

INFLUENCE OF BRAND IMAGE ON CONSUMER'S ONLINE PURCHASE INTENTION, THE ROLE OF PERCEIVED RISK AS A MEDIATOR

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Abstract

The researchers in this research have implemented the role of Mediation as Perceived Risk determining the relationship of Brand image and Online purchase intention and the variable have been determined by the close ended questionnaire where the researcher has collected the data through general public with the help of Likert Scale that has the rankings 1-5 Strongly agree to Strongly Disagree where they have assumptions that they tested on the direct relationship with a mediator. The research has shown that Brand Image and Online Purchase Intention is a direct relationship to determine these they have analyzed the data through suitable methods; AMOS and SPSS are used for the testing which designed the Confirmatory Factor Analysis and Structural Equation Model. The findings determined the positive effectiveness of Brand Image, Perceived Risk and its sub-factors Product Risk, Financial Risk and Time Risk to Online Purchase Intention. This research is based on Consumer buying behavior and Marketing whereas this can be further examined on other fields and sectors.

Keywords: Online Purchase Intentions, Brand Image, Perceived Risk, Product Risk, Financial Risk, Social Media, Consumer Behavior, Demographics.

Introduction:

Online purchase intentions are totally depended on social media forums as the friends or foes were present on your stalking lists (Lauren Grewal, 2015). This friends or foes concept shows the direct relation of how social media's fame can impact the consumer behavior, brand image of a product, the calculated perceived risk, and the social interactions on the Online purchase intentions. Female gender is more specifically defined as the one interested in purchasing and the one male gender is more active at selling. The online purchase intentions criteria have to boost up the e-retailing and this has made the normal retailers in a loss. The retailers own a shop and in fact, they even created an online page or platform to enhance their sales (Alarcon-del-Amo, 2014). Not only retailers but the women who are manufacturing different handmade goods got a chance to promote their products on the online social media forums.

Online purchase intentions whereas is quite easy and convenient with this it is risky. To blind trust on a seller, it is very difficult as it can be a scam or fraud. These days not only the sellers are fraud but a long list of buyers' fraud is being reported to the cyber security (Hudson, 2015). Enhancement in cyber security is because of the recent crimes and scams reported. An online purchase intention is totally new ventures the newbie's have startups with fewer investments and profitability but are proceeding towards success day by day (López, 2019).

The impact of consumer behavior, brand image, perceived risk on online purchase intentions portals cannot be denied as they are meant to be the ones you are a part of (López, 2019). The research before was on the dimensions of online social influence, virility, product reviews and content generated by the marketers to attract consumers. But now we will take it to the macro level where we would see how the brand image on social media is affecting the online purchase intentions experiences of customers. A consumer day to day watches the updates regarding the sales and promotions where as certain apps like; Daraz, eBay, Alibaba, flip kart has started to rule the online purchase intentions retails (Hudson, 2015).

Overview and background:

The Consumer's online purchase intention is influenced through many factors. Somehow after the examination the researchers decided to check the influence of Brand Image on it. The Brand image is not only about a positioning of brands it is associated with a consumer's preference their emotions and feelings too (Xinyan Liu, 2016). Brand Image is a perceived valuable position of a product that is created in the mind of customers through certain situations or conditions and their experiences (Lisichkove, 2017). A consumer's online purchase intentions can be influenced through a brand image as the consumers prefer the brands over local products.

The role of Perceived risk is taken as mediation to check the relationship is either affected through risk perceptions or is directly related. The Perceived risk is a risk that a consumer sense through their analysis and different experiences (Bettman, 1973). This study will provide a better view of brand image impacts on the consumer's online purchase intentions with

the relative theoretical framework and the relationships. The online purchase intentions are now a trend as technology has taken over this era like it has become a need for every individual. A new born baby is even addicted to the videos or songs on the tablets or smart phones. They don't eat until their parents play that particular video. Similarly, Youngsters or Adults both are so addicted to their phones that without that they feel deprived.

When you wake up the first thing you are worried or you pick to see is your Smartphone which is basically like oxygen in your day. As this addiction has now become your need people waste 50% of their precious time in scrolling, chatting and watching certain videos. Facebook is the most famous medium where 80% of the adults spend their leisure time (Lauren Grewal, 2015). We are focusing on Facebook more as it is the vastest platform where people connect with their relative's friends and others on daily basis. Nowadays, it is so common that every single person creates a page on Facebook and starts their small business online. The habitual behavior of individuals to scroll Facebook likes those pages and their behavior turns out to get attracted towards this. Generally, Individuals especially females try to create pages of their handmade stuff and accessories and this become a motive of attention for the users.

Facebook and Instagram users are likely to post each review or things they bought or places they visit on their social platforms. Without sharing where they are going till what they had in lunch or dinner how they are served and what they shop people think their activity is just a waste. So, Facebook bought a new option "Review" which is in people's hand and many of the first time users or visitors seek for reviews of people who have used the product or service (Akram, Waseem, 2018). People have a nature to copy or to get things that are unique and not everyone could get that specific product. People are more likely trend-oriented in this era which means you will do the same things others are doing. While having the research, researchers observed that people do window shopping on social platforms as well. They just randomly ask for the prices of the products and just have an idea even if they don't want to buy it in real because people like to spend time on gathering information.

Marketing has gone to some next level all those page holders have their particular shops but still offers online purchase intentions options (Baba, 2016). Brands even have their huge outlets but still necessarily provides the online services to people why because as the addictions to social media is growing people feel easy to buy things just on one click. This is shown that the usage of social media is growing with its parallel extent online a purchase intention is on the growing path as well. Individuals love to spend time on social networking sites and if they like something interesting they just order it hand to hand and the home delivery is just an ease for them. As the world population increases people love home delivery systems they order food at home they less likely to go out for shopping or on rides just to save time they just place orders online for which they even don't mind paying. The online purchase intentions and social media can be friends or can be foes for each other (Bettman, 1973). The researchers observed that people are curious before they spend their money they want to know about the services or product so they mainly try to look at the reviews or sometimes they post to their relatives, friends or family to give suggestions, this sometimes become successful for the seller but many a times

the reviews are against it or any rumor regarding the product on social media can destroy the image of a product as well.

The social media is not just a platform it is a whole world where any rumor, current scandals, social interactions and hit news are spread in minutes to millions of people at once (Lauren Grewal, 2015). This social media news directly affects the online purchase intentions business. If an individual's friend ordered cosmetics from any Facebook page and she is satisfied with this and she posted that on her Instagram just because of her one post many of her friends will visit that particular page and some of them will definitely order that too (Awais, 2012). The online purchase intentions through Daraz, eBay and Amazon or many other forums are very common worldwide.

People even do their groceries online as they feel more comfortable in buying products on one click instead of roaming in a mart with trolleys (Prada, 2012). Researchers can't deny that the surfing and scrolling are like a part of our daily lives. But it is also observed that the people who scroll more are just for fun on Social media they do not shop much online. They just seek for entertainment and rarely if they like that they buy it. Online purchase intentions are quite risky which a hurdle in its growth. People do not trust easily and they feel like not to buy without touching and checking the quality. So they prefer retail shopping this is mostly about our Generation X which means parents of today's generation (Hudson, 2015). Youth is counted as lazy ones they love scrolling on Facebook for hours and hours, chatting on WhatsApp, snapping and posting it on Instagram and making tweets on the current life situations (Desai, 2013).

People prefer the brands that are recognized even in online purchase intentions consumers prefer the brands that worth more. They even check their ratings and reviews before placing any order the researchers have tried to find out that how the brand image is influencing the online purchase intentions of any consumer or customer and what are the types of risk is perceived by them before they place their orders. But nowadays the current parents are more updated on the social platforms and are more aware of the ongoing trends (Panwar, 2018). Whereas, now brand image plays the vital role in this context youth is brand associated and they prefer brands on the online websites as well. They perceive as to save their time in these shopping or purchasing activities (Chahal, 2015). They care a lot about the financial risks as well but for them time is important as well. Whereas brand image is totally related with the concept of Product risk (Liu, 2016).

Problem Statement:

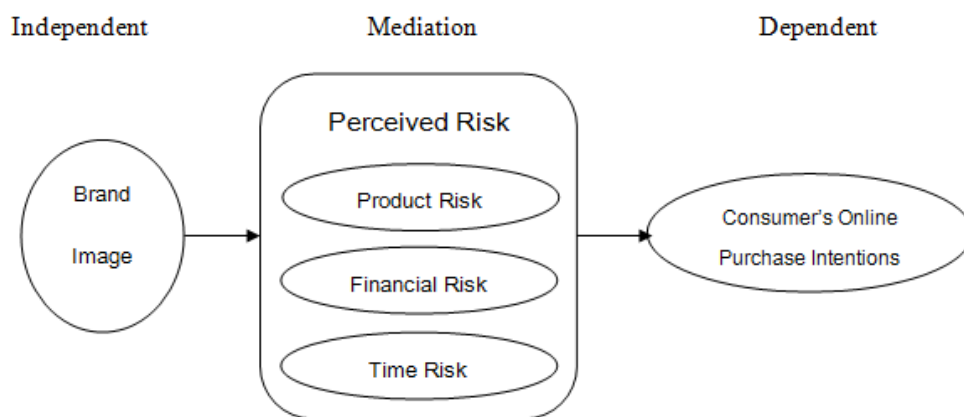
The study basically focuses on the increasing trend of online purchase intentions. In fact, this will even find the positive and negative relationship among the variables. Online purchase intentions itself is an online platform that provides opportunity to the consumers to seek for the product on just few clicks and to receive them in few days from all over the world. People have faced certain damages in this factor (Bettman, 1973). They perceive many risk factors that in terms of Financial, Product and Time affect the purchase intention of any consumer (Aghekyan, Mariné, 2009).

The Brand image plays a vital role in the influence on the intentions to purchase. The Social networks are a sort of social discovery to the people who daily spend many hours scrolling randomly (Baba, 2016). This expose them multiple of new products and services that creates a thought in the minds of marketers that do people shop online just because of the social media or not. So the marketer would examine their relationship is it a friendly one or it occurs as the foes (Aghekyan, Mariné, 2009). According to the previous data and researches they try to check whether the relationship can facilitate the marketers or it can become a nightmare for them. Conceptually, it happens that if you find something attractive or useful you immediately start to look around for it or you keep that in your wish list.

Similarly, many researchers found that it is a greater marginal value of the product. People ultimately try to get that stuff which is in trend (Bettman, 1973). Ultimately, the problem that is identified is the relationship between the online purchase intentions and the purchase intentions of consumers. The purchase is made after certain risk analysis among brands. People prefer the brands that are recognized even in online purchase intentions consumers prefer the brands that worth more (Singh, 2015).

They even check their ratings and reviews before placing any order the researchers have tried to find out that how the brand image is influencing the online purchase intentions of any consumer or customer and what are the types of risk is perceived by them before they place their orders (Yi Zhang, 2015). The researchers have found that online purchase intentions of consumer are somehow directly and indirectly are influenced together whereas to prove the relationship the study continues further testing and detailed literature.

Theoretical Framework:



Research Objectives:

The objective is to highlight the past experiences of the relationship between the brand image and online purchase intentions of consumers with a mediating role of perceived risk

(Alarcon-del-Amo, 2014). Eventually, the experiences include the type of relationship which is needed to be identified as it will help marketers to work on it.

- To examine the direct influence of Brand image on Consumer's online purchase intentions.
- To examine the indirect influence of Brand Image on Consumer's online purchase intentions.
- To examine the impact of Perceived Risk on the relationship of Brand image and Consumer's online purchase intentions.
- To examine the role of Mediation of Three types of Risk (Product risk, financial risk, and time risk) on the relationship of Brand Image and Consumer's online purchase intentions.

Research Question:

What is the relationship between Brand Image and Consumer's online purchase intentions while identifying the role of Perceived risk as a mediation with its three sub variables that how they mediate the relationship?

Research Scope:

The Perceived Risk is a mediator that is totally a game changer it can bring any influence on sales or intentions to purchase. After these research objectives are accomplished you will be able to calculate the relationship and the effects on Online purchase intentions through this medium of social media (Baba, 2016). Researchers have focused on the attributes that have a direct impact on the Online purchase intentions scale or margin of its growth but similarly researchers have tried to figure out how can the relationship can be changed into friendly or foe terms after these variables impact. Online purchase intentions are done impulsively as you look over a product and you like it you directly order it. The products advertisements on the social websites are the cluster of attention gaining to get the audience attraction and to make them convinced to purchase their products. Social media forums like Facebook and Instagram are main forums used to sell or advertise their products (Bettman, 1973).

Individuals scrolling randomly will once go through the products that are of their interest to make them recognized afterwards about the product. The mediums repeatedly display products of your choice on the basis of the big data collected through your social activities and then you will be easily seeing what you want to see not at that moment but once if you had tried that so (Sinha, 2013). The scope of this research is to clarify the relationship what would be the reason of the relationship in future the dimensions can be on a broader perspective as due to time horizons the researcher has just focused on the continuous relation of the both variables with the independent ones. Social media is as vast as the sea it is a very deep platform where millions of people on every minute exchange their thoughts. With respect to online purchase intentions you may see that many retailers are affected through this E-commerce advancement. Which led many of them survive to losses but many have taken the opportunity and have focused on their profit

maximization they simply have retail outlets and also provided their customers the opportunity to have home delivery through online websites.

The introduction of Applications in Smartphone can be another source of enhancement of online purchase intentions trend. Every retailer or big brands have provided an application to their customers where they can search regarding the products and can get them at home without even roaming around the shops. Similarly, many of the online sellers have certain live sessions for customer attraction. These can be a part of this research as per the future advancements.

Literature Review

Perceived Risk:

Perceiving is a factor where you assume something with the help of your five senses and then act according to it (Panwar, 2018). Perceived Risk means the risk we assume through our perception or previous experiences. The means of risk that will urge your decision at any point is Perceived risk. All customers modify their purchasing decisions through certain risk factors either they think the risk is high they should avoid it or either they get to see no risk or less which make them intentionally buy the product. (Bettman, 1973).

Online Purchase Intention:

The Online Purchase Intention is an activity performed through the networking forums when customers search for products and order them online (Kawsar, 2014). This intentional process of purchasing online is a type of internal feelings that help you to select a product while scrolling through social media networking sites (Lisichkove, 2017). Online purchase intention is a sensory based perceived activity that you perform to get what you like to have through online platforms.

Brand Image:

Brand image is a perceived impression about a brand's visionary and internally personality. The factors we use to analyze the quality of a product, the ways of the brand serve their customers and imaginary portraits of the brands are included in making the judgment regarding the brands position (Sinha, 2013). It is rightly said by Americans that Brand image is created in the minds of consumer through their perceptions they perceive the position of a brand to some extent and then believe that this is the most important perspective (Xinyan Liu, 2016).

Relationships:

Perceived Risk:

Perceived Risk by (Panwar, 2018) was shown as imaginary risk factor through a customer's perception, intuition, previous experiences or facts and figures regarding any

particular purchase intention or a brand or product. This risk is categorized into three common types of risk that is assumed to be creating an impact on the customer's purchase intention. The three types of risk are; Product risk, financial risk, and Time risk. A consumer before purchasing any product is very much confused in certain dynamics such as; Product's quality, quantity, presence, etc. They feel risky before purchasing any product online as the product is not tangible at the time of placing that order (Lauren Grewal, 2015). The Financial risk is the fact the consumer takes it on far too serious note. As paying their precious money for a product that is not tangible at the time of placing an order might be risky as the information of their Electronic currency can be leaked and can be dangerous for them in terms of monetary loss (Alarcon-del-Amo, 2014). Whereas, the Time risk is customer's mind perceived risk that the product might take a lot of time to be delivered they might not get it on the day they would be expecting it to be delivered (Bettman, 1973).

Brand Image as an influence on the Perceived Risk:

The Brands have an image or perception that a customer assumes and then they build the position of that particular brand in their minds. That building of image of a brand can be influenced through the Perceived Risk. As a factor that brands are basically a perceived image or position that is assumed in consumer's mind and they perceive the position according to the product's quality, specifications and inventions (Bettman, 1973). Perceived risk is divided into three types; the Product risk is directly eliminated from the perception of a consumer when it comes to brand image. A brand that is specifically dominant in the market a consumer while purchasing that brand will feel less risky due to its image in market. Time risk is a factor that occurs everywhere a customer can be worried for the delivery of the product on time (Awais, 2012). Time factor mostly becomes risky as the product usage can be late than the time we decided. Brand image can be influenced by perceived risk as per the relationship between them (Prada, 2012).

H_a 1a: There is positive relationship between Brand Image and Product Risk.

H_a 1b: There is positive relationship between Brand Image and Financial Risk.

H_a 1c: There is positive relationship between Brand Image and Time Risk.

Perceived Risk as an influencer of online purchase intention:

Online purchase intention is totally dependent on brand image whereas perceived risk act as a mediation. The risk factor mediates through three types of risk i.e. (Time, product, finance) (Baba, 2016). Online purchase intention is a matter of an activity that is performed on the basis of perception of a customer where the person assumes what they should prefer in terms of their desired demands. Online purchase intention will create a perception in any consumer mind that the product might be risky to use, could be delivered defected, might have expired, etc. (Panwar, 2018). In short, product risk can mediate the purchase intention of a customer as when it is online; it is intangible and couldn't be examined. When we purchase online we can face many financial risk as the product we would be receiving would not worth than the value that we paid (Lauren Grewal, 2015). The information related to the electronic currency (credit card) can be

misused. Time factor can be risky as the product could be delayed before it has to be delivered. Time risk can change the intentions of customers to purchase online as people think online purchasing is time saving and quiet convenient.

H_a 2a: There is positive relationship between Product Risk and Online purchase intention

H_a 2b: There is positive relationship between Financial Risk and Online purchase intention.

H_a 2c: There is positive relationship between Time Risk and Online purchase intention.

Brand Image and its relationship with Online purchase intention:

The Brands are nowadays usage of the consumers. Consumers post about non-material experiential things such as; Ideas, Activities and Goals. Need to be examining that where signaling identities are general (Yi Zhang, 2015). There could be a positive effect and a negative effect through these inspirational signaling identities. The future research can also impact to address different networks even the identity relevant products on social media which built up online purchase intention (Madhavi Damle, 2016). The targeted customers are encouraged to purchase intentions of both at individual and aggregate levels. Future works can conduct the impact of other peoples on social media base product post on purchase intentions because of the limitations the current research considered how consumers respond to their own posting action and types of instruction or prompt. The online purchase intention has taken over the roles of Brand Image.

H_a 3a: There is positive relationship between Brand Image and Online purchase intention

H_a 3b: There is positive relationship between Perceived Risk and Online purchase intention.

H_a 3c: There is positive relationship between online purchase intention and Brand Image.

Methodology

The methods researchers have compliance on is the research paper are the data collection from the different areas of the world researches. The research contains different independent variables which create an impact on the dependent variable. To check and verify their relationship we use certain methods to get the exact relationship.

Data Collection Method:

The researchers have designed a simple questionnaire for the collection of data. The respondents were general public as the data required is about the general public thoughts. Every single respondent was requested to specify their gender, age and certain experience. The demographics were collected to check the ratio of the respondents. The printed questionnaires are distributed to check the responses of each variable as to be sure about the positive and negative impacts.

Technique Sampling:

The sample were collected through the printed questionnaires distributed to the general public; somehow the university fellows, friends, and the family members or relatives. The respondents were mostly the daily active social media users and the ones who have an experience of one or two-time online purchase intentions through e-commerce. The data collection is used for testing.

Sample Size:

The sample size was a determined as 308 responses. They are collected data through the responses gathered by the questionnaire that contain the responses of the general public or the students that are influenced by the social networking sites and the ones who work on the online selling and retailing of the products through media platforms. The ratio of females was more in the sample size as to check the complete data of responses and no responses were separated and then filtered to the pure ones.

Instrument for data collection:

The instrument for data collection was the Likert Scale method that was used to measure the responses in the questionnaire through 5 rankings; 5- Strongly agree, 4-Agree, 3-Neutral, 2-Disagree, 1-Strongly Disagree. The questionnaire contains the variables Brand Image, Online purchase intentions, Perceived Risk (Financial Risk, Time Risk, and Product Risk) from (Panwar, 2018).

Statistical Technique:

The finalizing of the data was through putting up the responses in the Ms. Excel in sheet and was then converted on the SPSS (Statistical Package for the Social Sciences) where variety of tests were run that turned out to show the results of Regression analysis and the variables correlation. The researchers used the SPSS to get the Cronbach's Alpha of the variables to check the reliability of each variable in the research. Then to apply the CFA we used the Amos graphics for determining the values of CR, AVE, ASV, and MSV and to check the SEM model applied from the AMOS.

Results and Analysis

		Gender	Age	Income	Qualifications
N	Valid	308	308	308	308
	Missing	0	0	0	0

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	129	41.6	41.6	41.6
	2	179	58.1	58.1	99.7
	Total	308	100.0	100.0	

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	80	26.0	26.0	26.0
	2	168	54.5	54.5	80.5
	3	25	8.1	8.1	88.6
	4	23	7.5	7.5	96.1
	5	5	1.6	1.6	97.7
	6	7	2.3	2.3	100.0
	Total	308	100.0	100.0	

Household income		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	59	19.2	19.2	19.2
	2	55	17.9	17.9	37.0
	3	46	14.9	14.9	51.9
	4	56	18.2	18.2	70.1
	5	92	29.9	29.9	100.0
	Total	308	100.0	100.0	

Qualification		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	38	12.3	12.3	12.3
	2	82	26.6	26.6	39.0
	3	135	43.8	43.8	82.8
	4	35	11.4	11.4	94.2
	5	7	2.3	2.3	96.4
	6	11	3.6	3.6	100.0
	Total	308	100.0	100.0	

Frequencies of Demographics:

As the frequency table has shown the respondents' descriptive statistics regarding their demographics. It is the first part of the questionnaire of the researchers that was the method to collect data. The total of 308 respondents is recorded in the data collection in which the recorded number of Males is 129 (41.6%) and Females are 179 (58.1%). The age groups that were mostly interacted were 21-30 years as it is recorded 168 (54.5%). On the other hand, we had the qualification background of the responses that were drop at Bachelors as it was recorded a total number of 135 (43.8%). The respondent's area of Household income is in others means more than or less than the scale provided as the ratio of percentage recorded is 29.9% of 92 respondents.

Confirmatory Factor Analysis:

This is designed by using AMOS Graphics as this is showing us the results of EFA to explore their co-relations with the other factors. We find out that the factors together are in relationship with others are these capable to be designed together to get the results from the designed SEM model. The graphical illustration shows the exact co-relation among variables.

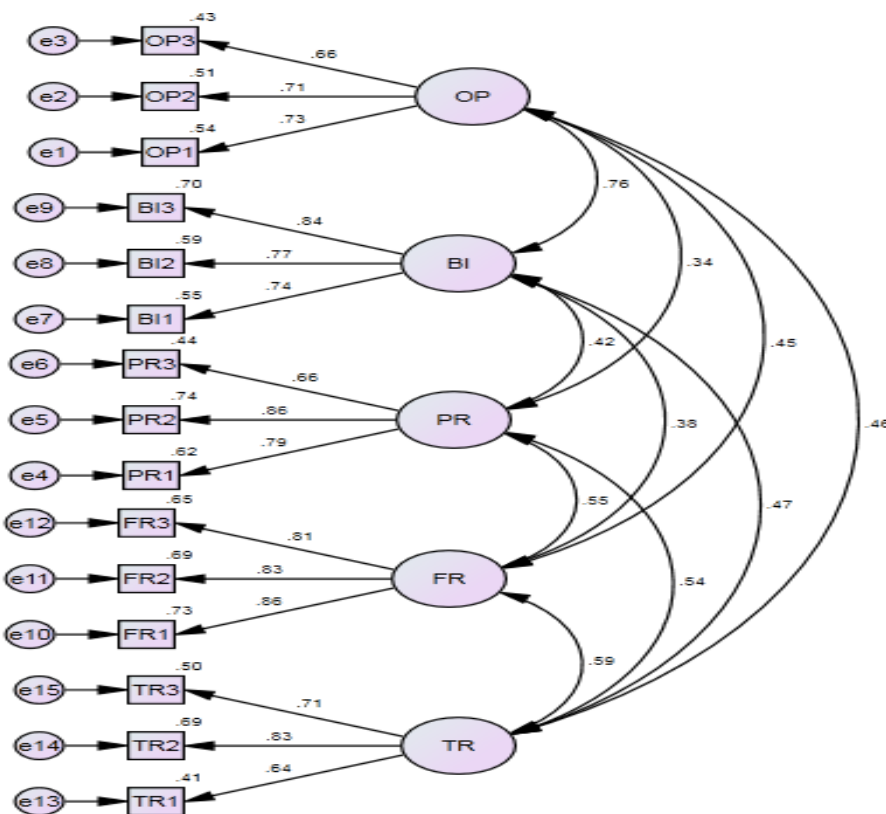


Figure No: 01

Reliability & Validity:

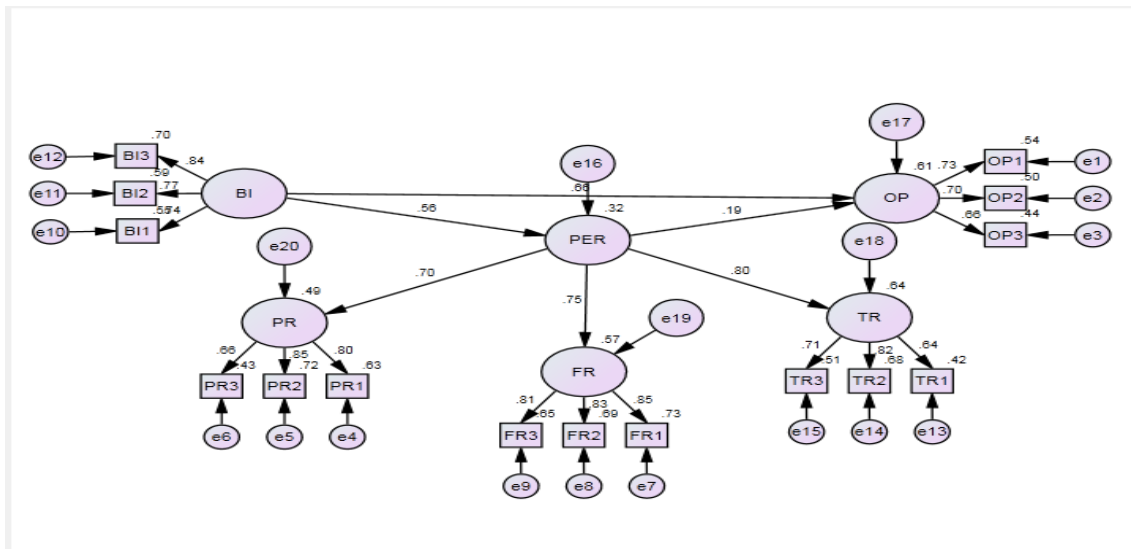
Construct/ Indicators	Standardized Factor Loading (CFA-AMOS)	Construct Reliability		Construct Validity		
		Cronbach's alpha	Composite Reliability (CR)	Convergent Validity Average Variance Extracted (AVE)	Discriminated Validity Maximum Shared Variance (MSV)	Average Shared Variance (ASV)
Online Purchase Intention		.759	.743	.491	.2025	.276
OP1	.66					
OP2	.71					
OP3	.73					
Brand Image		.739	.827	.615	.2209	.279
BI1	.84					
BI2	.77					
BI3	.74					
Product Risk		.823	.816	.600	.3025	.203
PR1	.66					
PR2	.86					
PR3	.79					
Financial Risk		.807	.872	.695	.3481	.249
FR1	.81					
FR2	.83					
FR3	.86					
Time Risk		.869	.773	.534	.3481	.268
TR1	.71					
TR2	.83					
TR3	.64					
Reliability and Construct Validity Thresholds: [Suggested by Fornell and Larcker (1981)]		$\alpha > 0.70$ (Nunnally,1967)	CR > 0.70	i) AVE > 0.50 ii) CR > AVE	MSV < AVE	ASV < AVE

The table figure out certain Confirmatory Factor Analysis that estimates the Cronbach's Alpha which is determined to be greater than a >0.70 as per Nunnaly, 1967 that demonstrate a view of consistency inner in the research outcomes. Therefore, the Composite Reliability is required to be above $CR > 0.70$ whereas this shows the reliability of the composites. The Average Variance Extracted (AVE) is must $AVE > 0.50$ where as one of the variable contains $AVE < 0.50$ which according to (Singh, 2015) explores that the value can be less than 0.50 as AVE locks the relationship of the variables. The Minimum Shared Variance (MSV) and Average Shared Variance (ASV) is required to be less than AVE and as per our CFA values all data is according to the reliability test required that clarify that the factors we input are significant enough to be used to verify the impacts.

Model Fitness Value:

CMIN/DF	FI	GFI	LI	FI	MSEA
2.541	.000	.918	.877	.941	.071

This model contains seven different types of Fitness index that show how much our model is fit. These are seven in number as this table contains the Chi-square/df, P-Value, Goodness to Fit Model (GFI), Adjusted Goodness to Fit Model (AGFI), Tucker Lewis Index (TLI), Comparative Fit Index (CFI), and Root Mean Square Error Approximation (RMSEA) all are included. The outputs declared approx everything according to the determined values like; GFI, AGFI, TLI, CFI is required to be greater than >0.90 according to (Bagozzi, R. and Yi, Y, 1988) and the values fit in this context. Whereas, RMSEA is required to be less than <0.80 and the composed one is approximate. The P-value is .000 that is exact the one required and the CMIN/df is less than <3 which is perfect fit. This model is completely a model fit according to the values fitness.



Mediation Analyses:

This is constructed to view the role of the mediating variable as the effects are calculated of Independent through mediating to the dependent and the mediation playing the significant role in the effects or the role is not justified. The variables used to determine the text effect are; Perceived Risk as mediating variable having PER as a symbolic representation, TR, FR, PR are the sub variables that are estimated as they have impact on the current positions as OP is the dependent variable and the lead is taken by BI the independent variable.

Indirect Effect:

	BI	PER	TR	FR	OP
PER	...	...	...	...	...
TR	.002	...	...	...	...
FR	.001	...	...	...	...
PR	.002	...	...	...	...
OP	.026	...	...	...	...

The Indirect effects of mediation to analyze the exogenous variable the Brand Image and the endogenous variable the Online Purchase intention and so mediation is been taken as Perceived Risk where Product Risk, Financial Risk and Time Risk as the sub-variables of the mediation. The test figures out that the values' indirect effects of PR, TR, FR and OP to show the relationship with BI at the level of 0.05 significantly confidence. The Values on the other side takes the significant relationship of the dependent variable at 0.05 that is on the confidence intervals.

Direct Effect:

	B	PER
PER	.002	...
PR	...	.002
FR	...	.001
TR	...	...
OP	.002	.035

The Direct effect of BI is determined which shows the insignificant relationship with the mediating variable PER and therefore has an insignificant impact on OP as well. This determined that PR, FR, TR has a significant relationship with BI. Therefore, the TR has the only significant impact on variables.

Hypothesis Using Mediation:

	Estimate	S.E.	C.R.	P
PER < -- BI	.434	.067	6.435	***
PR < -- PER	1.000			
FR < -- PER	1.430	.183	7.821	***
TR < -- PER	.968	.138	6.989	***
OP < -- PER	.701	.096	7.288	***
OP < -- PER	.270	.115	2.344	.019

Table No: 06

The hypothesis has created an estimated effect showing the presence of the Mediator that Perceived Risk has a significant relation with BI. And the relationship has a significant impact of PR, TR, FR on the mediation variable PER. Therefore, the OP has an insignificant impact with PER.

Conclusion and Discussion

The research paper is all about the role of Brand image to show the relationship with the Online Purchase Intention. Therefore, the researchers in this paper has identified the mediating variable Perceived Risk with its sub factors evaluating the role of Time risk, product risk and Financial risk on the relationship (Akram, Waseem, 2018). The researchers show that the direct effects and indirect effects through the mediation testing on AMOS and the reliability are tested through SPSS. The Demographics is a study that is determined through the composition of the data which contains the Gender, Education, Income and the Age groups. Whereas, the topic

basically summarizes as the current trends take a hold on the Online purchases where the role of Brand Image is played to see whether the people get influenced by the habit of purchasing online or to check what are the determinants that create an influence on this (Bettman, James., 1973). As brand image is all over the world is considered to be the most important to seek that how much a person before purchasing consider the aspects as the Product is determined to play the important role before purchasing its quality, quantity, image, and other attributes matter when we consider Purchase intentions. The risk factors have a different sort of aspect that impacts the relationship of Brand Image and Online purchase intention that collapse if the Risk factor is high (Baba, 2016).

The worldwide phenomena deal with the risk factor perception. This research has also explained a view of motives for online shopping but they didn't share any information regarding what motivated the costumers to shop online. In their study they explained the motives to sell hedonic products, utilitarianism products. They are showing that negative reviews impact cognitive decisions. The Independent variables of responses and customer based brand equity shows a clear impact on the dependent variable, product purchase and intentions. They suggest exploring these findings in other circumstance or conditions changing the product categories such as; low involvement goods and luxury goods could be considering as a future dimensions. They select a specific group of consumers where as in future we can consider the other consumer groups. As this article contains no mediating or moderating variable we can in further use any of the variable such as; demographics, psycho-graphic, likes and dislikes, gender discrimination, etc. This article was completely limited to certain product categories such as; digital cameras, the future world or the current one carries a smart phone that has digital cameras that can be generally taken into account for future research.

The risk they perceived if checked has product, time and financial risk clinches that will show that the purchases are done if the intentions are risk free (Awais, 2012). Therefore, through composing and analyzing the effects the relationship is roll and they have determined that this might contain the social frequent impactful image on the online purchase intention.

Limitation and Recommendation for Future Research

This research contains the whole consumer behavior procedure that can be affected through the different types of media campaigns. As a consumer while searching information trust more on the reviews of the product or place on the Facebook, Google, or other media platforms (Ali Shah, 2019). The advertisement on Facebook, YouTube, Twitter, Instagram, are the most attractive ones. The article didn't focus on these forums specifically and this became the limitation in the perception of the author. The shortage of time made the author to present a deep picture while using mediating or moderating variables or components (Madhavi Damle, 2016). The risk and determination have the mediation role in further research we can determine the changes and we can add on many independent variables to determine the dependent ones.

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