

Impact of Life Style and Personality on Online Purchase Intentions of Internal Auditors through Attitude towards Brands

Hafiza Sobia Tufail^{1*}, Asad Afzal Humayon¹, Jawad Shahid², Gulam Murtza¹, Rabia Luqman¹, Hudda Riaz¹

¹COMSATS University Islamabad, Vehari Campus Pakistan; ²Institute of Quality and Technology Management, University of the Punjab, Lahore, Pakistan

*E-mail: sobia@ciitvehari.edu.pk

Abstract

The primary purpose of this research is to explore the impact of Life Style and Personality on Online Purchase Intentions through Attitude towards Brands among Internal Auditors of companies which are listed in Lahore Stock Exchange as they are more conscious about their products especially clothing and mobile technologies. This study is important for the customers so that online customer purchase intention enhanced. This research work is quantitative in nature and data were collected through the self-administered Questionnaires by simple random sampling technique. The collected data were analyzed through SPSS 22 and AMOS 22 by testing reliability, regression analysis, correlation analysis by running confirmatory factor analysis and implementing Structural Equation Modelling, mediation was tested by Barron and Kenny test to check whether it is partial or full. Results explained that Customer Life Style and Customer Personality have a significant positive impact on Customer Online Purchase Behavior. This research also explains that Customer Attitude towards Brands Partially mediates the relationship among the Customer Life Style, Customer Personality and Customer Online Purchase Behavior. This research focused on the least studies area of Marketing in the circumstances in which it was carried out. All the ideas are interlinked in it to increase the customer online purchase intention.

Keywords: Customer Life Style, Customer Personality, Customer Attitude towards Brands, Customer Online Purchase Behavior.

Introduction

For the success of a business organization, its customers are of vital importance for its growth and development. The behavior of customers towards a specific brand of an organization make an organization successful or become a reason for its failure, this behavior may be purchase intention or any other behavior. In a traditional online behavior, a potential customer identify its need for any specific product or service, search it on internet and search products and services according to their requirement, then got attracted by their features, then they evaluate the different aspects of that product whether it fulfill their need or not finally making a transaction to purchase that product (Moshrefjavadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012). Actually, this behavior is dependent upon the customer's Personality and life style as previous researches proposed that customers make choices regarding purchasing a product or service by their personality, as they like or dislike according to their psychological approach. Business firms who want to evaluate the online behavior of customers try to make research about the life style of target customers as this knowledge may provide the business firms with a lot of ideas and concepts to make their advertising planning and the resulting objective of this tactics is to make people to reshape their behavior that are mandatory for better life style and increases the online sale of companies (Anitha, 2016). The online customers make online purchase according to their personalities, means what they like or dislike, and this factor is most crucial for the growth and

development of an organization. The attitude of customers towards online shopping has also a significant impact on their behavior to make purchases or not. In Pakistan, there a massive trend for online shopping by placing orders on websites, and my making online transactions, or making payments after they receive actual products. In this scenario companies are highly conscious about attracting their customers and facilitating them by providing them products and services while staying at home, this concept resultantly save the time of consumers and creates satisfaction regarding that specific brand. This study is an attempt to provide literature and better results regarding Impact of Life Style and Personality on Online Purchase Intentions through Attitude towards Brands among Internal Auditors of companies which are listed in Lahore Stock Exchange as they are more conscious about their products especially clothing and mobile technologies. Now a days companies are trying to create a pool of their customers and try to maintain their records as this data is used as a tool for online advertising. Actually, customers are more conscious about their purchasing as they have less time to go to market that is why they just try to use web browsing for selecting the items which they require. The personality, life style and attitude of customers also impact their online purchasing or consuming behavior and this is the area which I am going to study that what factors creates an impact on consumer's online behavior whether it may be their personality, life style or attitude towards that specific brand. Customer's attitude towards brands especially clothing and mobile technologies is least studies area in management science in Pakistan in collaboration with personality to check its impact on the online consumer behavior with the help of attitude of customers towards brands (Abzari, Ghassemi, & Vosta, 2014). In Pakistan, it is least touched problem area as most of the internal auditors are less aware in Lahore, Punjab regarding online shopping as they prefer to go to markets to make purchases as they think that online shopping is costly and it does not match their personality and life style (Seimiene & Kamarauskaite, 2014). One of the greatest changes that auditors are gradually embracing in their lifestyle is the means by which they make their purchases, as internet shopping has now turned into another option to customary shopping as customers have diverted their trend and preferences from traditional market places to online stores to make their online purchases. This study is unique in its essence that it will add value to the previous literature as it is the least studied area in Punjab, Pakistan as online behavior is least studied in collaboration with personality and life style. Business firms demand their customers to express positive attitudes towards their actions and reactions to enhance their online sales through the instincts creates by online advertisements. In last decade internet has developed into a global market where customers can make purchases or sales according to their needs and for the exchange of goods as well. To study the online behavior of customers' especially internal auditors is of great importance for companies as by recognizing the personality and life style customers, company's makes products according to the taste of customers to create the pool of their online customers. The research regarding online consumer behavior is being arranged by academicians and companies in different major's especially marketing management systems, information management systems, psychology and social interactive psychology. This study will add worth to the previous literature as the customer's attitude towards brands may intervene the relationship between personality, life style of customers and their online behavior.

Literature Review

Online Consumer Behavior

In typical term, on-line buying is a manner of shopping for products yet purposes through Internet. Online shopping entails a consumer getting access to net to search, select, buy, use, then array concerning accessories yet services, within pleasurable his or her desires and wants (Lian &

Lin, 2008). The growth concerning Internet has extended the popularity regarding on line purchasing and it is the third almost famous Internet activity, consequent email using instant messaging and web searching (Lian & Lin, 2008). Online buying approves human beings in limitation of buy anything at somebody time, thus construction it the just bendy course over purchasing electronically (Li & Zhang, 2002). (Pavlou & Fygenson, 2006) explained that customer intentions to usage Internet as a shopping network is a significant predictor of customers' actual contribution in online transactions.

Previous researches defined online consumer behavior as an approach of buying goods and services through internet. The online consumer behavior got affected by different factors including demographics units, shopping dimensions and knowledge of medium to get product (Li & Zhang, 2002). Previous studies proposed that online consumer behavior is associated with different factors which may be trust of customers, perceived risk, attitude of customers, personal online skills and ease of use regarding websites and social influence (Ajzen, 1991). Firms are spending a lot of money on advertising its products and services online, indeed they are making investment to change the mind set of customers, influencing their behavior and clarifying the factors that affects consumer online buying behavior (Ayanwale, Alimi, & Ayanbimipe, 2005). The theory of planned behavior (TPB) proposed that the intention of customer to buy online is got affected by perceived behavioral control and subjective traditions which are collection of attitude around them (Taylor & Laohapensang, 2009).

Personality

Personality is defined as the stable and unique approaches of feelings, emotions, opinions attitude and behavior that explains the ability of an individual to face the circumstances according to his understanding (Arnould, Price, & Zinkhan, 2002). Previous researches also defined personality as inner psychological approach that determine the reaction an individual towards his/her environment (Schiffman & Kanuk, 2010). Personality is defined by various theories including "Psychoanalytic Theory", "Neo-Freudian Theory", "Behavioral Theory", "Humanistic Theory", "Socio-Cognitive Theory" and "Trait Theory". Previous researches proposed that there are five traits of personality constituting agreeableness, openness to experience, extraversion, Neuroticism and Conscientiousness (Udo-Imeh, 2015).

According to Sigmund Freud, who proposed Psychoanalytic theory, personality is the combination of identity, superego and ego, the Neo-Freudian Theory defined personality as it is the function of instincts and sexual reflexes, the Behavioral theory proposed that personality is the consequence of interaction between the individual and its environment, the humanistic theory proposed that personality is the constructive side of an individual's behavior and focuses on creativity and individual's capacity to achieve its goals, the Socio-Cognitive Theory defined personality is associated with environmental and social factors and the trait theory define personality as it a set of units which are measureable in terms of general disposition.

Life Style

Life style is defined as the external demonstration of individuals about their necessities, thoughts and tendencies to be a part of their political, economic and social life of their countries (Reynolds & Wells, 1978) as it is the way according to which a customer live constituting an individual's attitude towards the world. The word lifestyle can indicate the interests, behaviors, opinions, and behavioral orientations of a person, people or culture. (Anderson Jr & Golden, 1984) stated that life style is a combination of special living characteristics of a certain group of people or societies, which also different from of those of other group of people and societies.(Anitha, 2016) described life-style so an external expression concerning humans respecting their needs, opinions

and strong positive feelings which involve the associative economic and politic life concerning their countries.

Researchers proposed that life style is important to analyze the behavior of consumers but it has also its impact on international marketing due to the decisions of customer whether to purchase that specific product or not everyday (Zhu, Wang, Yan, & Wu, 2009). The segmentation about life style focused on the concept that better understanding about customers may predict the different or similar behaviors having many reasons to make online purchases (Kamakura & Wedel, 1995). Life style is a pattern for evaluating the behavior of customers and expressing the characteristics that have modernity in it as compared to personality, more elaborative than personal norms and it has a strong impact on online consumer behavior to make online purchases.

Attitude towards Brands

Attitude is defined as the customer's positive or negative emotions and opinions while making a purchase whether it may be traditional on the shop purchase or online purchases. Attitude is recognized by behavioral belief about behaving in a specific way and it directly affects the online buying behavior of customers. Attitude of consumer is often connected to emotion and according to the model of attitude change and behavior (Fishbein & Ajzen, 1977) customer attitudes are affected by their buying intention.

Attitude is predicted after have a prescribe substantial impact on online shopping behavior based concerning the research of Chai and Pavlou (Chai & Pavlou, 2004), and George (George, 2004). Thus, for customers who have a positive satisfactory attitude about online purchasing will initiative them to buying online. Previous studies showed that attitude towards online spending is important predictor of creating online purchases and buying behavior (Yang, Lester, & James, 2006).

The theory of Planned Behavior (TPB), which was developed by (Ajzen, 1991) proposed the person's intention or plan to make specific purchases, actually it relates the concepts of attitude, social traditions and behavioral intentions of consumers and this attitude is determined by online behavioral approach of customers (Chiu, Lin, & Tang, 2005). For the success of a business firm, the attitude and psychological approach of customers also matters as customers have to make online purchases by using the websites of company.

Theoretical Framework

The theoretical framework demonstrates that Personality and life style are independent variables, attitude towards brands is mediating variable and online consumer behavior is dependent variable.

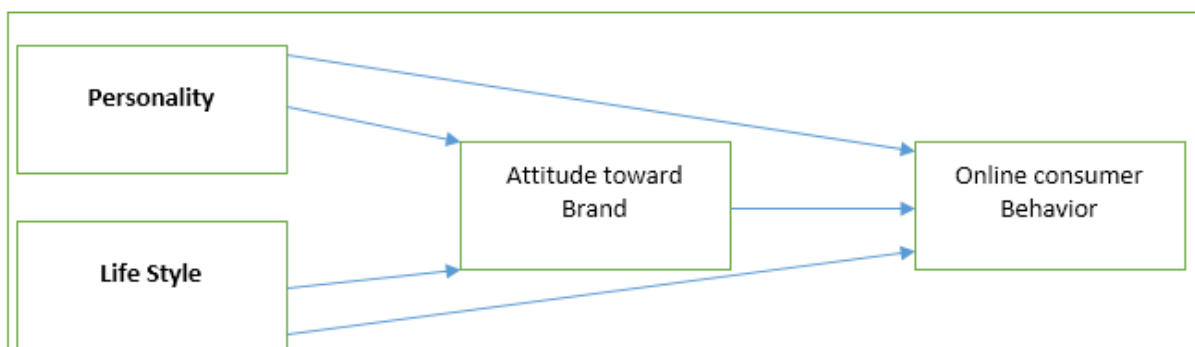


Figure 1: Theoretical Framework

Hypotheses Development

H1: Customer's Personality has a significant impact on Customer's online purchase intention.

H2: Customer's Life style has a significant impact on Customer's online purchase intention.

H3: Customer's altitude towards brands have a significantly impact the Customer's online purchase intention.

H4: Customer's altitude towards brands mediates the relation between Customer's Life Style and their online purchase intention.

H5: Customer's altitude towards brands mediates the relation between Customer's personality and their online purchase intention.

Methodology

This study was exploratory in nature as relationship among constructs were measured. Population of this study were the companies which are listed in Lahore Stock Exchange. The samples were Internal Auditors studying in these universities using especially mobiles and clothing brands. Total 400 Internal Auditors will be selected and the unit of analysis for present study consists of Internal Auditors who are using specific brands and make online purchases. Total 400 samples were selected using probability sampling technique especially convenience sampling in which Internal Auditors were nominated from listed companies of Lahore stock exchange. Self-administered and adopted questionnaires were used for collecting data with 5 Points LIKERT Scale and variables were measured with the help of adopted questionnaires made by previous researchers. Total 460 questionnaires were circulated to collect responses but only 400 were received completely producing a response rate of 86%. For data Analysis, SPSS 22 and AMOS 22 software were used to check the relationship among Personality, Life Style, Attitude towards Brands and Online Consumer Behavior. Reliability was tested through CHRONBACH Alpha and validity was tested through findings of pilot study and by Confirmatory Factor Analysis in AMOS. Correlation and regression analysis were used to check the relationship and impact between Independent and dependent variables respectively. Mediation was tested through Barron and Kenny test in SPSS to check the partial and full mediation between the constructs.

Data Analysis and Hypotheses Testing

Descriptive, Correlation and Regression Analysis

Table 1 explains the reliability values for all the variables as Customer Personality has 0.81, Customer Life Style has 0.922, Attitude towards Brands has 0.710 and Online Consumer Behavior has reliability value of 0.750 which is satisfactory for the data analysis. Further Mean and Standard Deviation Values for Customer Personality, Customer Life Style, Attitude towards Brands and Online Consumer Behavior are 3.555, 3.677, 3.554, 3.632 and 0.48734, 0.42243, 0.45567, 0.48831 respectively. Further correlation Analysis was performed to check the relationship between variables as Customer personality and Customer Life Style has positive correlation with value (0.513**) which means that if customer life Style is good than the Customer personality is also good. Similarly Attitude towards Brands, Online Consumer Behavior, Customer Personality and Customer Life Style have positive impact on each other with the values (0.155**), (.323**), (0.211**), (.524**), (.546**) which means that if customers have good Personality and impressive Life Style then Customer online Purchase behavior increased. Further regression analysis was run to check the impact as Customer Personality impacts the Online Consumer Behavior with the value of $R = 0.425$, $R^2 = 0.633$, Beta Value = 2.756 and P Value = 0.000 representing the significance of the impact. Similarly, regression values for the impact of Customer Life Style on Online Consumer

Behavior are $R = 0.523$, $R^2 = 0.555$, Beta Value = 02.917 and P Value = 0.000, showing the significance of this Effect. Similarly, regression values for the impact of Customer Attitude towards Brand on Online Consumer Behavior are $R = 0.511$, $R^2 = 0.522$, Beta Value = 2.916 and P Value = 0.000, showing the significance of this Effect.

Table 1: Descriptive Statistics, Correlation and Regression Analysis

	Reliability	Mean	Standard Deviation	Personality	Life Style	Attitude towards Brands	Online Consumer Behavior
Personality	0.81	3.555	0.48734	1			
Life Style	0.922	3.677	0.42243	0.513**	1		
Attitude towards Brands	0.710	3.554	0.45567	0.155**	0.211**	1	
Online Consumer Behavior	.750	3.632	0.48831	.323**	.524**	.546**	1
Regression Analysis							
				R	R ²	Beta Value	P Value
Direct Effect (P →CB)				0.425	0.633	2.756	0.000
Direct Effect (LS →CB)				0.523	0.555	02.917	0.000
Direct Effect (AB →CB)				0.511	0.522	2.916	0.000

Confirmatory Factor Analysis

Measurement Model

AMOS offers a benchmark set of standards which are effective to investigate the confirmation of data with model, these standards constituting CFI, GFI, AGFI, PCLOSE, RMSEA, RMR and CMIN/DF demonstrate the extent to which one variable is associated with other variable (DANISH, SHAHID, HUMAYON, & NAWAZ, 2015).

Table 2: Standardized Regression Weights

Latent Variable	Item Label	Standardized Regression Wight
Life Style (LS)	“LS1”	0.527
	“LS2”	0.835
	“LS3”	0.704
	“LS4”	0.582
	“LS5”	0.532
Personality (P)	“P1”	0.511
	“P2”	0.823
	“P3”	0.728
	“P4”	0.588
	“P5”	0.781
	“P6”	0.881

	“P7”	0.795
Online Consumer Behavior (CB)	“CB1”	0.681
	“CB2”	0.677
	“CB3”	0.552
	“CB4”	0.433
	“CB5”	0.999
	“CB6”	0.777
	“CB7”	0.612
	“CB8”	0.523
Attitude Towards Brand (AB)	“AB1”	0.455
	“AB2”	0.434
	“AB3”	0.922
	“AB4”	0.743
	“AB5”	0.837
	“AB6”	0.555
	“AB7”	0.566
	“AB8”	0.877

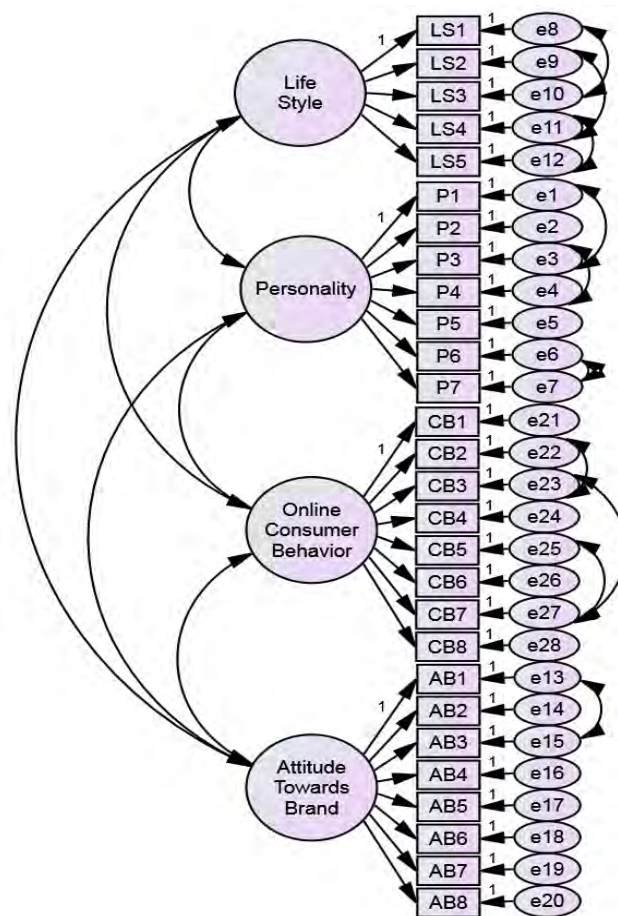


Figure 2: Measurement Model

Table 2 describes the values for regression weights of the Measurement Model constituting Life style, Customer Personality, Online Consumer Behavior and Attitude towards Brand with their item labels and factor loading, values show the fitness of model.

Evaluating model fitness

AMOS provides a set of indices which are affecting to assess whether or not the data confirmed to the hypothesized model. These indices disclose the degree to which the variables connected with one another as the model would estimation. In this research “Chi square” “(CMIN/DF)” “Goodness of Fit Index (GFI)” “Comparative fit indices (CFI)” “Route Mean Square Error of Approximation (RMSEA)” and “Adjusted Goodness of Fit Index (AGFI)” were used to assess the model fitness.

“Chi square “is a shared goodness-of-fit assessor to find out overall model fitness. “Chi square value “of 233 with 82 “DFs” is significant at $p < 0.001$. if dividing chi square value by degree of freedom we attain 2.84 which shows a good fit within the suggested range of below than 5 (Carmines & McIver, 1981), “CMIN/DF” (the likelihood ratio of chi square) value is $2.84 < 5$ shows a good fit.

One more commonly reported statistic is the ‘Goodness of Fit Index (GFI)’ as its name propose. If it’s value nearer to 0.90 or higher shows a good fit while the “Adjusted Goodness of Fit Index value (AGFI)” is 0.80 reveal a good fit. In this research, the measurement model is perfect fit model where “GFI” value is 0.988 and “AGFI” value is 0.828.

“Comparative fit index (CFI)” observes the fit of a user-specified solution relative to a limited baseline model in which the covariance’s among all variables is hypothesized as fixed to zero or no association among input indicators. The (CFI) values changes from 0 to 1 .The value of (CF) nearer to 1 interprets the model as very good fit (Hu & Bentler 1999, 1-55).

Another measure of fit is the “root mean square error of approximation (RMSEA)” integrates a punishment function for poor model parsimony. This index is supposed to show a good fit if it is 0.06 or below, which confirms that our model is good and suitable (Hu & Bentler 1999, 1-55). In the measurement model, “RMSEA index” is 0.051 shows a good fit. An “RMR” lesser value leads towards goodness of model. In the measurement model “RMR” value is 0.050 shows a good fit. Complete summary of model fit is given in table 3.

Table 3: Model Fitness Summary

Model Fitness Indices’	X2	CMIN/DF	CFI	GFI	AGFI	RMR	RMSEA	PCLOSE
Measurement	233	2.846	0.747	0.988	0.828	0.050	0.051	0.000

Overall results showed that the measurement model accepted as a good fit with the support of Chi-Square, CMIN/DF, CFI, GFI, AGFI, RMR, RMSEA and PCLOSE indices.

Structural model equation

In structural equation modelling (SEM), complex relationship between observed and unobserved variables is tested and relationships between two or more latent variables are also examined. Figure 3 explains the Structural Equation modelling in which the relationship between unobserved and observed variables is tested, model explains the whether the specific paths are significant or not and then overall model fitness is established.

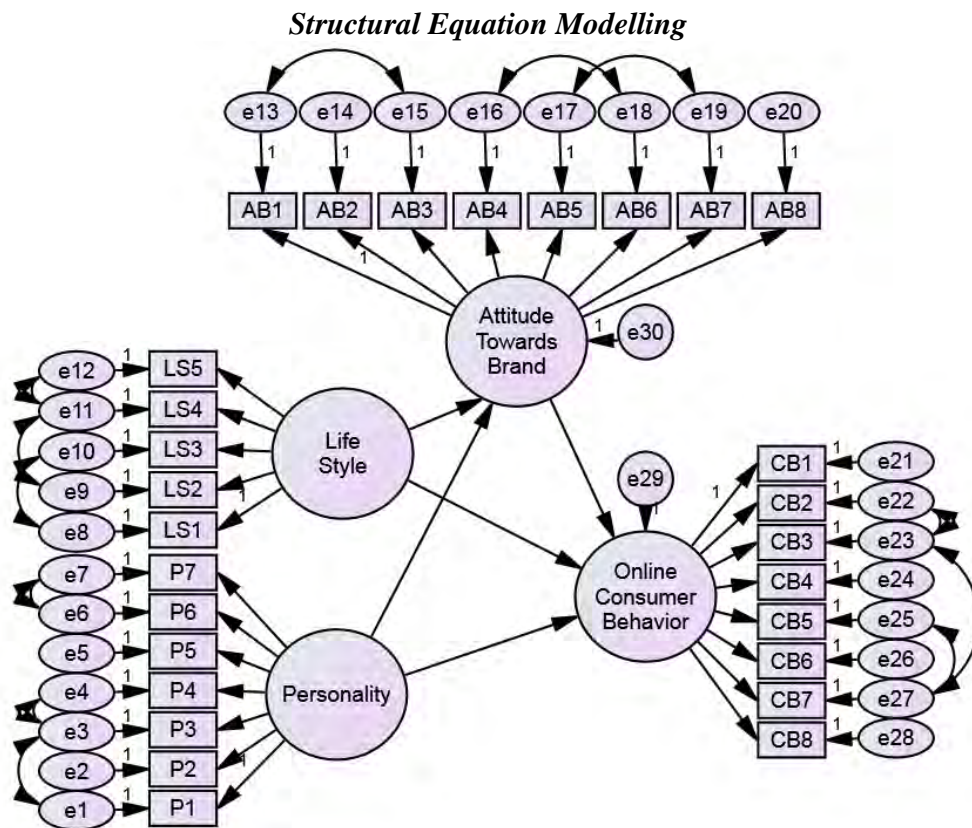


Figure 3: Structural Equation Modelling

Table 4: Model Fitness Summary

Model Fitness Indices'	X2	CMIN/DF	CFI	GFI	AGFI	RMR	RMSEA	PCLOSE
Measurement	233	2.534	0.732	0.9865	0.921	0.051	0.050	0.000

Table 4 explains the estimates constituting of (X2), (CMIN/DF), (CFI), (GFI), (AGFI), (RMR), (RMSEA) and (PCLOSE) with the values 233, 2.534, 0.732, 0.986, 0.921, 0.051, 0.050 and 0.000 which are necessary for model fitness and these values are within in the model fitness indices range, proposing that the model is fit.

Table 5: Standardized Estimates

	Estimates
Life Style → Online Consumer Behavior	0.663
Personality → Online Consumer Behavior	0.954
Attitude towards Brand → Online Consumer Behavior	0.345

Table 5 explains the Standardized Estimates showed the significant and Positive association of Customer Life Style, Customer Personality and Attitude towards Brand to Online Consumer Behavior in Lahore Pakistan.

Mediation Testing By Barron and Kenny

Table 6: Mediation Analysis

	Models	Direct Effect	Indirect Effect	Mediation Result
Model 1	LS-----AB-----CB	Significant (P=0.000)	Significant (P=0.000)	Partial Mediation
Model 2	P-----AB-----CB	Significant (P=0.000)	Significant (P=0.000)	Partial Mediation

Table 6 explained the mediation testing through Barron and Kenny test in which it is observed that in Model 1 and Model 2 both direct and indirect paths are significant which shows that there exist partial mediation between variables means that Attitude towards Brands mediates the relationship among Customer Personality, Customer Life Style and Online Customer Behavior.

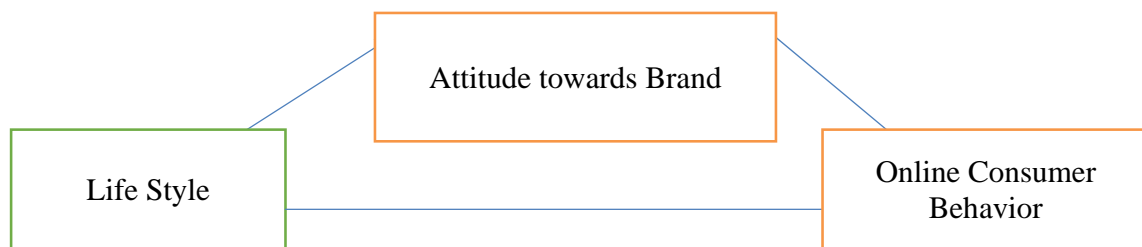


Figure 4. Mediation Model 1

Figure 4 explains the mediation of Customer Attitude towards Brand between Customer Life Style and Online Consumer Behavior.

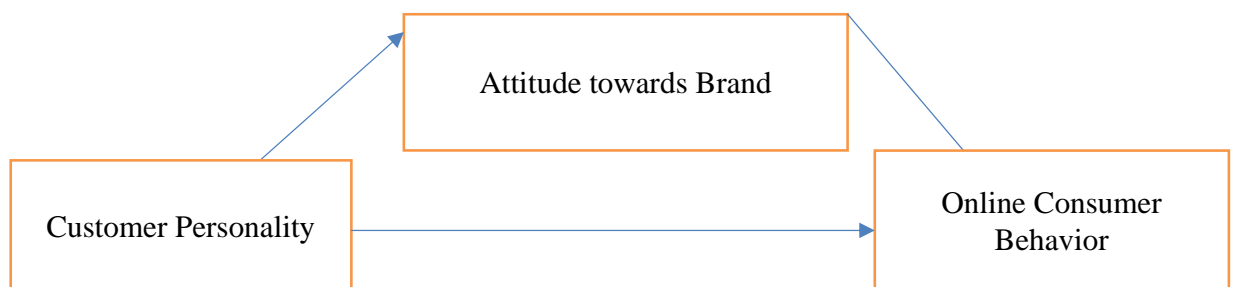


Figure 5. Mediation Model 2

Figure 5 explains the mediation of Customer Attitude towards Brand between Customer Personality and Online Consumer Behavior.

Conclusion

In this study it is found that all the proposed hypothesis (H1, H2, H3, H4 and H5) are accepted and they have positive significant impact on Online Customer Purchase Behavior. Similarly results explain that Attitude towards Behavior mediates the relationship between the Customer Life Style, Customer Personality and Customer online Purchase Behavior. Further

reliability values also showed that data is cleaned and the questionnaire which were used in this research to accumulate data is up to mark, confirmatory factor analysis also proves that the values of items are according to benchmarked indices and model is fit according to those values and the indices for structural equation modelling are also within the range of indices, proposing the fitness of model.

The existing study is an effort to check the impact of Customer Life Style, Customer Personality on Online Purchase Behavior through Customer Attitude towards Brands among Internal Auditors of companies which are listed in Lahore Stock Exchange as they are more conscious about their products especially clothing and mobile technologies. From results it can be concluded that when the Customer Life Style and Customer Personality is good then the Customer Online Purchase behavior also increase, similarly Customer Attitude towards Brands Partially mediates the relationship among the Customer Life Style, Customer Personality and Customer Online Purchase Behavior.

Limitation and Future Recommendations

This research has some kind of limitation as data was gathered from only one city of Pakistan due to lack of resources and time. This study will provide insight to the businesses regarding making a passion for the online purchase behavior so that they can introduce new strategies and skill to develop online purchase behavior among the customers. Further, top management should give some special discounts to their employees and customers so that their online purchase behavior increased.

References

- Abzari, M., Ghassemi, R. A., & Vosta, L. N. (2014). Analysing the effect of social media on brand attitude and purchase intention: the case of Iran Khodro company. *Procedia-Social and Behavioral Sciences*, 143, 822-826.
- Ajzen, I. (1991). The Theory of Planned Behavior Prganizational Behavior and Human Decision Processes. *Taylor, S. and Todd, PA (1995) Understanding information technology Usage: A test of competing models, Information Systems Research, June, 6(2), 144-176.*
- Anderson Jr, W. T., & Golden, L. L. (1984). Lifestyle and psychographics: A critical review and recommendation. *Advances in consumer research*, 11(1).
- Anitha, N. (2016). INFLUENCE OF LIFESTYLE ON CONSUMER DECISION MAKING WITH SPECIAL REFERENCE TO ORGANIZED RETAIL FORMATS IN CHENNAI. *Indian Journal of Commerce and Management Studies*, 7(1), 85.
- Arnould, E., Price, L., & Zinkhan, G. (2002). Lifestyles: consumption subcultures. *Consumers, McGraw-Hill, New York, NY.*
- Ayanwale, A. B., Alimi, T., & Ayanbimipe, M. A. (2005). The influence of advertising on consumer brand preference. *Journal of Social Science*, 10(1), 9-16.
- Chai, L., & Pavlou, P. A. (2004). From “ancient” to “modern”: a cross-cultural investigation of electronic commerce adoption in Greece and the United States. *Journal of Enterprise Information Management*, 17(6), 416-423.
- Chiu, Y.-B., Lin, C.-P., & Tang, L.-L. (2005). Gender differs: assessing a model of online purchase intentions in e-tail service. *International Journal of Service Industry Management*, 16(5), 416-435.

- DANISH, R., SHAHID, A., HUMAYON, A., & NAWAZ, M. (2015). Association of Affective Commitment with Organizational Citizenship Behaviour and Task Performance of Employees in Banking Sector.
- Fishbein, M., & Ajzen, I. (1977). Belief, attitude, intention, and behavior: An introduction to theory and research.
- George, J. F. (2004). The theory of planned behavior and Internet purchasing. *Internet Research*, 14(3), 198-212.
- Kamakura, W. A., & Wedel, M. (1995). Life-style segmentation with tailored interviewing. *Journal of Marketing Research*, 308-317.
- Li, N., & Zhang, P. (2002). Consumer online shopping attitudes and behavior: An assessment of research. *AMCIS 2002 Proceedings*, 74.
- Lian, J.-W., & Lin, T.-M. (2008). Effects of consumer characteristics on their acceptance of online shopping: Comparisons among different product types. *Computers in Human Behavior*, 24(1), 48-65.
- Moshrefjavadi, M. H., Dolatabadi, H. R., Nourbakhsh, M., Poursaeedi, A., & Asadollahi, A. (2012). An analysis of factors affecting on online shopping behavior of consumers. *International Journal of Marketing Studies*, 4(5), 81.
- Pavlou, P. A., & Fyngenson, M. (2006). Understanding and predicting electronic commerce adoption: An extension of the theory of planned behavior. *MIS quarterly*, 115-143.
- Reynolds, F. D., & Wells, W. D. (1978). Lifestyle Analysis: A Dimension for Future oriented Bank Research. *Journal of Bank Research*, 9, 181-185.
- Schiffman, L., & Kanuk, L. (2010). Consumer Behavior Practice-Hall International. *Inc, Upper Saddle River, New Jersey*.
- Seimiene, E., & Kamarauskaite, E. (2014). Effect of brand elements on brand personality perception. *Procedia-Social and Behavioral Sciences*, 156, 429-434.
- Taylor, G., & Laohapensang, O. (2009). Factors influencing internet shopping behaviour: a survey of consumers in Thailand. *Journal of fashion marketing and management: An international journal*, 13(4), 501-513.
- Udo-Imeh, P. T. (2015). Influence of Personality on the Buying Behaviour of Undergraduate Students in Universities in Cross River State, Nigeria. *International Journal of Marketing Studies*, 7(4), 64.
- Yang, B., Lester, D., & James, S. (2006). Attitudes toward buying online as predictors of shopping online for British and American respondents. *CyberPsychology & Behavior*, 10(2), 198-203.
- Zhu, H., Wang, Q., Yan, L., & Wu, G. (2009). Are consumers what they consume?-Linking lifestyle segmentation to product attributes: an exploratory study of the Chinese mobile phone market. *Journal of Marketing Management*, 25(3-4), 295-314.