavioral sciences in context of emerging and developing economies. Purpose is to highlight the theoretical and practical issues faced by businesses and society in these economies. The journal also welcomes submissions which focus the broader areas of business, management sciences and various areas of social sciences, arts and humanities.
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Job Price Compensable Factors and Parameters: The Framework of the Job Evaluation System

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**ABSTRACT**

**Purpose:** In this article, job evaluation methods are examined to analyze how organizations construct their compensation systems. This review is to explore the “gaps” in the evaluation process of organizational jobs or positions, and to compile all the compensable factors considered in developing the reasonable and equitable remuneration system to satisfy employers’ and employees’ needs to address the pay problems, pay equity or pay inefficiency.

**Design/Methodology/Approach:** The review of the job pricing methods is to develop a fair and justifiable compensation system by taking into consideration the internal and external compensable factors. Job evaluation is used interchangeably with the job pricing and it is the method used to build the orderly, versatile and practical compensation system. But because the system is unable to appropriately detect the internal and external compensatory elements, measurement error exists in job evaluations.

**Findings:** The SKAOs possessed by job holders and the duties and responsibilities of the jobs are categorized as the internal factors. The external factors namely; The economic growth rate, geographical or location factors, the government rulings on the wage system and policy and procedures, job market competition rate and more. These factors are significantly having a significant impact on these compensable factors.

**Implications/Originality/Value:** For determining the "right wage" or "correct pricing" for particular jobs, compensable criteria are crucial.

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**Introduction and Issues**

Most organizations establish a pay system which is compatible with the size of its workforce and their financial capabilities. The equitable and fair job evaluation system takes into consideration a range of jobs in accordance to its hierarchies and pay levels by considering a set of job tasks such as skill, knowledge, abilities, competencies, duties and responsibilities, working conditions, complexity of works, working experience, etc. It was argued by El-Hajji (2011) argued that job pricing is not solely based on perspectives related to salary administration. The job evaluation system should be based on certain determinants such as: (1) an orderly and well-organized and logical settings; (2) a judicious perspective; (3) provides an evidence to support or prove the justification; (4) the concluding aspect of the jobs; (5) a comparative point of view; (6) a consistency stage of decision making; (7) a structural phase of evaluation; (8) a societal, economic, and effectual framework; and (9) considers some legislative trends, complied with the government’s policy and procedure, as well as the governmental bonding, an inclination towards a particular character or type of behavior of the trade unions.

Fairness and equity of pay refers to achieving a right balance between employees’ ‘input’ and ‘output’ (Molander & Winterton, 1994). The key issues here are concerning the “underpaid and overpaid” salary. According to Gupta and Jenkins Jr. (1991a, 1991b), they stressed out the traditional factor point method's consistency with the external market is often poor. The practice of totally adopting external labour market salary information as to design a firm internal salary would inevitably face some difficulties: (1) Firm is not able to practice effective budget control; (2) There is no total transparency of salary data (Dufetel, 1991).

Logic, fairness, equity, and objectivity are frequently used in the job evaluation process. Pay differentials should, according to logic, be determined by a set of norms and criteria. When discussing the pay gaps between men and women, objectivity refers to fair and equal treatment, which includes allocating points or weights for compensable or job-related characteristics. Assessment and adjustment are the two halves of the equity concept. Curtis & Curtis, 1995; Quible, 2001; Torrington et al., 2002) and provide an opportunity for employees to appeal against the management decision in relations to pay pertaining to unfair decisions based upon their point of views (Kinicki & Williams, 2006).

The government rulings or ordinances and statutes have an impact on the organizational pay system. According to a recent article from Malaysia, the National Salary Consultative Council Act 2011's rise in the country's monthly minimum wage by 25 percent. Thus, it has increased the minimum pay from 1,200 ringgit (US$273) to 1,500 ringgit (US$341), effective May 1, 2022, has elicited both favourable and negative responses. Every two years, the minimum wage is reviewed by the government. The most recent date examined was February 1st, 2020. In the private sector, businesses with at least five employees are subject to minimum wage regulation. The Human Resources Minister Datuk Seri M. Saravanan set January 1, 2023 as the date of enforcement for businesses with fewer than five employees. Without taking into account the amount of people employed, the Malaysia Standard Classification of Occupations (MASCO) authority also enforces the minimum pay of RM1,500.00 (US$341) for all businesses.

It was then an issue highlighted in the Malay Mail dated 15th, April 2021, “lower earnings for Malaysian fresh graduates was a long-standing issue due to the lack of skills and job price in the country and not entirely caused by the Covid-19 pandemic”. The economic analysts have rejected the government's claim that the economic worst conditions are due to the pandemic, which caused the increased percentage of graduates getting lower pay. In contrast to earlier years, in 2019, with a range of pay between RM2,001 and RM2,500 at 18.7% as compared to the year of 2020 with an earning highest at 22.3% (Ida & Keertan, 2021)

There are frequent discussions on the geographical perspectives in impacting earnings and
salaries differences amongst Malaysians related to the high cost of living. Wherever the cost of living is higher, employees are typically paid highly. The spatial pricing index (SPI) is able to explain discrepancies of the cost of living in different locations, however, there is no data to justify the claim at the state level. Thus, the SPI measures variations in a reference basket of items' prices across various locations at one point of time is used to address the issue. As to justify the issue, the SPI information is used with the Poverty Line Income (PLI) reference basket generated by the World Bank. Under this basket, all the basic items (needs) consumed by the poorest group are considered which represent 1% the total population (Tham & Kevin, 2022).

The Federation of Malaysian Manufacturers (FMM) claims that, the raise of Malaysia's minimum wage to RM1500 (US$344) would lead to a negative impact on remuneration costs and jeopardize the industry recovery for 2022 (Charles, 2022).

The wage disputes generally relate to the jobs or positions at the entry level. The conflict is to determine the most preferable and agreeable amount of the minimum wage for the entry. Unfortunately, some employers are taking advantage and manipulating the “fair” wage level or job price to offer to the job seekers and do not take into account the compensable factors. These compensable factors of the job incumbents are relatively offered different levels of the SKAOSs. It was highlighted in the Malay Mail dated 01 Jun 2022, utilized the data provided by the Human Resource Ministry, which highlight on the disparity between the qualification levels and job compatibility issues. It has increased to a high level of the unemployment rates (Zarrah, 2022).

Data by the Department of Statistic has highlighted on the increased unemployment rates by 30.1% caused by the pandemic amongst the job seekers under the category of tertiary education from a total of 181,200 to 235,700 in 2020. It has contracted the Malaysian economic condition by 5.65% and contributed to poor earnings amongst the graduates. In addition, employers do not consider the graduate education level by offering low salaries at the entry level. It has further jeopardized the government's intentions to maintain an acceptable of pay corresponding with the current economic conditions which include those who are undergoing the apprenticeship program. But yet, this issue is still not rectified. It has noted that, lacking of certain skills and knowledges, as well as low work experience and industry-relevant skills contribute to the lower pays amongst the graduates. It is crucial for the government to have new rulings to ensure that graduates get higher pay and to increase the minimum wage to overcoming the employer’s refusal to offer an employment for recent graduates and to recruit the suitable positions compatible with their educational level. Additionally, the government has to offer graduates more incentives to find employment (Mohd Shahidan, 2021).

In order to explore the pay systems, the best way is to review the job evaluation methods applied by the organizations. There are components considered by the organizations to fix the value of the jobs.

**Job Evaluation Methods**

The purpose of the job evaluation is to compare all the jobs in the organization to determine its placed within the pay ranges or grades to make decisions about the relative pay and status of the jobs (Cushway, 2003). The main objectives of the job pricing methods are to generate a fair wage system to systematically structure the salary level and assess the job tasks and its complexity. It is further to set up the jobs weightage and construct its level. Generally, there are many types of job pricing method. It is categorized into two components, numerical and non-numerical approach with a logical consideration of assessment. The acceptable method should be fundamentally systematically and logically executed. The most popular is based on the point factor approach, which clearly defines the job factors and its level of jobs and
simultaneously assigns scores to each level. The job are ranked in accordance to its total scores. This approach is considered as a fair method (Stredwick, 2005). As for the non-analytical approach, it compares and grades the jobs. Then rank them based on their values or weightage and importance level. The assessments done do not consider the internal and external factors to determine the actual values of each job.

The most effective and efficient job evaluation method to execute is based on its suitability with the principal consideration to choose especially in terms of the sizes of the organizations (Guest, 1989). Today’s job evaluation methods are divided into two main components. They are quantitative and non-quantitative methods. The quantitative methods assign scores to the job factors, whereas the non-quantitative methods do not consider the numerical scores. These approaches are classified as the old method.

The traditional approach to job appraisal involves ranking all positions within a company according to their value and importance. It is a really straightforward and hassle-free strategy that works well for small businesses. The other approach is points rating, in which points are assigned for elements determined to have job-specific traits. Factors include, for instance, the need for judgement and decision-making skills, as well as educational and professional experience levels, efforts, and working conditions. The categorization approach is another tool for evaluating jobs. According to this viewpoint, grade and pay scales are established before jobs are ranked and classified in accordance with their job descriptions. The last but not least is the factor comparison method. Under this method, the jobs are ranked by its monetary value based on factors that are; mental perspectives, physical abilities; skills acquired and working environments set-up at the workplace.

The new methods of job evaluation have been produced lately. Amongst others is Paterson System, which is applied in the private sector as well as public organizations. It is sometimes referred to as the “Decision Ban”. It is a flexible system considers all types of jobs from the non-managerial and managerial levels, that is, from the lower level to the higher-level positions respectively. The Paterson System is a constructed pay level with certain determinants knows as the “Decision Band”. Professor Paterson in 1997 claimed on the importance of “decision-making” as it has an impact on each employee at any level of the remuneration system in the organizations. Professor Paterson concluded that, there are six “decision bands” exist in the pay evaluation system. Paterson examined the complexity, degree of decision-making, coordination/supervision, skills and authority, variety of job activities, precision and level of work pressure, and physical effort required to complete the tasks when comparing jobs to one another. In conclusion, Patterson rated jobs using a wide banding system that assigns grades from A to F, a sub-banding system that identifies the upper and lower levels of the bands, and a sub-grading system that further divides the bands.

The job evaluation is crucial to the expansion of an organization. The study revealed a strong link between job evaluation programmes, employee motivation, and performance. Because of this, it has also demonstrated that there are statistically significant mean differences between the public and private sectors with regard to employee motivation, job assessment techniques, and performance indicators. It is essential to frequently monitor performance and maintain records in order to ensure that performance problems are rectified and improved. As a tool to improve employee performance, the results of the work assessment should also be shared with the individual on a regular basis. The goal of job evaluation is to assess an organization's performance over time. It assesses the employees' capacities for making wise decisions as highlighted by Thirupathi Naik Bhukya and Sreeramulu (2021). By identifying people' strong managerial potential, it provides a foundation for enhancing organizational development, productivity, and employee performance (Abiodun, 1999).
Another goal of job evaluation is to rate all of the positions in a company by comparing them to one another. In order to place the occupations within the various pay ranges or grades, this ranking order would be broken into groups of jobs belonging to the same size category. This approach can be used in both large and small organizations. Decisions are made based on the relative compensation and status specified by the organisations, and comparisons of occupations are exclusively based on those judgments (Cushway, 2003). Therefore, from this vantage point, tasks are typically assessed. The issue is how crucially analytically demanding the tasks are and how the organizations carry out the process.

The review of job evaluation techniques may offer part of the information required on the determinants made up of compensable internal and external elements. These compensable characteristics may limit the job appraisal process in evaluating the appropriate value of a given work since they are either controllable or uncontrollable.

**Contentions of the Job Evaluation Methods**

The issue of unfair and inequitable pay is one of the most contentious ones in business today because it is related to social, political, economic, and environmental aspects. Amongst the job evaluation techniques, the most frequently used is the factor-point system. In this system, points are correlated to each job factor. Higher points are allotted to each of the variables, the higher the degree of compensable factors. Each aspect is given a weighting in order to indicate how important it is to the employer in determining its value.

In order to understand the compensation system, an analysis of the job evaluation methods needs to comprehensively explored. It starts with the point rating technique. The point method is chosen by most organizations. It is considered as the fair and quantifiable method which can be applied to any size of establishments. Before it can be used in any significant establishment, the point rating is thought of as a rather complicated technique and typically requires extensive preparation works that include an analysis and discussion. The stages involved in the point rating approach involve activities in obtaining a job description, defining the compensable factors and the degree level of each factor, weighting of job factors, establishing score for factor levels, and constructing a grade structure.

The addressing of the job incumbents SKAOs, internal and external compensable factors are crucial to generate a comprehensive and realistic job pricing system in order to overcome the subjectivity involved in pricing the multiple jobs. The factor-point system considers the value of jobs in organizations and do not take into account the market rate or any other external factors that have an impact on the wage system. The pitfall of the system is the absence of objectivity in determining factor point and weights. The assessment factor, factor level, factor point, and its weight are the four parts of the factor point approach. Firstly, some evaluation criteria are created, then each factor is divided into different levels, thirdly, allocate each level a certain number of points, and lastly, an assessment function is carried out to get its final score, which corresponds to a particular salary. Based on the process, it is based on a linear assessment function by selecting different evaluation factors, its level, point and weight.

The factor point method has failed to provide objective reasons in determining the four components, and create doubt on the objectivity of the method and its result. This occurs because a job can be analyzed from different perspectives. The second shortcoming of the traditional factor point method is not considering the fluctuation level of supply and demand in the external labour market. Lawler (1986) highlighted that, one of the eight angles of traditional factor point method totally concentrates on the internal labour market and ignoring the external labour market. It was strongly supported by Kerr and Fisher (1950), who pointed out that the traditional factor point method ignores the influence of external labour market salary levels where employees’ grievances could easily be incurred.
Nevertheless, many organizations rely solely on ‘market pricing’ to determine its pay and internal relativities. According to Dessler (2000), more than 20 percent of employers based on market rates rather than designing the pay system through job evaluation techniques. Henderson (1989) claimed that the job pricing technique based on competition rate is highly practiced by most organizations in the organizational job evaluation system. Large organizations give a serious consideration to job evaluation as compared to the small one. Thus, the job evaluation should be comfortable, versatile, adjustable and workable to address the changes in the market conditions and any other external factors (Tidd et al., 2001).

Thus, there are inconsistencies on how organizations determine the job price. And, it requires some reviews of the current applications in terms of methods, classification of jobs, compensable factors and external factors considered by the organizations.

Compensable factors

The compensable factors are the most important criteria in assessing the job worth, according to the aforementioned research evaluations. Das and Garcia-Diaz (2001) came to the conclusion that the most compensable factors are essential for employees since they serve as the foundation for evaluating and pricing each job. In order to establish fair, equal, and realistic remuneration system, the organization would take into account and employ these variables. Additionally, the organization values “point factors” or “compensable factors” in order to implement its pay strategy and achieve the goals of its pay policy. The Classification and Compensation Unit, Division of Human Resources, West Virginia University's supporting study (2017) defined "Point factors" as essentially "compensable factors." Particularly these compensable factors are graded into its degree level and weightage to determine the reliable and equitable pay system. These compensable factors are skills, job tasks, effort, or physical demand required in performing the specified jobs.

The pay evaluation system takes into account a variety of compensable factors. They are work history, educational background, work environment, handling of important data or information, errors or mistakes made on the job, types of supervision, degree of difficulty of duties and responsibilities, and effort and skills required to carry out job tasks. Only the top six significant compensable factors—job duties and responsibilities, work settings, skills and work experiences, competencies, and supervision were taken into account by the West Virginia University study.

The length of service is also a significant compensable factor. It is a typical compensable element where it has been recently put under new scrutiny by the forward-thinking businesses. Employees are paid for their loyalty and not for their contributions to the organization’s goals. Even at the sacrifice of productivity, there is much to be said about encouraging loyalty within the organization.

Employee’s competencies are regarded as one of the compensable factors in constructing the relevant pay system. Rewarding employees for achieving educational milestones and developing new abilities may promote personal growth among staff members as well as professional development. Through the advancement of knowledge and job performance level, employees' productivity achievement, job effectiveness, self-satisfaction, and loyalty level might be improved. It is a good idea to increase an employee’s pay when they complete training and development programs provided by the employer or earn educational certificates because this could result in more valued contributions and help the organization perform successfully.

It is highlighted in the previous research, the level of knowledge gained, skills and abilities acquired and competencies possessed (KSAOs) by the job holders are crucial to perform the job tasks effectively and efficiently (Rodriguez et al., 2002; Schippmann et al., 2000). The KSAOs are usually integrated with the business strategic planning and organizational goals (Martone, 2003; Rodriguez et al., 2002). The KSAOs are specified in terms of observable
job behaviours and linked to the work or objectives. Tasks are the starting point of a typical job analysis, and KSAOs are used to assess the job's value.

Surveys carried out in many fields and businesses in numerous nations revealed the significance of job evaluation among British organizations. It has recorded that 168 of organizations practice the job evaluation system in their operations, which indicated by 78.8% of respondents (Thakur & Gill, 1976) amongst the large firms with more than 10,000 of employees Lupton and Bowey (1983) as compared to smaller establishments with less than 250 workers. Other supporting studies reveal that two-thirds of the American labour force is evaluated under the job evaluation programs (Thakur and Gill, 1976).

Based on literature reviews, it is surprising to note that only a few studies were done to investigate the employees' preferable criteria for remuneration systems specifically in the Asian perspectives and Malaysian contexts. Mamman and Fadel (2006) conducted a study to look into the preferences of employees for the pay system. The years of services and education achievement were two crucial factors constituted significantly different across these countries, due to the consequences of the cultural dissimilarities. The other factors in the aspect of age level, education achievement, job position, and industry sector shown a significant correlation with the pay system preferred by all respondents. Thus, it reveals that, the respondents favour various pay determinants in constitute their pay irrespective of the cultural background. The results showed that the respondents preferred different variables as salary determinants. Because of the cultural differences, two important factors; the number of years of service and educational achievement were notably varied between these nations. The other aspects, age, educational attainment, employment position, and industry sector have a strong relationship with the pay structure chose by the respondents. Thus, it becomes clear that respondents, regardless of their cultural background, choose different pay factors when determining their salary. This review proposed a design of a Job Evaluation System with a consideration of internal and external compensable factors to develop a fair and equitable job pricing system as per the depicted figure below.

![Figure 1: A schematic representation of some internal and external compensable variables (setting parameters) for the development of a realistic and equitable of the Job Evaluation System](image-url)
Based on the above Figure 1, the internal and external compensable factors have a capacity either to increase or decrease the values of the job values, weightage, levels and scores. On the other hand, the setting parameters limit the value or weightage of the compensable factors and they are categorized as the external compensable factors. This review proposed a design of a Job Evaluation System with a consideration of internal and external compensable factors to develop a fair and equitable job pricing system. The job evaluation is a systematic and well define process in determining the pay system for all types of jobs and significantly related to the above compensable factors.

The compensable factors provide a rational basis to price the jobs by considering the scopes of jobs, its complexities and importance in an organization and organizational factors in the form of financial capabilities, pay policy, etc. The compensable factors provide the underpinning points to fix wages or salaries systematically by determining the pay structure according to the setting parameters, the external compensable factors such as the government interventions on salary structure and economic conditions, the job incumbent’s SKAOs and others. These compensable factors have the capacity either to decrease or increase the value and weightage of the jobs. In this review, a list of compensable factors is constructed as the variables in pricing the jobs; how competitive is the job as compared to the other jobs, the job itself and the job incumbent factors; the SKAOs possessed by an individual employee and taking into account the impact of the external compensable factors which have the ability to decrease the job value, weightage, levels and score. These compensable factors have either positive and negative impact on the “actual value” of the job.

Some of the possible consequences of job pricing in relations to the external compensable factors or setting parameters are shown below;

For an example: Supply of demand of labours
When the supply of labours increases, there is a possibility to decrease the price of the job (-)
When the demand of labour increases, there is a possibility to increase the price of the job (+)

When the organization experiences a low profit, there is a possibility to reduce the price of the job (for the entry level or employment strategies for other available posts)
When the economy is down, the price of a job decreases
Those applicants who have a working experience @ 10 years, the price of the job increases and those who has no experience will get a lower starting salary

Thus, the weightage, level and the score are determined by the internal and external compensable factors. In this case, each job will be priced accordingly.

**Conclusion**
The actions of comparing, grading and valuing of jobs within a company are known as the job evaluation approach. In this arrangement, jobs are placed in according to its importance and relative values in the organizational hierarchy. Their values or worth, are computed in order to determine its “price”. In this perspective, the relative and inherent value or merit of various occupations within an organization is compared systematically. As a result, job evaluation is a process of comparison amongst jobs in each organization. In order to reach an understanding about occupations and compensation within the company among managers and employees, job evaluation is also used to create a pay structure. Employees are affected differently by job evaluations when it comes to performance outcomes that are in line with corporate objectives. It serves as the foundation for decisions about management duties and employee career advancement. It is a strategy or technique for facilitating job distribution linked to rewards in order to guarantee that employees are paid fairly and significantly connected to the compensation system.
The job evaluation could result in a positive working relationship between the employer and employees. The job evaluation approach may be able to end salary disparities, support an unbiased pay system, and foster improved communication between the parties. The job evaluation can lower the expenses associated with hiring and selection, boost staff retention, and eventually lower labour turnover rates. The job evaluation helps the company choose the candidate who is most suited for a given job or position. By reviewing the components of the job evaluation system, it provides some of the compensable factors considered to put values for each job. These compensable factors are the fundamental points to price the jobs.

A key component of human resource management is job evaluation. In particular, the development of a compensation system and the human resource planning process both employ the outcomes of the job evaluation. Overall, the job evaluation itself is a valuation of the jobs in order to determine the relative values amongst the different jobs. This process involves deciding on the relative size of jobs in accordance to its complexities and significance of assigned tasks in relation to its compensable factors with its degree of criterion or weightage.

The objective of the equitable and fair job price system is to balance internal equity and external competitiveness while coordinating the HR strategy with the business plan. Additionally, job evaluation aims to maximize flexibility within the context of company-wide strategic planning without compromising its significance. As it can manage "underpaid" and "overpaid" of pay in assuring the organizational sustainability, particularly during difficult economic situations like the Covid-19 pandemics or even during the regular economic condition, it minimizes and stabilizes the organizational financial resources. Additionally, job pricing includes a compensation structure that is well-received by management and employees, simple to explain, and well-aligned with the performance management procedure.

These reviews produce comprehensive and competitive pay guidelines in determining the values of jobs and thus developing a fair pay system for all kinds of jobs by considering the compensable factors.

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Company Limited


Critical Discourse Analysis of Trauma Bonding in Female Victims of Intimate Partner Abuse: A Phenomenological Constructivist Approach

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E70, E71, G40, G41

ABSTRACT

Purpose: Intimate partner abuse is a socially prevalent issue across cultures. Despite establishing survivor institutes and anti-domestic violence NGOs, the voices of battered women have not yet reached the legal governmental policies. Recent research on IPA indicates that women remain chained to the dangerously controlled and maintained relationship despite its social and psychological repercussions. Exitance of Intimate Partner Abuse has been seen through the lens of criminal activity. Therefore, the perpetuation of IPA is linked to the psychotic and criminal intentions of the perpetrator (Gibbs et al., 2018). Empirical evidence suggests that there is a dearth of data to highlight the female voice on the domestic violence issue.

Design/Methodology/Approach: The research design focuses of critically deconstructing the labels, reinforces identities and professed believes mentioned in the article to identify the meaning and motive behind them. This study is built on the socio-cognitive approach to understand the cognitive link between the societal ideals and the way they shape the thought process of the victim in choosing their reaction towards abuse.

Findings: The findings suggest that the co-existence of these contributing factors create trauma bonding in victims that forces them to stay in abusive relationships.

Implications/Originality/Value: This study explores recently published newspaper articles on Domestic Violence portraying Intimate partner abuse to analyses discursive elements used to discuss the issue in the light of varying psychological, emotional and socioeconomical backgrounds.

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Introduction and Issues
Intimate partner Abuse (IPA) is both a psychologically and physiologically degenerative problem owing to the manner its consequences are manifested in the victim (Nevala, 2017). Trauma bonding is the distorted coping mechanism observed in victims unable to comprehend the near life and death situations and hence drift away from rationalizing any uncomfortable event of varying degree of pain, stress, and discomfort (Ali et al., 2016).

The phenomenon of traumatic bonding centers on the intermittency pattern of violence and remorse that affords the victim time and space for enmeshing sympathetically with the abuser over time. An abusive traumatic event is characterized by its ability to threaten and disrupt an individual’s sense of security, peace, and logical cognitive abilities (Godbout et al., 2017).

Literature Review
I build this study by analyzing the existing literature on Intimate Partner Abuse to draw an understanding about the already explored dimensions of IPA. there is no dearth of empirical data on IPA literature, hence, this review is established to highlight the key findings in the domains of Psychological, Emotional and Socioeconomical Status. Women are subjected to domestic violence across cultures and class (Garcia-Moreno & Stockl, 2013). Violence in many forms exists inside the premise IPA including, verbal abuse, sexual abuse, physical abuse. Tragically, a significant no of victims dies under the trauma of abuse. 40%-70 % of women murder cases have been reported to be a crime of passion of the husband or boyfriend (World Health Organization, 2005).

Several reasons have attributed to the crime of Domestic violence. Predominantly, the act is filtered through legal lens of male aggression and a social lens of female oppression (Shah et al., 2016). The relational aggression of abuser also manifests in the form of psychological aggression, emotional manipulation, and economic oppression (Ali et al., 2016; Candela, 2016). This category of violence is an implicit crime that disrupts the self-esteem, identity, emotional security of the victim and plunges them into loop of uncertainty that is a literal definition of stress. Unresolved stress eventually manifests itself as a trauma (Gagnon, Lee, & DePrince, 2017).

Social oppression of women is not a new issue and the advocates of women right and women protection focus on disseminating awareness of rights and alternate choices battered woman can make. However, the victims of IPA who have never reported abuse and are living with their perpetrators in a traumatic bond. This unreported data needs to be investigated to explore the contributing factors that facilitate this psychological transition (Curtis et al., 2017; Tougas et al., 2016).

Significance of Study
The diagnostic and Statistical Manual of Mental Disorders (DSM-V) does not have a diagnostic criterion mentioned for trauma bonding, terror bonding or Stockholm syndrome (Nevala, 2017). Researchers have not yet established consensus on the definition of traumatic bonding due to the difficulty in the exploration of the event which ideally requires in-depth interviews to establish patterns and themes. Quantitative research does not approach the problem subjectively and later develop the common and more general conclusion for progressive studies. This results in dearth of empirical data on traumatic bonding in abused women despite the exhaustive focus of research on the topic for decades. There is a need for qualitative exploration oriented towards understanding the phenomenon of traumatic bonding and the potential reinforcing factors (Gagnon et al., 2017).

Study Objectives
The explore recently published newspaper articles on Domestic Violence portraying Intimate partner abuse to analyses discursive elements used to discuss the issue in the light of varying psychological, emotional and socioeconomical backgrounds.
Using Critical Discourse analysis, the research aims at identifying the role of Socioeconomic Dependency, Attachment Style of the victim based on the Attachment Theory established by John Bowl and the cognitive dissonance on the development of traumatic bonding in the abused women (Gagnon et al., 2017).

**Attachment Style**
According to the attachment theory a person is likely to exhibit one of the three attachment styles elicited by the theory: (a) Avoidant attachment style, (b) Anxious attachment style, (C) Secure attachment style. An individual would develop anxious attachment style due to intermittent love and security provided by the caregiver during childhood. This relationship style could transcend into the individual’s relationship with their spouse. They will be vulnerable in the relationship with perpetual uncertainty and eventually develop chronic stress. Such an individual is likely to demand more closeness with their partner if the partner is withdrawn, distant or shows inconsistent behavior as was dictated by the caregiver in her childhood (Godbout et al., 2017; Tougas et al., 2016).

**Socioeconomic Dependency**
In the case of general domestic abuse, If the victim belongs to a low socioeconomic status, then she is likely to consider the cost of divorce and the threat of stigma attached to divorce. She will be worried about her standing in the society, lack of support from the family and inability to fend for herself or provide for her children. She may opt out of divorce and bear the terror of abuse (Tougas et al., 2016).

**Cognitive Dissonance**
When two or more risk factors exist in the case of a victim then she is prone to developing cognitive dissonance. It occurs when a person is holding on to conflicting ideologies or the new information creates a conflict with the existing belief. If a woman is financially dependent on her intimate partner also has an anxious relationship style and experiences abuse knowing she cannot break off from it then she may manifest dissonance in her thinking and ascribe a distorted meaning to the abuse (Nicholson & Lutz, 2017).

She might think her husband is trying to protect her
She may deny any abuse altogether claiming it is a normal couple’s disagreement
If she has an anxious attachment style, always needing reassurance and attention then might rationalize her partner’s behavior accepting that it is her fault that he is abusive.
Cognitive Dissonance may take turn for the worst and the women may fall in the pits of Traumatic bonding.

**Problem Statement**
Intimate partner abuse is a socially prevalent issue across cultures. Despite establishing survivor institutes and anti-domestic violence NGOs, the voices of battered women have not yet reached the legal governmental policies (Curtis et al., 2017). Recent research on IPA indicates that women remain chained to the dangerously controlled and maintained relationship despite its social and psychological repercussions (Megias et al., 2018).

Exitance of Intimate Partner Abuse has been seen through the lens of criminal activity. Therefore, the perpetuation of IPA is linked to the psychotic and criminal intentions of the perpetrator (Gibbs et al., 2018). Empirical evidence suggests that there is a dearth of data to highlight the female voice on the domestic violence issue (Ali et al., 2016). This creates a void in the understanding of the existence and perpetuation of IPA. A phenomenological constructivist study to evaluate the lived experiences of domestic violence victims would serve to understand the contributing factors that bonds the IPA victims to their perpetrator (Tougas et al., 2017). Such revelation would identify the role of maladaptive attachment, cognitive dissonance, and socio-economic dependency on the perpetrator in creating trauma bonding in the victims of Intimate Partner Abuse (Godbout et al., 2017).
This study seeks to address the following questions to bridge the research gap

**Nature of Study**

Qualitative research is the ideal choice to strategically extrapolate meaning, perception and understanding of a phenomenon. It subjectively establishes a viewpoint to derive meaningful descriptive data. The focus of qualitative research is to view the world through a subjective lens of perspective. It carves out a research direction for specific inquiry questions designed exclusively for the selected sample. Which enables collection of data enrich with information about how individual give meaning to their experience. Ontological understanding of IPA is rooted in the reality that it is a complex and dangerously maintained relationship construct. Varying socioeconomic, biological, and psychological factors contribute to the development of distorted cognitive beliefs that elicit behavioral denial and abuse acceptance in IPA victims (Nicholson & Lutz, 2017).

Epistemologically IPA cannot be relegated to generally concluded empirical data acquisition because the dynamics of the problem requires interpretation of the individual cases through the lens of subjects’ personal understanding of their experience. So, epistemologically approaching the problem through semi-structured interviews, open ended questions, and gaining knowledge on the subject matter through Discourse analysis of research articles as the means for extracting meaningful information from research participants.

**Research Question**

How does the women respond to the study?
How does a female view her relationship attachment style with her partner?
What external factors or believes influence her towards accepting her partners relational abuse?
How does the victim view herself, her identity, her choices in the predicament of abuse?

**Theoretical Framework**

The dynamic lane of research on Intimate partner abuse has been developed by feminist obstructionism approach and social constructivism theories to apply intersectional perspective on the socially constructed and maintained knowledge. Because construction of knowledge generates its power from submission of masses to its validity which sways towards the side of the powerful. The data drawn from the theories have a consensus on the description of the state of a victim of IPA.

Primarily, this study is built on the socio-cognitive approach to understand the cognitive link between the societal ideals and the way they shape the thought process of the victim in choosing their reaction towards abuse.

**Methodology**

The study was conducted according to the principle of Social Constructivism approach to gain insight into an existing phenomenon. It explores the social understanding of intimate partner Violence phenomenon by employing Critical Discourse Analysis. It distinguishes the dominant influencing factors involved in mapping the victim’s perception of intimate partner violence.

The research framework is inductive, bottom-up approach and the theoretical principle of study will refer to idiographic understanding of the contributing factors in determining a behavioral pattern.

CDA would enable the acquisition of rich, unique data about experiences of each subject about the reasons that lead them to choose the coping mechanism. And the chosen method help gain deep insight into how individuals make sense of their situation and give meaning to their behavioral response. Using Constructivism approach for the study is an ideal choice because it does not rely on pre-defined coherent hypothesis because the aim is to identify key patterns
of behavior that are different to every experience and the subjects ‘personal narrative that elaborates their social stand-point.

**Philosophical Foundation**

Our study follows a Social Constructivism approach towards understanding a social issue is the ideal framework that could explore a social issue from several different dimensions and draw a conclusion. Constructivism was the birth of the assumption that reality is socially constructed by the acceptance or rejection of ideals. The inductive research on identifying specific factors that reinforced the development of traumatic bonding in the victim will lay the groundwork for establishing patterns and themes that could be generalized to a specific cultural or ethnic group and used as the basis for new research extrapolating another contributing factor in the occurrence of the event (Nicholson & Lutz, 2017).

The tradition of methodology followed for this study is Phenomenological constructivist approach. It is the scientific study of the appearance of a phenomenon to the consciousness of the individual experiencing it. Phenomenological method of our research are focused on exploring the description of the phenomenon as it was experienced and not as the explanation of the event. Phenomenology is rooted in the understanding of the meaning placed on the phenomenon and then deriving valuable conclusion using your own intuition and reflection that leads to the development of ideas that give direction to the research towards discovering of themes that will sustain the interpretive inquiry and the entire methodology (Gagnon et al., 2017).

**Method**

Critical discourse analysis examines the use of power and authority in influencing the participants that are often left unaware of the entire truth or motives of the manipulator. Some researchers have liked the roots of discourse analysis to Marxist’s theory of social powerplay. According to this theory power is constructed socially by manipulating the weaker group of the society and then it is economically maintained. Discourse analysis relies on language as a medium the explore the social issues, their structure and how they are constructed.

In line with the main objective, this study aims to explore manipulative ideas that create an influence on people without them knowing the extent of it effect. Specifically, the present study focuses on the understanding the structure of Psychological, emotional and socioeconomical status of IPA victims and how they are manipulated using their vulnerability. With data analysis we gained insight into the ways individual subjects develop trauma bonding with the abuse perpetrator.

**Selection of Participants**

Five recent articles were collected from national news apers in Pakistan. The article is interpreted using the Critical discourse analysis. This analysis provides important details on the discursive use of words, images and figures used in the media to portray the victims stand-point in the society. Their relations, connections emotional state will be investigated through deconstruction of socially constructed concepts, believes regarding Intimate Partner Abuse.

**Data Analysis**

This study is built on the socio-cognitive approach to understand the cognitive link between the societal ideals and the way they shape the thought process of the victim in choosing their reaction towards abuse.

**Research Design**

This research design focuses of critically deconstructing the labels, reinforces identities and professed believes mentioned in the article to identify the meaning and motive behind them. I used the CDA to expose manipulative influences of believes and ideals imposed on the victims by their family members and how their thoughts are influenced. We identified the
trends used in the article also called as the discursive practices and link them to the traumatic bonds that IPA victims develop with their perpetrator.

Critical Discourse Analysis

Discourse 1

The first incursive Practice analyzed here is the threat and fear of low socio-economic status of victims that subconsciously sensitizes them to the abuse. The following phrases from the articles are analyzed for their manipulative power.

“Extreme poverty and lack of education are plunging poor women into vicious cycle of domestic violence. There is an urgent need for spreading the level of awareness about women’s rights,” (Dawn news, 2016).

Many women also do not have the financial means to flee abuse along with their children (Farooq, 2021).

“Those who report about husband or in-laws’ ill-treatment is not accepted back in the family. So, they keep silence” (Rizwan, 2021).

The provincial government, he said, had established women university and medical college to enable them to continue their education unhindered (Rizwan, 2021).

Young woman seen painting a slogan against domestic violence in Karachi. PHOTO: AYESHA MIR/EXPRESS (Farooq, 2021)

The aforementioned references from recent newspaper articles have used a particular discursive practice that demonstrate that the socio-economic standpoint of the victims is a liability for them. The use of words “spreading awareness” hints towards the peril of the victims’ lack of exposure and resources. They are dominated by their family; their decisions are influenced by others’ opinions which reflects their absence of choices and social support system to fall back on. If they decide to flee from the abusive relationship their financial dependency and their literacy level would force them to retract their decision. Despite the legal support offered by the law against violence, they can not report abuse to the police for fear of losing the roof over their head. These existing predicaments construct a schema of thought patterns in the victims that begin to rationalize their abuse as a way of coping mechanism under the circumstances of no escape possible. The Image shown in the article by Farooq (2021), a woman is seen protesting against domestic violence. Her attire is a marker, an exercise of her choice. women who can fend for themselves are not vulnerable to be influences by the societal construct of compromise in order to survive.

Discourse 2

The second Discursive practice analysed here is the reflection of Attachment Style or the connection between the Victim and their family members, primarily the parents. The way they a victim feels about fleeing from abuse and the actions they would take rely on the implicit influence from them.

Or perhaps it is the parents who think their reputation in the family and community is far more important than the mental health of their child (Enam, 2021).

But, as a child, I did not know why my mother was so cold and strict; why she never showed me any love or warmth. I did not know about her childhood or the feelings of loss and rejection she carried with her and passed on to me. I did not know any of this because feelings were not something we shared or discussed in my family. In fact, the only emotions my mother seemed capable of expressing were anger and sadness (Khan, 2021). “I didn’t want to marry this man, but my mother and brothers arranged it. I told them many times, ‘I don’t want to get married’ but they had made their decision,” she says (Khan, 2021). When she was 13 years old, her father arranged her marriage to a much older man (Farooq, 2021).

She told her family about the affair and the abuse, and that she wanted a divorce. “They didn’t believe me. He is my uncle’s son, he is family. So, a divorce was not an option,” she tells me.
(Khan 2021). The evidence of attachment styles, relationship bonding between victims and their family members is of striking importance. This element is found to be present amongst all the victims chosen for the study. The article by Khan (2021), narrates stories of battered women from domestic violence shelter home Dastak. Critically analysing the discourse revealed their crippling anxiety regarding their parents’ reaction to their chose of divorce. the use of language to explain their nightmare suggests their lack of trust and a debilitating fear of further violence upon returning to their parents. The phrase “They didn’t believe me” and “my mother was so cold and strict” clearly shows they didn’t have a comfortable bond with their parents, they couldn’t reveal their pain to them. Their relationship constructed a thought pattern in victims that they are alone, no one would believe them, and o one would stand by them. Such persistent thoughts force them to stay in the abusive relationship.

**Discourse 3**
The third reference of discursive practices analysed here reflects “cognitive Dissonance”. According to Psychological belief theory, certain belief gradually gets imprinted in the victims’ minds that convinces them that they are the ones at fault. They become compliant in their attempt to fight and eventually are desensitised to abuse. Her body stiffens as she remembers the dream she had. “I dreamt that my parents locked me up in a closet in their house. I screamed, ‘No, I can’t live in a closet, I’m dying here, please let me out!’ I faint because I can’t breathe, and then I wake up” (Khan 2021). From what I have seen, many women, who have had enough and speak to their families and acquaintances, are only driven back into their corner using the fear of being “dragged around” in courts for years, losing the custody of their children and the fear of their reputation being torn to shreds in the court, amongst others (Khan, 2021).

Sara Kazmi, a student, then sang a song, ‘Auratain uthi nahi tau zulm barhta jaye ga’ (If women don’t rise now, atrocities against them will only get stronger (Rizwan, 2021). However, another legal myth often touted by family members of women especially, is telling them that they will definitely have to file a custody case or else lose their children, and this fear once instilled, successfully serves as a common deterrent for women who may be considering leaving an abusive partner (Khan, 2021). There is a dire need to stop hindering women from seeking their rights. Going to court does not damage a woman’s reputation, and even if it does, it will only cease to do so after more women receive the support they need (Khan 2021). The article by Rizwan (2021) states a phrase, “Auratain uthi nahi tau zulm barhta jaye ga” which clearly shows the peril of victims’ submission to abuse. In line with this are other phrases like “dragged around”, “fear instilled”, “Damaged reputation” suggests the guilt and fear instilled in the victims regarding Divorce that they refuse to fight so they could live with their children. They reference of legal complications regarding child custody is spread across the country and mothers are forces to stay quiet and make attempts to cope with abuse.

**Discussion and Conclusion**
The entire Discourse about Domestic Violence, exclusively Intimate partner abuse evident from the chose articles demonstrate the use of discursive practices that suggest the existence of a pattern in the victims’ psychology, emotions, and their societal standing. By closely analysing the five articles a co-existence of a triad of factors was found which answers the study question effectively. The un reports cases of IPA are a result of traumatic bonding created between the victim and the perpetrator. The contributing factors are the inability o escape caused by the lack of social and financial independency. Cognitive dissonance caused by socially constructed false believes about a women’s reputation after divorce and the legal complications of custody and lack of trust and support from family members is a recipe toward a toxic coping mechanism powered by a delusion that the victim is at fault if they are being abused.

This serves as a step further for future studies regarding mental health of Domestic Violence victims. Discovering more underlying contributing factors could prove beneficial in creating
resilient treatment plans for women in the shelter homes to help them get back toward life and fight for their survival.

References


Trust as a Mediating Variable between Electronic Word of Mouth (E-Wom), Influencer on Consumer Buying Interest on Instagram @Kokobuncit Account in the Covid-19 Pandemic

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ARTICLE DETAILS

Objective: The purpose of this study is to find out the trust variable as an intervening variable between the influence of electronic word of mouth (E-WOM), influencers on buying interest on the Instagram account @kokobuncit Surabaya.

Methodology: This research method uses a quantitative method through a path analysis model with the help of SPSS V.20.

Findings: The results of this study are that E-WOM and influencers have a direct significant effect on trust, E-WOM has a direct significant effect on buying interest, while influencers have no direct significant effect on buying interest. Trust mediates the effect of E-WOM, influencer on consumer buying interest.

Implications: Electronic Word of Mouth is a marketing strategy that is carried out by using consumers who have consumed the product. The form of Electronic Word of Mouth can be in the form of reviews, suggestions, and reviews that are carried out in electronic media such as social media.

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Preliminary
The COVID-19 pandemic that has hit Indonesia since March 2021 until now in 2021 has greatly impacted all sectors of life, one of which is the economic sector. Policies that limit community activities have resulted in a decrease in sales of business actors which is caused by a decrease in consumer interest in going out of the house to buy or carry out other activities because the public or consumers are afraid if they are infected by the virus.

In this digital era, internet technology is one of the most important things in supporting life, almost all aspects of life can now be reached using internet technology. The rapid development of technology makes the business world also compelled to make a new step in running a business/business. Business actors take advantage of the sophistication of the
available features for marketing. At this time many business actors use internet technology to do promotions and one of the most widely used digital media is social media, this has a strong reason because nowadays almost everyone has social media. Based on the Indonesian Digital Report, it can be seen that 86.6% of the population of Indonesia's population in 2021 use Instagram social media.

Buying interest is a behavior that arises in consumers after knowing information about the product attributes they are looking for. Using influencers to introduce their products is one way to generate buying interest in consumers. Because influencers have a wider reach than ordinary Instagram account users because these influencers already have hundreds of thousands of followers to millions of people who are of course waiting for the information to be conveyed by the influencer. Through the @kokobuncit Instagram account, which always provides the latest information about foods in Surabaya, ranging from street food vendors to luxury food in cafes or restaurants. Not only by posting, the Instagram account @kokobuncit also carries out promotions with the instastory feature or short video reviews about a food in a very interesting way of delivery and of course makes the instastory audience drool seeing it and definitely want to try the food promoted by the @kokobuncit Instagram account.

Electronic Word of Mouth is a marketing strategy that is carried out by using consumers who have consumed the product. The form of Electronic Word of Mouth can be in the form of reviews, suggestions, and reviews that are carried out in electronic media such as social media. Consumers who will buy a product need a belief in the product, especially food because consumers are afraid that the taste of the food they are going to buy is not as expected. Usually consumers need information in the form of reviews on electronic media obtained from people around them, other people / other consumers to ensure information about the food products they will buy. In addition to reviews, consumers also need advice on selected food products, this can also be done by followers of the @kokobuncit Instagram account by sending posts or stories via direct massage (DM) to fellow Instagram account users. Consumer trust is very important in building consumer buying interest because with the confidence in consumers, it is likely that consumers will make a purchase of a product, one of which is a type of culinary product. Therefore, based on the background description described above, the researcher wants to find out how much influence the influencer, E-WOM has on buying interest through consumer trust on the @kokobuncit Instagram account.

**Literature Review**

**Marketing Management**

The opinion of Handoko (2012) management is the process of planning, organizing, directing, and supervising efforts by members of the organization and other resources in order to achieve the goals that have been set.

According to Hasan (2013) marketing is the process of identifying, creating, and communicating value and maintaining customer relationships that satisfy customers to maximize company profits. Marketing Management is a step taken by planning, implementing (which consists of organizing, directing, coordinating), supervising and controlling marketing activities carried out within a company to be more effective and efficient.

**Social Media**

According to Antony Mayfield in Kaloka, (2016) social media is a medium that is very easy to use in terms of joining, sharing, and creating roles, such as blogs, social networks, online encyclopedias or wikipedias, virtual discussions.

**E-WOM**

According to Goyette et al. (2010) E-WOM is an informal online communication that spreads quickly between individuals regarding services or products. Furthermore, there is the opinion of Sun et al. in Aisyah & Engriani, (2019) that E-WOM is a use of internet technology as a
dissemination of information on reactions after buying a product and providing a review about a product. Goyette et al., (2010) also formulate the dimensions for measuring Electronic Word of Mouth, namely as follows:

a. Intensity
b. Valence of opinion
c. Content

**Influencer**
According to Kotler & Keller (2012) in Carissa & Aruman (2017), Influencers are people who provide information about a specific product that can influence consumer purchasing decisions. According to Haryanti & Wirapraja in Anjani & Irwansyah, (2020), influencers are individuals who have so many followers on social media and have the ability to influence the attitudes of their followers about what has been conveyed. According to Hovland, Janis and Kelly in Oktavia, (2020) indicators to measure influencers are:

a. Trustworthiness
b. Expertise
c. Atractiveness

**Buying Interest**
According to Sciffman and Kanuk (2007) buying interest is a form of human behavior towards a product that is very suitable for measuring attitudes towards a group of products, services, or brands. According to Lidyawatie (2008), there are several factors that can influence consumer buying interest, including: Job Differences, Socio-Economic Differences, Interest Differences, Gender Differences, Age Differences. Sciffman and Kanuk (2007), formulate indicators to measure buying interest, namely as follows:

a. Interested in finding information about the product.
b. Considering buying
c. Interested to try.
d. Want to know the product.
e. Want to own the product.

**Trust**
According to Mowen and Minor (2011) consumer trust is all consumer knowledge and all conclusions that consumers draw about goods, properties, and benefits. Another opinion from Costale in Ferrinadewi in Kristanti & Erdiansyah, (2020) Trust is a consumer's perception of being trustworthy based on transactional experience, in accordance with the characteristics of consumer expectations regarding product performance and satisfaction. Mowen and Minor in Kaloka (2016), also formulated several indicators to measure consumer confidence, namely as follows:

a. Trusted account
b. Able to influence consumer's mind
c. Reliable
d. Confidence

**Research Methods**
This study uses a quantitative approach where this research focuses on testing hypotheses based on primary data. The primary data source in this study was obtained from distributing online questionnaires via google form to respondents, namely followers from the @kokobuncit Instagram account in November 2021 in the Surabaya area, and surrounding. The population in this study were followers of the @kokobuncit Instagram account in November 2021. In this study, the number of samples taken was 105 samples or respondents who followed the @kokobuncit Instagram account. The analytical method used in this research is path analysis.
Results and Discussion
In this results section, the results of research are presented on the magnitude of the influence of E-WOM, influencers through trust on buying interest on the @kokobuncit Instagram account, with the calculation of Statistical Program Social Scance (SPSS) for Windows V.20. The results are as follows:

Table 1. Calculation Results of the Effect of E-Wom, Influencers on Trust

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constanta)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>E-WOM</td>
<td>.125</td>
<td>.057</td>
<td>2.180</td>
<td>.032</td>
</tr>
<tr>
<td>INFLUENCER</td>
<td>.604</td>
<td>.069</td>
<td>8.756</td>
<td>.000</td>
</tr>
<tr>
<td>R</td>
<td>.802</td>
<td></td>
<td>91.903</td>
<td>.000</td>
</tr>
<tr>
<td>R Square</td>
<td>.643</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adjusted R Square</td>
<td>.636</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: data processed by IBM SPSS V.20

From table 1 above, it can be seen that E-WOM has a value of \( t_{\text{count}} > t_{\text{table}} \) which is 2.180 > 1.984 and has a significance of 0.032 which means 0.032 < 0.05, so it can be said that \( H_1 \) is accepted and \( H_0 \) is rejected, this proves that the E-WOM variable has a significant effect on consumer trust on Instagram @kokobuncit and it can be proven true. For influencers having a value of \( t_{\text{count}} > t_{\text{table}} \) which is 8.756 > 1.984 and has a significance of 0.000 which means 0.000 < 0.05, it can be said that \( H_2 \) is accepted and \( H_0 \) is rejected, this proves that the Influencer variable has a significant effect on consumer confidence on Instagram @kokobuncit and can be proven the truth.

Table 2. The Result of Calculation of the Effect of E-Wom, Influencers and Trust on Buying Interest

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constanta)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>2,335</td>
<td>1,724</td>
<td>1,366</td>
<td>0,179</td>
</tr>
</tbody>
</table>

The Result of Calculation of the Effect of E-Wom, Influencers and Trust on Buying Interest
From table 2 above, it can be seen that E-WOM has a value of \( t_{count} > t_{table} \) which is 2.883 > 1.984 and has a significance of 0.005 which means 0.005 < 0.05 then it can be said that \( H_a \) is accepted and \( H_0 \) is rejected, this proves that the E-WOM variable has a significant effect on consumer buying interest on Instagram @kokobuncit and it can be proven true.

Influencers have a \( t_{count} < t_{table} \) which is 0.420 < 1.984 and has a significance of 0.675 which means 0.675 < 0.05, so it can be said that \( H_a \) is rejected and \( H_0 \) is accepted, this proves that the Influencer variable has no significant effect on consumer buying interest on Instagram @kokobuncit and can proven true.

Trust has a value of \( t_{count} > t_{table} \) which is 5.809 > 1.984 and has a significance of 0.000 which means 0.000 < 0.05 then it can be said that \( H_a \) is accepted and \( H_0 \) is rejected, this proves that the Trust variable has a significant effect on consumer buying interest on Instagram @kokobuncit and can be proven true.

Image 2
Path Analysis Results

Based on the picture above, it can be seen that the total effect of the Electronic Word of Mouth (X1) path coefficient on Buying Interest (Y) through Trust (Z) obtained results of 0.295 > 0.207 which means that the total path coefficient effect is greater than the direct effect, so it can be concluded that there is a relationship mediation/intervening. From the results of the Sobel test above, the tcount value for the mediating effect of the first relationship (E-WOM – trust – buying interest) is 2.494, so that \( t_{count} > t_{table} \) is 2.494 > 1.984, it can be concluded that the mediation coefficient is 0.0878 significant, which means that there is a variable effect mediation.

Based on the picture above, it can be seen that the total influence of the path coefficient of Influencer (X2) on Purchase Interest (Y) through Trust (Z) is obtained, the result of the total effect of the path coefficient of 0.471 which means that the relationship through this Z variable has perfect mediation because the relationship is directly does not have a significant effect, so it can be concluded that there is a mediation/intervening relationship. From the results of the Sobel test above, the tcount value for the mediating effect of the second relationship (influencer – trust – buying interest) is 4.910, so that \( t_{count} > t_{table} \) is 4.910 > 1.984, it can be concluded that the mediation coefficient is 0.4264, which is significant, which means that there is an effect of the mediating variable.
Conclusion
Based on the results of the study, tested and analyzed to determine the effect of trust as a mediating variable between electronic word of mouth and influencers on buying interest on the @kokobuncit Surabaya Instagram account, the following conclusions can be drawn:

1. There is a significant effect of electronic word of mouth on consumer buying interest on the @kokobuncit Instagram account. This shows that if the electronic word of mouth conveyed contains positive things, it can directly increase consumer buying interest on the @kokobuncit Instagram account.

2. There is no significant influence of Influencers on consumer buying interest on the @kokobuncit Instagram account. This shows that attractive influencers are not necessarily able to significantly influence consumer buying interest so that the second hypothesis is not supported.

3. There is a significant effect of electronic word of mouth on consumer confidence in the @kokobuncit Instagram account. This shows that if more electronic word of mouth is conveyed in electronic media, it can foster trust in consumers through the @kokobuncit Instagram account.

4. There is a significant influence of influencers on consumer confidence in the @kokobuncit Instagram account. This shows that attractive and trusted influencers can increase the level of consumer confidence in the @kokobuncit Instagram account.

5. There is a significant influence of trust on consumer buying interest on the @kokobuncit Instagram account. This shows that if consumer trust is high, it can increase consumer buying interest on the @kokobuncit Instagram account.

6. Trust can mediate the relationship between E-WOM with consumer buying interest. This shows that if electronic word of mouth is built positively, it can increase consumer confidence so that consumer buying interest will indirectly increase with the mediation variable on the @kokobuncit Instagram account.

7. Trust can perfectly mediate the relationship between influencers and consumer buying interest. This shows that if the influencer is attractive and trusted, it can increase consumer confidence so that indirectly consumer buying interest increases with the mediation variable on the @kokobuncit Instagram account.

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Symbioses between Green Marketing Sustainability and Competition Law in Malaysia

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ARTICLE DETAILS

**Purpose:** The urgency to control and reduce environmental disasters to the air and water as well as plastic pollution, acute deforestation, industrial waste, chemical spills, climate change and global warming calamity has triggered the universal Sustainable Development Goals (SDG) policy. Thus, diverting the attention of every level of human activity towards attaining a ‘sustainable’ environment. This universal war against such environmental disasters has developed a reason to incorporate SDG policy goals into the Competition Law and Policy (CLP) globally. This exploratory study aimed to determine the symbiosis between the competition law and United Nations (UN), SDG policy application under Competition Act 2010 for promoting and enhancing Green Marketing (GM) in Malaysia.

**Methodology:** The study examines viable options for competition regulators to address sustainability policy for green marketing (GM) benefits under the scope of CLP. The study applies qualitative analysis by way of comparative study to the European Union (EU) approach to determine GM marketing legitimacy for acclaiming SDG policy as a criterion within the exemption proviso in the Competition Act 2010, Malaysia.

**Findings:** Competition Law can support GM sustainability initiatives to improve the environment since GM is not just about producing and marketing environmentally sustainable products but from a broader perspective contributes to innovation and consumer welfare. Hence, GM's social market and societal benefits towards sustainability objectives are arguably considered to outweigh its countervailing anticompetitive effects for sustainable exemption policy under the CLP. However, GM can only substantially contribute to addressing global warming and the environment under the SDG if applied legitimately. In addition, the GM must be also endorsed to incorporate broader environmental-related benefit policy within its competition law prohibition and exemption framework to resonate with the UN’s SDG.

**Implications/Originality/Value:** The endorsement of GM sustainable benefits by way of exemption, exception or being pro-competitive allows a fair competitive advantage for GM industry growth. The research examines and proposes the exemption options for GM-related mergers, a collaboration by way of agreement and government exception policies under CA2010.

**Keywords**
Green marketing, Competition Law, Sustainable Environment procompetitive and Exemption.

**JEL Classification**
M1, M12

**ABSTRACT**
Introduction

The concern for climate change and global warming has agitated the United Nations (UN) to introduce the Sustainable Development Goals (SDG) (UN, 2015; UN, 2030) policy to be adopted universally for the general well-being of human welfare, animals and mother earth. The UN’s SDG obligated and imposed the international community and policymakers to undertake environmentally ‘sustainable’ solutions seriously at every level of human activities by applying conducts aimed at reducing, protecting and saving the natural environment and ecosystem. Human activities are dominated by massive business activities that are implanted with voluminous environmental damaging conducts or factors that are disastrous to the natural ecosystem. Such as air, water and plastic pollution, deforestation and hazardous industrial waste and chemicals. Hence the effort to save the planet from such exodus disasters and to focus on how to attain a sustainable environment has become pertinent. Consumer empowerment and business efforts can significantly contribute to encouraging sustainable consumption and production reduction to heed the “Universal Call” for attaining the SDG. In this context, Green Marketing (GM) efforts are an essential strategy for reducing environmental degradation and promoting the United Nations SDG Goal No.13 Climate Action (UN, 2015)). Hence competition authorities have considered to what extent cooperation and coordination on sustainability can be permitted or considered pro-competitive.

Malaysia's commitment towards achieving the SDG objectives is endorsed by way of numerous policies and programs under the National Product Certification Program, Standards and Industrial Research Institute of Malaysia (SIRIM). The creation of eco-labelling schemes and environmental sustainability policies are also endorsed by the Agricultural Department and Federal Agriculture Marketing Authority (FAMA). Malaysian Energy Commission endorses agricultural products and energy efficiency schemes (Rahbar & Wahid, 2011). Nevertheless, these initiatives are mostly projected and focused towards advocating green marketing and consumer education or information to identify environmental products as well as their specifications. There is yet a specifically directed setting for any standards to identify or legitimise the eco-label, eco-brand, and environmental advertisement developed for green market (GM) initiatives towards saving the environment. The environmental saving efforts of the GM market therefore not competitive.

This study first, discusses the legal issues in the GM sustainability concept and scope within the Competition Law (CL) by addressing the gap in GM definition, legitimacy and challenges in determining its environmental benefits within the SDG to be a part of consumer welfare from a broader perspective. Secondly, discusses the exemption or exception options for GM within the CL policy by way of a comparative study with the approach adopted in the European Union. Finally, concludes by proposing the exemption options for the GM business market concerning anti-competitive mergers, horizontal agreements on pricing and exclusive distribution policy. The CL exemption policy is potentially explored under the exemption policy or for being pro-competitive under CA2010.

Green Marketing, Sustainability Policy, Legitimacy and Market Competition Challenges

Sustainable Development and Green Consumer

The World Commission on Environmental Development described ‘sustainable development’...
as “meeting the needs of the present without compromising the ability of the future generations to meet their own needs” (U.N, 1978). GM endorsed contributing to SDG by encouraging and producing products with minimal detrimental to nature. The growing awareness for reducing global warming, non-biodegradable solid waste and harmful pollutants have turned both marketers and consumers to be increasingly sensitive towards switching to ‘green’ based products and services (Gupta et. al, 2013). Hence, such environmental concern has led society and government to go green to reduce the impact on humanity, animals and natural well-being. Consequently, the word ‘green’ became an iconic buzzword in the war against climate change and global warming towards attaining sustainable development in every nation. Consumers and businesses started to cater for eco-friendly products and become more concerned about the impact on the environment, human health and the earth’s resources (Yeng & Yazdanifard, 2015). This phenomenon has resulted from a wider trend for Green Marketing (GM) concept to be used (ethically as well as unethically) as one a lucrative strategy for enterprises or corporations to gain profit as well as to protect the environment.

**Definition of Green Marketing**

Green Marketing (GM) has no universal standardization standards or public consensus as to what constitutes "Green". Polonsky defined GM as activities designed to facilitate and generate exchanges that aimed to satisfy human needs as and when needed with minimal detrimental impacts on the environment (1994). The American Marketing Association (AMA) described GM as that which essentially incorporates environment-friendly activity by way of adjustment and modification to the products’ production processes as well as its marketing, packaging, labelling, and advertising strategies (Yazdanifard & Mercy, 2011). Meanwhile, Elkington (1994) defined “green consumer” as those who avoid product which can endanger consumer health or others, that consumes a disproportionate amount of energy, cause unnecessary wastage, significant damage to the natural environment and/or adversely affect other countries during manufacture, use or disposal. The green consumer also avoids materials originating from threatened species or causing unnecessary use or cruelty to animals. Thus, green consumer goods or products must be either manufactured by avoiding toxic materials or ozone-depleting substances by using or prioritising the usage of recycled or able-to-be-recycled materials. Otherwise use renewable materials. Additionally, not use excessive packaging or designed to be repairable and not subjected to be thrown away as waste (Ward, 2020).

These adjustments require the progressive involvement of corporations in practices, with various management changes. The policy changes adopted indicate a greater standard of concern for the community's well-being. Hence, GM co-relates to product or production and marketing concepts that do not harm the environment or with minimal detrimental to nature (Gupta et.al.,2013). Hence, GM encapsulates and showcases its eco-friendliness or eco-marketing strategy that contributes towards maintaining sustainable environmental benefits. Therefore, every organisation, regardless of its industry, is required to be integrating these sustainability features into their business strategy.

**Development of Green Marketing: Legitimacy, Challenges and Competition**

The development of GM strategy according to Peattie (2001) evolved over three phases. Firstly, "Ecological" green marketing, when marketing activities focused on helping environmental problems and remedies for environmental problems. Secondly, as GM focused on "Environmental" concerns, shifts the focus towards clean technology promoting innovative designs (for products, processing or manufacturing) that reduces pollution and waste issues. Thirdly, GM ‘Sustainable’ green marketing activity concept referred to activities that intend to responsibly interact with the planet or earth to maintain its natural resources and avoid jeopardizing the future generation’s needs (Evans, 2020). However, in practice, GM terms usage is blurred with various definitions and unethically used by the business for marketing purposes. GM labels or promotions are often exploited to gain a competitive
advantage for premium pricing. Therefore, a clear standard and correct price signal in the consumer market is essential to reflect its environmental externalities for entitling to claim incentives for investment in green technologies and competition.

Therefore, GM to be considered for achieving SDG and competitive has to address several challenges to establish its legitimate claim to be sustainable and capture the consumer market. The business of going green also involves a costly start-off. Its experimental nature in the consumer market requires impressing a positive image among consumers. Thus, the consumer must constantly educate and warn of the environmental threats by way of advertisements not just to promote the products but educate the consumer to justify their features and premium pricing. These green initiatives take time to reach the masses and potentially additional marketing costs.

The challenges faced by GM entrepreneurs include firstly, ‘Green’ or GM term needs standardization to authenticate its sustainable claims from false claims to certify the product's sustainability aspects. The usage of terms such as truly organic, plant-based or biodegradable requires the involvement of the relevant regulatory bodies to provide the certifications and set the standards as to its quality control, labelling and licensing. The standardization requires both legal and scientific endorsements to validate or qualify GM claims (Ward, 2020).

Secondly, there is growing pressure to address ‘greenwashing’ accusations in GM businesses that are sowing seeds of doubt around the sincerity of wider climate pledges and corporate responsibility (Ramakrishnan, 2022). Greenwashing falsely claims a product, service, or business activity is environmentally friendly or reduces greenhouse gas emissions. Greenwashing mushroomed ever since GM labels were treated as a favourable tool for promoting sales and charging a premium price. Its immense advertising impact has caused regulators and courts to insist on strict requirements to prevent “greenwashing”, i.e., unsubstantiated, or misleading environmental claims (Shaper & Yang, 2022). Deceitful advertising that is disguised as battering the planet to gain consumers has gained greenwashing centre stage (Robinson, D., 2021) and plagued the environmental sustainability products market.

GM's legitimacy therefore must be measured against the unethical ‘greenwashing’ business syndrome that distorts consumer trust and penalises legitimate and innovative eco-friendly businesses in the marketplace. Greenwashing has risked sustainable products markets growth by allowing unsustainable business practices to flood the market (Shaper & Yang, 2022). The Competition Bureau in Europe recognised its seriousness by issuing a clear warning by way of ‘business alert’ to ensure eco-related claims, such as “organic”, “green” and “eco-friendly” comply with their respective Competition Regulations. Otherwise, will be subjected to false or misleading advertising or performance claim provisions. Although generally, consumers may be aware of what’s required for GM but there is still exist a large percentage of consumers who is unaware of what to look for when buying green products (GIA, 2020).

Thirdly, GM's commitment to a sustainable environment policy and its related corporate social responsibility (CSR) (Ward, 2020) requires them to apply eco-friendly and harmless environmental processes in the course of business (or production) for preserving natural resources. The physical removal of raw materials for or in the product and packaging process must avoid contamination and pollution at all costs besides converting waste into recycled products. Such requirements incur extrinsic costs and the process can be pricey. Hence, GM products or services are comparatively more expensive as a greener price is termed a premium price. This results in additional competition stress on marketing and promotion in the market. (Yazdanifard & Mercy, 2011).

Fourthly, GM investors' and corporates' reliance on environmental benefits as a primary long-term investment opportunity, requires lots of time and patience which does not have an
immediate profit or results. Therefore, the effect on the environment through the GM concept has an acceptance period (Yazdanifard & Mercy, 2011). That also means the GM industry is not cost-efficient initially and is faced with competitive barriers in the open market which is flooded with cheaper conventionally produced cost-efficient products. Hence, the marketing exertion must rationalize these in the value of expenses incurred to convince the consumers.

Fifthly, GM faces acute hardship when faced with fierce competition from non-green products which are produced faster, cheaper, and well-recognized among consumers. Therefore, the key economic-based competition barrier for sustainable business practices or GM among others prominently includes (1) higher initial cost or costly upfront investment (although potentially may generate great rewards in the long run). The task of facing the start-off and maintaining compliance with the various regulatory control, which includes competition regulation could be burdensome for GM entrepreneurs. (2) The green-based products since costlier can be less attractive compared to non-green-based production. Hence, these drawbacks can hamper the GM competition and reduce its marketability among consumers.

Therefore, to overcome the risk, firms usually need to cooperate or collaborate on sustainability initiatives with their competitors, which in principle may involve anti-competitive behaviours that are prohibited by CLP. GM enterprises often engage in anti-competitive arrangements or strategies such as cartels or price-fixing strategies to reduce competition and maintain their market share. Since GM is often a result of some innovation by way of research and development investment, practice restriction in its distribution and product licensing to protect rights or maintain its market share (Faguy, 2021). Thus, GM development would benefit if allowed some leeway by way of exceptions for green-based policy goals into merger reviews, incentives or moratoriums by way of government policy or exemptions to recognize its contribution to the environment as an essential step for their progress.

The Symbiosis between SDG and Competition Law Principles
The concept of environmental sustainability is considered integral and intersectional in both competition and consumer protection law (UNCTAD, 2022). The United Nations SDG 2015 ‘universal call’ aimed to protect the planet so all people to enjoy peace and prosperity (U.N., 2017). The soul of the SDG masterplan is overcoming “climate action”, reducing global warming (SDG, Goal 13) and protecting the planet from further degradation through sustainable management of its natural resources (UN, 2015). The World Commission on Environmental Development (1978) noted that sustainable development only occurs when “meeting the needs of the present without compromising the ability of the future generations to meet their own needs” (Yazdanifard & Mercy, 2011p.134). H

The competition’s market power is nevertheless interpreted from an economic perspective, with an emphasis on the organization or enterprise’s ability to reduce output, raise prices, reduce quality, limit choices or suppress innovation. Whereby, the CL applied the economic concepts to analyse the markets within a legal process in each case depending on its circumstances (Whish & Bailey, 2015) for the protection of consumer welfare. The CL regulators in Europe and the United States principally assess and interpret ‘consumer welfare’ strictly within the economic terms that emphasise the factors such as quality, price and innovation (Reston, 2020) to measure its market competitiveness. The existential threat of Climate Change had now reimagined CL to be part of the solution and not be part of the problem (Holmes, 2020). Since consumer environmental welfare is indirectly connected to the biophysical effects of the products on the environment like the green products claims and environmental concerns about the product’s features (Suki, 2013). Such environmental concerns which were formerly regarded as non-economic, unquantifiable or marginalised are presently treated and assessed as an important consideration by both the consumer and the regulators. Furthermore, the renewed awareness of climate change and its acute physical effects has contributed to the possibility to measure its economic impact on climate change
and the corollary of sustainability initiatives much clearer (Reston, 2020).

This process of reimagining the Competition Law goals towards achieving the SDG to fight climate change and global warming has developed a reason for a sustainable development strategy to merge the economic and ecological development factors for making policy decisions as well as constructing the standard required for environmental conservation for the current and future generations (Vandhana, 2013). The process results in synthesising a ‘sustainable’ policy to encompass both environmental as well as economic policies for promoting GM competitiveness. This development requires the architecture of the CL infringement, fault-finding approach and assessment to be broadened to inculcate environmental-based evidence from environmental experts (not economist or legal experts). This calls for competition regulators to address GM as part of SDG for setting a standard for an environmental sustainability exclusion policy within the CLP. Since CLP is firmly intended to protect the process of competition to maximize consumer welfare, its assessment is technically grounded on its market power and the surrounding economic concepts (Whish & Bailey, 2015). Thus, GM outcome must be measured in terms of either consumer welfare or general well-being for pro-competitive consideration. Such an outcome requires the architecture of the ‘sustainability’ to be either recognised as an exception for pro-competitive or by way of an exemption policy under the CL. This requires an in-depth study of the GM’s market legitimacy and sustainability to assess its anti-competitive practices (for conduct such as cartelization, predatory pricing, discrimination, monopoly, or mergers) unlike a simple rule-based approach (Whish & Bailey, 2015). In other words, the exemption or exception is built upon the green market's power, its related economic concepts, and its environmental characteristics to authenticate its sustainable character for endorsing its benefits.

The resulting predicament would be what’s considered good for the consumer economy is not necessarily considered good from the broader perspectives of consumers’ environmental welfare and well-being from the global SDG perspective. The biggest challenge in the reimagining of the consumer welfare standard for sustainability strikes when the Competition Bureau doesn't have the expertise to analyse an anticompetitive merger or agreement through the lens of an environmental, ecologist or conservationist specialist (Faguy, Y., 2021). The competition enforcer's lack of expertise consequently requires a change in the competition law doctrine as well as the governing institutions' ideology. Such as the Competition Tribunal's mindset on the consumer welfare concept and economic efficiency yardstick to encompass environmental impact and the general well-being of the universal society.

**Concept of Sustainability and Policy under the Competition Law**

**Sustainability Concept under EU Competition Law Policy**

The European Commission (EC), European Green Deal, 2019 specifically included the competition enforcers’ commitment to climate neutrality by 2050 and launched the ‘Competition policy brief’ (CPB) (EC, 2021). EU’s intensified response entails a concrete policy reform concerning State aid, antitrust and merger to aid businesses to achieve environmental goals without infringing the CL (EC, 2021). The European Union’s (EU) Green Taxonomy Regulation (GTR) developed a framework for applying the concept of sustainability activity and quantitative threshold measures to enable the balancing of sustainability benefits and anticompetitive effects. GTR allows an exemption for cooperation between competitors or collaborative efforts to sustain a fair market for green goods development and technology to encourage green innovation and GM growth (Doyle, D.H, 2021). CL firmly emphasised must contribute to green deals goals and cannot be against making Europe green (Vestager, 2020). That’s because CL’s role is not just to ensure effective competition and consumer welfare but presupposed to also improve innovation, quality of products and efficient allocation of resources which contributes to sustainable development (Comba, 2022). This public objective goes beyond the pure economic understanding of the consumer welfare doctrine that’s interpreted narrowly or simplified just competitive prices. Hence, SDG can be considered for exemption under Article 101(3) of the Treaty on the
Functioning of the European Union (TFEU) to adopt a broader interpretation that goes beyond the economic-informed quantification of benefits. Article 101(3) TFEU since drafted broadly can adapt to the changing realities given the SDG policy (Dunne, 2020) and endorsement by the EC. Following this development, the Climate, Energy and Environmental Aid Guidelines (CEEAG) revised the General Block Exemption Regulation (GBER) provisions to aid green deals and to extend to new areas of industry and biodiversity to include technologies that deliver ‘green’ deals. Such as renewable, low-carbon hydrogen, and e-storage. Besides allowing ‘sustainability’ based joint production, purchasing agreements or standards to be considered for exemption under Article 101(3) TFEU if the benefits outweigh the restrictive effects on the competition of the products. This development encourages the business to replace or modify non-sustainable products with a sustainable-based component that would increase its quality or longevity to increase the value that customers ascribe to the products. Such as by replacing biodegradable or recyclable components like plastic with wood in toys or replacing recycled materials for clothes. Hence, the adoption of GM is given positive support under the EU competition law policy.

4.2 Policy Option under Competition Act 2010 for Green Marketing and Sustainable Collaboration

Malaysia's commitment to the United Nations, SDG (UN,2030) initiates is pursued by the National SDG Council chaired by the Malaysian Prime Minister Council to plan and monitor its implementation together Malaysian Economic Planning Unit (EPU) as the coordinating agency (EPU Portal, Malaysia). EPU and the SDG Council have initiated GM development to encourage Malaysian corporations to produce goods in an environmentally friendly manner and promote environmental consciousness among consumers to purchase green products. UN SDG encompasses three dimensions of sustainable development economic, social, and environmental. Nevertheless, the UN's SDG strategy and approach require the involvement of both multidisciplinary and transdisciplinary levels across three dimensions economic, social and environmental (U.N.,2017). It has raised reasons for Competition Law and Policy (CLP) to play a role in promoting GM in Malaysia.

The Malaysian Competition Act 2010 (CA2010) and the Malaysian Competition Commission (MYCC) (CCA 2010) regulates and controls the anti-competitive practices and activities among businesses in Malaysia. The CA 2010 in most parts mirror the EU competition law and policy entrenched in the TFEU.

The CA 2010, firstly, under Section 4(1) prohibits any anti-competitive agreements or arrangements between enterprises that entered vertically and horizontally if shown to have an object or effect to significantly prevent, restrict or distort competition in a market for goods or services. The term agreement in this prohibition includes both written or verbal agreement and severely forbids horizontal agreement or cartel which is deemed illegal per se. Cartel refers to agreements that fix, directly or indirectly a purchase or selling price or any trading conditions (such as share market, sources of supply, limit or control production, market outlets, market access, technical, technological development or investment) or bid-rigging (CA 2010). Secondly, Section 10(1) CA2010 prohibits any engagement among enterprises from engaging in any conduct amounting to an abuse of dominance in any market for goods or services. The term dominant refers to business or businesses that have significant power or share in a market that allows them to adjust prices, outputs or trading terms with no effective restraints from competition or potential competitors. An infringement under the CA 2010 in Malaysia is subject to a heavy financial penalty. Although the exact amount of the fine is dependent on the case's seriousness, duration and impact on the market, the enterprises can be fined up to ten per cent of the worldwide turnover of its business (CA 2010) and is liable for a fine of up to 10% of the worldwide turnover of their business. The exact
amount of fine will be based on factors, including the seriousness, duration, and impact the infringement had on the competition and the market. GM businesses are often caught under this prohibition in Malaysia for engaging in any arrangements or strategies for price-fixing strategies or restrictive practices to reduce competition but to maintain their market share.

Nevertheless, Section 5 of CA2010 allows for certain anti-competitive agreements prohibited under the Section 4(1) exempted from the anti-competitive if the enterprise can prove firstly that it has significant identifiable technological, efficiency or social benefits directly arising from the agreement. Secondly, if the benefits are not possible without the agreement having the effect of preventing, restricting or distorting competition. Thirdly, if the detrimental effect of the competition agreement is proportionate to the benefits provided and finally if the agreement does not eliminate competition in respect of a substantial part of the goods and services. This proviso allows an enterprise to seek an ‘individual exemption’ or ‘block exemption’ (Section 6, CA2010) under Section 8, CA2010.

In addition, Section 10 (3) CA2010 allows an exemption for enterprises that has a reasonable commercial justification or represent a reasonable commercial response to the market entry. Meanwhile Section 3(4) (b), CA2010 exempts from liability all activity pursued in the principle of solidarity like the EU legal system exclusively to fulfil a social objective. Such as services that are rendered as part of the state prerogative services or that are done in pursuance of a general economic interest. Such as that rendered during the Covid-19 pandemic for health-related vaccination or during an economic crisis. In other words, these involve conducts involving services or purchase agreements as part of social security or welfare functions for the people's well-being with no economic gain or inclination.

How far this exemption proviso can be stretched to include sustainability-related agreements by providing exemptions for GM under the green or sustainable collaboration may depend on and involve specific government policy on the specific activity or agreements endorsed through any government directives or instructions for SDG in Malaysia. Since greening the competition contributes to achieving green deal goals. ‘Green’ cooperation and collaboration should be given adequate consideration and fair treatment to further develop. Their GM exemption policy can be potentially applied to several social-consumer-sustainable, environment-related conducts and activities.

In the Malaysian context, the most viable option for sustainability agreement relief from anti-competitive agreement green collaboration from anti-competitive infringement is by expanding the scope of the Section 5 CA 2010 exemption policy by encompassing sustainable benefit to offset competition by adopting the line of reasoning under the EU. The SDG adoption policy requires a broader interpretation set in the EU under TFEU Article 101(3) discussed above. Whereby, allowing the environmental protection requirements of GM to be integrated into the definition of efficiency from the perspective of new and innovation as well by endorsing its environmental benefit (i.e., reducing global warming and climate change) or sustainable nature of GM as contributing factor or pro-competitive towards the general well-being of consumer in the context of its social benefits and its innovation towards improving the sustainability aspect of the products. Whereby, if acceptable consider reducing waste and recycling as a contributory factor to product improvement and innovation. Such exemptions in consumer pricing agreements and retail conditions are considered necessary for giving fair treatment for GM's fierce competition from non-green products which are faster, cheaper, and well-recognised among consumers must be considered. Similarly, agreements leading to the reduction in pollution, waste and other environmental disasters to the benefit of society and consumers in general well-being be considered in the assessment for infringement with appropriate state directives or state act exception policy. Nevertheless, such exemptions for GM must be legitimised and limited to entering cartel or price-fixing strategies only if its beneficial interest outweighs its impact on market competition. In case of abuse of dominance under its specific exemption criteria to avoid abusive conduct in the GM industry. However,
since the notion of GM is itself complex and relatively untested, appropriate policy and criteria guidelines must be developed similarly to that development in the EU based on the CL and environmental law.

Conclusion
Consumers, businesses and policymakers’ awareness and initiative to scale the passage of acute damage and recovery initiatives by way of SDG policy is an important strategy for scaling climate change, global warming and its consequential damages to humans as well as the animal and environment requires GM to prosper. This development is seen as an attempt to reconcile competition law and policy with society and broaden the scope of consumer welfare to re legitimise its essential role for the social market economy (i.e., specifically the social side of the social market economy). However, the passage of this development must address the inherent challenges in legitimizing GM. The research identifies three key preliminary legitimacy issues that must be addressed in the endorsement of GM sustainability claims for exemption under the CLP. Prominently, the ‘Green Market’ definition and standard to eliminate ‘Green Washing’, Secondly, the factors applicable to quantify environmental sustainability to claim its related consumer well-being attributes. Thirdly, must bridge conceptual and legal boundaries between CL and Environmental Law (EL) to allow appropriate exemptions for sustainable development policy. In this context, the competition authorities’ first task to set the foundation for sustainability in CL is by allowing or interpreting greater weightage for sustainability. In addition, the factors in assessing the anti-competitive harm and impact on consumer welfare must incorporate the SDG universal call and stimulate the importance towards the environment and society. Competition law and environmental authorities must develop the regulatory environment for GM anti-competitive regulation and exemption with appropriate guidelines. Such guidelines submitted must be based on economic assessment, the science of the environment and law to differentiate greenwashing from genuine sustainability initiatives. An accurate examination of environmental effects in assessing consumer welfare is important to avoid the risk of endorsing exemption or pro-competitive policy unjustifiably for illegitimate reasons. The GM deserves fair treatment to compete with the appropriate exemption in the competitive open market since going green means pricey or involves costly start-off, and innovation, experimental stages. Therefore, GM requires necessary leeway for its survival and sustenance in the open market for collaborative efforts among GM entrepreneurs to endure the cost of educating, impressing a positive image of the GM pro-competitive benefits and environmental sustainability elements of GM on consumer welfare.

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

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ARTICLE DETAILS

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,
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 & Molinillo, 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 & Molinillo, 2019; Xia0 et al., 2018).

Brand attitude is considered an important outcome of brand experience (Rosswinant0 & Strutt0n, 2014; Jaiputra & Molinillo, 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, & T0wles- 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

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:** 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>
</tr>
</thead>
<tbody>
<tr>
<td>ATB1</td>
<td>0.692</td>
<td>0.779</td>
<td>0.871</td>
<td>0.696</td>
<td></td>
</tr>
<tr>
<td>ATB2</td>
<td>0.891</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATB3</td>
<td>0.903</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LS1</td>
<td>0.847</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LS2</td>
<td>0.902</td>
<td>0.918</td>
<td>0.943</td>
<td>0.805</td>
<td></td>
</tr>
<tr>
<td>LS3</td>
<td>0.936</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LS4</td>
<td>0.827</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LS5</td>
<td>0.863</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPI1</td>
<td>0.870</td>
<td>0.881</td>
<td>0.918</td>
<td>0.738</td>
<td></td>
</tr>
<tr>
<td>OPI2</td>
<td>0.886</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPI3</td>
<td>0.883</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPI4</td>
<td>0.794</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OT2</td>
<td>0.942</td>
<td>0.924</td>
<td>0.943</td>
<td>0.767</td>
<td></td>
</tr>
<tr>
<td>OT3</td>
<td>0.919</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OT4</td>
<td>0.829</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OT1</td>
<td>0.894</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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></th>
<th>Attitude Toward Brand</th>
<th>Life Style</th>
<th>Online Purchase Intention</th>
<th>Online Trust</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATB</td>
<td>0.834</td>
<td></td>
<td></td>
<td></td>
</tr>
<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>
</tr>
<tr>
<td>OT</td>
<td>0.817</td>
<td>0.799</td>
<td>0.840</td>
<td>0.876</td>
</tr>
</tbody>
</table>

Note: Values in Italic-Bold represent Square-root of AVE.

**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>
<tbody>
<tr>
<td>Life Style -&gt; OP</td>
<td>0.389</td>
<td>0.059</td>
<td>6.587</td>
<td>0.000</td>
</tr>
<tr>
<td>OP -&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; ATB</td>
<td>0.306</td>
<td>0.071</td>
<td>4.281</td>
<td>0.000</td>
</tr>
<tr>
<td>ATB -&gt; Online Purchase Intention</td>
<td>0.571</td>
<td>0.068</td>
<td>8.293</td>
<td>0.000</td>
</tr>
<tr>
<td>ATB -&gt; OP</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.

<table>
<thead>
<tr>
<th>Construct Sequence</th>
<th>Beta Coefficient</th>
<th>S. D</th>
<th>T Values</th>
<th>P Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Style -&gt; Attitude Toward Brand -&gt; Online Purchase Intention</td>
<td>0.114</td>
<td>0.035</td>
<td>3.220</td>
<td>0.001</td>
</tr>
<tr>
<td>Online Trust -&gt; Attitude Toward Brand -&gt; Online Purchase Intention</td>
<td>0.213</td>
<td>0.040</td>
<td>5.279</td>
<td>0.000</td>
</tr>
</tbody>
</table>

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.

References


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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)

- **OPI1:** I will buy online in the future
- **OPI2:** I have a strong intention to purchase online in the future
- **OPI3:** I am willing to recommend others to buy this product/brand
- **OPI4:** I intend to purchase this product/brand in the future.