2016

A FRAMEWORK FOR B2C AND B2B E-COMMERCE ETHICS AND ITS EFFECT ON CUSTOMER SATISFACTION: A COMPARISON STUDY BETWEEN THE UK AND EGYPT

Gomaa Agag

Let us know how access to this document benefits you

PHD

A FRAMEWORK FOR B2C AND B2B E-COMMERCE ETHICS AND ITS EFFECT ON CUSTOMER SATISFACTION: A COMPARISON STUDY BETWEEN THE UK AND EGYPT

Agag, Gomaa

Award date:
2016

Awarding institution:
University of Plymouth

Copyright Statement

This copy of the thesis has been supplied on condition that anyone who consults it is understood to recognise that its copyright rests with its author and that no quotation from the thesis and no information derived from it may be published without the author's prior consent.

A FRAMEWORK FOR B2C AND B2B E-COMMERCE ETHICS AND ITS EFFECT ON CUSTOMER SATISFACTION: A COMPARISON STUDY BETWEEN THE UK AND EGYPT

BY

GOMAA MOHAMED SHEHATA AGAG

A thesis submitted to the Plymouth University in partial fulfilment for the degree of

DOCTOR OF PHILOSOPHY

**Plymouth Graduate School of Management
Faculty of Business**

2016

A FRAMEWORK FOR B2C AND B2B E-COMMERCE ETHICS AND ITS EFFECT ON CUSTOMER SATISFACTION: A COMPARISON STUDY BETWEEN THE UK AND EGYPT

Abstract

Internet is fundamentally transforming the nature of the relationship that businesses have with consumers and the public. While e-commerce has witnessed extensive growth in recent years, consumers concerns regarding ethical issues surrounding online shopping also continue to increase. With increasing acceptance of the internet as a source for retail, ethical issues concerning internet usage have prompted serious concerns to consumers and created new challenges for practitioners. These growing concerns about safety and ethical behaviour in online retailing can harm and restrain internet retail growth and deter consumers from online activities. Marketers must understand how these ethical challenges relate to dissatisfaction and distrust in the online retailing environment to foster further growth. The vast majority of earlier research on this area is conceptual in nature and limited in scope by focusing on consumers' privacy issues.

In an online context, this study proposes and tests a conceptual model that will discover the relationships between ethical factors associated to online providers' web sites (e.g. security, privacy, non-deception, fulfilment, service recovery, shared value, and communication) and customer satisfaction to online providers' web sites. It also explores a mediating role of trust and commitment on the link between ethical factors and customer satisfaction. Furthermore, the current study examines the differences between e-commerce ethics between the UK and Egypt in the context of B2C and B2B e-commerce.

The conceptual model is then tested with a total of 980 completed questionnaires collected from two sample countries; namely, Egypt and the UK. These were analysed through a multivariate analysis using a variance-based statistical technique known as Partial Least Squares Structural Equation Modelling.

The findings of this study show significant support for the proposed model. As predicted, BPSE is a second-order construct composed of seven dimensions (i.e., security, privacy, fulfilment, non-deception, service recovery, communication, and shared value). Trust and commitment mediate the relationship between BPSE and satisfaction. In addition,

reliability/fulfilment and non-deception are the most effective dimensions in BPSE. Byer's perceptions regarding sellers' ethics (BPSE) has a significant influence on consumer satisfaction. No major differences between the two country models were found.

These findings have both theoretical and practical implications in that the results have provided empirical evidence on the indirect impact of BPSE on customer satisfaction and can serve as an indication in practice for both online service providers managers and policy makers in understanding consumers' perceptions about e-commerce ethics and its effects on customer satisfaction.

Key words: e-commerce, Business ethics, customer satisfaction, SMEs and Egypt and UK

Dedication

To the soul of Dr Ibrahim Elbetagi

To the soul of my Father

To my mother, the first inspiring I knew and whose infectious passion for education has

 Led me to this path

 A special dedication to my supervisors, Ahmed El-Masry and Khaled Hussainey

Table of Contents

List of tables

List of figures

List of Abbreviations

Abbreviations	Full term
EC	Electronic commerce
C2C	Customer to Customer
C2B	Customer to Business
C2G	Customer to Government
B2C	Business to Customer
B2B	Business to Business
B2G	Business to Government
G2C	Government to Customer
G2B	Government to Business
G2G	Government to Government
ICT	Information and Communication Technology
FTC	Federal Trade Commission
CS	Customer Satisfaction
ET	Equity Theory
AT	Attribution Theory
EDT	Expectancy Disconfirmation Theory
APC	Average Path Coefficient
ARS	Average R-squared
AVE	Average Variance Extracted
AVIF	Average Variance Inflation Factor
NS	Non-Significant
PLS- SEM	Partial Least Squares Structural Equation Modelling
SEM	Structural Equation Modelling
SPSS	Statistical Package for the Social Sciences
UK	United Kingdom
VIF	Variance Inflation Factor
BPSE	Buyer perceptions about Seller Ethics
TRU	Trust
COM	Commitment
SAT	Satisfaction

Acknowledgments

Thank you God for everything you have bestowed upon me and making great people part of my life-changing academic milestone.

This dissertation could not have been written without the support, motivation, kindness, and wisdom of Dr. Ibrahim El-beltagi. He has not only always been there for me from the first moment I arrived at Plymouth University, mentoring, advising, and making tremendous contributions in my success, but he has also been a friend, always there for me in good times and bad times. Therefore, I ask Almighty Allah to reward him for his efforts and make him in the Supreme paradise.

I would like to extend my profound thanks to my country, Egypt, Educational Bureau in London and Business Management Department- Faculty of Commerce- Sadat City University for financing my scholarship that enables me to finish my study.

Last but not least, my special gratitude goes to my parents for their prayers, support and care throughout my life in general and my PhD in particular. Without their prayers and encouragement, I would never have been able to finish my PhD studies. I ask Almighty Allah to keep them safe and reward them in the Day of Judgment.

I would also like to thank all participants, from the UK and Egypt, who helped me collect the data necessary for this study.

Author's Declaration

I hereby declare that the material contained in this thesis has not been previously submitted for a degree in this or any other university. I further declare that this thesis is solely based on my own research.

Gomaa Mohamed Shehata Agag

Publications

Journal Articles

Agag, G., & El-Masry.A. (2016). Cultural and religiosity drivers and satisfaction outcomes of consumer perceived deception in online shopping. *Journal of Internet Research. 26 (5).*

Agag, G., & El-Masry.A. (2016). Development and Validation an Instrument to Measure Online Retailing Ethics: Consumers Perspective. *Journal of Internet Research. 27 (1).*

Agag, G., & Elbeltagi.I. (2016). How image, quality, ethics, and value create loyalty at Egyptian online retailing: the moderating role of culture. *Journal of Retailing and Consumer services. 28 (1).*

Agag, G., & El-Masry.A. (2016). Understanding the determinants of hotel booking intentions and moderating role of habit. *International journal of hospitality management.54, 52–67.*

Agag, G., & El-Masry.A. (2016). Understanding consumer intention to participate in online travel community and effects on consumer intention to purchase travel online and WOM: an integration of innovation diffusion theory and TAM with trust. *Journal of Computers in Human Behaviour. 60, 97-111.*

Agag, G., & El-Masry.A. (2016). Why do consumers trust online travel websites? Drivers and outcomes of consumer trust towards online travel websites. *Journal of Travel Research (Accepted).*

Agag, G., & Elbeltagi.I. (2015). E-commerce Ethics and its Impact on Buyer Repurchase Intentions and Loyalty: an Empirical Study of Small and Medium Egyptian Businesses. *Journal of Business Ethics (Accepted).*

Elbeltagi, I., & Agag.G. (2016). E-retailing Ethics and its impact on customer satisfaction and repurchase intention: A cultural and commitment-trust theory perspective. *Journal of Internet Research. 26 (1), 288 - 310.*

Agag, G., & El-Masry.A. (2015). CSR and tourist loyalty toward international tourist hotels: The roles of trust, satisfaction, image and religiosity. *Journal of Tourism Management (Under Review)*

Agag, G., & El-Masry.A. (2016). Determinants of tourist loyalty toward online rural hospitality enterprises in Egypt: An integration of Commitment-Trust Theory and Justice Theory. *Journal of Tourism Management (Under Review)*

Agag, G., & El-Masry.A. (2015). Drivers and outcomes of relationship quality in international buyer–supplier relationships, *Journal of International Business studies (Under Review)*

Agag, G., & El-Masry.A. (2015). Drivers and outcomes of importer commitment and trust in international buyer–seller relationships: Evidence from a developing country, *Journal of International Business studies (Under Review)*

Agag, G., & El-Masry.A. (2015). Role of electronic trust and commitment in Egyptian online banking: A re-examination of the commitment-trust theory. *Journal of Information and*

Management (Under Review)

Agag, G., & El-Masry.A. (2015). The effects of CSR on tourist loyalty toward rural hospitality enterprises: the moderating effects of religiosity. *International Journal of Hospitality Management (Under Review)*

Agag, G., & El-Masry.A. (2015). Understanding consumers' intentions to purchase travel online: An integration of Commitment-Trust Theory, Justice Theory and Innovation Diffusion Theory. *Journal of Information and Management (Under Review)*

Agag, G. Cultural drivers and loyalty outcomes of consumer perceptions regarding the Ethics of online Retailers: An exploratory study in Egypt (*In-Progress*)

Conference Papers

Agag, G., & Elbeltagi.I. (2013). A framework for electronic business ethics: a comparison study between the UK and Egypt, ETHICOMP 2013 proceedings, Kolding, Denmark, 12-14 June, 14-24.

Agag, G.and Elbeltagi.I. (2014). E-retailing Ethics in Egypt and Its Effect on Customer Repurchase Intention, ICT and Society, IFIP Advances in Information and Communication Technology Volume 431, 1-14

REVIEWER

I am a reviewer for:

- International Business Review Journal
- Internet Research Journal
- Business ethics: European Review
- Journal of information technology and people
- International Journal of Contemporary Hospitality Management
- Journal of Computers in Human Behaviour

CHAPTER ONE: INTRODUCTION

1.1 Introduction

The aim of this chapter is to present an introduction to the thesis. This study develops empirical research to explore the ethical issues associated with B2C and B2B e-commerce in the UK and Egypt. Particularly, it examines the ethical issues affecting consumers' satisfaction toward online shopping in B2C and B2B e-commerce context in the UK and Egypt. Section 1.2 discusses definition of e-commerce. In its sub-sections, types of e-commerce are described, e-commerce versus e-business is discussed, and why e-commerce in the UK and Egypt. Motivation and contribution of the current study are discussed in section 1.3. Following this, the research problem background is discussed in section1.4. The research questions are explained in section 1.5. Then, the research aim and objectives are explained in Section1.6. Finally, in Section 1.7, summary of research methodology are discussed linked to the previous section and the structure of thesis is outlined in Section 1.8.

1.2 Definition of E-commerce

E-commerce has a wide range of definitions. One comprehensive definition is the use of electronic communications and digital information processing technology in business transactions to create, transform, and redefine relationships for value creation between or among organisations, and between organisations and individuals (Bakshi, et al., 2009; Ahmed, et al., 2011). Based on this definition, e-commerce is adopted via all electronic communications and technologies and has many types, categorized by the technology used, such as TV shopping, internet commerce (I-commerce), mobile commerce (m-commerce) and voice commerce (v-commerce) (Hamed, 2003). The various electronic devices used for e-commerce include bar-code machines, vending machines, telephones and telegraphs, fax machines, televisions, standalone computers, computer networks, the internet and e-mail (Gandhi, 2006).

TV shopping refers to using a television to market products and services and provides details of how the customer can order the product or service. Payment can then be made directly to the agent who delivers the product (Hamed, 2003). I-commerce is defined as the use of the Internet for creating and carrying out online transactions (Hamed, 2003; Poon & Josep, 2001). M-commerce is the use of handheld wireless devices to communicate, interact,

1

and transact via high-speed connection to the Internet (Abdelkarim & Naserddin, 2010). V-commerce means using speech recognition to allow voice transactions such as an order or query to be made over the phone, via a PC using the Internet or any other audio-enabled device that communicates with a network (Hamed, 2003).

E-commerce and I-commerce are often used interchangeably (Webster, et al., 2006). However, m-commerce also makes use of internet-based technologies and v-commerce too can be conducted via the internet. I-commerce and m-commerce are considered to be further developments of e-commerce (Wu & Hisa, 2008). Therefore, the definition of e-commerce adopted in this thesis includes activities such as buying and payments made online, or more specifically, the use of websites for online shopping and transaction purposes.

1.2.1 Types of E-commerce

The main parties involved in transaction processes are businesses, consumers and governments. The relationships amongst these parties are known as business-to-business (B2B), business-to-consumer (B2C), and business-to-government (B2G). Table (1-1) gives details of the types of e-commerce (Schniederjans & Cao, 2002). The focus of this study is e-commerce relationships between businesses to businesses (B2B) and Businesses to consumers (B2C).

Table 1.1: Types of E-commerce According to Parties Involved

From/ To	Customer	Business	Government
Customer	Customer-to-Customer (C2C)	Customer-to-Business (C2B)	Customer-to-Government (C2G)
Business	Business-to-Customer (B2C)	Business-to-Business (B2B)	Business-to-Government (B2G)
Government	Government-to-Customer (G2C)	Government-to-Business (G2B)	Government-to-Government (G2G)

1.2.2 E-Commerce versus E-Business

There is some confusion caused by the synonyms use of the terms e-commerce and e-business. In practice, e-commerce is only one part of e-business (Simpson & Docherty, 2004). It has been described as one external component of e-business, the others being e-marketing and e-procurement (WTO, 2001). Furthermore, while e- business includes both internal and external processes. These processes are: within establishments, between establishments, between partners in the value chain, e-commerce includes the latter four processes only (Figure 1-1) (Koellinger, 2005). Therefore, this study makes the distinction between e-business and e-commerce.

Figure 1.1: The Difference between E-business and E-commerce
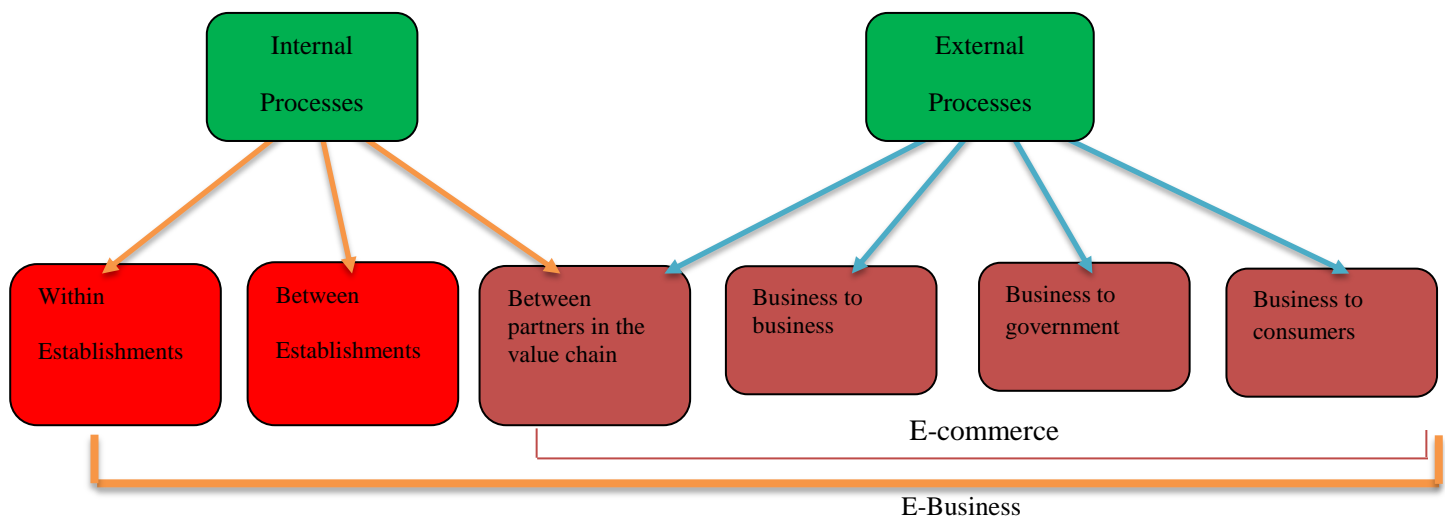
Source: (Koellinger, 2005).

1.2.3 Electronic commerce in developing and developed countries: Why Egypt and the UK?

This research investigates the impact of e-commerce ethics on consumer satisfaction. To achieve this, a comparison between developing and developed countries will be presented. This choice was based on four key factors. First, ICT, in particular EC, are highly successful in developed countries in comparison with developing countries where ICT application is still in the early stages (Aldhmour & Shannak , 2009; Bhuasiri, et al., 2012); this led to the digital divide between developed and developing countries (Aldhmour & Shannak, 2009). This obvious when revising the previous literature which confirmed that ICT diffused rapidly in developed countries but slowly in developing countries which led to an ICT gap or digital

divide between developed and developing countries (Aladwani, 2003), which explains why developing countries always are latecomers to ICT.

Information and communication technologies are considered the key enabler for globalisation and assisting the flow of information worldwide (Aldhmour & Shannak, 2009), which compel SMEs in developed countries to adopt it to compete with large companies (Kushwaha, 2011). This clarifies why the desire for adoption of ICTs in the developed countries started from the private sector and after its success, spread to the public sector (Thanh, 2008). This is clear from the UK situation where the EC strategy was launched in 1999 while the EG programme was launched in 2004. Besides this, developing countries have recognised the importance of ICTs for development, but they prefer being latecomers and apply similar ICT models to those that were applied and successful in developed countries (Thanh, 2008). It is helpful to compare developed and developing countries concerning the ethical issues and its impact on consumer satisfaction in both of them. This assists developing countries, as latecomers, to follow a similar model to that applied in developed countries with regard to overcoming ethics concerns.

Second, Egypt as a developing country, information and communication technologies such as e-commerce are still in the early stages (Aldhmour & Shannak, 2009). This is because the desire for adoption of EC started in 2007 when the national strategy for electronic commerce was issued, which emphasises the high interest from the Egyptian government to use new technology. On the other side, in the UK, as a developed country, the situation is totally different. The strategy for the success of EC was published in 1999 and in 2010 the UK became the second largest online market after the United States (Boston Consulting Group, 2010). Therefore, it is helpful to choose Egypt and the UK to achieve the aims of this research.

Third, Egypt and the United Kingdom demonstrate major differences in two of the four cultural dimensions–uncertainty avoidance (Egypt: 68; British: 35) and individualism/collectivism (Egypt: 38; British: 89) (Hofstede, 2001). The literature shows clearly that those cultural dimensions that have the greatest influence on the relationship between the ethical factors and satisfaction are individualism/collectivism and uncertainty avoidance (Hofstede, 2001). According to the literature review undertaken, British societies demonstrate a greater tendency to believe that people as individuals are more important than the group, that success is a result of personal effort, and that one's private life is separate

from work life. These beliefs derive from a high degree of individualism, accompanied by a low level of uncertainty avoidance. Meanwhile Egyptian society is characterised by a high degree of collectivism, with people tending to belong to some group or other. As regards uncertainty avoidance Egyptian society is characterised by a high level of fear of the future. This gives rise to a tendency to create rules that can organise all activities, and to positively valuing the existence of experts who can offer advice, all with the aim of minimising risk.

The literature on national culture and ethics suggests that (1) Egypt differs from the U.K. on all national culture dimensions, (2) ethical differences exist between Egypt and the U.K., and (3) national culture may impact ethics with respect to these two countries.

Finally, data shows that internet use among the Egyptian and the British is quite different, at 54.6 and 91.6 percent of the population respectively (Internet World Stats, 2015).

1.3 Motivation and Contribution

This topic has been chosen for investigation based on the following reasons:

1- Roman (2007) reviewed 38 articles on this issue publish in the period 1991 to 2006. he found that some of the published articles discussed the ethical issues e.g., privacy and security concern on e-commerce from the legal perspective (Bloom, et al., 1994; Bowie & Jamal, 2006; Culnan & Bies, 2003; Rust, et al., 2002; Bart, et al., 2005). For example, they found that Nowak and Phelps (1997) argue that firms should be aware of the existing regulations on privacy and security, particularly those more related to the processing of the consumer's personal information. Additionally, Clinton and Saini found that Bloom et al. (1994) stressed that firms should be prepared in their knowledge of regulations and strategies so that they are able to comply with the rules prior to setting up their online services. However, all of those who studied privacy and security from the legal side have taken the company's perspective rather than the consumer's perspective.

2- Moreover, Boritz et al. (2008) investigated articles published in a variety of journals in the area of consumer privacy and security, particularly in the period from 1995 to 2006. They examined only those articles discussing privacy and security issues in the field of e-commerce. On this basis, they produced a research framework covering all possible interactions between the perspectives of the three main stakeholders:

consumer, company and government. Only five articles out of 88 studies discussed the privacy and security issue from the consumers' perspective.

3- Other studies have established the concern of consumers regarding their personal and financial information and its impact on their willingness to purchase online (Kim, et al., 2011; Tsai, et al., 2007). They found that individuals are more willing to make deals with merchants who provide a medium or high level of protection than with others who provide a low level of protection. However, this study shows that privacy and security are essential factors that influence e-commerce success.

4- Information and Communication Technologies (ICT), in particular electronic commerce in the developing countries - Third World - needs more work because ICT application is still in the early stages (Aldhmour & Shannak, 2009). However, Jiang and Ji (2009) provide a theoretical model to discuss the consumer's privacy concerns and behavioural intentions that influence the uptake of e-commerce in developing countries. They conclude that cultural factors must be taken into consideration in order to protect the consumer's online privacy and encourage him to provide his personal information online.

5- Internet represents a new environment for unethical behaviour (Freestone and Mitchell, 2004). For instance, findings from Citera et al. (2005) revealed that ethical transgressions are more likely to happen in e-transactions as compared to face-to-face transactions. While e-commerce has witnessed extensive growth in recent years, so has consumers' concerns regarding ethical issues surrounding online shopping. The vast majority of earlier research on this area is conceptual in nature and limited in scope by focusing on consumers' privacy issues (Roman, 2007). Therefore, this study develops a reliable and valid conceptual framework to measure Buyer perceptions of sellers' ethics (BPSE) in B2C and B2B e-commerce context.

6- This research is going to compare Egypt, as a developing country, with the UK, as a developed country, in regards to electronic commerce ethics and how the e-commerce ethics e.g., privacy, security, reliability, non-deception, service recovery, shared value, and communication affect consumer satisfaction in each country. Cross cultural studies make contributions for theory development (Brislin, 1976). For example,

according to scholars "people of different cultural origin are likely to have different attitudes and styles of decision making because value systems differed" (Yi and Park 2003, p.36). Besides, from a business perspective, Luo et al. (2001) indicated that a cross cultural study helped them to have the ability to understand the international and multinational business markets.

7- To the researcher's best knowledge, this is the first research to be conducted in Egypt on business ethics in the e-commerce sector where no previous empirical or conceptual work exists. Thus this research represents an empirical contribution in that regard. Studying a developing country like Egypt represents a valuable extension to business ethics studies that have been primarily focused on developed countries. E-commerce is highly successful in developed countries in comparison with developing countries where Information Communications Technology (ICT) application is still in the early stages (Aldhmour & Shannak , 2009; Bhuasiri, et al., 2012); this led to the digital divide between developed and developing countries (Aldhmour & Shannak, 2009). This obvious when revising the previous literature which confirmed that ICT diffused rapidly in developed countries but slowly in developing countries which led to an ICT gap or digital divide between developed and developing countries (Aladwani, 2003), which explains why developing countries always are latecomers to ICT. Businesses in developing countries face different challenges from those in developed countries (Molla &Licker, 2005) and it would be really useful to discover whether the same ethical factors influence consumers' satisfaction as in developed countries.

8- Most of the empirical studies investigating the e-commerce ethics' impact on consumers' satisfaction adopt a narrow approach testing the direct link between the online service provider ethics and customers satisfaction (Elbeltagi & Agag, 2016; Roman, 2008). However, due to the nature of the e-commerce ethics role, such an approach is considered to be limited and could be misleading. Hence, the indirect approach adopted in this research provides a more accurate indication about the effectiveness of the e-commerce ethics. It is important to note that in this study mediation tests are applied to test these indirect effects.

9- Finally, most of previous studies on business ethics lacked strong theoretical foundations to explain the effects of e-commerce ethics (Roman, 2008). Therefore, using the extended Commitment-trust theory (KMV) to support the current model provides evidence on the applicability of this recently developed theory.

1.4 Problem Background

With increasing acceptance of the internet as a source for online shopping, ethical issues concerning internet usage have prompted serious concerns to consumers and created new challenges for practitioners (Roman & Cuestas, 2008; Elbeltagi & Agag, 2016). These growing concerns about safety and ethical behaviour of online service providers can harm and restrain online shopping growth and deter consumers from online activities. Online service providers must understand how these ethical issues relate to dissatisfaction and distrust in e-commerce environment to foster further growth. For that reason, it is particularly relevant that online services providers understand how consumers perceive and evaluate the ethical dimensions of their web sites in facing severe competition and continually rising consumer expectation (Anderson & Srinivasan, 2003; Elbeltagi & Agag, 2016).

The literature review demonstrates that most of previous studies (e.g., Ashworth & Free, 2006; Beltramini, 2003; Maury & Kleiner, 2002; Palmer, 2005; Pollach, 2005; Roman, 2007) focused on privacy and security issues and tended to ignore other important ethical marketing issues surrounding the Internet such as deception and dishonesty, or on the direct relationship between e-commerce ethics and customer satisfaction (e.g., Limbu et al., 2011). Research analysing consumers' perceptions about the ethical behaviour of online service providers mostly rests on studies of a conceptual nature (Maury & Kleiner, 2002; Roman, 2008, Elbeltagi & Agag, 2016). While the recent research offers a progression in what consumers perceive as ethical in online retailing, more research needs to identify other ethical issues (e.g. service recovery, shared value, and communication) and to examine other effected variables such as customer satisfaction. Additionally, the empirical studies in this important area (business ethics) are still in an embryonic stage in the context of B2B e-commerce research especially in developing countries e.g. Egypt (Elbeltagi & Agag, 2016).

Therefore, this study proposes and tests a conceptual model that discovers the relationships between ethical factors associated to online providers' web sites (e.g. security, privacy, non-deception, fulfilment, service recovery, shared value, and communication) and customer satisfaction to online providers' web sites. It also explores a mediating role of trust and

commitment on the link between ethical factors and customer satisfaction. Furthermore, the current study examines the differences between e-commerce ethics between the UK and Egypt in the context of B2C and B2B e-commerce.

1.5 Research Aim and Objectives

The key aim of the study is to propose and test a conceptual model that discovers the relationships between ethical factors associated to online providers' web sites (e.g. security, privacy, non-deception, fulfilment, service recovery, shared value, and communication) and customer satisfaction to online providers' web sites. Through two nations, namely the UK and Egypt. To address this aim, the following objectives are set:

- To identify the factors that may contribute to e-commerce ethics.
- To highlight the role of e-commerce ethics and its effect on customer satisfaction.
- To indicate the role of trust and commitment as a mediator between e-commerce ethics and customer satisfaction.

- To examine the difference between UK and Egyptian consumers with regard to their perceptions of online service provider ethical behaviors.
- To examine the difference between UK and Egyptian consumers with regard to their perceptions of online service provider ethical behaviors between the B2C and B2B e-commerce.

1.6 Summary of Research Methodology

The methodology used in this study has confirmed that its design is appropriate in providing answers to the research questions and in testing the research hypotheses. This study has adopted two assumptions of research philosophy named ontology (objectivism) and epistemology which is concerned with the development of knowledge. These assumptions lead to the adoption of a positivist philosophy which presumes that theoretical models can be developed in order to explain cause and effect relationships. This philosophy has allowed the application of a deductive approach which requires the development of hypotheses based on the suitable theoretical framework which explains the relationship between the e-commerce ethics and consumer satisfaction. A quantitative method is employed to reach the research results and a questionnaire was used to collect data from the English and Egyptian B2C and B2B ecommerce.

1.7 Research Outlines

In addressing the aim and objectives of the study, this thesis will be divided into four main parts: the literature review, the research methodology, the research findings, and the discussion of research findings, conclusion, and implications for theory and practice.

Chapter 2, Business Ethics and Customer Satisfaction covers business ethics, marketing ethics, code of ethics, ethical issues in e-commerce, the concept of customer satisfaction, conceptualising of customer satisfaction, and the relationship between business ethics and customer satisfaction. **Chapter 3, Conceptual model and hypotheses development** covers ethical theories and model, the commitment-trust theory, the conceptual model of the study and the hypotheses developments.

Chapter 4 discusses the research methodology which is a scientific method of achieving research results and research objectives and answering research questions. It also presents the different approaches of certain research philosophies, research methods and research design and it justifies why this study adopts a specific methodology. This chapter outlines the data collection and the measurement of variables. Finally, it presents different types of samples and it shows the most suitable type for this study, and **Chapter 5** outlines the procedures employed to pilot and validate the form. The chapter aims to check different types of validities such as face, content and construct validity. It also presents the stages that have been followed to translate the questionnaire to be more valid. In addition, it tests the reliability of the questionnaire.

Chapter 6 presents the findings, including an illustration of the descriptive statistics of the data, the measurement model and the structural model.

Chapter 7 aims to link the results of the current research with those in previous studies in order to see the extent to which both are consistent. It also justifies the research results based on the commitment-trust theory and the context of the Egyptian and English online shopping.

Chapter 8 covers the conclusion of the study, implications to theory and practice, recommendations to online services providers, and limitations and future research areas.

Chapter Two: Business Ethics and Customer Satisfaction: An Overview

2.1 Introduction

The internet has come as a strong alternative way of physical commerce. The internet itself is global phenomenon, with over 3 billion users worldwide in 2015, up from 420 million in 2000 and one billion in 2005 (Internet world stats, 2015). In the developing world, 31% of the population is online, compared with 77% in the developed world (Internet world stats, 2015). The incredible growth of e-commerce presents ethical issues (Freestone & Michell, 2004). Although many businesses are acknowledging the importance of e-commerce and online retailing activities, little attention has been given to the business community's perceptions of the ethicality of this new media (Bush, et al., 2000& Roan, 2007). During the previous two decades, while the overall users of the internet have increased with great speed (Internet world stats, 2015), many traditional retailers of some industries have introduced business processes based on the internet (Pavlou & Gefen, 2005). Internet creates a new environment for unethical behaviour (Freestone & Mitchell, 2004), and avoiding the ethical rules demolishes the relationships based between organisations and customers (Karson & Fisher, 2005). If the companies that use web sites in order to perform electronic commerce do not restrict to some of the ethical standards, they will produce bad results like a bad reputation and a lack of trust that might cause losing the whole business (Schneider, 2006). Ethical attitudes make the customer satisfied and help make an organisation successful (Fisher, et al., 1999). So, various strategic marketing decisions should have the ethical factor, while unethical companies begin to lose their customers rapidly. This chapter discusses the concept of marketing ethics especially in the field of e-commerce as a starting point, the importance of business ethics, the code of ethics; attempt to clarify some ethical issues of e-commerce, the concept of customer satisfaction, significance of customer satisfaction, and factors affecting customer satisfaction.

2.2 Business Ethics

The term "ethics" come from the Greek word ethos meaning "custom" or "sentiment" and "sentiment of community" (Toffler, 1986). It goes beyond just obedience to the rules, examining the reasoning behind those rules. Ethics connotes a set of customary principles or rules and practices of behaviour that seek to answer the normative moral questions regarding

"what we ought to do"? (Murphy & Laczniak, 1981; Schlegelmilch, 1998). Business ethics defined in most simple terms as the application of ethical principles to business. Gaski (1999) stated that the moral philosophy of Aristotle refers to the meaning of "ethics" as: "human behaviours according to the viewpoint of their rightness and wrongness". Ethics is considered as all possible moral principles or values which might guide behaviour (Sherwin, 1983). Crane and Matten (2007, P.52) define business ethics as "the study of business situations, activities and decisions where the issues of right and wrong are addressed". According to Ferrell et al. (2012), business ethics evaluates whether practices of employees, leaders, and organisations, as a whole, can be considered morally acceptable.

Being ethical would therefore mean carrying out that code (putting ethics into practice). De George (1990, P.14) defines ethics as: "a systematic attempt to make sense of our individual and social moral experience, in such a way as to determine the rules that ought to govern human conduct, the values worth pursuing, and the character traits deserving development in life". Ethics attempts to find answers to some key questions such as "What rules of conduct should govern the behaviour of human beings? Is morality same for all humans at all the times, in all situations, and in all places?" (Frankena & Granrose, 1974; Frankena, 1978). Also, the term refers to the systematic reflection on what is moral. Though, morality and ethics are difficult to separate, there seems to be a thin difference in meaning between 'ethical' and 'moral' and as such many studies have used them interchangeably (Stedham et al., 2007; Trevino et al., 2006; Shaw & Barry, 2001; Jones, 1991).While morality involves the principle or rules of moral conduct as defined by society, ethics reflect the nature and justification of right and wrong. That is, morality is the whole of opinions, decisions and actions with which people express what they think is good or right (Oso & Semiu, 2012). Morality is characterised as: "the basic guidelines about what is right and wrong by providing "the standards of behaviour through which individuals are judged, especially in their relationship with others" (Stedham et al., 2007, P.165). However, moral principles differ from person to person and so is the notion of what is right or wrong, belief systems and motives. People continue to learn and develop their own moral beliefs and conducts. Consequently, individual differences in moral thought are based on the premise that systems of morality guide or influence decision making and behaviour of an ethical nature (Kohlberg, 1981, 1984; Forsyth, 1980). Societies recognise the need for establishing ethical rules and practices to guide human relationship and behaviour (Metcalfe, 2003; Yücel et al., 2009). Systems of moral principles affect how people make decisions and lead their lives. Hence, the purpose of setting ethics in motion is to strengthen moral principles and obligations by

stressing acceptable and responsible actions. In general, ethics and morality are two different concepts in the same area (Faure & Fang, 2008; Fischer, 2004). As far as the law is concerned, it reflects a minimum standard of ethics. In general, ethics is broader and covers areas where the law cannot in every single issue in our daily life (Frederick, 1998). Legal rules are made to guide society and regulate human interactions that are enforceable to promote peaceful and productive interactions; an ethical problem cannot always be solved with a legal rule. For example, failing to fulfil a promise that is not legally binding; and exporting products banned in the United States to third world countries where they are not prohibited. The mere fact that these practices are legal does not prevent them from being challenged on moral grounds. Pojman (1995) argued that sanctions of law are physical and financial, but those of ethics are only of conscience and reputation. To this end, Burke (1999) comment: "In civilized life, law floats in a sea of ethics. Each is indispensable to civilization. Without law, we should be at the mercy of the least scrupulous: without ethics, law could not exist" (p.538). However, the issue of ethical problem is a dilemma, the presence of a difficult choice and the absence of a clear answer. Otherwise, no ethical problem would exist, but only a simple issue of decision making (Toffler, 1986). That is, an ethical dilemma arises when there is a conflict between two or more parties where one is benefiting at the expense of another (the end justify the means) or two moral rules when one is violated (the means justify the ends). It is a problematic area that will inevitably hurt someone or some group, where the decision-maker does not have the total control over the issue (Nash, 1990). To quote Fraedrich et al., (1994): "One difference between an ordinary decision and an ethical one lies in the point where the accepted rules no longer serve, and the decision maker is faced with the responsibility for weighting values and reaching a judgment in a situation which is not quite the same as any he or she has faced before". (p.5) Ethical concerns are an important area in business practices and research endeavours. Many writers (Rhodes, 1991; Reamer, 1990; Robinson & Reeser, 2000) have acknowledged the difficulty of making ethical decisions and of developing useful ethical systems. This situation "contribute to the sense that understanding ethical issues in some rational, systematic way is impossible" (Rhodes, 1991, P.2). In the words of Reamer (1990, P.4), "conflict frequently arises among reasonable individuals about what is right or moral". Even with guidance from Code of Ethics, ethical decision making is difficult (Robinson & Reeser, 2000). These ethically challenging decision making situations may lead to ethical dilemmas, and are grounded in the conditions and factors related to the decision-maker and cultural influences (Jones, 1991; Jones et al., 2007).

2.3 Marketing Ethics

Research on ethical marketing first made its appearance in the late 1960s, with the pioneering work of Bartels (1967), who provided the first conceptualisation of factors influencing marketing ethics decision-making. Since then, there has been a steady growth of contributions on the subject, reflecting increasing public concern about unethical marketing practices, such as dangerous products, misleading prices, and deceptive advertising. However, it was not until the early 1980s that the important role of ethics in marketing became widely recognized by business practitioners, when, for the first time, many companies and professional associations began to adopt certain codes of ethics in conducting their operations. Reflecting this, academic interest has grown exponentially, with dozens of studies conducted on the subject (see, for example, reviews by Nill and Schibrowsky (2007); O'Fallon and Butterfield (2005); Schlegelmilch and Oberseder (2010). These can be categorized into five major streams, which are elaborated in the following:

2.3.1 Studies focus on ethical issues pertaining to the key functional areas of marketing strategy

The first stream of research focuses on ethical issues pertaining to the key functional areas of marketing strategy, namely:

The product, such as dangerous and malfunctioning products, package downsizing, brand imitations, and product information negligence (D'Astous & Gargouri, 2001);

The price, such as overcharging, inaccurate billing, price fixing, price discrimination, and price skimming (Tsalikis & Seaton, 2008);

The distribution, such as charging full price for a sales item in retail stores, selling only products with high profit margins, and giving incorrect change to customers (Sarma, 2007); and the promotion, such as deception and unfairness in sales promotions, offensive advertising and stereotypes, and advertising of harmful products (Bakir & Vitell, 2010).

Of the four functional areas examined, ethical aspects of promotion attracted most attention, which is in line with trends in the general field of marketing (Nill & Schibrowsky, 2007).

2.3.2 Studies deals with specialized dimensions of marketing ethics

The second group of studies deals with specialized dimensions of marketing ethics, with particular focus on: ethics in marketing education, specifically dealing with its impact on

ethical orientations, attitudes and behaviours of future business leaders (Gioia, 2002); the impact of stakeholder social concerns on social responsibility issues and their effect on business performance (Modesto, 2006); the development of ethical codes and standards guiding marketing and advertising practice (Chonko & Hunt, 2000; Winkler, 2011); ethical aspects of international business transactions (Kolk & Van Tulder, 2004); and ethical issues arising from the use of internet marketing by business organisations (Bush, et al., 2000; Rallapalli et al., 2015).

2.3.3 Studies focus on the way decision-making on ethical matters is conducted

The third research stream examines the way decision-making on ethical matters is conducted, with various models proposed on the subject, such as those by Ferrell et al. (2007, Hunt and Vitell (2006), Jones (1991), and Trevino et al. (1998). Such models explain how individuals make ethical decisions, thus enabling stakeholders to adjust their decision-making processes accordingly (e.g. Burnaz, et al., 2009; Singhapakdi, et al., 2010). These models mainly draw on ethical traditions in moral philosophy, and specifically build upon the framework originally developed by Rest (1986), which points to four basic components of ethical decision-making: identifying the moral nature of an issue; making a moral judgment; establishing a moral intent; and engaging in moral action (O'Fallon & Butterfield, 2005). However, scholars in this line of research point to the difficulties in providing a generalized model of ethical decision-making due to the existence of various situational factors (Bush et al., 2000).

2.3.4 Studies investigate consumers' perceptions of corporate marketing unethicality

The fourth stream includes studies that investigate consumers' perceptions and responses with regard to corporate marketing unethicality. Research here has taken various directions, such as: the application of consumer ethical concepts in green retailing (Chan, et al., 2008; Lu et al., 2015); the effects of perceived ethical sales behaviour on customer satisfaction, trust, and commitment (Román & Ruiz, 2005; Leonidou, et al., 2013); consumer perceptions of ethical issues surrounding online shopping (Roman, 2007); consumers' punishments or rewards resulting from what they perceive as either a firm's ethical or unethical behaviour (Babin, et al., 2004); the impact of consumers' commitment on their ethical judgment of the firm's marketing behaviour and the outcomes of this judgment (Ingram et al., 2005); the formation of perceptions by consumers on company or brand ethicality (Brunk &

Blümelhuber, 2011); and customer's perception of ethical behaviour and its impact on value received and loyalty (Valenzuela, et al., 2010).

2.3.5 Consumers' perceptions of ethical/unethical consumption

The final (and largest) group of studies focuses specifically on consumers' perceptions of ethical/unethical consumption, and is divided into three sub-areas.

The first sub-area sheds light on the unethical behaviour of consumers, with some of the issues addressed here referring to: highlighting specific unethical consumer actions, such as purchasing contraband items (Albers-Miller, 1999).

The second sub-area placed particular emphasis on the role of Hofstede's (1980) cultural dimensions in influencing consumer's ethicality. Specifically, Vitell et al. (1993) established a link between these cultural factors and ethical elements of decision-making faced in business situations. (Rawwas et al., 1998) compared ethical attitudes of consumers in countries sharing a similarity of ongoing war and terrorism, but differing significantly in terms of uncertainty avoidance and masculinity, and concluded that contrasting cultures result in different ethical standards. (Yoo & Donthu, 2002) also revealed that collectivism and uncertainty avoidance are positively related to perceived marketing ethicality, while masculinity and power distance are negatively associated with it.

The third sub-area focused on how the formation of consumer ethical perceptions is affected by demographic factors, such as gender, age, educational level, marital status, and income group. For instance, Dawson (1995) and Rawwas (1996) found that women tend to consider certain consumer practices as more unethical than do men. Studies conducted by Vitell et al. (1991) and Ramsey et al. (2007) also provided strong evidence that younger people hold lower ethical standards than their older counterparts. Swaidan et al.'s (2003) study indicated that older, more educated, and married consumers are less tolerant of questionable business activities than younger, less educated and single ones, while gender did not play any role in consumers' ethical orientation. The research of Ang et al. (2001) revealed that males and those from low-income groups exhibit a more favourable attitude toward counterfeit goods, although age and educational level do not influence consumer ethical decision-making. Finally, Erffmeyer et al. (1999) and Leonidou et al. (2013) reported that males, younger, married, and more educated consumers are more likely to accept ethically questionable practices.

2.4 Code of Ethics

Every time a new business is launched anywhere in the world , whether a one man operation or a full blown brick – and- mortar corporate enterprise, the owners must adopt a code of ethics for the business. For small businesses the code is usually unwritten. And sometimes not even discussed and decided upon, but still a code exists. Larger businesses often have written codes of ethics and employees are twined in them and required to adhere to the code. A code of ethics is a buzzword to employees to observe ethical norms and forms the basis for rules of conduct. It is comprehensive enough to cover the entire scheme of organisational ethics expected to be followed by everyone in the company. It usually specifies methods for reporting violations, disciplinary action for violations and a structure of the due process to be followed.

A code of ethics in business is just as important as a sound marketing plan, a solid financial strategy, and an organised business plan. A code of ethics must summarize the beliefs and values of the organisation. Those beliefs and values should become internalized by all employees and used regularly in all business practices, no matter the type of business. Owners of businesses that routinely engage in unethical practices cannot help but pass those values and principles along to the other people working in the business. Small businesses suffer even more, because unethical behaviour and actions are easier for customers to take notice of. Once customers become aware that a business does not have high ethical ideals, they will take their business elsewhere.

Codes of ethics vary among businesses, and also from one country to another. When business grows large enough to expand its operations into other countries, it is critical to hire talent to assist in training existing personnel with regard to the integrity, understanding, responsibility, and cultural norms of the country where the new operation is located. All employees must be treated equally, and any issues of inequality must be dealt with quickly, fairly, and in a manner that is satisfactory to all.

Formal codes of conduct are able to remedy some, but not all, of the shortcomings of laws (Six et al., 2007). Research indicates that employees from organisations that have an ethical code of conduct feel more encouraged and supported than employees without a code (Adams et al., 2001). Codes can be seen as important instruments for the operationalisation of business ethics strategies (van Tulder et al., 2009). Some organisations use an internal code for employees only, whereas others prefer an external code, for example for the public or for

suppliers (Graafland et al., 2003). Similarly, some companies keep their code private; others choose to publish it in the public domain.

It can be argued that a code of conduct should not be used in isolation but can be considered as one part of the ethical infrastructure of an organisation, alongside a number of the instruments discussed above (Tenbrunsel, et al., 2003). This is supported by Webley and Werner (2008), who argue that ethical values will only become embedded in a company culture through well-designed ethics policies, sustained ethical leadership and the incorporation of ethics in organisational processes and strategy. This argument demonstrates the importance of the implementation and measurement of such instruments rather than the simply introducing them.

Graafland, et al. (2003) suggest that the cost of creating and implementing an ethical code of conduct is relatively low and thus it should be considered a logical choice for businesses. Previous research (Russo & Perrini, 2010) has indicated that businesses remain unable to formalise their CSR through specific instruments, such as codes of conduct, certifications or accreditations. It is for this reason that ethical codes of conduct are still generally considered a 'big company' document. Conversely, it is these tools, which can be used to enhance ethical business practice development and strategy in firms (Russo & Perrini, 2010).

2.5 Ethical issues in E-commerce

On a daily basis E-commerce is confronted with several ethical issues such as privacy, security, reliability/fulfilment, non-deception, spamming, website that doesn't carry advertising "label, cyber squatters, online marketing to children and conflicts of interests. Table 2.1 summarises prior studies on ethical issues and shows subject areas, purposes, factors, and results. as can be seen in table 2.1, the ethical issues in electronic commerce, although this application area has not yet been fully examined .This study on B2B and B2C e-commerce ethics can be used to understand the ethical issues which can confront the customer as well as its effect on customer satisfaction.

Table 2.1: Ethical Issues Related E-commerce

Study	Area	Purpose	Factors	Results
Caudill and Murphy (2000)	E-commerce	To examine both historical and conceptual analyses of privacy.	Privacy Security Trust	Privacy, security, and trust ↓ Growth of E-Commerce
Franzak et al. (2001)	E-commerce	To explore issues surrounding the protection of consumer privacy.	Privacy Cookies	Cookies ↓ Privacy
Maury and Kleiner (2002)	Online retailing	To investigate ethical issues in electronic commerce.	Privacy Intellectual property	privacy, and intellectual property ↓ Growth of E-commerce
Sama andShoaf (2002)	E-commerce	To examine the advent of the web as a critical media tool.	Privacy	privacy ↓ consumer welfare
Beltramini (2003)	E-commerce	To investigate the relative importance of three types of web site attributes: privacy, security, and trust.	Privacy Security Trust	Privacy, security, and trust ↓ Willingness to give private information.
Mukherjee and Nath (2007)	Online retailing	To develop a model of trust in online relationship banking.	Shared value Communication Opportunistic behaviour Trust Commitment	Shared value, communication, and opportunistic behaviour ↓ Trust ↓ Commitment

Siplor et al.(2004)	E-commerce	To examine ethical issues of consumer privacy on the internet.	Loss of anonymity Data sharing Direct marketing Unintended use of data.	Loss of anonymity, data sharing, direct marketing, and unintended use of data $\downarrow$ Privacy
Palmer (2005)	E-commerce	To examine some practices associated with marketing on the internet.	Pop-ups Cookies Spam	Pop-ups, cookies, and spam $\downarrow$ privacy
Roman (2007)	Online retailing	To examine the consumer's perceptions regarding online retailing ethics.	Privacy Security Non-deception Reliability	Consumer Internet expertise $\downarrow$ Privacy, security, non-deception, and reliability $\downarrow$ Customer word of mouth.
Roman and Cuestas (2008)	Online retailing	To examine the conceptualisation and measurement of consumers' perceptions regarding the ethics of online Retailers (CPEOR)	Privacy Security Non-deception Reliability	Privacy, Security Non-deception Reliability $\downarrow$ Customer satisfaction.
Limbu et al. (2011)	Online retailing	To examine the effects of consumer's perceptions concerning the ethics of online retailers on web site satisfaction and loyalty.	Privacy Security Non-deception Reliability	Privacy, Security Non-deception Reliability $\downarrow$ Customer satisfaction
Nardal and Sahin (2011)	Online retailing	To measure the perceptions of consumers regarding the online retailing ethics	Privacy Security Non-deception Reliability	Privacy, Security Non-deception Reliability $\downarrow$ Customer satisfaction

Limbu et al. (2012)	Online retailing	To examine the effects of consumers' perception of online retailers' ethical behaviour on consumer purchase and revisit intentions.	Perceived Ethics Trust	Perceived ethics ↓ Consumers' trust and attitudes ↓ Purchase and revisit intention
Lu et al. (2013)	E-commerce	To examine the impact of cultural orientation on consumer perceptions regarding the ethics of online retailers.	Privacy Security Non-deception Reliability	Privacy, Security Non-deception Reliability ↓ E-loyalty
Cheng et al.(2014)	E-commerce	To measure perceived ethics using a transaction-process-based approach: Scale development and validation	Privacy Security Non-deception Reliability Service recovery	Privacy Security Non-deception Reliability Service recovery ↓ Satisfaction
Elbeltagi & Agag. (2016)	Online retailing	To examine the effects of consumers' perception of online retailers' ethical behaviour on consumer purchase intentions and satisfaction.	Privacy, security, non-deception, reliability, service recovery, trust, commitment, satisfaction, and intention to purchase.	Privacy Security Non-deception Reliability Service recovery Trust, commitment ↓ Satisfaction, and repurchase intentions.
Agag et al. (2016)	Online retailing	To development and Validate of an Instrument to Measure Online Retailing Ethics: Egyptian Consumers, Perspective	Privacy, security, non-deception, reliability, service recovery, shared value, satisfaction, and intention to purchase.	Privacy Security Non-deception Reliability Service recovery, And shared value. ↓ Satisfaction, and repurchase intentions.

As table 2.1 shows, eleven out of seventeen studies focused on privacy and security. These studies showed that privacy and security are the most prominent ethical issues related online shopping. Bush et al. (2000) assessed the perceptions of the ethical issues concerning marketing on the Internet among a sample of 292 marketing executives. The authors used an open ended question due to the lack of published research from which scaled items could be developed (Bush et al., 2000). The ethical concerns most often mentioned regarding marketing on the Internet was the security of transactions. The next three most often mentioned ethical concerns were illegal activities (e.g., fraud, hacking), privacy, and honesty/truthfulness of the information on the Internet. Other scholars have focused their attention on analysing online retailers' disclosures of privacy, security, non-deception, and reliability policies on websites, and their effects on consumers' perceived risks for online shopping (e.g. Beltramini, 2003; Roman, 2007; Roman & Cuestas, 2008; Nardal & Sahin, 2011; Isabel et al., 2014; Agag et al. 2016).

In this study, the business ethical issues have been addressed as buyer's perceptions about the integrity and responsibility of the company (behind the website) in its attempt to deal with buyers in a confidential, fair, honest, and sincere manner that ultimately protects buyers' interests., for the purpose of this study, more focus is placed on (privacy, security, reliability, non-deception, service recovery, shared value, and communication) which are the most frequented in the literature review as shown in table 2.1.

2.5.1 Privacy

Everyone has the right to know what information is collected and how it will be used and to accept or decline the collection or dissemination of this information –particularly financial and personal information. Privacy is a complex construct that has received the attention of researchers from a broad spectrum of disciplines including ethics (Roman & Cuestas, 2008), economics (Rust et al., 2002), marketing (Graeff & Harmon, 2002; Tsai et al., 2011, Sharma, 2014, Agag & El-Masry, 2016), management (Robey, 1979) as well as from the legal discipline even as far back as 1860 (Warren & Brandeis, 1860).

The issue of privacy is related to the concept of information risk (Roman & Cuestas, 2008). Privacy extends itself beyond the uncertainty of providing personal information on a website, but includes the degree to which information is shared, rented or sold to third parties that have marketing-related interests (Miyazaki & Fernandez, 2000).

Ethical issues are significant in the area of privacy because laws have not kept pace with the growth of the internet and the web (Roman, 2007). The nature and the degree of personal information registered on websites can threaten the privacy rights of those individuals who visit sites. Companies have received negative publicity because they allowed confidential information about individuals to be released without their consent. Toy smart is one such example:

"Toy smart was a popular website that marketed and sold educational and non-violent children's toys over the Internet. Through its website, Toy smart collected detailed personal information about its visitors, including name, address, billing information, shopping preferences, and family profiles. In September 1999, Toy smart posted a privacy policy which stated that information collected from customers will never be shared with third parties. When it ran into financial difficulties, however, it attempted to sell all of its assets, including its detailed customer databases. On July 10, 2000, the FTC filed a lawsuit against Toy smart to prevent the sale of the customer information. After that, Toysmart.com went bankrupt" (Roman & Cuestas, 2008.p. 644).

The FTC has developed five basic principles that make an online privacy policy sound and fair (Caudill & Murphy, 2000) – "to give notice (tell customers what information is being collected and what the marketer is planning to do with it), choice (customers can choose not to have information shared with third parties or mailing lists), security (to assure customers that the information is safe from tampering, theft, misappropriation and misuse), access and correction (customers can see what has been collected and can correct errors in the data) and enforcement (a mechanism to ensure compliance by participating companies)".

In addition to adopting guidelines for privacy protection, marketers can also turn to endorsement and checks by third party privacy watchdogs such as TRUSTe (Milne & Boza, 1999). Such third parties offer to verify, monitor, and review data collection and usage practices, handle consumer dispute resolution, and offer privacy compliance seals and enforcement mechanisms. The next issue regarding the ethics of online provider is the security which we can discuss it as follow.

The issues of privacy and security have been labelled as two major concerns of e-commerce (Briones, 1998). Privacy extends itself beyond the uncertainty of providing personal information on the websites, but includes the degree to which personal information is shared or sold to third parties that have related interests (Miyazaki & Fernandez, 2001). Privacy

practices are thus crucial for online provider in coaxing customers to disclose their personal information (Wanga & Wu, 2014; Tsou & Chen, 2012).When consumers perceive a higher perception about privacy, such perceptions will increase consumers trust. In the field of e-commerce, a significant and positive relationship between perceived privacy/security and consumer trust in online shopping is supported by a variety of studies (Bigne et al., 2010; Escobar-Rodríguez & Carvajal-Trujillo, 2014; Kim et al., 2011; Ponte et al., 2015; Agag & El-Masry, 2016).

Increased privacy concern has been shown to motivate consumer protective behaviours such as fabrication of personal information and refusal to purchase (Wirtz et al., 2007), and other counteractive measures to diminish privacy concerns (Lwin & Williams, 2003). However a gap still remains in the literature in terms of connecting privacy and trust in e-commerce context.

2.5.2 Security

Security refers to protection of credit card and other financial information from computer virus attacks (Roman, 2007; Agag & El-Masry, 2016). It is the extent to which customers believes that the site is safe regarding payment methods (Bart et al., 2005; Ponte et al., 2015; Agag & El-Masry, 2016). The problem of security can be a result of the vulnerabilities of the internet upon which e-commerce is based resulting in a higher risk of information theft, theft of service, and corruption of data is a reality in this medium. Additionally, the probability of fraudulent activities can be significantly increased because of complexities of accounting for the use of services (Suh & Han, 2003). Studies of internet security and control were interested mainly in its implementation and effectiveness. Customers are often oblivious to the controls implemented on any given internet site. They can only perceive the strength of security controls on a site indirectly through advertisements and publicized information. If security breaches occur, customers may incur damage ranging from invasions of their privacy to financial loss. Organisations will suffer severe losses ranging from the loss of valuable information to a bad public image, and even legal penalties by regulatory agencies. Security control for confidentiality, reliability, and protection of information is therefore a crucial prerequisite for the effective functioning of e-commerce.

Businesses will need to audit their data handling and security practices and get the right processes in place. Expect to see some major class sanctions by consumers against businesses that have had their data breached, stolen or lost. (Azadavar et al., 2011) pointed out that So

high level of security in online marketing of computer related products and services has this potential to growth more and more to encourage people to reduce the time and cost of transaction.

A lack of perceived security is a major reason why many potential consumers do not shop online because of common perceptions of risks involved in transmitting sensitive information, such as credit card numbers, across the Internet. Consumers who provide personal information during transactions assume the risk of having this information compromised. Hence, a major concern of online customers is the security of their transactions. Accordingly, we defined perceived security as the extent to which a potential customer believes that the ecommerce website is secure for transmitting sensitive information.

2.5.3 Reliability/fulfilment

Reliability relates to customer trust and belief that obligations will be fulfilled. Customers believe that the selling company will behave in a manner that is of interest to them. This measure included that the price billed is actually what the customer expected based on the information accessed from the site (Roman, 2007). It can also refer to the availability and delivery of the products ordered. Reliability refers to the consistency of performance and dependability of companies (Parasuraman et al., 2005). Generally, reliability refers the site owners' ability to honour the promises made on the site. In the virtual environment, it is vital to make customers to trust that the company is going to perform what it promises to do, (Wolfinbarger & Gilly, 2003). Reliability can make customers recognize the consistency and credibility of the company as well (Roman, 2007).

Wolfinbarger and Gilly (2003) pointed out that reliability/fulfilment is one of the most important factor that can be used to measure the quality of an online retailing site. Pollach (2005) analysed privacy policies of online retailers linguistically in order to decide if the documents language is suitable for communicating data dealing practices in a way that requires informed content on the side of the user. Her outcomes assured that corporate privacy policies mislead, strengthen and lessen unethical data dealing practices and use persuasive ways in order to increase online retailers' reliability.

While it is a convenient method of shopping, consumers need to wait a couple of days until they can actually have the product in their hands when shopping online. Therefore, handling and shipping of the products have been challenging to online retailers. One of the reasons that

Amazon.com started off selling books online is because books are fairly easy to handle and ship (Rabinovich & Bailey, 2003). In investigating the relationship between fulfilment /reliability and e-trust, studies have shown that consumers are especially concerned about order fulfilment when building trust with an online retailer (Reynolds, 2000). Trust concerns the notion of competence that includes fulfilling the promised service in a reliable and honest manner (Singh & Sirdeshmukh, 2000). Therefore, delivering the promises and fulfilling customers' belief towards the product/service information presented should be a necessary condition in generating customer trust (Reichheld et al., 2000; Urban et al., 2000).

Offline fulfilment/reliability is found to affect customer e- satisfaction as well (Semeijn et al., 2005; Trabold et al., 2006). Focusing on the outcome quality of the service, Collier and Bienstock (2006) suggest that receiving the product in the expected time frame, getting the exact product customers ordered, and receiving the product in a promised condition affect the level of e-satisfaction. Study result of Wolfinbarger and Gilly (2003) indicated that fulfilment/reliability was the most salient factor in judging customer e-satisfaction level compared to other e-tail quality dimensions.

2.5.4 Non-deception

In the marketing field, deception has received special attention in the areas of advertising and personal selling/traditional retailing. Deception in the context of marketing practices is ''unethical and unfair to the deceived'' (Aditya, 2001). Prior research on deceptive advertising has focused largely on identifying the specific types of claims that lead consumers to make erroneous judgments and its consequences on consumers' beliefs and behavioural intentions (e.g., Darke et al., 2010; Roman, 2010). For instance, findings from Darke and Ritchie (2007) showed that deceptive advertising engenders consumers' distrust. Earlier research in retailing and personal selling has identified ''the exaggeration of the features and benefits of a product'' and ''selling items through high-pressure selling techniques'' as common examples of deceptive or manipulative tactics (Ingram, et al., 2005; Ramsey et al., 2007; Roman & Ruiz, 2005; Isabel et al., 2014). Results from this stream of research parallels those obtained by advertising researchers in that deceptive selling actions have been found to decrease customer satisfaction and trust.

Only recently researchers have paid attention to the topic of deception in online retailing. Isabel et al. (2014) found out that Consumers have the knowledge about hints or abnormalities related to review manipulations, as well as the vigilance and capability to avoid

being misled by the manipulated reviews. Miyazaki and Fernandez (2001) evaluated consumers' concerns regarding online shopping. Four major concerns emerged from a sample of 189 consumers. One of them was online retailer fraud, which referred to consumers' concerns regarding fraudulent behaviour by the online retailer, such as purposeful misrepresentation or non-delivery of goods. Interestingly, Grazioli and Jarvenpaa (2003) conducted a content analysis of 201 cases of Internet deception, which revealed that deceivers selected deceptive tactics based on the characteristics of their targets as well as their own purported identities. Among the four types of e-commerce deception (i.e., B2C, B2B, C2B, and C2C), those by online businesses against consumers was found to be the most frequent. Roman (2010) stated that when consumers perceive that the risks pertaining to security, privacy, fraud, or reliability are low, their perceptions of expected benefits increase, thereby increasing their desire to repurchase from the same online retailer.

This study particularly focuses on consumer's perceptions of product-related deceptive practices, rather than on actual deceptive practices. Building on early studies in advertising deception (Burke et al. 1988, Compeau et al., 2004), as well as recent work on Internet deception (Roman, 2010; Isabel et al., 2014), in this study, perceived deception refers to the extent to which the consumer believes that the online service provider does not use deceptive or manipulative practices with the intent to persuade consumers to purchase the website's offerings.

2.5.5 Service recovery

Service recovery refers to the actions an online service provider takes in response to a service failure (Gro¨nroos, 1988). A failed service encounter is an exchange where a buyer perceives a loss due to a failure on the part of the service provider. At which point, a sensitive service provider attempts to provide a gain via some recovery effort to offset the buyer's loss. This view is consistent with social exchange and equity theories (Adams, 1965). Service recovery strategies involve actions taken by an online service provider to return the buyer to a state of satisfaction (Sparks & McColl-Kennedy, 2001). These strategies may include acknowledgment of the problem, prompt rectification of the problem, providing an explanation for the service failure, apologising, empowering staff to resolve issues on the spot, making offers of compensation (i.e., refunds, price discounts, upgrade services, free products or services), and being courteous and respectful during the recovery process (Patterson et al., 2006; Cheng et al., 2014).

Consumers are concern about terms of return policies before shopping a product. Return policy is lenient in case the product does not perform as described and need to be exchanged or a refund. In return policy rebate is implemented to compensate the customers which is defined as a return of part of the original payment for some service or merchandised; partial refund. When shopping online, customers rated the functional attributes like price, ease of movement and ease of return as important (Shim et al., 2000). The high-quality e-stores can offset the increased costs of honouring return policies with increased revenues from customers. Low-quality e-stores, though, will not use easy return policies because they know that their low quality means that many orders will be returned and the costs of returning merchandise will be higher than any increased revenues from customers attracted by easy policies (Heiman et al., 2001). Online stores offer return provisions for their customers for a variety of reasons. These stores desire to remain competitive in the face of rivals' liberal return policies, or they believe that customer satisfaction is a valuable asset for business (Rogers & Tibben-Lembke, 1999). When customers perceive a lower level of uncertainty and are more familiar with the products and the e-store, they will return less and order more products which in turn will lead to higher profits for the company (Foscht & Ernstreiter, 2013).

2.5.6 Shared value

Morgan and Hunt (1994) describe shared values and norms in exchange relationships as "the extent to which partners have beliefs in common about what behaviours, goals and policies are important or unimportant, appropriate or inappropriate and right or wrong". Similarly, Agag and El-Masry (2016) and De Ruyter and Wetzels (1999) argue that in terms of content, relationships may be governed by several types of norms and values (such as shared values pertaining to quality, profitability and ethics). According to Morgan and Hunt (1994), shared values contribute positively to the development of affective commitment. Referring to mutual goals, Fontenot and Wilson (199788) and Theron et al. (2008) maintain that the more committed partners are to the relationship, the better the chance for a firm to achieve its individual and mutual goals without the overshadowing risk of engaging in opportunistic behaviour.

High standards of online seller ethics such as e-governance, taking permission from users for mailing lists or preventing kids from accessing adult content are especially important for online travel. When customers perceive a higher perception about shared values, such perceptions will increase their trust and commitment to their supplier. According to Morgan

and Hunt (1994), shared values contribute positively to the development of affective commitment. Referring to mutual goals, Morgan and Hunt (1994) report a positive relationship between shared values and relationship commitment. Both groups of authors find that, when partners share same values, this has a positive effect on their mutual level of commitment to the relationship.

2.5.7 Communication

Simpson and Mayo (1997) maintain that communication is a key variable at the beginning of any relationship. "Communication" is defined by Anderson and Narus (1990) as "the formal as well as informal sharing of meaningful and timely information between firms". According to Goodman and Dion (2001), the significance of effective communication to social and business relationships is universally accepted. Communication is not only viewed as an important determinant of relationship effectiveness, but is also described as "the glue that holds industrial marketing relationships together" (Coote, et al., 2003). Morgan and Hunt (1994) conclude that communication has a positive and indirect impact on the retailer-supplier relationship commitment in the motor vehicle tyre industry, while Anderson and Narus (1990) stress the critical role of communication in partnerships for the establishment of cooperation and trust. Goodman and Dion (2001) argue that, although not every commitment model proposed has included communication as a determinant, the majority of studies address the importance of effective communication. Goodman and Dion (2001), therefore, contend that a relationship characterised by effective communication should enhance commitment to the relationship. Agag and El-Masry (2016) and Morgan and Hunt (1994) and Mukherjee and Nath (2007) point out that communication directly influences trust, and through trust, indirectly influences relationship commitment. Communication has been used as antecedents to consumer trust (Mukherjee & Nath, 2003; O'Mahonya et al., 2013). Consumers are more likely to trust online service provider that makes its policies available, informs them about new offerings and quickly confirms that a transaction has occurred.

2.6 Concept of Customer Satisfaction

Customer satisfaction (CS) is a term that has received much attention and interest among scholars and practitioners perhaps because of its importance as a key element of business strategy, and goal for all business activities especially in today's competitive market (Anderson et al., 1994). It's therefor important to understand this terminology in detail as

conceptualised in this study. Some definitions given by scholars for customer satisfaction are as follow:

CS is a "psyclogical concept that involves the feeling of well-being and pleasure that result from obtaining what one hopes for and expects from and appealing product or service" (WTO, 1985).

CS is defined "as an attitude like judgment following a purchase act or a series of consumer product interactions" (Lovelock & Wirtz, 2007).

CS is "a consumer's post-purchase evaluation and effective response to the overall product or service experience" (Oliver, 1992).

Satisfaction is a person's feeling pleasure or disappointment resulting from comparing a product's performance (outcome) in relation to his or her expectation (Kotler & keller, 2006).

While customer satisfaction has been defined in various ways, the high-level conceptualization that appears to have gained the widest acceptance states that satisfaction is a customer's post purchase evaluation of a product or service (Westbrook & Oliver, 1991; Bayraktaret al., 2012).

Admittedly, satisfaction itself is a complex concept and difficult to universally define accurately measure. This is supported by Oliver (1997) when he states "everyone knows what satisfaction is until asked to give a definition it seems nobody knows". In the context of e-commerce, consumers' satisfaction with an online shopping is described as the consumers' judgment of their internet shopping experiences (Szymanski et al., 2003). In this research, customer satisfaction is defined as the customer's post-purchase comparison between pre-purchase expectation and performance received (Oliver, 1980).

2.7 Conceptualising satisfaction: Theoretical perspectives

Brookes (1995, p 9-10) identifies three approaches to the measurement of customer satisfaction: Equity Theory (ET), Attribution Theory (AT) and (the dominant discourse) Expectancy Disconfirmation Theory (EDT) (Engel et al. 1968; Bartikowski & Llosa, 2004, p.68). As well as these approaches recent literature has focused upon the importance of emotions and the need for happiness as opposed to satisfaction (Weiner, 2000; Price et al. 1995; Lin et al., 2014; Oh et al., 2014).

These theories have been developed mostly in and for the private sector. However, some of the studies (NCSR Report 22, 2005; DSS, 1998; DSS, 1999; DWP, 2005; Elam and Ritchie,

1997; MORl, 2002; Blaug et al. 2006) used as an illustration in this chapter have been carried out in a public service context. ET is described by Brookes (ibid, p.9) as being the perception of balance between the inputs of the customer and the outcomes given by the provider. Therefore satisfaction can only occur, if the time and effort invested in the transaction by the customer is seen to be equal to the actual outcome of the encounter.

Oliver and Swan (1989, p.373) expanded on this maintaining that consumers assess their input and outcome and then compare it against the input of, and outcomes for, the service provider. Furthermore, Chan et al. (1996, p.349) asserted that (dis)satisfaction is further formed relative to the contribution that other customers are expected to make. It is the extent to which the exchange is seen as 'inequitable' that determines how satisfied the customer will be (Oliver and Swan, 1989, p.373). However, Lapidus and Pinkerton (1995, p.108) maintained that simple notions of satisfaction do not adequately describe the emotional response to perceptions of inequity that may arouse feelings of 'resentment, anger or guilt'. Attempts to suppress the tension created by this emotional response may lead the customer to change the manner of their inputs, alter their perception of the outcome or abandon the transaction (Lapidus and Pinkerton, 1995, p.109).

AT revolves around the perceived success or failure of a service interaction being attributed to internal factors (the customers skill or effort expended) or external factors (difficulty of the interaction, effort made by others in the transaction, advice taken or luck) (Brookes, 1995, p.9). Weiner (2000, p.384) continued that, in terms of AT, expectations based on repeated negative or positive interaction are difficult to alter. One negative experience after several positive ones is unlikely to change the perception of the service as the anomalous encounter will be attributed to 'unstable' factors (e.g. a known member of staff being off sick). The inverse of this, one positive encounter following several negative ones, is unlikely to occur as individuals are unlikely to return to a service where the encounter was judged to have been bad. However, and of particular interest when applied to users of the public services, Weiner (ibid) expressed the belief that where there is no choice in service provider the opposite becomes true. Customers will attribute 'good' experiences to 'unstable factors' and bad experiences to 'stable' ones (such as overall poor management). The significance of emotion in the formulation of satisfaction is a further important theme. Consumer linked emotions span a range of feelings along several different continuums; joy to fear, pleasantness to un-pleasantness, relaxation to action and calmness to excitement, to illustrate a few, and many

theorists agree that satisfaction is at least partially constructed through opinions based in emotional experiences (Wong, 2004, p.366).

However, the feasibility of using emotions to assess satisfaction is difficult to evaluate and has, therefore, remained largely unexplored (Price, et al. 1995; Weiner, 2000; Wong, 2004). Pure emotions are virtually impossible to obtain in any research setting and are impossible to separate from satisfaction (Bagozzi et al., 1999, p.l90-201). Therefore it is debatable if customer satisfaction is in itself a unique entity or a sub-category of positive emotions. However, Weiner (2000, p.384-385) emphasized the importance of emotions in service encounters asserting that emotions "bridge the gap between past and future"; the gap traditionally seen as being occupied by expectations. Furthermore, and of importance for business' offering a service as opposed to a product, Wong (2004, p.365) maintained that the service provided is 'inseparable' from the contact employee. Therefore the employee exerts considerable influence over the formation of customer satisfaction through the quality of service they personally provide. Wong goes on to state that the way the customer feels about the contact employee is pivotal for the degree of commitment shown to an organisation as well as the satisfaction reported about the service as a whole.

Expectations disconfirmation theory (EDT) represents the dominant discourse in relation to measuring customer satisfaction (Brookes, 1995, p.10). EDT was originally conceived by Oliver (1980) and presented as the expectation-disconfirmation paradigm. Devlin et al. (2002, p.119) summarized Oliver's theory as being that 'expectations are an adapted standard which provide a frame of reference for evaluative judgments, thereby making satisfaction a. function of the baseline effect of expectations'. Essentially, Oliver was saying that customers predict the outcome of service encounters, based upon their expectations of that service: Consumers are believed to form expectations of product performance characteristics prior to purchase. Subsequent purchase and usage reveal actual performance levels that are compared to expectation levels using a better-than, worse-than heuristic. The judgment that results from this comparison is labelled negative disconfirmation if the product is worse than expected, positive disconfirmation if better than expected and simple confirmation if as expected. Oliver and DeSarbo (1988, p.495) Brookes (1995) identified three preceding factors to the satisfaction/dissatisfaction outcome.

Firstly he cited prior expectations, based on previous experience; secondly, performance assessments made on comparisons against expectations; and finally, the (dis)confirmation based on post-purchase judgments of service received (Brookes, 1995, p.1 0) (see Figure 2.1).

Fig 2.1: Expectations Confirmation Theory (EDT)
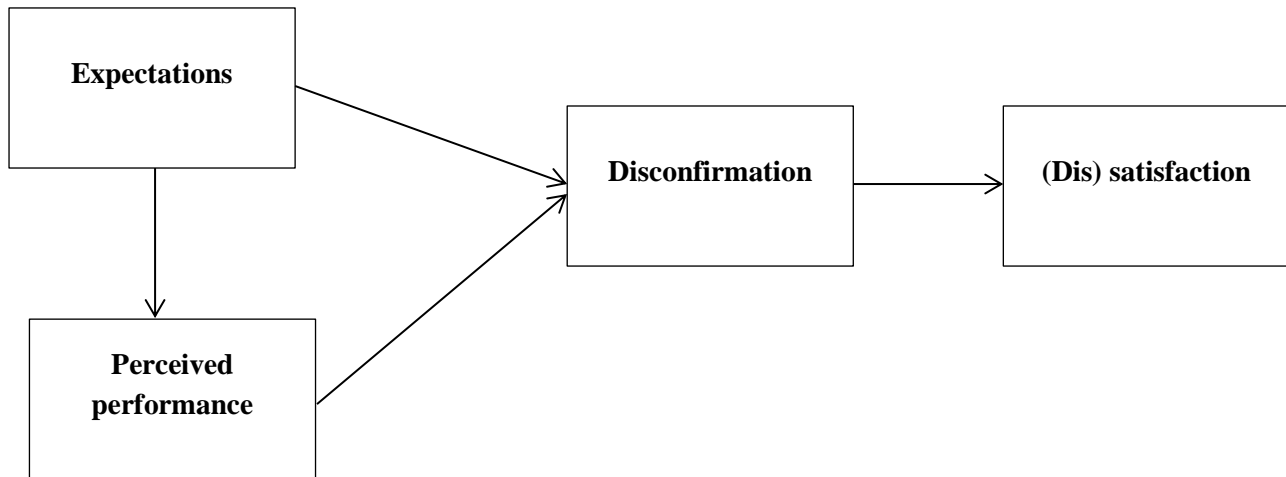
Source: Brookes (1995)

Brooke's observations were a simplified version of the EDT process as described above and illustrated the stages involved in making an individual judgment on personal satisfaction.

EDT posits that expectations, coupled with perceived performance, lead to post-purchase satisfaction. This effect is mediated through positive or negative disconfirmation between expectations and performance. The four main constructs in the model are: expectations, performance, disconfirmation, and satisfaction. If a product outperforms expectations (positive disconfirmation), post-purchase satisfaction will result. If a product falls short of expectations (negative disconfirmation), the consumer is likely to be dissatisfied.

2.8 The Relationship between Business Ethics and Customer Satisfaction

Given the advancement in information technology, online shopping has become a popular activity. Many marketers are beginning to develop online products for marketing. Until today, the central concern of marketers is still focused on the concepts of satisfaction and loyalty to a merchant's website. Electronic commerce, commonly known as e-commerce, is a type of industry where the buying and selling of products or services is conducted over electronic systems such as the Internet and other computer networks.

In recent years, electronic commerce has entered a platform of exponential growth. In addition, the use of the Internet in the consumer decision-making process has caused traders to make greater use of this tool. While consumer behaviour in e-commerce seems to be a complex subject, the consumer expectations are changing, challenging traditional patterns of supply of commercial websites. Satisfaction is a response to a perceived discrepancy between prior expectations and perceived performance after consumption (Eid, 2011; Lau et al., 2011). Customer satisfaction is defined by how satisfied one is with the products/services. Thus, satisfaction is extremely important to marketers of products and services. This is because when a customer is satisfied, it will bring him/her to a positive purchase intention such as repurchase, positive word-of-mouth and loyalty in the long term. Customer satisfaction plays a crucial role in sustaining in the marketplace (Garver & Gagnon, 2002); therefore, it is important to ensure that customers are satisfied. If not, retailers will lose their market. Few studies have been done that focus on uncovering the underlying constructs of customer satisfaction, however, the impact of payment was seldom touched (Xia et al., 2008). Ladhari (2010) found that consumer satisfaction (e-satisfaction) must be concerned with all aspects of issues that arise before, during, and after the delivery of the service. Meanwhile, another research on online customer satisfaction claims that advertisements, product quality, brand names, and prior shopping experiences play a significant role in customer satisfaction among online shoppers (Mumtaz et al., 2011).

Customer satisfaction is crucial for the success of online businesses (Wang & Huarng, 2004), but very little is known about the key indicators of consumers' satisfaction with online providers' web sites (Evanschitzky et al., 2004; Wang & Huarng, 2004). It is suggested that customers' ratings of satisfaction are influenced by their reactions to online providers' web sites (Gommans et al., 2001; Limbu et al., 2011). For instance, the level of interactivity and the amount of information provided by the web site (Ballantine, 2005), convenience and site design (Evanschitzky et al., 2004), and product offerings (Szymanski & Hise, 2000) are significant determinants of satisfaction. Moreover, satisfaction is the outcome of customer service (Wolfinbarger & Gilly, 2003), online providers' service quality (Jun, et al., 2004), product quality, provided value, and product selection (Burke, 2002). Wang and Huarng (2004) found satisfaction was related to the customers' perception of an online service provider in which satisfaction increased as the customer perception of online service provider became more positive and decreased as the customer perception of an online service provider became negative. In addition, fulfilment or reliability has an impact on satisfaction

(Wolfinbarger & Gilly, 2003). A few studies have suggested ethical issues as the determinants of web site satisfaction (Roman, 2007; Elbeltagi & Agag, 2016). Privacy and security are found to be important predictors of consumers' satisfaction with online service providers' web sites (Szymanski & Hise, 2000; Roman, 2008). Online consumers are mainly concerned with the financial security, which in turn influenced their satisfaction (Wolfinbarger & Gilly, 2003). In addition, non-deception has an impact on satisfaction (Roman, 2007; Isabel et al., 2014). The expectancy and disconfirmation model suggests consumer satisfaction is a response to the congruency between an individual's expectations and the actual performance of a product (Oliver, 1981). If there is a discrepancy between expectations and actual performances, the result is a positive disconfirmation (if performance exceeds expectations) or a negative disconfirmation (if expectations exceed performance). Positive disconfirmation leads to satisfaction. In an online context, consumer satisfaction to an online service provider's web site may be viewed as a function of the interrelationship between what consumers expect from the web site and their perceptions or evaluations of services rendered by the web site. For example, if an online provider creates an impression or belief among consumers that is possibly deceptive and different from what could be expected by the consumer, that may have an adverse impact on web site satisfaction. Because online consumers are becoming increasingly concerned about ethical issues associated with the web sites especially security of their transactions and fulfilment of their orders, online providers who maintain a high level of ethics should perform better resulting in positive disconfirmation, thus ensuring satisfaction. Therefore, the current study examines the relationship between online service provider ethics and customer satisfaction.

2.9 Culture

There are several seminal theories on culture including Hall's (1959), Kluckhohn and Strodtbeck's (1973), Hofstede's (1980), and Trompenaars's (1994). Hofstede's model will be used as the main cultural basis for this research model. This is so because, among other things, the model is seen as the most influential cultural model used by researchers when conducting culture-related studies (Pavlou & Chai, 2002). Another reason for the choice of Hofstede's model is its reliability and validity. His scales are supported by an extensive number of studies in various disciplines including in IS contexts. In addition, Hofstede's dimensions have been applied in research situations of critical relevance to this research. Studies centring on online consumer behaviour using Hofstede's dimensions are numerous

(Jones & Alony, 2007; Sornes et al, 2004; Laforet & Xiaoyan, 2005; Cairns & Thimbleby, 2008). In addition, this research use of Hofstede's variables will allow the researcher to compare the research outcome in relation to the findings of previous research conducted in similar sectors using the same metric.

The current study concentrates on Hofstede's four cultural dimensions: Power distance index, uncertainty avoidance index, masculinity, and individualism. Culture is defined by Hofstede (2001.p.9) as "the collective programming of the mind that distinguishes the members of one group or category of people from another".

Initially, Hofstede studied the cultural values of employees from around 70 countries working for IBM subsidiaries from the period 1967 to 1973. In the first study, Hofstede identified four cultural dimensions, namely power distance index, uncertainty avoidance index, masculinity, and individualism (Hofstede, 1980). Later, in the mid-80s, long-term orientation was added to Hofstede's model using a survey called the Chinese Value Survey used in 23 countries (Hofstede, 1984).

Power Distance Index refers to "the extent to which a society accepts the fact that power in institutions and organisations is distributed unequally" (Hofstede, 1980, p. 45). Inequality and power are basic facts of any society, and it is common for those societies to be unequal, but the severity of inequality differs from one society to another (Hofstede, 1980).

Uncertainty Avoidance Index refers to "the extent to which a society feels threatened by uncertain and ambiguous situations and tries to avoid these situations by providing greater career stability, establishing more formal rules, not tolerating deviant ideas and behaviours, and believing in absolute truths and the attainment of expertise" (Hofstede, 1980, p. 45). People from uncertainty- avoiding cultures attempt to reduce the possibility of unstructured situations that are surprising and different from usual. Uncertainty-avoiding cultures tend to resort to strict laws and rules in order to mitigate uncertain and unstructured situations.

Masculinity versus femininity refers to the distribution of roles between males and females. Results from the IBM studies showed that women's values are less different among societies than those of men; men's values tend to range in different countries from very assertive to competitive. Men's values also tend to range from different to modest and caring and are sometimes similar to women's values. The men in masculine countries seem to be characterized with assertiveness (Hofstede, 1980). Furthermore, women in the masculine countries tend to be moderately assertive and competitive, but not as much in comparison to

men. Therefore, masculine countries show a gap between women's and men's values (Hofstede, 1980).

According to Hofstede (1980) "individualism implies a loosely knit social framework in which people are supposed to take care of themselves and of their immediate families only, while collectivism is characterized by a tight social framework in which people distinguish between in-groups and out-groups; they expect their in-group (relatives, clan, organisations) to look after them, and in exchange for that they feel they owe absolute loyalty to it" (p. 45). In individualistic societies, ties among its members are loose. That is, individuals are expected to look after their immediate families unlike individuals from collectivistic societies who tend to be integrated into in-groups and extended families which protect them in exchange for unquestioning loyalty (Hofstede, 1980).

Hofstede's dimensions are used in this current study as a cultural manipulation check for identifying whether the surveys collected from the UK and Egypt consist of different populations and each of those samples is representative of its country.

2.10 Conclusion

In summary, this study has had to draw heavily on the literature and perspectives of marketing ethics as a starting point. As well as providing background to the research area, this chapter has attempted to clarify some ethical issues of e-commerce such as privacy, security, non-deception, fulfilment/reliability, service recovery, shared value, and communication. This chapter has also presented the different concept of consumer satisfaction as well as the factors influence on consumer satisfaction. Finally, the relationship between business ethics and customer satisfaction has been presented.

CHAPTER THREE: THEORIES AND THE CONCEPTUAL MODEL

3.1 Introduction

The conceptual model is based on theoretical foundations. Therefore, this chapter aims to discuss ethical theories and models in business ethics (section 3.2 and 3.3), Commitment-trust theory which is employed to justify the relationship between BPSE and customer satisfaction (section 3.4). Finally, Section 3.5 presents the conceptual model. This section is divided into the following four sub-sections: Section 3.5.1 presents the nature of BPSE in the context of e-commerce ethics. Section 3.5.2 summarises the studies which focus on the relationship between BPSE and customer satisfaction; 3.5.3 focuses on the relationships between BPSE, trust and commitment. Section 3.5.4 presents the direct relationship between trust, commitment and satisfaction.

3.2 Ethical Theories

Business ethics is a specialized branch of ethics focusing on how moral standards apply to business organisations and behaviour (Velasques, 1998). As such, it cannot be understood separately from the general ideas of ethics, and the general ethical theories apply to business ethics as well (Hunt & Vitell, 1986; Fritzsche & Becker, 1984; Schumann, 2001; Lahdesnati, 2005). Normative ethical theory offers different moral theories, each prescribing a set of moral rules that individuals can apply in the process of deciding whether an action is morally right or wrong in various situations (Ferrell & Gresham, 1985; Weber, 1990; Alder et al., 2008). Research on the role of ethical theories in business usually focuses on the application of ethical guidelines in human resources practices (Shultz & Brender-Ilan, 2004; Schumann, 2001), corporate social responsibility policies (Frederiksen, 2010), and the assessment of managers' ethical evaluations (Reidenbach & Robin, 1990). Most studies aim to identify basic ethical rules that individuals can follow in business or to prescribe frameworks of moral principles to apply in decision making. These moral principles are derived from various traditional ethical theories.

There are some ethical theories which can be discussed such as ethical egoism, utilitarianism, deontology, the ethics of care, rights theory, and the theory of justice. My original intention was to include as many ethical theories as possible, since prior research has demonstrated that individuals use a wide range of different ethical criteria in order to reason their decisions and behaviours (Granitz & Loewy, 2007; Reidenbach & Robin, 1988;

Schumann, 2001; Shultz & Brender – Ilan, 2004). The next section begins with a discussion of egoism, an approach to ethics that is essential to an understanding of ethical theory in general, followed by outlines of the basic tenets of utilitarianism, deontology, the ethics of care, rights theory, and the theory of justice.

3.2.1 Ethical Egoism

Teleological or consequentiality theories measure morality based on the consequences of actions. Ethical egoism represents an ethical egoism position, which indicates that individuals are always motivated to act in their perceived self-interest (Rodgers et al., 2015). Ethical egoism focuses exclusively on maximizing the good for the moral agent (Reidenbach & Robin, 1990; Yoon, 2011). There are a few variations of the theory, but two forms of egoism are the most dominant: psychological egoism and ethical egoism. Psychological egoism is a descriptive theory of human behaviour that holds that people are naturally programmed to behave only in their own self-interest. Ethical egoism is the normative theory whereby people ought to act exclusively in their self-interest (Reidenbach & Robin, 1990; Jones et al., 2007). Thus, the moral principle of ethical egoism suggests that an act is ethical when it promotes the individual's long-term interest (Shultz & Brender-Ilan, 2004; Jones et al., 2007; Leonidou, et al., 2013). Note that it is possible for people to help others, follow the rules of society, and even grant gifts if they believe that those actions are in their own best interest.

Few moral philosophers endorse ethical egoism, and some would deny that it constitutes a normative theory at all (e.g., Barry & Stephens, 1998; Yoon, 2011). As noted below, a great deal of scholarship in moral philosophy and applied ethics is devoted to arguing that people and organisations ought to take the interests of others into account in their decision-making processes and behaviour. Although the foundational principles, the arguments, the conclusions, and the behavioural prescriptions vary greatly among these theories, it is not much of an intellectual stretch to say that ethics is about other-regarding, rather than self-regarding, thought and behaviour.

3.2.2 Utilitarianism

Utilitarianism represents the dominant and most influential normative teleological or consequential ethical philosophy, and its different forms incorporate various concepts of utility (Yoon, 2011). Jeremy (1789) and John (1863) embraced a "hedonistic" conception of "pleasure" or "happiness." Pluralistic utilitarian have developed an approach that added a list

of other intrinsically good things to pleasure, such as knowledge, freedom, friendship, etc. Preference utilitarianism proposes a firmer basis for theories of utility, based on peoples' desires, choices, and behaviour rather than on pleasure (Snoeyenbos & Humber, 2002). Utilitarianism focuses on ends and not on the means required to achieving those ends and it takes into account all present and future benefits and harms that accrues or might accrue to anyone who is affected by the action, including items that may be difficult to evaluate accurately (Schumann, 2001).

According to the utilitarian moral principle, an act is morally acceptable if it produces the greatest net benefit to society as a whole, where the net social benefit equals social benefits minus social costs (Bentham, 1789; Mill, 1957; Brandt, 1979; Rachels, 1999; Velasquez, 1998; Schumann, 2001; Cavanagh, 1981). Utilitarianism regards the welfare of any single individual as no more or less important as the welfare of any other individual, but it does not assume that all individuals should be treated in the same way. For example, it would endorse unequal treatment that maximizes the general welfare (Airaksinen, 1987; Lyons, 1994). Research generally distinguishes between two forms of utilitarianism: act utilitarianism, which includes maximizing benefits relative to costs for a specific decision at hand, and rule utilitarianism, which involves following rules designed to achieve the greatest net positive consequences over time (Fritzsche & Becker, 1984; Premeaux & Mondy, 1993; Premeaux, 2004; Yoon, 2011). Utilitarian decision makers are required to estimate the effect of each alternative on all parties concerned, and to select the one that optimizes the satisfaction of the greatest number (Cavanagh, 1981; Velasquez, 1998).

Utilitarianism—another teleological theory of ethics—is the idea that an action is determined solely by its contribution to happiness or pleasure as agreed among all people. Utilitarianismis commonly described by the phrase ''the greatest good for the greatest number of people.'' Therefore, it is also known as ''the greatest happiness principle.'' Utilitarianism forces the decision-maker to consider all of the outcomes of an action or inaction and to weigh one against another to determine that which is best for society (Reidenbach & Robin, 1990). Also, Reidenbach & Robin (1990) argued the general public learns about the ideas of utilitarianism through the democratic process, which is focused on majority rule.

Although the utilitarianism theory it takes into account all present and future benefits and harms that accrues or might accrue to anyone who is affected by the action, but it focuses on the consequences and does not focus on the action whether it wrong or right.

3.2.3 Deontology Theory

Deontology is associated mostly with Immanuel Kant who argued that the highest good was the good will, and morally right actions are those carried out with a sense of duty (Kant, 1998; Yoon, 2011). Thus, it is the intention behind an action rather than its consequences that make that action good (Bowie, 2002). Kantian moral philosophy is based on the categorical imperative: "Act only on that maxim by which you can at the same time will that it should become a universal law." Kant's second formulation of the categorical imperative dictates that human beings should be treated not simply as a means to one's own ends but also as ends in themselves (Bowie, 1999; Sullivan, 1989). It follows that people in business relationships should not be used, coerced, or deceived, and that business organisations and practices should be arranged so that they contribute to the development of human rational and moral capacities (Bowie, 2002). The third Kantian rule requires that one should act as if he were a member of an ideal "kingdom of ends," in which he is both king and sovereign at the same time. In the organisational arena, this means that the rules that govern an organisation must be such that can be endorsed by every member in the organisation. Moreover, a person who adopts a Kantian point of view sees the organisation as a moral community within which each member of the organisation stands in a moral relationship with all others (Bowie, 1999).

3.2.4 The Ethics of Care Theory

The ethics of care emerged out of the feminist literature. Gilligan (1982), Dillon (1992), and others have objected to the impersonal, male-dominated view of ethics that ignores the importance of the special relationship between individuals. The ethics of care is related to virtue theory, but emphasizes virtues that are important to personal relations, such as compassion, sympathy, empathy, and loyalty (Budd, 2004).

The ethics of care argues that a person's moral obligation is not to follow impartial principles but rather to care for the good of the particular individuals with whom the person has concrete special relationships. Each of us must attend to our own needs as well as to those of the people in our web of relationships, which includes the people with whom we have close relationships as well as those in the larger communities in which we live (Schumann, 2001). According to the perspective of the ethics of care, an ethical dilemma is not an abstract problem with only one ethically correct solution that can be agreed on by impartial observers and by applying universally accepted principles. Rather, solutions should emerge from relationships of mutual care and from the context in which the problems are embedded (Jones et al., 2007). When applying the ethics of care to business, some situations may be more

challenging than others. There may be situations, in which our desire to express care for individuals with whom we have a special relationship conflicts with the care we wish to express for others. For example, a manager making a hiring decision may wish to favour a friend over strangers for the job, but this desire conflicts with the desire to hire the best qualified candidate, which follows from his care for his relationships with other employees, customers, and stockholders of the organisation. Managers can resolve the conflict by disqualifying themselves from making a hiring decision that involves a friend (Velasquez, 1998). The ethics of care has received little attention as a normative ethical theory in business ethics research (for examples, see Schumann, 2001; Jones et al., 2007), but there is growing interest in it in business because of the increased interest in the relational aspect of business life.

3.2.5 Rights Theory

According to the theory of moral rights, human beings have certain fundamental rights that should be respected in all decisions: the right to free consent, privacy, and freedom of conscience, free speech, and due process (Cavanagh et al., 1981). A right is a capacity, a possession, or condition of existence that entitles either an individual or a group to enjoy some object or state of being. For example, the right to free speech is a condition of existence that entitles one to express one's thoughts as one chooses (Duska, 2002). Rights theories distinguish between negative and positive rights. In the case of negative rights, the duty is to allow the party to act freely within the domain covered by the right. In the case of positive rights, the obligation is to provide the party with a benefit of some type. The moral force of a right depends on its strength in relation to other moral considerations applicable to the context in question (Jones et al., 2007). According to rights theory, as long as the distribution of wealth in society is achieved through fair acquisition and exchange, the distribution is a just one regardless of any degree of inequalities that may ensue (Budd, 2004). The morally correct action is the one that a person has the moral right to do, that does not infringe on the moral rights of others, and that furthers the moral rights of others (Rachels, 1999; Velasques, 1998; Cavanagh et al., 1981; Schumann, 2001).

People who rely on rights theory to reason their actions emphasize the entitlement of individuals (Cavanagh et al., 1981). Restrictions on behaviour should prevent harm to others, but unless your actions harm others, you should be free to do as you please. A manager making a decision based on this theory should avoid violating the rights of others who may be affected by the decision (Cavanagh et al., 1981).

3.2.6 The Theory of Justice

According to Rawls (1971), under a veil of ignorance, rational, self–interested, and equal individuals will agree that each person is to have an equal right to the most extensive total system of equal basic liberties. Moreover, social and economic inequalities are to be arranged so that they are both to the greatest benefit of the least advantaged and attached to offices and positions open to all under conditions of fair equality of opportunity (Budd, 2004; Yoon, 2011). In Rawls's opinion, the first virtue of social institutions is justice for the individual and not aggregate welfare. He is concerned more with how the pie is divided than with how large it is. Inequalities are just only if they result in benefits for everyone, with particular emphasis on the least advantaged (Jones, 2007; Leonidou, et al., 2013).

Justice is a theory based on fairness and equality. Aristotle, the originator of the most fundamental concept of justice theory, developed a ''principle of formal justice'' that equals ought to be treated equally, and unequal ought to be treated unequally (Reidenbach & Robin, 1988). Namely, justice as a general concept means to treat like cases alike and to treat people according to fair rules (Devetak et al., 2007, p. 110). According to Rawls (1971, p. 3), justice is the first virtue of social institutions, as truth is of systems of thought, and it begins with the basic structure of society in which the major social institutions distribute fundamental rights and duties and determine the division of advantages from social cooperation. Thus, justice is an essential basis of concepts in moral development literature. In Kohlberg's stages of moral development, the last three stages – authority and social-order-maintaining orientation, contractual/legalistic orientation and the morality of individual principles of conscience – are tied to specific concepts of justice (Reidenbach & Robin, 1988;).

The theory of justice requires decision makers to be guided by equity, fairness, and impartiality (Cavanagh et al., 1981). It relies on three types of moral prescriptions: (a) that individuals who are similar in a relevant respect should be treated similarly and individuals who are different in a relevant respect should be treated differently in proportion to the difference between them; (b) that rules should be administrated fairly and clearly; and (c) that individuals should not be held responsible for matters over which they have no control, and should be compensated for the cost of their injuries by those responsible for these injuries (Cavanaugh et al., 1981). Decision making and reasoning based on the theory of justice focus on the distributional effect of actions (Cavanagh et al., 1981).

The determination of which ethical theory best serves the development of ethical models as guidelines is also controversial. For instance, a deontological approach has been evaluated as

being strict and idealistic, conflicting with its application to real situations. Utilitarianism on the other hand emphasises consequences that seem to lead to benefit maximisation for everyone. But, this approach may not examine ethical issues in terms of what is really 'right'. Existing normative approaches are faced with limits on providing feasible ethical guidelines for marketplaces. As a result, these guidelines remain vague regarding many ethical dimensions. One of the obstacles in developing clear guidelines is that there are a variety of ethical standards originating from various social and cultural settings. This makes it difficult to identify one single standard (e. g., ethical theory). Therefore, a need has been identified to develop more accessible frameworks (Smith, 1995).

3.3 Models of Business Ethics

There are some ethical models which could help making decision regarding some ethical issues they can confront them. Roman (2007) developed a model to measure consumers' perceptions regarding the ethics of online retailers "CPEOR". He tested a one-factor model, a two factor model (privacy + security, fulfilment + non-deception), a three-factor model (privacy + security, fulfilment, non-deception), a four factor model, and a four-factor model where CPEOR is considered a reflective second-order factor (see this model in Figure 3-1). A second-order factor analysis demonstrates the structural relationships between the facets or dimensions of a multidimensional construct. The first-order factors estimated are considered sub dimensions of a broader and more encompassing construct (Hair et al., 1998) – in this case CPEOR The second-order factor (CPEOR) ''causes'' the first-order factors (privacy, security, fulfilment and non-deception). This provides strong support for the four dimensions as aspects of CPEOR. The four-factor models, one with a higher order factor and one without, perform very similar on all fitness measures, and much better than the other models. Consequently, either of the four-factor models may be used to model CPEOR.

Figure 3-1: Modelling CPEOR as a Reflective Second-Order Factor.
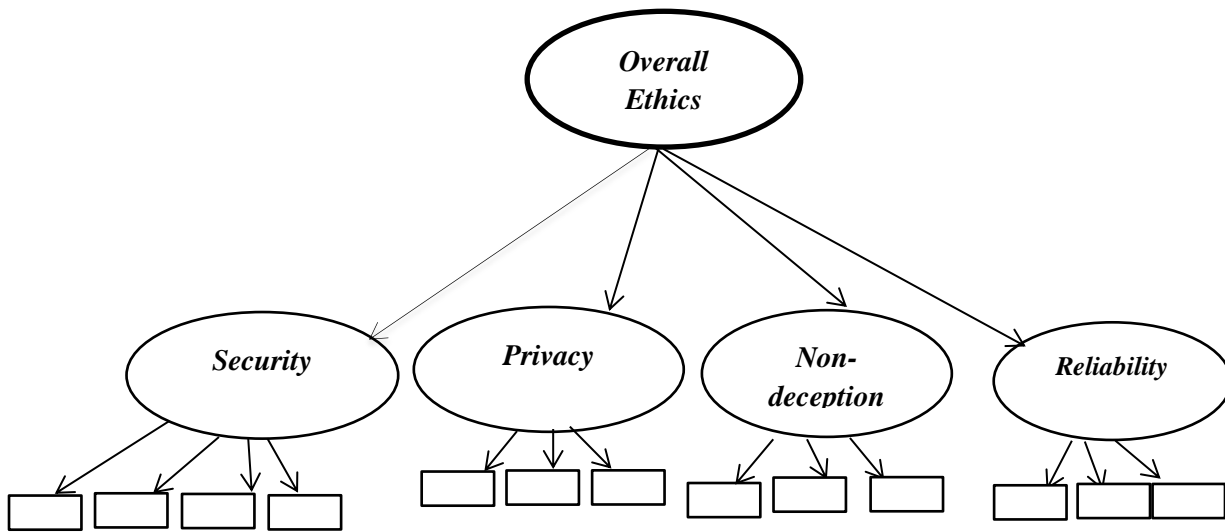
Findings indicate that the four factors of the scale – security, privacy, non-deception and fulfilment/reliability – are strongly predictive of online consumers' satisfaction and trust.

Wafa et al. (2011) developed a model to examine the impact of the ethical dimension of selling behaviour on some marketing relational variables in the banking sector: satisfaction, trust, commitment and loyalty (see this model in figure3- 2).

They used Structural equations modelling (SEM) to assess the simultaneous effects of the predictive variables.

Figure 3-2: Impact of ethical sales behaviour on customer satisfaction
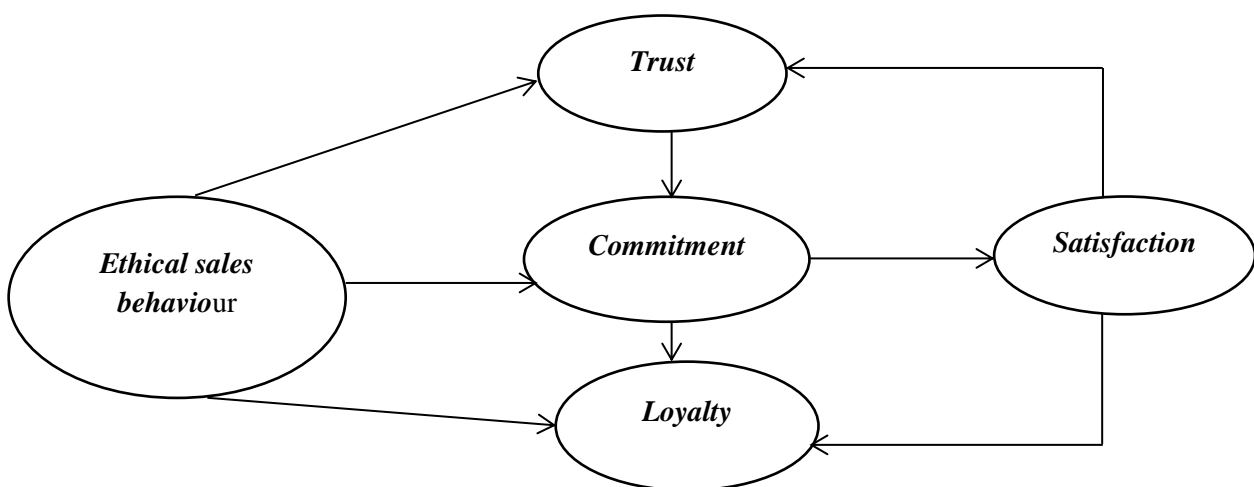
An empirical survey confirms the impact of the ethical dimension on the trust. Satisfaction has an effect on the customer trust which influences his commitment and loyalty.

Limbu et al. (2011) developed a model to measure consumers' perceptions regarding the ethics of online retailing (see this model in figure 3-3). An online survey instrument was administered to a sample of 220 students who were enrolled in various business undergraduate classes at a mid-size university located in the south-western USA. Participants completed a questionnaire based on their latest online purchase. The measurement model and structural relationships were estimated using AMOS 18

Figure 3-3: Impact of CPEOR on Customer satisfaction and loyalty
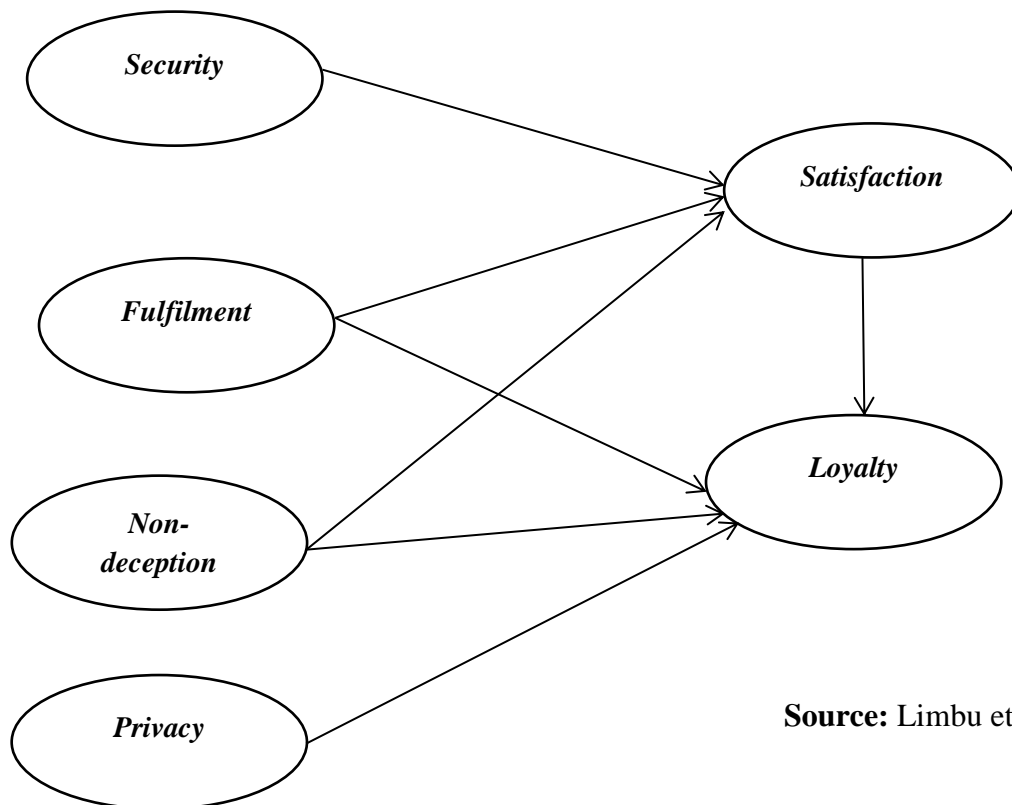
Source: Limbu et al. (2011)

Findings show that non-deception, fulfilment, and security are significant predictors of web site satisfaction. Only privacy is related directly with loyalty. While direct effects of fulfilment and non-deception on loyalty are not significant; satisfaction mediates these relationships. Results provide a strong support for the web site satisfaction-loyalty relationship.

Arjoon and Rambocas (2011) developed a model to offer insights using the case of Trinidad and Tobago's (T&T) customers' perception regarding ethical issues of online retailers (see this model in figure3- 4). This study employed Structural Equation Modelling.

Figure 3-4: SEM Re-specification of the CPEOR Model
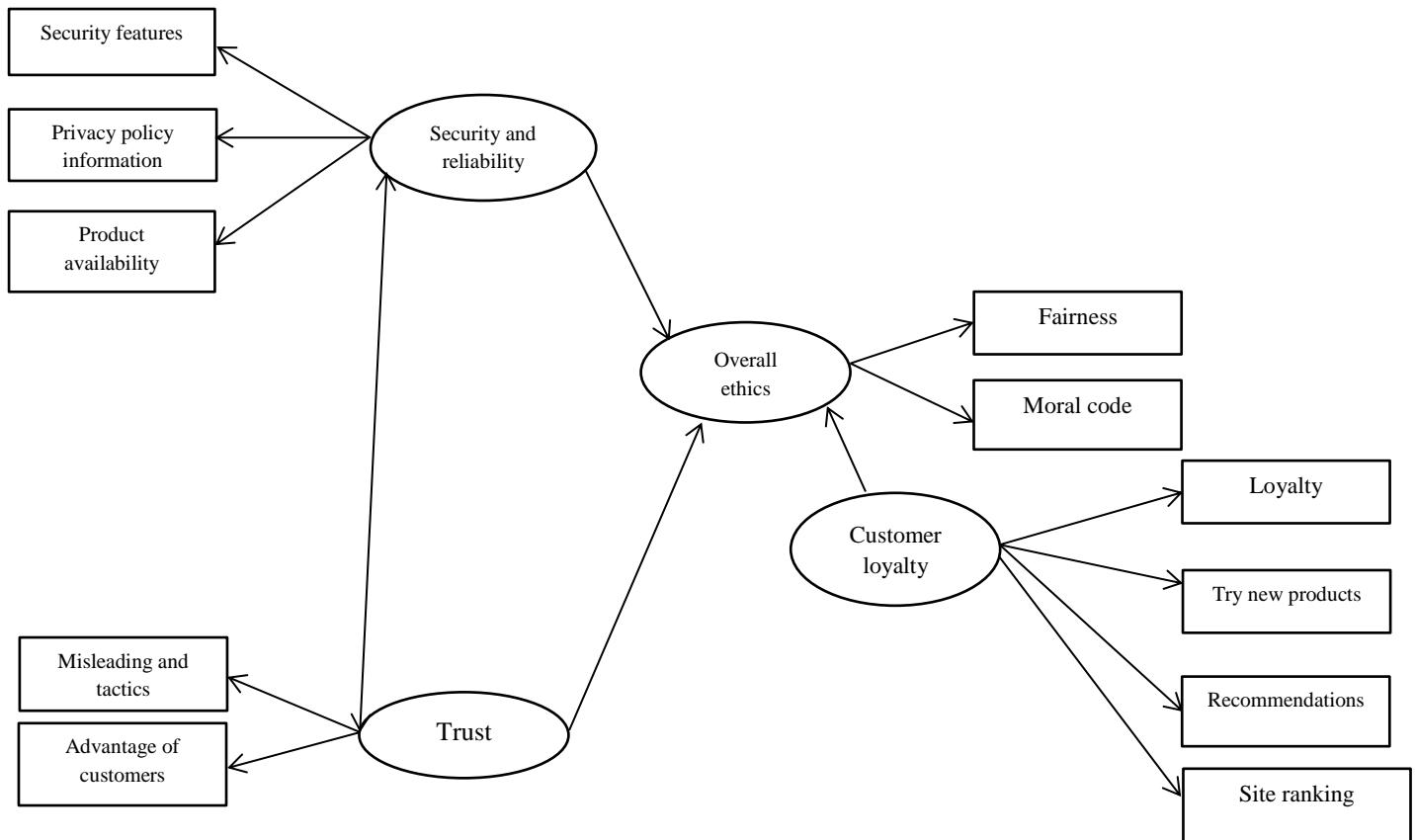
Source: Arjoon and Rambocas (2011)

The findings revealed that issues relating to a site's security and reliability are important influences on consumers' perceptions of online retailers' ethical practices. Issues relating to trust closely followed. The study provided empirical support for a direct positive relationship between customer perceptions of online retailers' ethics and customer loyalty. The established relationships have direct implications for online retailers intended to appeal to Caribbean customers.

Lu et al. (2013) developed a model to examine the impact of cultural orientation on consumer perceptions regarding the ethics of online retailers (CPEOR), and to understand the influence of CPEOR on e-loyalty intention (see this model in figure 3-5). The results revealed

that consumers with horizontal individualism, and with horizontal and vertical collectivism tend to hold higher perceptions of e-retailers' ethics. The higher consumers perceive positive CPEOR, the more they tend to purchase from the same online sellers.

Figure 3-5: Impact of Culture on CPEOR Model
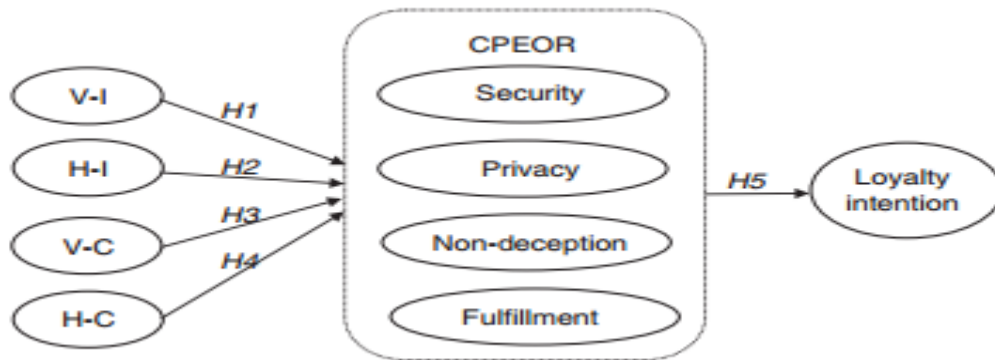
Elbeltagi and Agag (2016) developed a model that explains the impact of e-retailing ethics on customer satisfaction and repurchasing intention through the mediating of trust-commitment theory and cultural perspective. The results indicate that the consumer perceptions of online retailing ethics as a second order construct composed of five constructs (security, privacy, non-deception, fulfilment/reliability, and service recovery) and strongly predictive of online consumer satisfaction and repurchase intention. Furthermore, this study finds a significant mediating effect of trust, and commitment on the relationship between the consumer perceptions of online retailing ethics and customer satisfaction. Our results also showed that individualism had moderate effects on the relationship between consumer perceptions of online retailing ethics and customer satisfaction. Contrary to expectations, power distance had no significant effect.

Figure 3-6: CPORE Model
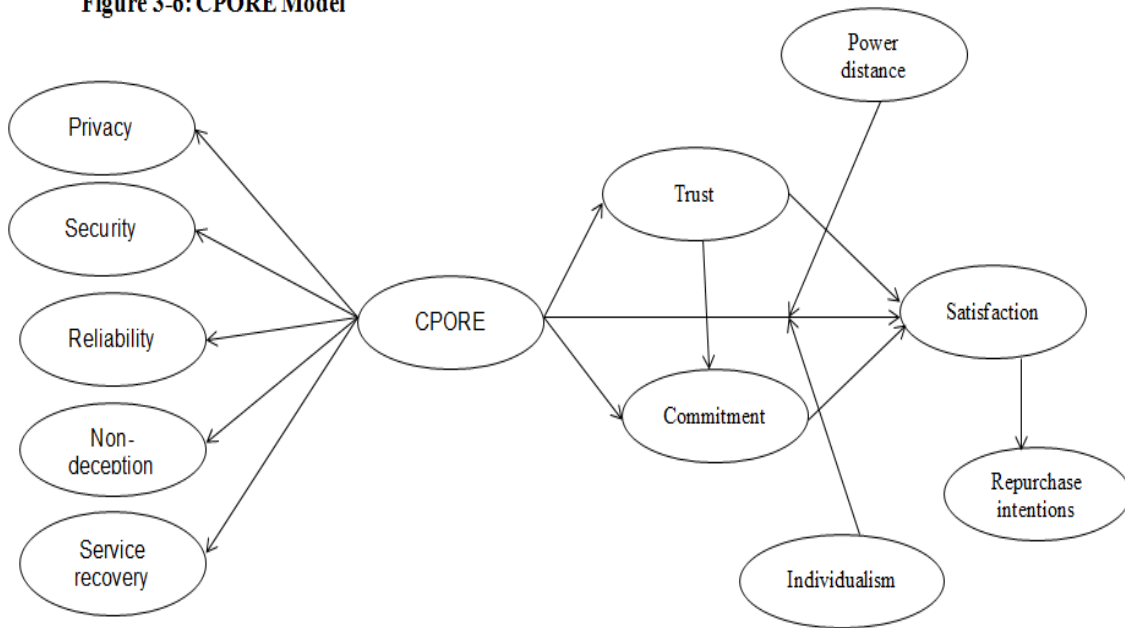
Agag et al. (2016) developed a model to identify the dimensions of e-retailing ethics from the consumers' perspective and to develop a reliable and valid measurement instrument. they compared the fit of the six-factors model to that of a series of alternative models with fewer factors: five -factor model (privacy + security, non-deception, reliability, service recovery, and shared value) and four-factor model (privacy + security + reliability, non-deception, service recovery, and shared value) and three-factor model (privacy + security + reliability, non-deception + service recovery, and shared value) and a two-factor model (privacy + security + reliability + non-deception + service recovery, and shared value), and finally, one-factor model (privacy + security + reliability + non-deception + service recovery + shared value). (See this model in Figure 3-7). A second-order factor analysis demonstrates the structural relationships between the facets or dimensions of a multidimensional construct. The first-order factors estimated are considered sub dimensions of a broader and more encompassing construct (Hair et al., 1998) – in this case buyers' perceptions about seller ethics (BPSE) The second-order factor ''causes'' the first-order factors (privacy, security, fulfilment, non-deception, service recovery, and shared value). This provides strong support for the six dimensions as aspects of BPSE. The six-factor models, one with a higher order factor and one without, perform very similar on all fitness measures, and much better than the other models. Consequently, either of the six-factor models may be used to model BPSE.

Figure 3-7: BPSE Model
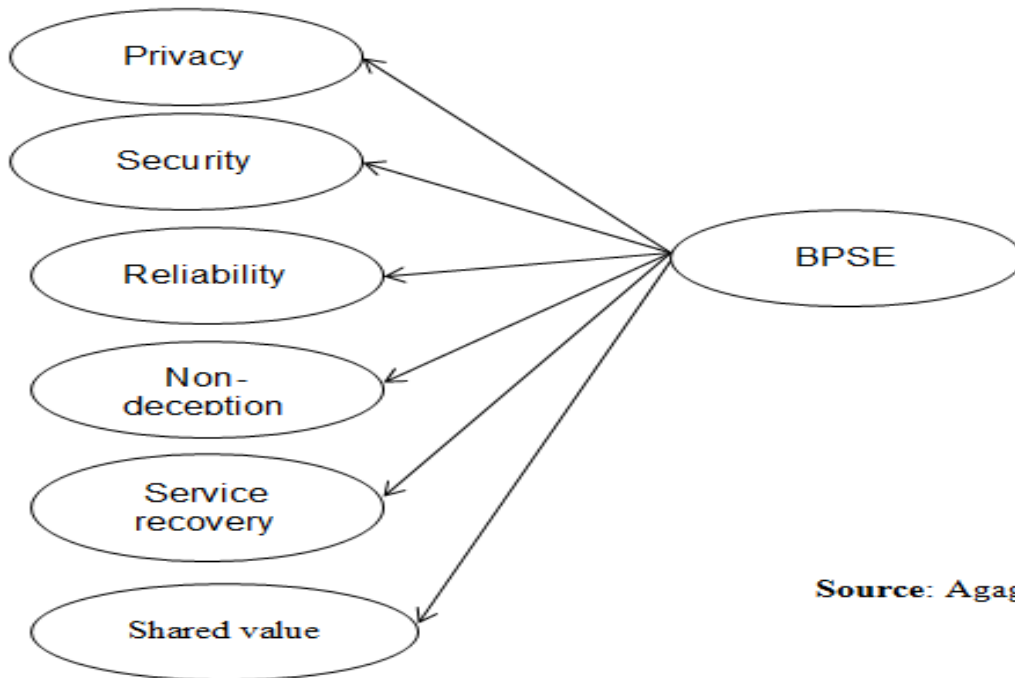
Source: Agag et al. (2016)

3.4 Commitment-Trust Theory

Consumers who have a positive relationship with an online vendor tend to develop a perception of high switching costs, which may lead to the formation of long-term commitment and loyalty to the online vendor (Amblee & Bui, 2011; Cheng & Huang, 2013). In contrast to the transactional view, which focuses on the short-term provision of tangible and/or intangible benefits to attract and satisfy customers, the relational view emphasizes the development of long-term relationships between online vendors/intermediaries and consumers (Wang et al., 2016). Thus, this view provides a better explanation of customer retention and loyalty.

The commitment–trust theory (Morgan & Hunt, 1994) focuses on explaining the development of long-term relationship between exchange parties (Li, 2006). This central premise of this theory is the simultaneous adoption of relationship commitment and trust as inseparable critical factors for the forming and maintaining business relationships between exchange parties. This theory also considers relationship commitment and trust as the key mediators between five antecedent variables (relationship termination costs, relationship benefits, shared values, communication, and opportunistic behaviour) and five outcome variables (acquiescence, propensity to leave, cooperation, functional conflict, and decision-

making uncertainty) for relationship development. This theory proposes that trust directly influences relationship commitment because trust between two parties helps reduce the vulnerability that the parties perceive when they commit to an exchange relationship.

In their seminal paper, Morgan and Hunt showed that "relationship marketing" – the act of establishing and maintaining successful relational exchanges – constitutes a major shift in marketing theory and practice. Based on the commitment-trust theory, Morgan and Hunt (1994) developed the key mediating variable (KMV) model of relationships marketing. The KMV model proposed trust and commitment as mediating variables between five antecedents (relationship termination cost, relationship benefits, shared value, communication, and opportunistic behaviour) and five outcomes (acquiescence, propensity to leave, co-operation, functional conflict, and decision making uncertainty).

Trust and commitment are both particularly important in the context of e-commerce, because customers are unlikely to shop online if they do not trust the website on which they are shopping (Kim et al., 2011). Studies have analysed the antecedents of consumers' trust and commitment, and these help online service providers to design their websites in such a way that consumers perceive the transactions to be trustworthy.

Commitment Trust Theory as posited by Morgan and Hunt (1994) is defined by the theoretical assertion that trust and relationship commitment play key mediating roles in the process of relationship development and relationship performance that (1) relationship benefits and termination costs relationship influence commitment, (2) shared values influence both commitment and trust, and (3) communication and opportunistic behaviour directly influence trust (and, through trust, indirectly influence commitment). Morgan and Hunt propose qualitative outcomes and theorize that these outcomes promote relationship success. The theory centres on the identification of key characteristics or variables, called constructs in the marketing literature that have causal relationships with each other. Morgan and Hunt's (1994) "mediating variable approach" (p.22) focuses on the antecedents that impact on the decision making processes of relationship commitment and trusting behaviours, and associations between these variables, and the relationship outcomes. This approach uses positivist deductive research strategies and methods, including the sampling of a given population (usually with survey questionnaires, including online ones), and statistically tests a number of investigative hypotheses for associations between the framework's antecedents and outcomes, usually using Structural Equation Modelling techniques (Goo & Huang, 2008). Commitment Trust Theory is a predictive and causal theory. It establishes that in

particular contexts, certain antecedents influence the mediating variables of Commitment and Trust which are psychological outcomes of the antecedents. These mediating variables moderate and influence the behavioural outcomes of the relationship; propensity to leave, stay, becomes frustrated and so forth. The theoretical assertions that Morgan and Hunt (1994) present in their framework are based on established conceptual models (MacMillan et al., 2005), with Commitment Trust Theory "founded upon empirical findings" (Friman et al., 2002) and representing a hybrid of theories for the Relationship Marketing field. This is conceptually common approach in a discipline which regularly integrates and hybridises theories drawn from economics, political science, organisational sciences, sociology and social psychology and law (Eiriz & Wilson, 2006). Social Exchange Theory (Blau, 1964; Chadwick-Jones, 1976; Heide & John, 1988) is used by Morgan and Hunt (1994) as the basis of the prediction that relationship benefits and termination costs drive relationship commitment. The positive contribution of trust towards relationship commitment is also based on Social Exchange Theory with Morgan and Hunt (1994) drawing upon empirical contributions of Achrol (1991) and Moorman et al. (1992) which were developed from interpersonal sociological theories of long term exchange (Perlman & Duck, 1987). Similarly, the link between shared values and commitment is based on the social–psychological theory of attraction based on similarity (Berscheid, 1985), and the theories of the development of commitment norms and opinions in business and interpersonal interactions (Kelman, 1961; Mathieu & Zajac, 1990; Chatman, 1991; Heide & John, 1992). The contribution of shared values, communication and (a lack of) opportunistic behaviours towards trust have been identified as all having "…the same theoretical foundations and are based on socio-cognitive learning theories which assume that individuals are rational and learn from the past." (MacMillian et al., 2006). Conceptually these theories are drawn from established interpersonal learning literature (Heider, 1958; 1980), with Morgan and Hunt (1994) drawing upon the empirical studies of Dwyer et al. (1987), Heide and John (1992) and Moorman et al (1993) as reinforcement to their claims.

The rationale for the selection of Commitment Trust Theory is that it is focused on understanding the key drivers of a successful relationship. Morgan and Hunt (1994) explicit that their aim is to provide managers, marketers and researchers with clear guidance as to not only which antecedents are relevant, but also which antecedents are important. Commitment Trust Theory has mainly used the technique of Structural Equation Modelling as the analysis method for simultaneous testing of the construct inter-relationships, and for examining a

series of predictive hypothesis. Morgan and Hunt's (1994) initial study predicted 13 relational hypotheses between the variables, though other studies have presented more and less depending on how they have adapted the model to the environment that they are examining. Commitment Trust Theory has used Structural Equation Modelling in its empirical testing of these hypotheses due to a number of interconnected reasons. Firstly, Commitment Trust Theory's use of latent psychological variables, such as Trust and other abstract psychological variables, rather than more easily measurable manifest variables, means that the measures themselves are error prone (Garson, 2009) due to the nature of what they are trying to measure.

Commitment Trust Theory's use of Structural Equation Modelling, and multiple measures per latent variable, means that measurement error can be reduced through Structural Equation Modelling's use of confirmatory factor analysis. This technique concentrates on the convergent and discriminant validity of the measures which constitute the latent variable. Secondly, Structural Equation Modelling allows for the measurement of models which use mediating variables rather than being limited to an additive linear regression model. This allows for antecedent constructs such as relationship benefits to contribute positively towards the mediating variable of Commitment, which itself contributes to a behavioural outcome. A linear approach would have to apply both Commitment and Relationship Benefits additively, ignoring the mediating effect of the Commitment Construct. Morgan and Hunt (1994) even go as far as in their initial study to use an additive linear "Rival Model" as a comparator with which to establish that a mediating approach is more valid than a linear additive approach for analysing the drivers of the relationship continuance. This approach is replicated by this study similarly to add rigour to the interpretation, and validity to the claim, that Structural Equation Modelling provides a more valid interpretation of the research data than an additive linear model. Lastly, it is the concentration of Structural Equation Modelling on comparing alternative rival models to assess model fit (Garson, 2009) that adds robustness and validity to the results of Structural Equation Modelling.

While Morgan and Hunt's (1994) initial research concentrated on establishing that the relationship was better modelled with Commitment and Trust as the key psychological mediators, subsequent examinations have gone on to compare this baseline model against a number of alternative explanations. This study furthers this approach by including the concept of effect size (Cohen, 1988) in the analysis, comparing the explanatory power and goodness of fit of this study's relational model against a model which includes only those

relationships which display a significant effect size. While the Commitment Trust framework has been applied to a number of different business relationship environments, as of yet it has not been applied to the B2B e-commerce. Morgan and Hunt's (1994, p.33) concluding comments are clear though that "…the model needs further explication, replication, extension, application, and critical evaluation" with a subsequent call for future application and development tied to marketing business practice.

Commitment Trust Theory (Morgan & Hunt, 1994) is a contextual theory, with the original study conducted using a national survey of more than 200 independent automobile tyre retailers to examine the key drivers in those ongoing business relationships. Subsequently the theory has been used in a wide range of diverse situations, from examining the relationship between pharmacy students and their programme of study (Holdford & White, 1997), to the relationship between a not- -profit organisation and its organisational funders (MacMillan et al., 2005) and the relational governance in an outsourcing engagement (Goo & Huang, 2008), to cite but a few examples. This study adds such constructs as customer satisfaction and other relevant contextual antecedents. These contribute towards ongoing relationship commitment (See Figure 3.8).

3.4.1 Trust

Trust, according to Spekman (1988) and Agag and El-Masry (2016), is so important to relational exchange that it is "the cornerstone of the strategic partnership" between the seller and the buyer. Trust is a multi-disciplinary concept, incorporating ideas from economics, marketing, sociology, psychology, organisation behaviour, strategy, information systems, and decision sciences. Trust has been defined in various ways in the literature. Trust is "a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviours of another" (Rousseau et al., 1998, p. 395). Trust is willingness to rely on an exchange partner in whom one has confidence (Moorman et al., 1993). Morgan and Hunt (1994) felt that trust exists when one party has confidence in an exchange partner's reliability and integrity. According to Deutsch (1960), trust consists of two components: confidence in ability and intention. Various dimensions of trust have been

identified in the literature (e.g. Bart et al., 2005; Newholm et al., 2004; Yoon, 2002; Agag & El-Masry, 2016). Since our study is aimed at a re-examination of the commitment-trust theory, the variable of trust in this study was operationalized with three items as suggested by previous research (Chen, 2006; Chung & Kwon, 2009; Kim et al., 2009; Kim et al., 2011). These items included the reliability and trustworthiness of online retailing sites, and the integrity of online retailing sites.

Trust is fundamental in e-commerce environments and has a number of commonalities (Bhattacherjee, 2002). First, trust differs at different individual/group levels. Thus, trust cannot be applied across individual or group settings. Second, researchers can view trust as a domain-specific psychological state that is influenced by exogenous social factors in a given context and that is relatively stable and insensitive to situational stimuli. Finally, trust is clearly different from, but antecedent to, behaviour. With reference to the characteristics of e-commerce consumers' actions, McKnight and Chervany (2002) propose an interdisciplinary typology of trust that includes four concepts: disposition to trust, institution-based trust, trusting beliefs, and trusting intention.

Disposition to trust refers to one's trust in general others, and institutional-based trust means one's trust is context specific, and that one feels trust irrespective of the specific individuals in that context. This indicates that both disposition to trust and institutional-based trust are not entity specific. However, trusting beliefs and intentions are individual specific and cross-situational, indicating that one trusts a specific individual/entity across various situations/contexts (McKnight & Chervany, 2002). Correspondingly, disposition to trust and institutional-based trust are better treated as antecedents of trusting beliefs and intentions and thus indirectly affect trust related behaviours via trusting beliefs and intentions (Gefen, 2000). This discussion implies that the concept of trusting beliefs is more suitable for this study because it helps researchers appropriately investigate how online consumers' trust in a

56

specific website/ online vendor influences their interactions with the website/ vendor across different e-commerce situations/contexts. We thus treat trust as an aggregation of multiple dimensions of trusting beliefs (Bhattacherjee, 2002; Dinev & Hart, 2006). The adoption of this perspective of trusting beliefs enables researchers to understand the role of trust in e-commerce settings from a more holistic view by referring to both cognitive and affective components of trust (Bhattacherjee, 2002; Gefen, 2002).

The current study adopted the customer's propensity to trust the online service provider, customer confidence in the website, and the customer's trust in internet technology features as the key dimensions of trust in an online service provider (Morgan & Hunt, 1994; Mukherjee and Nath, 2003; Mukherjee and Nath (2007). Propensity to trust is important in economic transactions as it reduces perceived risk (Humphrey & Schmitz, 1998). This is particularly important in the case of e-commerce, where the buyer and the seller are physically separated, contingencies are difficult to predict and incorporate into contracts, relationships are difficult to monitor, and cyber-laws are not well defined. A high level of satisfaction with services received in previous online transactions is likely to increase propensity to trust (Pavlou & Chellappa, 2001; Rutter, 2000). There are arguments that the level of customers' experience is related to their propensity to trust. Online customers with a high propensity to trust perceive the risk to be less and thus have more trust in online transactions (Ba, 2001). Confidence is another dimension of trust (Moorman et al., 1993; Morgan & Hunt, 1994; Deutsch, 1960). Customer confidence arises from the online service provider's reputation, which is defined as faith in overall quality or character as seen or judged by people in general (Malaga, 2001). Confidence also arises from the strength of the brand name, endorsement from trusted third parties, and previous interactions on- and/or offline (Egger, 2000). Ba (2001) concluded that when customers feel low on confidence about an online seller, they would be discouraged from purchasing from that website. For gaining confidence, customers also assess the abilities of the seller, which are based on the skills and competencies that the seller possesses in electronic transactions (Lee and Turban, 2001). Customers' trust in the technology of electronic communication and the internet is frequently a proxy for their trust in an online seller. Their trust in technology is likely to correlate with their overall trust when engaging in online activities (Lee & Turban, 2001). Customers with different levels of trust in technology use various performance role of electronic trust in e-commerce measures such as speed, reliability, availability, navigability,

order fulfilment, and customization to determine their trust in electronic transactions (Lee and Turban, 2001). Technology-based trust influences the perceived reliability of the system. Therefore, customers' perception of the technological competency of the electronic communication system is very important in their information processing behaviour and perceived trust.

3.4.2 Commitment

The earlier section revealed that commitment has been described in many ways and it could mean different things to different people. The concept has been studied from different disciplines and backgrounds. Particularly, a considerable amount of literature has focused on commitment, including literature from psychology, IS, business, marketing, and organisational literature. Therefore, the phenomenon is well recognised as a multi-dimensional concept (Meyer & Allen, 1991, Meyer et al., 2002, Bateman et al., 2010, Allen and Meyer, 2011; Agag & El-Masry, 2016). Subsequently, different dimensions for commitment are reported in the literature. Three sub-constructs of commitment: continuance commitment, affective commitment, and normative commitment have been reported in e-commerce literature (Meyer & Allen, 1991, Bateman et al., 2010).

Continuance Commitment is often known as 'calculative commitment' (Dabholkar et al., 2009). It reflects on the notion that an individual may decide to stay with an online service provider because of the costs (social and economic) associated with leaving the online service provider (Bateman et al., 2010, Jin et al., 2010). In an organisational context it refers to an individual's belief that leaving the organisation would be costly because the benefits received from the organisation are not available elsewhere (Whitener et al., 1998, Wang et al., 2010). Therefore, it describes people's perceived benefits received from organisations or groups and this makes people stay with them for as long as these benefits are continually received. From an e-commerce perspective, continuance commitment suggests consumers may decide to stay with the online service provider because they feel that leaving the online service provider would be costly and the received benefits (Bateman et al., 2010).

Normative Commitment unlike continuance commitment refers to an individual's feelings of obligation to stay with an organisation regardless of any direct benefits received from their relationship with the organisation (Bateman et al., 2010, Wang et al., 2010). Thus in an e-commerce, a consumer may decide to stay with the online service provider because of a sense

of obligation. This sense of obligation is often as a result of the consumer satisfaction with the online service provider in the past.

Affective Commitment reflects on individuals' emotional attachment to an organisation (Bateman et al., 2010). Thus, a high level of affective commitment would mean a high level of emotional attachment to an organisation or a group. Affective commitment has received significant attention in marketing literature (Gundlach et al. 1995; Morgan and Hunt 1994). The definition of affective commitment in marketing is very similar to the one used in organisational behaviour studies (O'Reilly and Chatman 1986, Allen and Meyer 1990). Allen and Meyer's (1990) affective commitment scale was used to create a relationship commitment instrument in Morgan and Hunt's (1994) study. Fullerton (2005) concluded that affective commitment helps create a marketing relationship. Further, relationships that are built on affective commitment are more stable because customers tend to have a positive rapport (relationship) with the organisation they identify themselves with.

Drawing upon prior research, one may argue that all three types of commitments identified in the previous section may coexist in e-commerce domains. However, in this study only affective commitment is considered as a predictor for customer satisfaction in B2B and B2C for the following three reasons:

Firstly, normative commitment has been excluded from the majority of past studies examining the commitment phenomenon in e-commerce settings (Casaló et al., 2007, Jin et al., 2010, Wang et al., 2010). This is because researchers have argued that there is no significant difference between normative commitment and affective commitment (Felfe et al., 2008, Wang et al., 2010). In further supporting this argument, the outcomes of Jin et al.'s (2009) study show that a sense of obligation does not make customer stay with online service providers. Secondly, the importance of affective commitment within the e-commerce context is well known in the literature (Blanchard & Markus, 2004, Casaló et al., 2007, Kim et al., 2008, Cheung and Lee, 2009, Bateman et al., 2010, Jin et al., 2010). Particularly, some researchers have only considered affective commitment in the definition of commitment in e-commerce (Casaló et al., 2007).

Relationship commitment is one entity's belief that its ongoing relationship with another entity is important and beneficial, and thus that it is worth making a significant effort to ensure the continuance of this relationship indefinitely (Morgan & Hunt, 1994). Relationship commitment, as the outcome of long-term satisfactory interactions between two exchange parties, would lead one party to assume that no other exchange partners would provide

similar benefits to those of its current exchange party, and the partner would be less likely to shift to alternative exchange parties (Dwyer et al., 1987). The concept of relationship commitment has its root in the social psychology studies that primarily discuss the development of interpersonal relationships/bonds and how they influence the social power of an individual in a relationship (Marks, 1977). Commitment is critical to distinguishing social from economic exchange theories because the latter assumes that entities in a social exchange network make exchange decisions based primarily on rationality and do not develop longitudinal commitments to one another (Cook & Emerson, 1978). In addition, commitment is part of the endogenous process in a social exchange network because frequent exchanges increase individual entities' knowledge of the others, thus resulting in less uncertainty and trust in others and leading to the formation of commitment between exchanges parties Lawler & Yoon, 1993). Consequently, commitment and trust are key factors that shape the behavioural patterns of exchanges between entities (Kollock, 1994; Yamagishi, 1998).

Table 3.1 shows how a number of researchers have adapted the KMV model to suit a variety of research contexts. This research examines, in relation to online service providers' websites, the antecedents of commitment and trust that, according to Morgan and hunt (1994) and Roman (2007), are related to consumers' perceptions, such as shared value, communication, non-deception, privacy, security, and reliability/fulfilment. Service recovery is also relevant to consumers' perceptions of the trustworthy of an e-commerce company (Cheng, et al., 2014). Hence, the current study adds service recovery as antecedents to consumer trust to online service provider. These factors have been examined for online service providers websites because only a few studies have examined the antecedents of trust and commitment in B2C e-commerce (Kim, et al., 2011; Carvajal-Trujillo & Escobar-Rodríguez, 2014), and there is no study examined these factors in the B2B e-commerce context. Roman model and commitment-trust theory were the basis for the development of the research model and hypotheses described in the next section.

Table 3.1: Selected Adaptations of the KMV Model

Study	Context Sector/Market	Antecedents	Relationships	Outcomes
Zineldin and Jonsson (2000)	Manuf/B2B	Termination costs Relationship bonds Shared values Communication Opportunistic behaviour	Trust Commitment	Satisfaction Cooperation
Friman et al.(2002)	Bus Services/ B2B	Termination costs Relationship benefits Shared values Communication Opportunistic Behaviour	Trust Commitment	Long-term relationship
Cote and Latham (2003)	Bus Services/ B2B	Termination costs Relationship benefits Shared values Communication Opportunistic behaviour	Trust Commitment	Financial performance
Li et al.(2006)	Internet/B2C	Alternatives Investment size Satisfaction communication Opportunistic behaviour	Trust Commitment	Stickiness intention
Mukherjee and Nath (2007)	Internet/B2C	Termination costs Relationship benefits Shared values Communication Opportunistic Behaviour Privacy Security	Trust Commitment	Behavioural Intentions
Sanchez-Franco et al. (2009)	Internet/B2C	Satisfaction Trust	Commitment	Loyalty

O'Mahonya et al.(2013)	Tourism/ B2C	Termination costs Special treatment benefits Social benefits Communication Opportunistic Behaviour	Trust Commitment	Loyalty
Hashim and Tan (2015)	Internet/ B2C	Satisfaction	Affective commitment Identification trust	Continuous knowledge sharing intention
Agag et al. (2016)	Internet/ B2C	Privacy, security, reliability, non-deception, service recovery, shared value, and communication	Commitment Trust	Satisfaction Repurchase intention
Agag and El-Masry (2016)	Internet/B2C	Shared value, opportunistic behaviour, communication, privacy, and security	Trust Commitment Attitude	Repurchase intention
Elbeltagi and Agag (2016)	Internet / B2C	Privacy, security, reliability, non-deception, and service recovery	Trust Commitment	Satisfaction Repurchase intention
Wang et al. (2016)	Internet /B2C	Perceived value Satisfaction	Trust Commitment	Stickiness Intention

(Source: Author's own adaptation**.)**

3.5 The Research Hypotheses (The Research Model)

This study is based on previous studies (e.g. Elbeltagi & Agag, 2016; Agag, et al., 2016; Roman, 2007; Agag & Elbeltagi, 2013; Morgan & Hunt, 1994; Agag & Elbetagi, 2014).This study integrates privacy, security, reliability/fulfilment, non-deception, service recovery, shared value, and communication as major ethical issues in B2C and B2B e-commerce ethics, trust and commitment as key mediators, and consumer satisfaction as outcomes. Figure 3.8 shows our conceptual framework. The hypothesized relationships are discussed in the following section.

3.5.1 The Nature of BPSE

Online service providers' ethics, like traditional marketplace ethics, are multidimensional, complex and highly abstract (Roman & Cuestas, 2008; Roman, 2007). Research suggests that ethics can play a critical role in the formation and maintenance of long-term relationships with customers (Gundlach & Murphy, 1993; Román & Ruiz, 2005; Roman, 2007; Agag & El-Masry, 2016).

In the context of e-commerce, buyers' perceptions of seller ethics (BPSE) have been defined as "buyer perceptions about the integrity and responsibility of the company (behind the website) in its attempt to deal with buyers in a secure and fair manner that ultimately protects buyers' interests" Elbeltagi and Agag (2016, p.290). The domain of this construct is still evolving (Roman, 2007), but it comprises security, privacy, fulfilment/reliability, non-deception, service recovery, shared value, and communication.

The first factor, "privacy" extends itself beyond the uncertainty of providing information on websites, but includes the degree to which firms' information is shared or sold to third parties that have related interests (Miyazaki & Fernandez, 2001; Ponte, et al., 2015). Privacy policies of a website involve the adoption and implementation of the privacy policy, disclosure, and choice/consent of buyer (Bart, et al., 2005; Wu, et al., 2012; Li, 2012). In the B2B websites the information would need to be protected the same as how it is protected in a B2C, but B2B customers may care less about privacy and security issues because the corporate information is what is given in a transaction and not personal information about one person. A B2B website may already have the important information needed from the specific business in previous transactions since most business done on a website is to build strong relations with the other business. Until recently, the issue of privacy and security were a major worry of the B2C area while privacy and security implications of B2B transfers had been neglected (Goodman, 2000).

The second factor, "security" provided by a website refers to the safety of the computer and credit card or financial information of the firm (Bart, et al., 2005; Roman & Cuestas, 2008). Firms believe that electronic payment channels are not always secure and could potentially be intercepted (Jones & Vijayasarathy, 1998). The problem of security can be a result of the vulnerabilities of the internet upon which e-commerce is based resulting in a higher risk of information theft, theft of service, and corruption of data is a reality in this medium. Additionally, the probability of fraudulent activities can be significantly increased because of complexities of accounting for the use of services (Suh & Han, 2003). Security control for

confidentiality, reliability, and protection of information is therefore a crucial prerequisite for the effective functioning of e-commerce (Li, 2014).

The third factor, "reliability/fulfilment" is related to the accurate display and description of a product or service so that firms receive what they believe they are ordering, as well as the delivery of the correct products and services within the frame promised (Wolfinbarger & Gilly, 2003). Reliability: The ability to perform the assured service accurately and dependably (Parasuraman et al, 1988). In the virtual environment, it is vital to make customers to trust that the organisation is delivering what is promised (Li, & Suomi, 2009). Lee and Lin (2005) emphasized in their study the importance of reliability utilizing the information technology-based service.

The fourth factor, "non-deception" refers to the buyer's belief that an e-service provider will not use deceptive practices to influence buyers to purchase e-products (Limbu et al., 2012). Many deceptive practices in e-commerce settings (e.g., the exaggeration of product benefits and characteristics) are variations of well-known deception types already used in the traditional shopping context. However, the opportunity to perpetrate an online deception is increased by several reasons. For instance, the Internet is inherently a representational environment, i.e., an environment in which buyers make decisions about products based on cognitive representations of reality. The relatively unfamiliar and impersonal nature of the Web, as well as the lack of opportunities for face-to-face interactions reduces people's ability to detect deception (Ben-Ner & Putterman, 2003). For instance, in traditional retail settings, the detection of deception relies, among other things, on recognizing subtle changes in a person's nonverbal behaviours, such as eye contact and body movements (DePaulo, 1992 ; Isabel et al., 2014). In the marketing field, deception has received special attention in the areas of advertising and personal selling/traditional retailing. Deception in the context of marketing practices is ''unethical and unfair to the deceived'' (Aditya, 2001; Roman, 2010).

The fifth factor, "service recovery" refers to the actions an online service provider takes in response to a service failure (Gro¨nroos, 1988). A failed service encounter is an exchange where a buyer perceives a loss due to a failure on the part of the service provider. At which point, a sensitive service provider attempts to provide a gain via some recovery effort to offset the buyer's loss. This view is consistent with social exchange and equity theories (Adams, 1965; Homans, 1958). Service recovery strategies involve actions taken by an online service provider to return the buyer to a state of satisfaction (Sparks & McColl-Kennedy, 2001). These strategies may include acknowledgment of the problem, prompt rectification of the problem, providing an explanation for the service failure, apologising, empowering staff

to resolve issues on the spot, making offers of compensation (i.e., refunds, price discounts, upgrade services, free products or services), and being courteous and respectful during the recovery process (for examples, see (Hoffman, et al., 2000; Patterson et al., 2006; Cheng , et al., 2014).

The sixth factor, "shared value" measures the extent to which buyer and supplier have common beliefs regarding what behaviours, goals and policies are important or unimportant, and right or wrong (Morgan & Hunt, 1994). Ethics is a key aspect of shared value (Mukherjee & Nath, 2007). Morgan and Hunt (1994) have conceptualised shared values through the extent to which ethics is compromised and the consequences of unethical behaviour. High standards of online seller ethics such as e-governance, taking permission from users for mailing lists or preventing kids from accessing adult content are especially important for online shopping. When customers perceive a higher perception about shared values, such perceptions will increase their trust and commitment to their supplier. According to Morgan and Hunt (1994), shared values contribute positively to the development of affective commitment. Referring to mutual goals, Fontenot and Wilson (1997) maintain that the more committed partners are to the relationship, the better the chance for a firm to achieve its individual and mutual goals without the overshadowing risk of engaging in opportunistic behaviour. Agag and El-Masry (2016) as well as Morgan and Hunt (1994) report a positive relationship between shared values and relationship commitment. Both groups of authors find that, when partners share same values, this has a positive effect on their mutual level of commitment to the relationship.

The seventh factor, "communication" is defined as the credibility, timeliness, and accuracy of information exchanged (Anderson & Narus, 1990). Simpson and Mayo (1997) maintain that communication is a key variable at the beginning of any relationship. "Communication" is defined by Anderson and Narus (1990, P. 53) as "the formal as well as informal sharing of meaningful and timely information between firms". According to Goodman and Dion (2001), the significance of effective communication to social and business relationships is universally accepted. Communication is not only viewed as an important determinant of relationship effectiveness, but is also described as "the glue that holds industrial marketing relationships together" (Coote, et al, 2003, P.601). Morgan and Hunt (1994) conclude that communication has a positive and indirect impact on the retailer-supplier relationship commitment in the motor vehicle tyre industry, while Anderson and Narus (1990) stress the critical role of communication in partnerships for the establishment of cooperation and trust. Goodman and Dion (2001) argue that, although not every commitment

model proposed has included communication as a determinant, the majority of studies address the importance of effective communication. Goodman and Dion (2001), therefore, contend that a relationship characterised by effective communication should enhance commitment to the relationship. Morgan and Hunt (1994) point out that communication directly influences trust, and through trust, indirectly influences relationship commitment. Communication has been used as antecedents to consumer trust (Etgar, 1979; Morgan & Hunt, 1994; Mukherjee & Nath, 2003; O'Mahonya, et al., 2013; Agag & El-Masry, 2016).

BPSE is expected to be a second-order construct composed of seven dimensions (e.g. privacy, security, reliability/fulfilment, non-deception, service recovery, shared value, and communication). All the above leads us to formulate the following:

Hypothesis 1: BPSE is a second order construct composed of seven dimensions (i.e., privacy, security, fulfilment/reliability, non-deception, service recovery, shared value, and communication).

3.5.2 The Relationship between BPSE and Trust

Consumer behaviour theory considers the firm's marketing activities as stimuli pushing consumers to take certain actions. In line with this, the firm's ethical marketing behaviour is expected to provoke a number of responses. One critical response is trust, which is the belief that a party's word or promise is reliable and that he/she will fulfil any obligations in an exchange relationship (Dwyer, et al., 1987). Dirks et al. (2011) argue that affective repair is valuable when the trust violation is attributed to a lapse of competence rather than a lapse of integrity in e-commerce. In fact, consumer trust in a company's activities is highly dependent on the extent to which he/she disapproves the firm's ethical practices relating to product, price, distribution, and promotion (Robertson & Anderson, 1993). The findings of Román (2007) indicated that consumer perceptions of the ethics of online retailers strongly predict online consumer trust. Through an experimental study of the simulated shopping website, the results of Yang et al. (2009) demonstrated that consumers trust a website if they feel it maintains good ethical performance. A positive association between the firms' marketing ethicality and consumer trust was confirmed by various studies (e.g. Leonidou, et al., 2013; Román & Ruiz, 2005; Roman, 2007; Bejou et al., 2014; Wu et al., 2012; Ramsey et al., 2007; Isabel et al., 2014; Elbeltagi & Agag, 2016; Agag et al., 2016; Agag & Elbeltagi, 2014). Therefore, the following hypothesis is posited:

H2: There is a positive relationship between BPSE and consumer trust.

H1   **Fig.3.8: Research Conceptual Framework**

BPSE

- Privacy
- Security
- Reliability
- Non-deception
- Service recovery
- Shared value
- Communication

H2 → Trust

H5

H3 → Satisfaction

H4 → Commitment

H6
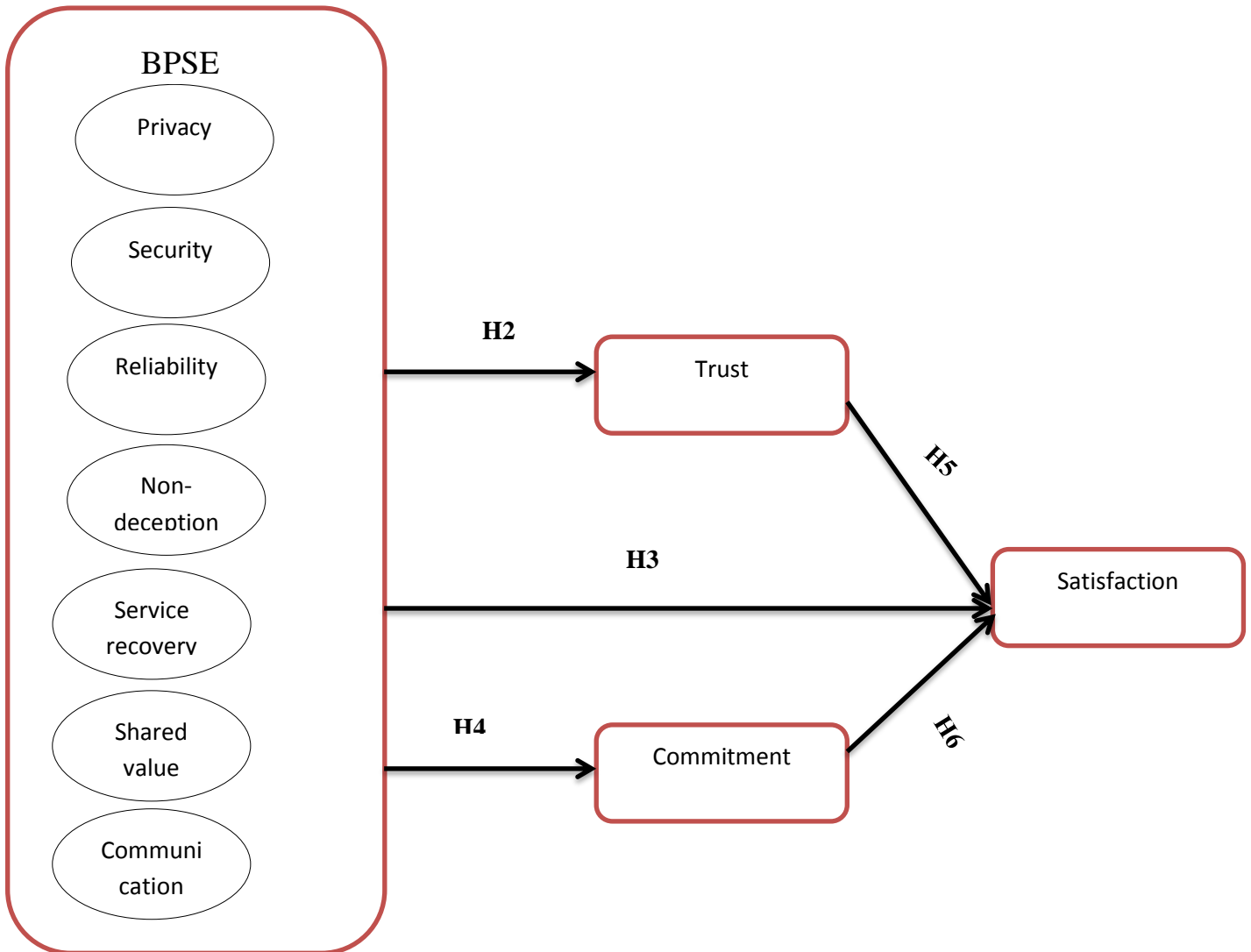
3.5.3 The Relationship between BPSE and Satisfaction

Customer's satisfaction refers to the customers 'post-purchase comparison between pre-purchase expectation and performance received (Oliver, 1980). Some studies have indicated that a salesperson with good ethics could establish a favourable relationship with the customer, thereby acquiring the customer's satisfaction and trust (Vesel & Zabkar, 2009). Privacy and security are found to be important predictors of consumers' satisfaction with online providers' web sites (Roman, 2007). Online consumers are mainly concerned with the financial security, which in turn influenced their satisfaction (Wolfinbarger and Gilly, 2003). In addition, non-deception has an impact on satisfaction (Roman, 2007). Few studies in the online context have examined the relationship between business ethics and satisfaction. However, prior researches have implied that online service providers ethics significantly

impacts the customer satisfaction e.g. (Kurt & Hacioglu, 2010; Cheng, 2011; Limbu, et al., 2012; Cheng et al., 2014; Elbeltagi & Agag 2016; Agag et al., 2016; Agag & Elbeltagi, 2014). Therefore, the following hypothesise is posited:

H3: There is a positive relationship between BPSE and consumers' satisfaction.

3.5.4 The Relationship between BPSE and commitment

Online commitment (or e-commitment) is defined as a consumer's desire to continue a relationship with an online service provider (Oliver, 1980). If customers feel they are being treated unfairly by the salesperson (e.g., because of unethical behaviour), perceptions of inequity will emerge, which in turn may translate into a desire of the customer to leave the relationship. Theoretical and empirical studies e.g. (Collier & Esteban, 2007; English, 2008) showed that there are positive relationships between ethical values of the company and customers commitment in marketing. They believe that maintaining a high level of customer commitment, leaders and managers must define, evaluate and institutionalize ethical principles in the policies, the practices and objectives of the company, and thus the realization of the specific organisational benefits such as productivity and effectiveness. A positive association between the firms' marketing ethicality and consumer commitment was confirmed by Elbeltagi and Agag (2016) and Agag et al. (2016) and Agag and Elbeltagi (2013). Therefore,

H4: There is a positive relationship between BPSE and customer commitment.

3.5.5 The Relationship between Trust and Satisfaction

Trust is a vital antecedent of building relationships between buyers and sellers (Kim, et al., 2009; Román & Ruiz, 2005). Fang et al.(2014) indicated that trust is essential for e-commerce context in creating highly satisfied consumers. This argument is considered to hold true in online shopping contexts where consumers perceive higher risk associated with online retailers than with traditional retailers in relation to information disclosure, payment security, delivery fulfilment and so forth. Therefore, online consumers may prefer to transact with trustworthy online retailers (Kim, et al., 2009). Unlike offline retail stores, the inability to interact with a salesperson, moreover electronic payment method, increases consumers' perceived risk of online purchasing. Consequently, trust may provide a stimulus to purchase over the Internet. Singh et al. (2000) proposed a circular trust model. That is, trust before a specific exchange episode enhances consumers' post purchase satisfaction, which in turn increases post purchase trust. As such, this study suggests that customer satisfaction can be achieved when customers feel comfortable about placing orders over the Internet.

Prior literature postulates trust is built when an individual believes that other parties he/she trust will behave in an acceptable manner and in accordance with his/her expectations (Kim et al., 2004). Satisfaction, on the other hand, is a customer's post purchase evaluation and affective response to overall purchase experience (Lin & Wang, 2006; Oliver, 1992). Trust in this sense is considered as a vital predictor of satisfaction, since the greater reception of trust may create a favorable feeling that customers' needs could be fulfilled by the website and sellers (Shiau & Luo, 2012). Empirical findings (e.g. Göran, et al., 2010; Leonidou, et al., 2013; Martín, et al., 2011; Kim, et al., 2011; Martínez & del Bosque, 2013; Wang, et al., 2015; Elbeltagi & Agag, 2016; Agag, et al., 2016) support a positive direct trust-satisfaction Link. Therefore, customer satisfaction is expected to be reflective of customer trust toward the online service provider.

H5: customer trust is positively related to satisfaction.

3.5.6 The Relationship between Commitment and Satisfaction

Several studies show that commitment is a precursor to satisfaction (e.g. Johnson, et al., 2008; Elbeltagi & Agag, 2016). Farrelly and Quester (2005, P. 216) note that "It seems logical to argue here that trust and commitment are key factors of satisfaction, a more general concept and a closer determinant of their decision to extend, renew, or terminate the sponsorship relationship". A relationships atmosphere where both parties believe they can achieve goals without opportunism should show evidence of a high level of commitment which in turn should show higher levels of satisfaction with the relationship (Farrelly & Quester, 2005; Richard & Zhang, 2012; Wu, et al., 2012; Elbeltagi & Agag, 2016; Agag, et al., 2016). Göran et al (2010) Found that commitment relates positively to satisfaction.

H7: Customer commitment is positively related to satisfaction.

3.6 Conclusion

To sum up, commitment-trust theory conceptualises the causal relationships among this study's constructs: BPSE dimensions (privacy, security, reliability/fulfilment, non-deception, service recovery, shared value, and communication) and customer satisfaction. This study tests seven hypotheses regarding the causal effects between the BPSE and trust, commitment, and satisfaction. Customer trust and commitment mediate the causal relationships between the BPSE and customer satisfaction.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1 Introduction

Chapter 3 presents the theoretical aspects of the relationship between the BPSE and customer trust, commitment, and satisfaction. This chapter reports the research methodology which is a systematic way to accomplish the research objectives or to solve the research problem. It refers to how research is performed scientifically. Researchers should adopt many logical steps to studying the research problem. Research methods are defined as the procedures and techniques employed for conducting research. The methods include those related to the collection of data, statistical techniques and to evaluate the accuracy of the results. Therefore, research method is a part of the research methodology. As put by Kothari (2004), that "when we talk of research methodology we not only talk about the research methods but also consider the logic behind the methods we use in the context of our research study and explain why we are using a particular method or technique and why we are not using others so that research results are capable of being evaluated either by the researcher himself or by others."

This chapter is structured as follows. Firstly, Section 4.2 outlines the research philosophy. Section 4.3 presents the research paradigm and Section 4.4 provides the different types of research approach. Section 4.5 explains the research methods and Section 4.6 describes the research design and strategy.

4.2 Philosophical Assumptions

Exploring the philosophical assumptions when undertaking a research is important and of great benefit to the researcher (Crossan, 2003). Easterby-Smith et al. (1991) recognised that understanding the philosophical assumptions guides the researcher in the process of choosing and applying the relevant research methods. This section illustrates and justifies the research philosophy, the paradigm of inquiry and the research approach adopted in this study.

4.2.1 Research Philosophy

Questions regarding truth, knowledge and reality go back to civilisation when philosophers such as Plato and Aristotle were prominent in distinguishing between rationalism and empiricism (Hjorland, 2005). Empiricism assumes that the reality is based only on experience and observation. It adopts the idea that the claim for knowledge can only be made when the

latter is observable and can be tested by experience (Howell, 2013). Empiricism was adopted by western philosophers such as Locke, Berkeley, Hume and Stuart Mill. However, because these empiricists were mutually different, the term "empiricism" was then judged as not representative. Later, in an attempt to combine both empiricism and rationalism, positivism took place and was first considered as a philosophical ideology by the French philosopher August Comte. Today, these two concepts are mistakenly used interchangeably (Hjorland, 2005).

Particularly in the social sciences, a long-standing debate has been opposing the two main philosophical positions which are positivism and phenomenology (Easterby-Smith et al., 1991). A phenomenological philosophy argues that reality is not external to the researcher; it is social constructed and shaped by people and thus subjective (Hussey and Hussey, 1997; Zikmund et al., 2012). According to this approach, the researcher should focus on constructions and perceptions hold by people from their experiences rather than on facts and measures (Easterby-Smith et al., 1991; Gray, 2009). This philosophy was introduced by Edmond Husserl who posited that people discover realities and develop understanding only through experiences and therefore their knowledge of the world depends on their interpretations (Miller & Brewer, 2003).

In contrast, positivism assumes that reality is external to the researcher and therefore investigating it requires objective methods which are not influenced by sensations, perceptions or intuitions (Easterby-Smith et al., 1991; Hussey and Hussey, 1997). Positivist philosophy originates from Auguste Comte (1853) when the philosopher declared that the reality is external and objective and that knowledge cannot be real unless it can be observable and hence based on real facts. Generally, a positivist philosophical assumption implies that the researcher and the subject are independent and objective. The findings are measurable, generalizable and result from causal effects deduced from hypothesis testing (Easterby-Smith et al., 1991). In other words, for the positivism, the truth is found in the researcher's passive registration of the facts that establish reality (Johnson & Duberley, 2000). Similarly, positivist philosophy posits that knowledge can only be achieved and justified through experience, observation and experiment (Gray, 2009). Hence, by applying such a philosophy on social sciences, it is claimed that the causal theory of human behaviour can result in developing models, regularities and laws that can predict the human behaviour (Rosenberg, 2005).

This study aims at investigating the role of BPSE in enhancing customer satisfaction. The author attempts to identify the indirect effects of online service providers' ethics through the

consumer trust and commitment. Moreover, it intends to gather findings from both developing and developed countries. In this respect, it was identified that a positivist philosophical position would enable the researcher to answer the research questions.

More specifically, the literature on business ethics was revealed to be typically limited to e-commerce context in developed countries, which has made comparison between developing and developed contexts problematic. Consequently, the need for more investigations from developing nations has been raised (Roman, 2008; Elbeltagi & Agag, 2016). As a result, findings from developing countries should be generalizable to enable comparisons. This can only be achieved through a positivistic approach. In fact, such an approach is often able to provide generalizable findings across countries, industries and firms (Eriksson & Kovalainen, 2008).

Furthermore, the positivism research philosophy is considered as the main philosophical view of the management and business research studies. In fact, although business researchers do not consider their research as positivist, "a quick scan of the majority of management journals, particularly those from the UK, provides clear examples of positivist assumptions" (Johnson & Duberley, 2000: p. 83). Hence, based on the aforementioned grounds, the positivist approach appears to be the most suitable for the present research.

4.2.2 Paradigm of Inquiry

Although not always explicit, the paradigm of inquiry plays an important role in the research process of any research study. It clarifies aspects of the research inquiry including its ontology, epistemology and methodology (Creswell, 2009). A paradigm is defined as the belief or world-view guiding the researcher in his/her choice of relevant ontological and epistemological views as well as the methods to adopt (Guba & Lincoln, 1994).

Ontological assumption refers to the nature and form of the reality that can be discovered (Eriksson & Kovalainen, 2008). Whereas, the epistemological approach clarifies what could be considered as valid knowledge (Hussey & Hussey, 1997) as well as the link between the researcher and the subject investigated (Guba & Lincoln, 1994). An ontological perception can be either objective or subjective. An objective ontological view regards the world and reality as independent and distinctive from the individuals, while a subjective ontology argues the existence of a link and dependence between the reality and people (Eriksson & Kovalainen, 2008).

This research's ontological position was critical realism, which posits that the reality can only be understood imperfectly and probabilistically as the human factor impedes its full

understanding (Guba & Lincoln, 1994; Howell, 2013). The study considers the impact of BPSE on customer satisfaction. This reality is seen to be external to the researcher and thus can be observable and objectively measured through the operationalization of privacy, security, reliability, non-deception, communication, and shared value. However, it is also believed that this reality cannot be totally understood in a positive way as the study recognises the effect of the consumers' perceptions, attitudes and views toward their sellers' ethical behaviour. Such an effect comes from the use of Likert scales which are based on consumers' perceptions and beliefs, hence justifying the critical realism ontology. As for the epistemological position, the belief is that the researcher and what is researched are not totally separate as the former had already developed a pre-existing knowledge from the review of literature; however the objectivity of the investigation can still be pursued with the quantitative measurement of the study's variables. The findings of this research are replicable but can still be fallible as a result of a different context. In fact, this assumption justifies the use of two different contexts to approach the role of business ethics.

4.3 Research Approach

It is useful to attach the research approach to the research philosophy. The choice of research approach then enables the researcher to decide on the research design, that is, the techniques for collecting data, and the procedures of analysis. Furthermore, the chosen research approach helps the researcher to select the appropriate research strategy and method. Saunders et al (2012) state that there are two types of research approaches: the deduction approach and the induction approach. These are as follows.

4.3.1 Deduction Approach (test theory)

Deduction is "the process by which we arrive at a reasoned conclusion by logical generalization of a known fact" (Sekaran, 2003). A deduction approach adopts current theories and concepts to justify research relationships. The empirical findings are employed to test this theory (Vanderstoep & Johnston, 2009). In a deduction approach, the research is interested in studying some issues which are related to previous theories and concepts and these make up the research hypotheses. Moreover, the deduction approach (testing of theory) is related to quantitative research (Bryman & Bell, 2007).

4.3.2 Induction Approach (build theory)

Induction approach is a "process where we observe certain phenomena and on this basis arrive at conclusions" (Sekaran, 2003). Basically, inductive research reverses the stages applied in the deductive research (Lancaster, 2005). An inductive research approach does not need previous theories or hypotheses. Therefore, this type of research is more flexible than the deduction approach. Saunders et al. (2012) indicate that inductive research tends to lean towards interpretivism and Bryman and Bell (2007) show that the induction approach relates mainly to qualitative research which followed the interpretivism approach.

Research Approach Adopted in this Study:

The conceptual framework or research hypotheses are built based on the previous studies (theories). This study employs an appropriate statistical technique named structural equation modelling to test the hypotheses which can be supported or rejected. Therefore, the deduction approach is a suitable research approach for this study.

4.4 Research Methodology

Methodology can be defined as the strategy and procedure standing behind the selection process of the relevant methods of research (Crotty, 1998). Many methodologies can be implemented using a combination of different research methods. The present research employed a survey methodology. Collis and Hussey (2009) defined survey as a positivistic methodology that investigates a sample of subjects extracted from a population. Such a methodology allows the researcher to draw implications from the sample studies and generalise them for the targeted population (Gray, 2009).

In accordance with the positivist approach adopted in this study, survey methodology considers an objective, free of bias and impersonal set of methods (Kumar, 2008). Surveys attempt to investigate causes and effects occurring between dependant and independent variables under controlled conditions (Gray, 2009). In this respect, the study investigated the effect of BPSE on customer trust and commitment which in turn affects customer satisfaction.

There are three research methods that can be used in human and social science research: quantitative, qualitative and mixed methods (Creswell, 2003).

4.4.1 Quantitative Method

Quantitative method is an objective and systematic process in which pieces of numerical data are used to obtain information about the world and which are analysed by using mathematical methods. Quantitative research emerges from a positivism paradigm which operates on strict rules of logic, truth, laws and predictions (Burns & Grove, 2003). Quantitative research is concerned with producing data in a quantitative form which can be subjected to precise quantitative analysis in a rigid and formal way. Quantitative research is used to test a theory by identifying the variables based on the previous studies, examining the research relationships and obtaining the findings (Kothari, 2004). Johnson and Onwuegbuzie (2004) raise that there are many reasons to account for the use of quantitative research which include the following:

• Quantitative method can generalise research findings when the study collects data from a random sample which represents its population and it has sufficient sample size.

• Quantitative method can achieve greater objectivity and more accurate results. It depends on a few variables and it follows many tools in order to test the validity and reliability of the data.

• Quantitative method enables researchers to compare findings statistically between different groups.

• The research results are relatively researchers' personal bias can be avoided who can keep a 'distance' from participating subjects and employ subjects unknown to them.

4.4.2 Qualitative Method

Qualitative method is an interpretive naturalistic approach. Qualitative research is concerned with extracting and interpreting individuals' attitudes, perception and beliefs of situations. This means that qualitative researchers investigate topics in their original contexts in order to interpret the phenomena based on the meanings of people who have more experience of the subject. Qualitative research attempts to make sense of personal stories to solve the research problem (Thomas, 2003). It relies on words rather than numbers (Miles & Huberman, 1994). This is useful especially when discovering a new concept or phenomenon. A qualitative method seeks to understand problems in a particular environment. It is not concerned mainly with measuring the event through observation (Malhotra et al., 2012).

Suitable Research Method

Based on the research aims and matched with the research philosophy of positivism, and the research approach of deduction, this study considers the quantitative method a suitable research method. The deductive design uses quantitative methods to achieve the research objectives and it seeks to collect and analyse numerical data in order to test the relationship between online eservice provider ethics and consumer satisfaction.

4.5 Research Design

Research design is considered to be an important part of reliable and valid research. It is a plan or framework for conducting the research (Yin, 2003). A research design is the preparation of conditions for the collection and analysis of the data required either to solve the research problem or to achieve the research purpose (Kothari, 2004). It describes the purpose of the study and the types of questions being addressed, the techniques to be used for collecting data, approaches to select samples and how the pieces of data will be analysed (Gray, 2004). The next section discusses these issues.

4.5.1 The Purpose of the Research

There are three types of research namely; exploratory, descriptive, and explanatory research as follows.

4.5.1.1 Exploratory Research

An exploratory research aims to develop a hypothesis rather than testing or confirming a hypothesis (Kothari, 2004). Such research seek either to identify the research problem or to address an issue when little or no prior research has been conducted to provide enough information about the subject (Saunders et al., 2009). The main focus of these researches is to discover ideas and insights. Therefore, an exploratory research is useful when the researcher does not know the essential variables to be investigated (Creswell, 2009).

4.5.1.2 Descriptive Research

Descriptive research portrays the characteristics of a particular phenomenon, event, individual, or group. It provides a description of the position of affairs as it is at present. Researchers seek to collect data about some variables such as some items such as frequency of shopping and demographic questions (Kothari, 2004; Salkind, 2010). Therefore, it is concerned with counting the frequencies. In order to collect this data in descriptive studies,

researchers use survey methods and they employ comparative and correlation methods for the purpose of analyses (Kothari, 2004).

4.5.1.3 Explanatory (causal) Research

Explanatory research aims to answer the question why some variables have an effect on other variables or the explanatory research seeks to test a theory which is a set of logically organised and interconnected principles, rules, assumptions, statements and propositions which are employed to explain, describe and predict the phenomenon. Many theories illustrate the critical effects of the relationships between the variables. They hypothesise the direction, which may be positive or negative, and the strength and causal relationship between variables. Explanatory research attempts to go beyond the findings of exploratory research and descriptive research to understand the real reasons behind the phenomenon (Kothari, 2004; Saunders et al., 2009). It distinguishes between dependent and independent variables (Gray, 2009).

The purpose of a research should be determined by the research questions and research objectives. Accordingly, the present study is explanatory research. The commitment-trust theory is used to test the relationship between the dependent variable (satisfaction) and independent variable (BPSE).

4.5.2 Research Strategies

Research strategies are employed to identify the sources of data collection and the research limitations money, time, and location. These strategies help researchers to provide data that can answer the research questions or achieve the research objectives. There are many types of research strategies such as experiment, survey, and case study (Saunders et al., 2009).

• Experiment

Experimental research is an empirical quantitative research method. It follows the positivism paradigm and seeks knowledge through objective and systematic methods (Miller & Salkind, 2002). The purpose of the experimental research is to test a research hypothesis. Researcher manipulates either the independent variable or the experimental group subject to some special programme or condition (Kothari, 2004). An experiment seeks to discover either cause-and-effects or explanatory variables which must be defined and measured (Saunders et al., 2009).

• **Survey**

Survey is usually employed to answer the questions of who, what, how much and how many (Saunders et al., 2012). This strategy is more likely to apply in descriptive and explanatory research and it is linked mainly to the deduction approach (Gray, 2009). Normally quantitative data are collected through questionnaires or structured interviews. The data explain the relationships between the research variables. This strategy uses statistical analysis to achieve the research results (Saunders et al., 2009).

• **Case study**

Yin (2003) mentions that case study is "an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used". Case study is a very popular method employed in qualitative research which aims to collect data or to observe a social unit, for example, a person, a family, a cultural group, an organisation, or a whole community. It is concerned with studying the phenomena in depth rather than widely. Also, it fully examines a limited number of events or conditions and their interrelationships. Therefore, case study is fundamentally an intensive analysis of a particular unit under specific considerations (Kothari, 2004) and offers a deeper understanding of a complex topic.

• **Suitable Research Strategy:**

The present study aims to examine the relationship between the BPSE and satisfaction. As discussed above, survey is usually employed to answer the questions of what, how much and how many. In addition, this strategy is more associated with the deduction approach and enables data to be collected quantitatively. Furthermore, the data, collected from the survey strategy, can be used to suggest a possible explanation of the relationship between the study's variables. Consequently, the survey is the most relevant to the research philosophy, deduction approach and quantitative method of this study.

4.5.3 Questionnaire surveys

A questionnaire is considered to be a key tool in collecting data and it is the most widely used tool in social research (Lancaster, 2005). A survey will be carried out to solicit information relating to online customers and online store purchasing managers. This approach is consistent with the positivistic-oriented view as the dominant paradigm employed in this study. Compared to the interview approach, administrating a survey not only is less costly, but also allows greater coverage geographically in reaching target respondents. The

survey approach refers to the drawing of a sample of respondents from a population for examination, from which inferences are made about the population (Collins et al., 2003); Questionnaires can be divided into two main types according to their administration method: self-administered and interviewer-administered. The self-administered questionnaire is usually completed by the respondents, and includes three sub-categories: the internet-mediated questionnaire (via e-mail or a website), the postal questionnaire (hard copy with a cover letter, sent by post), and the delivery-and- collection questionnaire (hand delivered, then collected later). For the interviewer-administered questionnaire, the interviewer must record the responses; this could take the form of a telephone questionnaire (the interviewer telephones the respondent and completes the questionnaire based on their answers) or an interview questionnaire (where the interviewer completes the questionnaire will face-to-face with the respondent; also called 'interview schedules') (Saunders et al., 2009).

In this study, the web survey method and e-mail were chosen over other survey methods because both online method and this research have in common with an online approach. Also, internet shoppers are still relatively few in number and can be quite difficult to access through the traditional research methods. Thus, the online approach can be more effective not only for identifying and reaching online shoppers but also for investigating those customers who have already bought online. Besides, in accordance with CustomerSat.com (1999), if the respondents are familiar with websites, they are more likely to respond and complete the online survey accurately. In this point, Ranchhod and Zhou (2001) specify that people who prefer to answer online surveys are usually those who have a better understanding of the technology and use the internet extensively as a communication medium, being concerned about the sampling limitation. However, this situation would not cause any serious sampling bias if the target population are required to be familiar with the web and do their shopping online.

4.5.4 Questionnaire design

Survey questions can take three possible structures: closed, open-ended, and contingency questions. Closed (or multiple choice) questions ask the respondent to tick or circle a choice from a set of answers; the respondent is restricted to the offered choices which introduces bias to some extent and does not allow any creativity on the part of the respondents. The answers to closed questions can simply be yes/no, or a range of positive to negative responses, represented by three, five or more answers. Open-ended questions also give respondents the chance to supply their own answers, by writing a number, word or some text.

This type of question can help the researcher to gather new information on the topic studied. However they can be difficult to answer and to analyse. Contingency questions are a special case of closed questions; also called filter questions, they are directed at a sub-category of respondents, and seek extra or more detailed information about a previously-answered question (Sinscalco & Auriat, 2005).

There are three types of questionnaire that can be used: structured, semi-structured, and unstructured. A structured questionnaire consists of questions with predefined answers. This type is suitable for quantitative studies. Semi-structured questionnaires comprise a mixture of closed-ended, open-ended and sometimes partially closed-ended questions. These questionnaires are suitable for investigative studies. The unstructured questionnaire is made up of questions that allow free responses and is often referred to as a 'topic guide'. This type of questionnaire is most suitable for qualitative studies (Hague, 2002).

The structured questionnaire is used in this study; to allow the respondents to choose the most relevant answers representing their opinions.

Four types of information are requested in the questionnaire: knowledge, beliefs/attitudes/opinions, behaviour, and attributes. Knowledge information is about what people know, or how well they understand something (awareness, for example). Beliefs/attitudes/opinions type of information relates to perceptions of people, thoughts, ideas, feelings or judgements. Behavioural information is concerned with what people do or have done, in the present or past, or plan to do in the future. Finally, attributes-related information is people's personal demographic characteristics, such as age, education, income or occupation (Taylor -Powell, 1998). A mixture of these types of information is requested in the questionnaire designed for this study. Before moving on to the questionnaire layout, the variables of the conceptual framework developed in Chapter 3 are operationalized in the following section.

4.5.5 Research Measures

Looking back at the conceptual framework developed in Chapter 3 of this study, the main constructs of the study are the customer satisfaction, BPSE, commitment, trust and demographic factors. The independent variable is BPSE which includes privacy, security, reliability, non-deception, service recovery, shared value and communication, whilst the dependent variable is the customer satisfaction, the mediators variables are trust and commitment. In addition, this section presents the measures used in the quantitative survey.

A questionnaire with multiple item five-point Likert scales (1=strongly disagree; 5=strongly agree) will be developed for all the theoretical constructs used in the conceptual model. The Likert scale avoids the problem of development pairs of dichotomous adjectives. The scale consists of a series of statements expressing either a favourable or an unfavourable attitude toward the concept under study. The respondent will be asked to indicate the level of her or his agreement or disagreement with each statement by assigning it a numerical score. The scores are then totalled to measure the respondent's attitude.

In developing the measurement scales the relevant previous literature and studies have been reviewed. Most of the measurements for the constructs in the conceptual model are readily available in the literature, although some are adapted to suit e-commerce environment.

4.5.5.1 Measures of BPSE Components

Privacy, security, reliability and non-deception were measured by three items for each construction from (Bart, et al., 2005; Mukherjee & Nath, 2003; Roman, 2007; Nardal & Sahin, 2011; Roman, 2010; Isabel et al., 2014). Service recovery scale is adopted from Elbeltagi & Agag (2016) and Agag et al. (2016). The scale for shared value is adopted from Morgan and Hunt (1994) and Theron et al. (2008) and modified in the e-commerce context. Communication scale is obtained using a four-item scale modified from Morgan and Hunt (1994) and Moorman et al. (1993).

4.5.5.2 Measures of customer satisfaction

The measurement of customer satisfaction has received lot of attention during the past three decades. In the literature, three Likert-scale items to measure the degree to which the customer attitude is satisfied/dissatisfied, pleased/displeased, and favourable/unfavourable (Jones & Suh, 2000; Anderson & Srinivasan, 2003). These are the most common methods of measuring satisfaction (please see Table 4.1). Satsifaction in this study was operationalized with four items as proposed by prior studies (Kim et al., 2011; Bai et al., 2008; Anderson & Srinivasan, 2003).

4.5.5.3 Measures of trust and commitment

Customer trust measures were adapted from Morgan and Hunt (1994) and Kim et al. (2011), four items were adopted and modified based on customers' interviews and pilot study. These items measure the integrity and reliability of the online service provider website as well as the trustworthiness of this website. Three items borrowed from previously developed scales were used to measure commitment (Morgan & Hunt, 1994; Ellen, et al.,

1999; Bertil, 2007; Mukherjee & Nath, 2007), and modified based on customers' interviews and pilot study.

Table 4.1: Items Measurements

Constructs	Items	References
Privacy	The site clearly explains how user information is used.	(Bart,et al., 2005; Mukherjee & Nath, 2003; Roman, 2007; Nardal & Sahin, 2011, Roman, 2008).
	Information regarding the privacy policy is clearly presented.	
	The site shows that it complies with the rules and regulations governing online data protection.	
Security	The site appears to offer secure payment methods.	(Bart,et al., 2005; Mukherjee & Nath, 2003; Roman, 2007; Nardal & Sahin, 2011, Roman, 2008).
	The security policy is easy to understand.	
	This site has adequate security features.	
Reliability/fulfilment	The price shown on the site is the actual amount billed.	(Bart,et al., 2005; Mukherjee & Nath, 2003; Roman, 2007; Nardal & Sahin, 2011, Roman, 2008).
	You get what you ordered from this site.	
	Promises to do something by a certain time, they do it.	
Non –deception	The site exaggerates the benefits and characteristics of its offerings.	(Roman, 2010; Isabel , et al., 2014).
	This site takes advantage of less experienced consumers to make them purchase.	
	This site attempts to persuade you to buy things that you do not need.	
Service recovery	This online store has a return policy.	(Elbeltagi & Agag, 2016; Agag, et al., 2016).
	There is a compensated policy for any delay in delivery of products/services	
	This online store responds to customer complaints promptly.	
	This online store has a tracking mechanism for service recovery to identify customer satisfaction.	

Shared value	The online service provider respects our business values.	(Morgan & Hunt, 1994; Theron, et al., 2008).
	The online service provider and our company have a mutual understanding of each other's business values.	
	The online service provider sticks to highest level of business ethics in all its transactions.	
Communication	The online service provider provides high quality information.	(Morgan & Hunt, 1994; Moorman, et al., 1993).
	The online service provider allows buyers to track order status on the website.	
	The online service provider keeps its buyers informed about the latest developments.	
Trust	This online service provider website has integrity.	(Morgan & Hunt, 1994; Kim, et al., 2011).
	This online service provider website is reliable.	
	This online service provider website is trustworthy.	
	I trust on the quality of this online service provider.	
Commitment	I feel a very high degree of association with the online store that I transact with.	(Morgan & Hunt, 1994; Ellen, et al., 1999; Bertil, 2007; Mukherjee & Nath, 2007)
	I feel a sense of belonging to the online store that I transact with.	
	I am proud to be a customer of this online store.	
Satisfaction	Overall, I was satisfied with this online commerce.	(Kim et al., 2011; Bai et al., 2008; Anderson & Srinivasan, 2003).
	The online service provider website information content met my needs.	
	I was satisfied with online buying when compared to offline buying.	
	My choice to purchase online was a wise one	

Power distance	Inequalities among people are both expected and desired.	(Hofstede, 1984).
	Less powerful people should be dependent on the more Powerful.	
	Inequalities among people should be minimized.	
Uncertainty avoidance	Rules and regulations are important because they inform buyers what the sellers do.	(Hofstede, 1984).
	Fear of ambiguous situations and of unfamiliar risks is normal.	
	High stress and subjective feelings of anxiety are frequent among people.	

4.5.6 Questionnaire layout

The questionnaire is divided into three sections. Firstly, Section 1 aims to discover issues related to the components of the BPSE as well as consumers perceptions about their trust, commitment, and satisfaction. There are three questions for privacy. These questions aim to obtain information regarding the privacy policy of online service provider, how they use consumer personal information and the extent to which the privacy policy is clear. Security questions explore the security of payment methods. Additionally, they explore to what extent the consumers understand the security policy of online service provider. Reliability/fulfilment questions received more explanations through three questions. For example, the price shown on the site is the actual amount billed and Promises to do something by a certain time, they do it. There are four questions of non-deception which measure the consumers' perceptions about the deceptive behaviour of online service provider. Service recovery questions measures the extent to which the online service provider has a return policy and respond to customer complaints promptly. Three questions for shared value measure the consumer perceptions about the extent to which the buyer and supplier has a mutual understanding of their behaviours, goals, and policies. There are three questions which measure buyer's perception that communication and information from the supplier has been of high quality, that is, relevant, timely, and reliable. Four questions which investigate the extent to which consumers trust in online service provider website and to what extent the online service provider website is reliable. Three questions measure consumers' perceptions about the association between consumers and online service provider. Finally, four questions measures consumer satisfaction toward the online service provider.

Secondly, Section 2 is concerned with culture dimensions (e.g. individualism /collectivism, power distance, uncertainty avoidance, and masculinity).

Lastly, Section 3 was constructed to obtain personal information about respondents such as their gender, academic qualification, income and the type of industry. These questions aim to provide information about the profile of the study sample.

4.5.7 Target population and sampling

Dillon et al. (1994) define a sample as a subgroup of the elements of the population selected for participation in the study; in which sample characteristics are used to make inferences about the population parameters; whilst estimation procedures and tests of hypotheses are the inferences that link sample characteristics and population parameters.

According to Webb (1992), there are no strict rules to follow to clearly define the target population, and the researcher must rely on logic and judgment. Webb (1992) further argues that the population should be defined in keeping with the objectives of the study; if the entire population will be sufficiently small, the researcher can include the entire population in the study. This type of research is called a census study because data is gathered on every member of the population (Churchill & Brown, 2007). However, argued by Dillon et al. (1994), the population usually is too large for the researcher to make direct observations of every individual in the population investigating; a small, but carefully chosen sample can be used to represent the population, ideally, the sample corresponds to the larger population on the characteristics of interest.

The target population must be defined in terms of elements, sampling units, extent, and time (Webb 1992). Webb (1992) further argues that element: is the object about which or from which the information will be obtained.

In this survey, for the B2C, the element is customers who have bought at least one item online over the last three months and are over 18 years of age, who are internet shoppers of online retailers.

For the B2B, the element is managers who are responsible for purchasing in online retailing stores. Crask et al. (1995) believe that a sample unit is an element, or a unit containing the element, that is available for selection at some stage of the sampling process. The sample unit in this research of investigating online buyer behaviour is the same as the element. For the B2C, sample unit is consumers who have made purchases at least one item

online over the last three months. For the B2B, sample unit is purchasing managers in online stores.

Extent refers to the geographical boundaries (Schuman & Kalton, 1985); this research will investigate online buyer behaviour in the United Kingdom and Egypt, in the period of 2014-2015. Therefore, our study focuses on the consumers' perceptions about the ethics of online retailers in the UK and Egypt as well as the online retailers purchasing managers' perceptions about the ethics of online suppliers.

4.5.8 Sample size

The appropriate number of participants in a sample size is a tricky and complex decision. Hence, this study decided to explain the most commonly used techniques in determining the proper number of the sample size. First, rules of thumb; some scholars follow a rule of thumb in determining the proper sample size. For example, (Roscoe, 1975) suggests four rules of thumb to decide the proper sample size (n).

(i) The number of participants should be larger than 30 and the less than 500.

(ii) If researchers have more than one group (e.g., male or female), Roscoe (1975) recommends researchers to employ more than 30 participants for each group.

(iii) In the case of using multivariate analyses, Roscoe (1975) advises researchers to have a sample size that is larger, at least 10 times or more, than the number of variables used in the analysis. Furthermore, other scholars such as Stevens (1996) suggest having 15 cases per construct to calculate the proper sample size. Stevens (1996) posit that 15 cases per construct are sufficient to get trustworthy results from the multivariate analysis. In turn, Bentler and Chou (1987) advise researchers to determine the sample size based on number of parameters. For example, Bentler and Chou (1987) posit that if the data is normally distributed, then at least 5 cases per parameter are sufficient.

(iv)If the researcher is conducting a simple laboratory experiment where some conditions are controlled, then the appropriate sample size should be between 10-20 participants (Roscoe, 1975).

The second technique that scholars use in determining the adequate number of a sample size depends on the data analysis processes or techniques (Hair et al., 2006). This study explains the considerations that (Hair et al., 2006) recommend determining the proper sample size when using Structural Equation Modelling (SEM) techniques. First, according to Hair et al. (2006), if the distribution of the data deviates from the assumption of multivariate normality, then 15 respondents for each parameter is an acceptable number to minimise the

problem of deviation from normality. Second, the sample size should range from 150 to 400 respondents, if the estimation technique is to be used. In other words, SEM is based on the maximum likelihood estimation (MLE) method, which gives adequate results if the sample size ranged from 150 to 400 respondents.

Hair et al. (2006) explain that if the sample size exceeds 400, then the MLE method becomes more sensitive and results of the goodness-of-fit measures become poorer. Third, model complexity; this consideration relates to the number of constructs used in the analysis. In other words, the more constructs a model has, the more parameters should be used in the analysis and as a result the more sample size is needed to conduct the analysis. Moreover, Hair et al. (2006) assert that if a researcher is using a multi-group analysis, then, an adequate sample for each group is required. Fourth, missing data, Hair et al. (2006) posit that the more missing data research has the greater sample size a study needs.

The study employed SEM to test its hypotheses. The SEM fit model depends mainly on the sample size and it helps support the sufficient statistical power and precision of the parameter estimates in an SEM research (Brown, 2006). A review of the SEM literature suggests some guidelines to determine the optimal sample size. For example, the cases/parameter ratio should be 5:1 (Kline, 2011), 10 or 15: 1 (Garson, 2009), 20:1 (Schreiber et al., 2006). The sample size should involve at least 100 to 200 cases (Loehlin, 2004). Kline (2011) confirms that, in SEM models, a sample size would be unreasonable if it is less than 100.

The determination of the sample size is important in building the number of sample which has to be neither low, to avoid the risk of inadequate information, nor high to avoid the risk of being inefficient (Zain, 1995). The choice of sample size relies on several factors such as the size of the entire population; the level of margin of error required, the level of certainty; and the types of statistical techniques used to analyse the data (Saunders et al., 2009).

Typically, the research is worked to a 95% level of certainty. This suggests that, if the sample size of study selected 100 cases, at least ninety five of these samples would be sure to represent the features of the entire population. Regarding the margin of error, it describes the researcher's accuracy in estimating the population. In business and management studies, most researchers use a margin of plus or minus 3 to 5% of the true values. According to Saunders et al. (2009), the sample size required (Na$^)$ can be calculated by using the following equation:

$$ n^a = \frac{\text{n x 100}}{\text{re \%}} $$

Where

n^a is the sample size required,

n is the adjusted minimum (or minimum) sample size

re % is the estimated response rate.

Based on Saunders et al.'s (2009) formula, if the margin of error is selected to be 5% and the total population is between 100,000-1,000,000, the minimum sample size is 383 -384. With regard to the response rate, Neuman (2000) stated that response rates were between 10 and 50% to the survey and 90% for face-to-face interviews. This study supposed that, in the UK and Egypt samples, the response rate was 50% because the e-survey questionnaire would be used to collect the data. Then, the actual sample size, which should be used, was calculated using the following equation:

$$ n^a = \frac{\text{384 x 100}}{\text{50}} = 768 \text{ subjects} $$

4.5.9 Sample Selection and Study Context

In order to investigate the impact of online service provider ethics on online consumer satisfaction, it is important that those solicited as the subjects of the research are individuals who have made purchases with an online retailer. In addition, this research is concerned with buyer relationship with suppliers operating exclusively on the internet.

This study examines customers of a range of online retailers that offer various types of products and services to customers via their websites. In the questionnaire, for B2C, respondents were required to evaluate one e-retailer from whom they most frequently purchased. For B2B, managers were required to evaluate one e-supplier from whom they most frequently purchased. This method of soliciting respondents to report their experience with providers has been widely accepted in prior research in marketing and information systems (Balabanis et al., 2006; Ganesh et al., 2000; Gefen, 2003; Holloway, 2003; Keaveney & Parthasarathy, 2001; Li, Browne & Chau, 2006; Mano & Oliver, 1993, Roman, 2010,

Elbeltagi & Agag, 2016; Agag et al., 2016). For example, Agag et al. (2016) asked respondents to select one e-retailer they frequently used and to answer the remaining questions with that particular e-retailer in mind. A similar approach was adopted by Holloway (2003) in her study of online service failure. In their study on customers' experiences with banks, Ganesh et al. (2000) asked their respondents to identify their main banking provider if they used multiple banks. The rationale behind this approach was "to increase the variance to be explained in the dependent variable" (Li et al., 2006, p. 434). As in the above cited study, in the present research, the respondents were expected to report with reference to an e-retailer they have purchased from frequently in order to effectively explore the impact of online service provider ethics on satisfaction. Another rationale for such a procedure is to increase the generalisability of the findings by testing the research framework with consumers across a variety of e-retailers and e-suppliers, rather than with one single retailer or supplier (Li,et al., 2006).

As a guideline, the sample must be composed of individuals who are internet shoppers of online retailers in the UK and Egypt and online store purchasing managers who are responsible for purchasing in online retailing stores. As a consequence, between October and November 2014, a large number of marketing research agencies were contacted and invited to provide a representative sampling frame of UK and Egyptian internet shoppers as well as online stores purchasing managers. Most sampling frame quotations offered were based on: 1) Random mailing lists, i.e. lists of emails or lists of names and addresses; or 2) Collection of data on behalf of the researcher through phone interviews, questionnaire mailings or mall intercepts. The second type of sampling frame quotation does not allow the researcher to have access to the respondents' names or contact details. The cheapest of these options is the email mailing list (one pound per email), which the researcher may use for online survey administration and with a promised impression rate of 15 per cent. However, impression rate does not guarantee response rate.

Due to the risk involved, it was strongly felt that the use of email lists was not feasible. Instead, the researcher decided to use the second option (collection of data on behalf of the researcher), which, although considerably more costly, would afford the researcher greater control over the data collection process.

Survey Monkey was selected to provide a sample of UK and Egyptian consumers for this research. Survey Monkey was not the only marketing research company which the researcher had approached. Several other companies were also contacted from whom quotations were received such as Experian UK, Echo Management Ltd, Email movers Ltd, TMN Media,

Phruit Ltd, SurveyShack.com Ltd and 20/20 Research. However, due to budget constraints, Survey Monkey was selected on the basis of its credibility and the cost and because of the company's reputation as one of the most credible marketing intelligence companies (Shao, 2009; Xiang & Gretzel, 2010).

For the UK, a sample of 440 respondents (230 consumers and 210 purchasing managers) was drawn and purchased from its existing database. For Egypt, a sample of 540 respondents (280 consumers and 260 purchasing managers) was drawn and purchased from its existing database.

4.5.10 Data Collection Technique

The collection of data involved a self-administered online based questionnaire. Although the internet is a relatively new mode of collecting data, it undeniably has merits in the data collection process. Web-based surveys provide good quality data (Goslinget al., 2004; Manfreda & Vehovar, 2008), faster response time (Griffis et al, 2003; Sheehan & McMillan, 1999), cheaper and more efficient data collection (Chisnall, 2007; McDonald & Adam, 2003) and also provide greater convenience for both researcher and respondents (Stanton, 1998; Taylor, 2000). Furthermore, web-based surveys are perceived as more salient, exciting and entertaining than traditional surveys by respondents who are experienced in using the internet (Evans & Mathur, 2005), as in this case, where all the respondents were online shoppers.

An informed consent email has been sent explaining the purpose of this research, the approximate time to fill out the questionnaire, and a banner with a hyperlink connecting to our web survey. A graphic progress indicator was utilised to show the respondent how close they were to completion as well as to give a sense of orientation of the questionnaire completing process (following the recommendation of Manfreda and Vehovar 2008, p. 279).

Eventually, a total of 1100 questionnaires were sent in Egypt and 800 in the UK, but only 540 were received from Egypt and 440 were received from the UK; for 49.0 and 55.0 percent response rates, respectively (see table 4.2 and 4.3).

4.5.11 Sampling Techniques

Most research has a specific population to which the findings should apply. That may be a broad population or a narrow one in the study. Usually, the population is too large to attempt to survey all of its members. Therefore, use of sampling which aims to reduce the number of respondents brings the three main advantages: the cost is lower, data collection is faster, and since the data set is smaller it is possible to ensure homogeneity and to improve the accuracy and quality of the data (Ader et al. 2008). However, the sample should be able to represent

the population to obtain the generalised results reflecting the characteristics of the whole group (Tharenou et al. 2007) and also be of sufficient size to have adequate power to detect quantitative relationships in the social sciences (Mone et al. 1996).

Sampling methods can be classified as two broad types of sampling approaches: probability and non-probability sampling (Churchill, 1995; Malhotra, 1996). In probability samples, every element of the population has a known non-zero likelihood of being sampled. That is, there is no bias in the choice; each member and each household in the sampling frame has the same probability of selection. Thus, the generalisability of a study is much stronger when a probability sampling approach is adopted (Tharenou et al. 2007). Another advantage of probability sampling is that sampling error, which indicates the degree to which a sample might differ from the population, can be calculated. When inferring to the population, results are reported plus or minus the sampling error. The main types of probability sampling include simple random sampling, systematic sampling and stratified sampling. Blaxter et al. (2001) have claimed that the most widely understood probability sampling approach is probably random sampling where every individual or object in the population of interest has an equal chance of being chosen for study. Meanwhile, in nonprobability samples, specific elements from the population have been selected in a non-random manner.

Non-randomness results mean population elements are selected on the basis of assumptions regarding the population of interest, which forms the criteria for selection because they are easy or inexpensive to reach. Therefore, nonprobability sampling approaches are usually used when a sampling frame for the population is lacked in question, or where a probabilistic approach is not judged to be necessary. Unlike probability sampling techniques, sampling error remains unknown in nonprobability sampling. In other words, these conditions provide limited information about the relationship between sample and population, making it difficult to extrapolate from the sample to the population. Nonprobability sampling methods include convenience sampling, judgment sampling, quota sampling and snowball sampling.

This research employs a non-random sampling technique, namely, a convenience sampling technique (based on employing participants who are easily accessible, according to McDaniel & Gates, 2006). Bryman and Bell (2007, p. 198) posit that "in the field of business and management, convenience samples are very common and indeed are more prominent than are samples based on probability sampling". This technique has been chosen since this study has asked the permission of the participants before doing the experiments. Once the participants

agree to do the experiments the study precedes, otherwise the study stops and seeks other participants.

Table 4.2: B2C sample (Egypt & UK)

Category		UK sample		Egypt sample		Entire sample	
Total subjects		230		280		510	
Gender	Males	140	(61%)	170	(61%)	310	(61%)
	Females	90	(39%)	110	(39%)	200	(39%)
Education level	Bachelor	100	(43%)	150	(54%)	250	(49%)
	Diploma	20	(9%)	30	(10%)	50	(10%)
	Master or PhD	110	(48%)	100	(36%)	210	(41%)
	Other	-		-		-	
Internet experience	< 2	120	(52%)	140	(50%)	260	(51%)
	2<5	80	(35%)	100	(36%)	180	(35%)
	>5	30	(13%)	40	(14%)	70	(14%)
Occupation	Students	180	(78%)	200	(72%)	380	(75%)
	Job at private	50	(22%)	60	(21%)	100	(20%)
	Job at government	-		20	(7%)	30	(5%)
	Other	-		-		-	
Age	<20	140	(61%)	180	(64%)	320	(63%)
	20<30	70	(30%)	90	(32%)	160	(32%)
	30<40	20	(9%)	10	(4%)	30	(5%)
	>40	-		-		-	
Income	<1000	100	(43%)	110	(39%)	210	(41%)
	1000-2000	40	(17%)	50	(18%)	90	(18%)
	2000-3000	80	(35%)	90	(32%)	170	(33%)
	3000-40000	10	(5%)	30	(11%)	40	(8%)
	> 4000	-		-		-	

Table 4.3: B2B Sample (Egypt & UK)

Category		UK sample		Egypt sample		Entire sample	
Total subjects		210		260		470	
Revenue	Less than £1 million	105	(50%)	150	(58%)	255	(55%)
	£1 million–£9.9 million	80	(38%)	105	(40%)	185	(39%)
	£10 million–£49.9 million	20	(9%)	5	(2%)	25	(5%)
	£50 million–£99.9 million	5	(3%)	-		5	(1%)
	Over £100 million	-		-		-	
Industry	Apparel	100	(47%)	90	(35%)	190	(40%)
	Auto	-		-		-	
	Chemicals.	50	(23%)	80	(30%)	130	(28%)
	Consumer packaged goods	40	(20%)	60	(23%)	100	(22%)
	Electronic	-		20	(8%)	20	(4%)
	Food	-		-		-	
	Construction	20	(10%)	10	(4%)	30	(6%)
	Other	-		-		-	
Number of employees	< 5.	30	(14%)	20	(8%)	50	(12%)
	5-20	110	(52%)	140	(54%)	150	(32%)
	21-50	70	(34%)	80	(30%)	150	(32%)
	51-100	-		20	(8%)	20	(4%)
	101-150	-		-		-	
	151-200	-		-		-	
	> 200.	-		-		-	

4.6 Study Limitations

The main limitation of the study was that the survey was conducted in an online environment and therefore asked participants to revoke memories about their last online shopping experience. Unless the experience left a truly strong impression on participants, they would not be able to express their opinion regarding specific details that were asked in the survey. This could also create a potential non response bias. A number of potential participants would not qualify to complete the survey if they had not made purchases online in the previous three months.

As mentioned before, this study was not randomized. Our findings should be viewed as a first step toward understanding of e-commerce ethics from the buyers' perspective. This research employs a non-random sampling technique, namely, a convenience sampling technique (based on employing participants who are easily accessible). Even though the characteristics of the sample are very similar to those of the Egyptian and English online users.

Another limitation of this study comes from the fact that the data collected was from only two countries. This study examines the effects of e-commerce ethics on customers' satisfaction throw two nations namely the UK and Egypt. Therefore, caution is advised in making generalizations from the findings of this study.

The researcher tried to collect the data himself but he could not reach the target respondents. Therefore, the researcher decided to use a professional marketing research company named Survey Monkey. Additionally, the questionnaire length and the time needed to complete the survey might have caused questionnaire fatigue, which influenced the validity of participants' responses. Although it was assumed that the respondents completed the survey objectively, the reliability could have been affected by respondents' beliefs, attitudes, reward drive and desire to provide honest answers.

4.7 Research Ethics

When conducting a research study several important ethical considerations arise and it is vital to the researcher to take these concerns into account. These considerations protect both the researcher and its subjects (Myers, 2013). Research ethics delineate what is and is not permissible to do when undertaking research (Kalof et al., 2008). Research ethics are defined as the consideration of moral ethics and values in every stage of a research study (McNabb, 2013). Similarly, Saunders et al. (2012) defined the research ethics as the adoption of an

appropriate behaviour in relation to the rights of the individuals or groups being studied or affected by the study.

McNabb (2013) has identified four issues related to research ethics that should be followed in all stages of the research, from gathering the data to reporting the findings. These were truthfulness, thoroughness, objectivity and relevance. By truthfulness it is meant that researchers must not lie, deceive or use fraud. Thoroughness implies that researchers should be thorough in the research process and do not use shortcuts. Objectivity implies that researchers should not be biased and this is particularly important for positivistic studies, and relevance suggests the conducted research should be purposeful and relevant to the literature. Accordingly, the researcher has made every effort to preserve these ideals. In fact, the researcher has spent around eleven months conducting a thorough and extensive reading of journal articles and books related to business ethics. This has allowed the researcher to identify gaps in the literature and therefore develop purposeful research questions.

In addition, when publishing and communicating the research findings, additional ethical principles were considered. McNabb (2013) and Kalof et al. (2008) acknowledged that the researcher had to protect the right of the participants by protecting their privacy, ensuring their anonymity and respecting their confidentiality. In this respect, to protect privacy and ensure anonymity, the researcher guaranteed that the participants' identity could not be deciphered in the published findings. Moreover, when describing the sample of the study, the researcher focuses on the participants' characteristics rather than their identity (McNabb, 2013). To respect confidentiality, the researcher removed all identifying information about the participants from research records and reports. All these ethical considerations were detailed in the email invitations and the covering letter to reassure the participants. Furthermore, Kalof et al. (2008) and Myers (2013) have added another ethical principle called "informer consent", this means that the participants should undertake the survey voluntarily and the researcher should clearly explain what they are being asked to do, the purpose of the study and the risks and benefits of participation. Hence in this study, the participation was voluntary, and the purpose, risks and benefits of the survey participation were clearly highlighted in the email invitations and questionnaires. Ultimately, the researcher acknowledged the limitations and restrictions of the study to enable the readers to know how much credibility the study should be provided (McNabb, 2013). Overall, Saunders et al. (2012) claimed that the premise behind all these ethical consideration is the avoidance

of harm. This was carefully taken into account in the present study by providing a clear, explicit and precise covering letter highlighting all the aforementioned ethical.

4.8 Cultural Manipulation Check

It is important to ensure that the samples collected from the two groups are representative of their respective countries. For this purpose, the survey included 6 questions adopted from Hofstede's cultural dimensions study (Hofstede, 1980). The analysis of those questions will reveal any expected differences in the cultural dimensions between the two countries and will ensure the representations of the respondents of their respective countries. Although Hofstede's study has received criticism, it has been used by several studies (Rai et al., 2009; Ribière et al., 2010). Each of the five cultural dimensions consists of three indicators in the instrument used for this study (see Appendices A). Egypt is part of the Arab countries index listed in Hofstede's cultural dimension study (Hofstede, 2001). When comparing the power distance dimension, Egypt received an index of 80 and the UK an index of 35, with a difference of 45. For uncertainty avoidance, Egypt received a score of 68 while the UK received a score of 35, a difference of 33. In the individualism/collectivism dimension, Egypt received a score of 38 while the UK received a score of 89, a difference of 51. For masculinity/femininity, Egypt received a score of 53 and the UK a score of 66, a difference of 13. However, the last cultural dimension score (long-/short-term orientation) is not available for Egypt. Table 4.4 shows the index scores and the ranks for Egypt and the UK.

Table 4.4: Hofstede's Cultural Dimensions: Egypt vs. The UK

Country	Power distance		Uncertainty avoidance		Individualism / collectivism		Masculinity /Femininity		Long- /Short-term Orientation	
	Index	Rank	Index	Rank	Index	Rank	Index	Rank	Index	Rank
Egypt	80	7	68	27	38	26	53	23	N/A	N/A
UK	35	40	35	30	53	20	66	11	29	27
Difference		33		3		6		12		27

From Hofstede (2001, p. 500)

When looking at Table 4.4, one could predict significant cultural differences to be found between the UK and Egypt, as previously found by Hofstede's (2001) indexes. Previous studies in the extant literature used only one (Tan, et al., 1998) or two (Chatelain-Jardon, 2010) dimensions to compare cultural differences among countries. This suggests that using one dimension would suffice to represent the cultural differences between countries. Rather than using only one dimension, two cultural dimensions are used in the current study in order

to validate that the UK sample is culturally different from that of Egypt. The two cultural dimensions selected in order to perform a test of differences between the two groups are power distance and uncertainty avoidance because they are the dimensions with the highest (33) and lowest (3) ranking differences between the two countries, respectively.

WarpPLS 3.0 is used to conduct the cultural manipulation check assessment where a country dummy variable is used to do the comparison. The country dummy variable is pointed at the cultural dimension latent variables that aggregate the respective cultural dimension indicators collected in this study. If there are significant betas, this would show there is a statistically significant difference in cultural dimension variability between the two countries, indicating samples are representative of their respective countries.

Table 4.5: Cultural Manipulation Check between Egypt and the UK

	Beta	P value
(Power distance)	-0.182	0.114[NS]
(Uncertainty avoidance)	-0.013	0.002[***]

Notes:

* = P<0.05; ** = P<0.01; *** = P<0.001; NS = not statistically significant

As expected, the test showed a significant difference between Egypt and the UK in (uncertainty avoidance) (see Table 4.5). This means that the two samples are statistically different from each other in the (Uncertainty avoidance) dimension. As anticipated, the (power distance) dimension, in which Egypt and the UK are similar, is not significantly different. This shows that the two samples are representative of their countries because they are not statistically different in the only dimension where they are closely similar. This allows us to conclude that, in accordance with Hofstede's cultural study, the two samples are different and that each represents its respective country.

4.9 Structural Equation Modelling (SEM)

Structural equation modelling (SEM) is a multivariate technique that combines multiple regression analysis and factor analysis to estimate simultaneously a series of interrelated dependence relationships (Hair et al. 1998). It was developed from econometric modelling of multiple equation systems and its substantive use has been growing in psychology and social sciences. As an example, SEM is commonly used in applications of attitude theory (Hansen et al. 2004). Its popularity is embedded in the employment of confirmatory methods which

provide a comprehensive means for assessing and modifying theoretical models for researchers. That is, SEM offers great potential for furthering theory development.

The notable feature of SEM is the facility to model relationships between both latent and observed variables. Latent variables are those that are non-observable, but are operationalised through the process of scale development in terms of measures that are observable. There is a link between latent variables and factors in factor analysis. SEM is, thus, seen as a combination of factor analysis and regression or path analysis. There are several literatures emphasising the notable features of SEM compared to other multivariate techniques. Firstly, Hair et al. (2010) have elaborated that the most obvious difference between SEM and other multivariate techniques is the use of separate relationships for each of a set of dependent variables. In simple terms, SEM estimates a series of separate, but interdependent, multiple regression equations simultaneously by specifying the structural model used by the statistical program. Essentially, the structural model captures the regression effects of independent variables on dependent variables, and the regression effects of dependent variables on each other, but differing effects. In other words, the independent variables can directly affect the dependent variable or indirectly do so through influencing mediator variables that then impinge on the dependent variables (Tharenou et al. 2007). Secondly, unlike other statistical techniques, the strength of SEM is that the model tests the fit to the data at the same time as measurement error (unreliability) is taken into account by factor models for each latent variable being estimated. That is, structural equation modelling estimates the size of the paths in the model and the general fit of the model to the data, while correcting for measurement error (Tharenou et al. 2007).

A SEM analysis usually consists of two components: the measurement (factor) model and the structural model. The measurement model specifies the relationship between a latent variable, its (observed) measures and their measurement errors. The measurement model is obtained by conducting confirmatory factor analysis which is used to obtain a good factor structure that fits well. All the scales used to define the constructs need to be examined through the estimation of the measurement model (Anderson & Gerbing 1988). The factor structure (the observed variables mapping on to the latent factors) is then used to estimate the full latent variable structural path model (Kelloway, 1996). In the structural model, the correlational and dependence relationships between latent variables and observed variables comprise the main elements of the model (Hair et al. 2010).

4.10 Partial Least Squares

The data will be analysed employing Structural Equation Modelling (SEM), a second generation multivariate statistical technique used to estimate the parameters of a structural model. The main goal of SEM is to test hypothesized models that depict relationships among variables (Schumacker & Lomax, 2004). SEM has become popular among researchers because it takes into account measurement error when statistically analysing data. SEM can be either variance-based, like those used in Partial Least Squares (PLS) analysis, or covariance-based, such as those used in LISREL.

Covariance-based SEM techniques are not appropriate for some types of studies because they have restrictions. Unlike variance-based SEM, which does not require a sound theory base, covariance-based SEM techniques support only confirmatory types of research, as opposed to exploratory ones. Other restrictions imposed by covariance-based SEM techniques include requirements for normal distribution, large sample size, usually more than 100 cases, and only reflective variables (Gefen et al., 2000). Reflective latent variables refer to when indicators of a latent variable "are viewed as affected by the same underlying concept" (Chin, 1998).

Partial Least Squares (PLS), a second generation multivariate variance-based technique used to estimate the parameters of a structural model, was developed by Wold (1975) for situations where data cannot meet the restrictive assumptions of covariance-based SEM techniques (Fornell & Bookstein, 1982). PLS maximizes the explained variance of dependent variables by disaggregating the overall causal model into partial equations which are solved simultaneously (Chin, 1998). Variance-based SEM is a multivariate analysis technique that shares similarities with covariance-based SEM but differs from it in that it builds on techniques, such as resampling, which do not require parametric assumptions to be met (Diaconis & Efron, 1983; Rencher, 1998). Variance-based SEM is more suitable when the requirement of multivariate normality is not met in a dataset (Chin, 1998).

PLS is preferred by researchers for several flexibilities it offers. PLS can be used for theory development, as it tests and validates exploratory models, does not require a large sample size, can estimate complex models with several latent and manifest variables, does not require normality, is suitable for prediction-oriented research, and can deal with reflective, as well as formative, measurement models (Gefen et al., 2000; Henseler et al., 2009).

The present research attempts to explain the variances in consumer satisfaction, trust and commitment. Moreover, given the nature of the targeted population in B2B context (online stores purchasing managers), the sample included in this investigation was relatively small

and the data non-normally distributed. For all these reasons and based on the discussion above, it appears that the use of PLS-SEM to estimate the proposed conceptual model is the most appropriate statistical technique to use.

Several SEM-PLS software programmes exist, from which SmartPLS, PLS Graph and WarpPLS. In this study, the researcher used the WarpPLS 3.0. It is a MATLAB based programme which conducts non-linear regression (Brewster, 2011; Kock, 2011). Unlike the Smart and Graph PLS programmes which only run linear regressions, the WarpPLS perform a warping at the path coefficient level using a distinctive robust path analysis technique. In a study comparing linear and non-linear regression programmes, Brewster (2011) acknowledged that non-linear programmes more effectively captures the reality when studying management and business issues. The author explained that very few management phenomena exist in a straight line cause and effect correlation. Hence, using a non-linear regression is more likely to spot relationships that could not be identified applying a linear regression.

The survey data were analysed using partial least squares (PLS 3.0) with a two-step analytic approach. First, the measurement model was evaluated to assess the validity and reliability of the measures. Second, the structural model was evaluated to assess the strength of the hypothesized links among the variables. The psychometric properties of all scales were assessed within the context of the structural model through an assessment of discriminant validity and reliability.

4.11 Conclusion

This chapter justified using quantitative analyses to answer the research questions and to test the proposed hypotheses. Measurement scales for each construct has been identified, based on a well-known previously tested scales. A questionnaire survey will be used to collect the data from respondents in the UK and Egypt in the context of B2B and B2C e-commerce. Convenience sampling techniques will be used to select the subjects. Finally, statistical techniques have been presented.

CHAPTER FIVE: QUESTIONNAIRE PILOT TESTING

5.1 Introduction

In business research, a questionnaire is a common tool used to collect data. This questionnaire should be piloted. The pilot test aims to refine the questionnaire to ensure that respondents have no problems answering the questions. It assesses, also, the validity and reliability of the questions (Saunders et al., 2009). A pilot study should be undertaken for pre-testing the questionnaire. Based on the results of the pilot study, the questionnaire may be edited (Kothari, 2004). Therefore, this chapter illustrates the testing of the reliability of the questionnaire and its content validity; translation validity; and construct validity.

5.2 Validity

Validity refers to the extent to which an instrument measures what it is supposed to measure (Bryman & Bell, 2007). A measure's validity relies on the definitions of the variable which is used to design the measure. There are four types of validity: namely, face validity; content validity; criterion-related validity; and construct validity (Bordens and Abbott, 2014). These are discussed as follows

5.2.1 Face validity

Face validity is the degree to which the instrument appears, on the face of it, to be an appropriate measure in obtaining the desired information from the perspective of a potential respondent. This means that questions appears to relate directly to the construct. Therefore, they should produce a valid response (Colton & Covert, 2007). Face validity is concerned with whether or not the measure "looks valid" to the respondents (Bornstein, 1996). Face validity is a subjective assessment since it depends on the judgment of experts who check the tool for grammar; suitability; and confirmation that it appears to flow logically. Therefore, it is considered to be the weakest form of validity (DE Von et al. 2007).

5.2.2 Content Validity or Expert Validity

Content validity is "the extent to which a test represents the universe of items from which it is drawn and it is especially useful when evaluating the usefulness of tests that sample a particular area of knowledge" (Salkind, 2010). Alternatively, content validity is the extent to which the indicators measure the different aspects of the concept (De Vaus, 2007). Expert validity is achieved by inviting experts, in a particular topic, to evaluate it. The measure should include adequate coverage of the subject being studied. Content validity depends on

the quality of the literature and the theories which are used to build this instrument and some experts should assess the questionnaire, also, in order to determine whether or not the questionnaire measures what it should measure (Ruane, 2005; Vogt, 2007).

The initial questionnaire was delivered or emailed to seven lecturers/senior lectures / professors in Plymouth University's management department. They had different specializations such as information technology; knowledge management; and Marketing. At the same time, it was checked by twenty doctorate students specializing in business management in order to check how well they could understand the questions. Most of the feedback confirmed that the items related to their constructs and the students recommended that some items be rephrased in order to be clearer and more understandable. A member of staff recommended that the questionnaire should be translated into the Arabic language which was the respondents' mother tongue. Therefore, the next process related to this issue.

5.2.3 Translation of Questionnaire

It is necessary for researchers, who apply their studies to a different language context, to translate the original questionnaire into the target language. The researcher employed back-translation as a technique to obtain a target questionnaire (Saunders et al., 2009). Back-translation means that the source questionnaire is translated into the target questionnaire (e.g. Arabic questionnaire). The final questionnaire was translated, also, into the original questionnaire (e.g. English questionnaire). Then, the researcher compared the two original questionnaires to create a final questionnaire.

The researcher sent the Arabic questionnaire by email to five professors of information technology and marketing at Business Management Department- University of Sadat City- Egypt. They recommended that some words be changed so that they were clear to Egyptian online shoppers.

5.2.4 Construct Validity

Construct validity is the extent to which items reflect the concept whereby these items are used to measure it (Howitt & Cramer, 2005). Many concepts are not measured or observed directly and, therefore, the instrument measures the constructs. Construct validity is necessary in order to check on the perceived overall validity of the measure. It is expected that a measure has high construct validity if it is built well on some theoretical construct (Clark-Carter, 2004). Colton and Covert (2007) divided construct validity into two sub-types: namely, convergent validity; and discriminant validity which are related concepts. They were assessed in the measurement model.

Firstly, convergent validity refers to the extent to which the correlation between the items of a construct exists strongly or, in measuring a construct, convergent validity is an association between indicators which are theoretically similar (Bergh & Ketchen, 2011). In order to obtain convergent validity in a construct, there should be high correlation coefficients (Brown, 2006; DeVon, 2007). The indicators measure the same concept. Average variance extracted (AVE) is employed to evaluate convergent validity. AVE means the overall amount of variance in the items accounted for a construct (Hair et al, 2010). In order to indicate sufficient convergent validity, the AVE should be greater than 0.5 (Dalaard, 2008). If the researcher has convergent validity issues, this is because, within their variable, the items do not correlate well with each other; i.e., the latent factor is not explained well by its observed variables.

Secondly, discriminant validity refers to the extent to which the constructs differ from other related constructs (Tanaka, 1987; Tarling, 2009; Hair et al., 2010). Discriminant validity exists if there is no strong relationship between the constructs (Colton and Covert, 2007). Each construct should be distinct from other constructs. Therefore, high discriminant validity provides evidence that a construct is unique (Hair et al., 2010). Discriminant validity is evaluated by the square root of the AVE; this must be greater than the correlations between the constructs (Fornell & Larcker, 1981). If, for each construct, the AVE is greater than its shared variance (which is the amount of variance that a variable (construct) is able to explain in another variable) with any other construct, discriminant validity is supported.

5.3 Reliability

Bordens and Abbott (2014) showed that reliability related to the extent to which a test measured consistently regardless of what it measured or whether or not a test produced the same results on different occasions. The measure was reliable when respondents gave the same answer in different situations. A question might be unreliable because it contained words which could be misunderstood and, consequently, which might cause confusion. Researchers use multiple-item indicators to create reliable indicators. In order to improve the question's reliability, the researcher should select the words of the questions carefully (De Vaus, 2007).

Scale reliability refers to a set of items used to measure a latent construct. The reliability can be evaluated through several methods such as internal consistency which focuses on the relationships between items within a single instrument (Colton & Covert, 2007). Therefore, it

investigates the homogeneity of a scale. Internal consistency is assessed through calculating Cronbach's alpha is commonly used to measure of scale reliability (Ketchen & Bergh, 2009). Hair et al. (2010) and Field (2009) reported that Cronbach's alpha ought to be equal to or above 0.70

In order to achieve Cronbach's alpha, the study conducted a smaller sample (Clark-Carter, 2004). Therefore, the initial questionnaire was delivered to and collected from 100 Egyptian online shoppers in order to obtain some assessment related to the questions' reliability and validity. 80 usable questionnaires were returned (a response rate of 80 %.). This was an acceptable response rate according to Saunders et al. (2009) who recommended that a 30% response rate was reasonable for questionnaires delivered and collected by a person.

This study depended on the following two criteria to evaluate reliability: (1) Cronbach's alpha ought to be above 0.70 (Hair et al., 2010) and (2) Corrected item-total correlations ought to be retained if the value was placed between 0.35 and 0.80 (Netemeyer et al., 2003). This value revealed the extent to which, within a scale, an item correlated with the other items. It was employed to determine the items which ought to be retained in a scale to support construct validity.

Beginning with the 3 items of privacy, Table 5-1 shows the three items of privacy with values exceeding 0.35. Therefore the three items will be retained in the final questionnaire version.

Table 5. 1: Retained Privacy Items in the Final Questionnaire Version

Privacy items	α = 0.86	
	Corrected item- total correlation	Cronbach's alpha if item deleted
The site clearly explains how user information is used.	0.431	0.825
Information regarding the privacy policy is clearly presented.	0.634	0.741
The site shows that it complies with the rules and regulations governing online data protection.	0.372	0.863

Table 5.2 shows that the three items of security were valid, according to the corrected item-total correlations rule given above. Therefore, those three items were also retained in the final version of the questionnaire.

Table 5.2: Retained Security Items in the Final Questionnaire Version

Security items	α = 0.89	
	Corrected item- total correlation	**Cronbach's alpha if item deleted**
The site appears to offer secure payment methods.	0.502	0.885
The security policy is easy to understand.	0.744	0.804
This site has adequate security features.	0.320	0.932

Table 5.3 shows that the three items of reliability were valid, according to the corrected item-total correlations rule given above. Therefore, those three items were also retained in the final version of the questionnaire.

Table 5.3: Retained Reliability/Fulfilment Items in the Final Questionnaire Version

Reliability/fulfilment items	α = 0.93	
	Corrected item- total correlation	**Cronbach's alpha if item deleted**
The price shown on the site is the actual amount billed.	0.452	0.892
You get what you ordered from this site.	0.342	0.914
Promises to do something by a certain time, they do it.	0.701	0.805

Table 5.4 shows that the three items of non-deception were valid, according to the corrected item-total correlations rule given above. Therefore, those three items were also retained in the final version of the questionnaire.

Table 5.4: Retained Non-deception Items in the Final Questionnaire Version

Non-deception items	α = 0.85	
	Corrected item- total correlation	**Cronbach's alpha if item deleted**
The site exaggerates the benefits and characteristics of its offerings.	0.364	0.840
This site takes advantage of less experienced consumers to make them purchase.	0.632	0.902
This site attempts to persuade you to buy things that you do not need.	0.421	0.834

Table 5.5 shows the four items of service recovery with values exceeding 0.35. Therefore the four items will be retained in the final questionnaire version.

Table 5.5: Retained Non-deception Items in the Final Questionnaire Version

Service recovery items	$\alpha = 0.87$	
	Corrected item- total correlation	Cronbach's alpha if item deleted
This online store has a return policy.	0.371	0.835
There is a compensated policy for any delay in delivery of products/services.	0.401	0.872
This online store responds to customer complaints promptly.	0.342	0.836
This online store has a tracking mechanism for service recovery to identify customer satisfaction.	0.763	0.806

Table 5.6 shows that the three items of shared value were valid, according to the corrected item-total correlations rule given above. Therefore, those three items were also retained in the final version of the questionnaire.

Table 5.6: Retained Shared Value Items in the Final Questionnaire Version

Shared value items	$\alpha = 0.82$	
	Corrected item- total correlation	Cronbach's alpha if item deleted
The online service provider respects our business values.	0.507	0.819
The online service provider and our company have a mutual understanding of each other's business values.	0.481	0.841
The online service provider sticks to highest level of business ethics in all its transactions.	0.701	0.806

Table 5.7 shows that only one item out of the six communications obeyed the retaining rule.

Table 5.7: Retained Communication Items in the Final Questionnaire Version

Communication items	α = 0.76		α = 0.88	
	Corrected item-total correlation	Corrected item-total correlation	Cronbach's alpha if item deleted	Cronbach's alpha if item deleted
The online service provider provides high quality information.	0.482	0.482	0.801	0.875
The online service provider allows buyers to track order status on the website.	0.409	0.709	0.795	0.882
This online store cares about business with me by sending a thank you mail.	~~0.271~~	~~0.271~~		
The online service provider keeps its buyers informed about the latest developments.	0.391	0.391	0.812	0.891

After excluding an item, Table 5.7 shows the valid three items and that Cronbach's alpha for the amended construct is 0.88 compared to 0.76 previously. The construct of communication thus encompass only three items in the final questionnaire form.

Table 5.8 shows that the four items of customer trust were valid, according to the corrected item-total correlations rule given above. Therefore, those four items were also retained in the final version of the questionnaire.

Table 5.8: Retained Trust Items in the Final Questionnaire Version

Trust items	α = 0.92	
	Corrected item- total correlation	Cronbach's alpha if item deleted
This online service provider website has integrity.	0.731	0.884
This online service provider website is reliable.	0.601	0.871

This online service provider website is trustworthy.	0.374	0.951
I trust on the quality of this online service provider.	0.331	0.926

Table 5.9 shows that the three items of commitment were valid, according to the corrected item-total correlations rule given above. Therefore, those three items were also retained in the final version of the questionnaire.

Table 5.9: Retained Commitment Items in the Final Questionnaire Version

Commitment items	α = 0.83	
	Corrected item- total correlation	Cronbach's alpha if item deleted
I feel a very high degree of association with the online store that I transact with.	0.560	0.794
I feel a sense of belonging to the online store that I transact with.	0.561	0.801
I am proud to be a customer of this online store.	0.537	0.870

Table 5.10 shows that the four items of satisfaction were valid, according to the corrected item-total correlations rule given above. Therefore, those four items were also retained in the final version of the questionnaire.

Table 5.10: Retained Satisfaction Items in the Final Questionnaire Version

Satisfaction items	α = 0.81	
	Corrected item- total correlation	Cronbach's alpha if item deleted
Overall, I was satisfied with this online commerce.	0.613	0.765
The online service provider website information content met my needs.	0.573	0.870
I was satisfied with online buying when compared to offline buying.	0.504	0.818
My choice to purchase online was a wise one.	0.682	0.795

5.4 Conclusion

To sum up, both the content and construct validity of the questionnaire form were addressed to ensure that the measuring instrument measured what it was supposed to measure. The questionnaire form was first checked by 20 PhD students to determine how readable it was. Next, the questionnaire was sent to a panel of academics to ensure that the form properly covered the concepts it was meant to investigate. The questionnaire was then translated into Arabic to ensure that the questions would be fully comprehended by the respondents, whose mother tongue is Arabic. The mixed technique of translation was used to validate the Arabic copy and ensure it matched the original as well as possible. To validate the ten constructs of the study, the privacy, the security, the reliability, the non-deception, service recovery, shared value, and communication, the trust, the commitment, the communication, the customer's attitudes, and customer's satisfaction, corrected item-total correlations were calculated. As a result, the reliability statistics show that the retained items in all the constructs were adequate.

CHAPTER SIX: DATA RESULTS AND ANALYSIS

6.1 Introduction

After collecting data by the questionnaire, this chapter presents quantitative statistics in order to analyse data and test hypotheses. This chapter starts by analysing the sample size, non-response bias, Missing data and outliers, and descriptive statistics (section 6.2). It also evaluates the measurement model by investigating confirmatory factor analysis. Finally, it ends to test the research hypotheses (structure model) by using warp PLS (section 6.3).

6.2 Data Analysis: Analysing the Respondents.

6.2.1 Analysing the Sample Size

The sample size affected the accuracy of all the statistical estimates. Many researchers suggested rules of thumb for sample size minimums which relied on the number of measured variables. For example, Gorsuch (1983) proposed five cases for each variable and that, in order to perform EFA, these cases be no less than 100. For SEM, the sample size had to be at least 100 to 200 cases (Loehlin, 2004). Alternatively, the cases/parameter ratio was 5:1 (Kline, 2005). In SEM models, a sample size was unreasonable if it was less than 100 (Kline, 2005). Since 230 and 280 cases in B2C and 210 and 260 cases in B2B in the UK and Egypt respectively were collected, the current research sample size is a very good and practically acceptable size for the use of PLS.

6.2.2 Testing for Non-Response Bias

In any survey research, it is normal to find less than a 100% response; this produces the potential for non-response bias. Non-response bias happens when there is a difference between the respondents' and non-respondents' answers (Lambert & Harrington, 1990). For this study, the response rate was 49 % in the UK and 55 % in Egypt. According to Saunders et al. (2009), this was an acceptable rate. The problem of non-response bias related to reducing the generalisation of the respondent sample's results to the whole population. When non-response bias occurs, there is an unrepresentative sample. Therefore, the researcher should address the issue through testing for non-response bias. Armstrong and Overton, (1977) recommended that, if there were significant differences between the early and late returned surveys, it was expected that on the assumption that individuals, who responded late were more similar to non-respondents, this survey had a non-response bias.

Wu et al (2008) examined non-response bias using t-tests which aimed to determine the extent to which the differences between the early respondents and the late ones were significant. T-tests were performed to compare the medium of early and late respondents. There was no consensus around the number of items which should be tested. Lambert and Harrington (1990) chose 28 of 56 original questions; whilst (Yaghi, 2006) selected randomly 20 of the 74 items. In order to conduct t-tests and according to Yaghi (2006), the researcher used fifty early respondents and the same number of late respondents (representing non-responding) using fifteen randomly selected items (Kaleka, 2012). The obtained results (attached in Appendix C) illustrated that the significance value for Levene's test is higher than .05 and hence, it can be assumed that both groups share the same variances. It can be noted that the t-values "Sig. (2-tailed)" are non-significant (p values greater than 0.05) for almost all items assuming that there is no significant difference between the two groups. Therefore, it can be concluded that both samples used in the present study are indeed representative of the whole population. These results do not rule out the possibility of non-response bias, but they suggest that non-response may not be a problem.

6.2.3 Missing Data and Outliers

Missing data happens when a respondent either deliberately or accidentally fails to answer a question (Field, 2009). In the WarpPLS-SEM software, the missing values are automatically replaced by the mean of the other values of that particular factor (Kock, 2013). However, Hair et al. (2014) suggested that if an observation is missing more than 15% of the values, the researcher should consider the removal of this observation. In fact, replacing the missing values with means will reduce the variability of the data and hence reduces the likelihood to gain meaningful and significant data. Therefore, with the present data for both countries, the researcher has removed all observations with missing values higher than 15%. 196 As for the outliers, these are respondents who give scores that are very different to the rest of the respondents; these can bias the mean and inflate the standard deviation (Field, 2009). Kock (2013) acknowledged that outliers may significantly affect the shape of the relationship. The author stressed that, in extreme cases, one outlier can change the sign of a linear relationship (from positive to negative or vice versa). Therefore, some suggest the removal of outliers from the data set (Field, 2009; Zikmund et al., 2012; Saunders et al., 2012). However, Kock (2013) argued that the deletion of outliers is often a mistake as these can reveal the true nature of the relationship; the authors added that these should be removed only if they are due to measurement error. According to this author, using the WarpPLS-SEM

software allows the researcher to deal with outliers effectively without removing them from the data set. In fact, the author explained that the software may run the analysis by ranking the data and hence the value distances that typify the outliers are substantially reduced without decreasing the sample size. As for the resampling algorithms, the researcher has chosen to use the new "stable" algorithm provided by the software. It is acknowledged that like the "Jackknifing" method, this new algorithm tends to deal effectively with small samples by generating low standard errors and medium to high effect sizes which as a result would increase the statistical power. Additionally, using the stable algorithm provides p values that approximate the most stable p value given by the software's other resampling methods (Jackknifing, bootstrapping and blindfolding). The stable algorithm could be seen as a combination of the traditional resampling methods cited above (Kock, 2013).

6.2. 4 Common Method Bias

Common method bias assumes that a single factor explains the majority of variance. Researchers rely on the same respondent who provides information about all the variables (Podsakoff et al., 2012). Common method bias is a problem because it is considered to be a main source of measurement error which has a negative effect on the validity of the measure (Podsakoff et al., 2003). Due to the method bias, correlations are inflated (Meade et al., 2007).

This study had to investigate this method because of using one questionnaire to measure all constructs including BPSE components, trust, commitment, and satisfaction. The study employed Harman's one-factor test to evaluate common method bias (Podsakoff et al., 2003). The un-rotated factor analysis showed that the first factor accounted for 32% and 28.7% of the total variance in the UK and Egypt samples, respectively. Therefore, the results suggested that there were no common variable (its value was not above 50%) to threaten the data to be analysed further.

6.2.5 Descriptive Statistics

Tables 6.1, 6.2, 6.3 and 6.4 present the correlations, means, and standard deviations for the indicators of all latent variables in the UK and Egypt in B2C and B2B models, respectively. Table 6.5 and 6.6 show variables' means and standard deviations. For the B2C, Calculated means indicated that the perceptions of consumers about the online retailing ethics have higher mean in the UK sample (M=4.81) than Egypt (M=3.52).The mean for consumer trust for the UK sample was 4.04, and for Egypt sample, The mean was 3.08. Respondents from

the UK reported less commitment (M=3.98) than respondents from Egypt (M=4.12). The mean for consumer satisfaction in the UK sample was 4.06 and for Egypt sample, the mean was 4.05. For the B2B, Calculated means indicated that the perceptions of consumers about the online service provider ethics have higher mean in the UK sample (M=4.11) than Egypt (M=3.98).The mean for consumer trust for the UK sample was 4.09, and for Egypt sample, The mean was 4.04. Respondents from the UK reported more commitment (M=4.27) than respondents from Egypt (M=4.11). The mean for consumer satisfaction in the UK sample was 4.08 and for Egypt sample, the mean was 4.07.

Table 6.1: Indicator Correlation Matrix for the UK in B2C

	BPSE1	BPSE2	BPSE3	BPSE4	BPSE5	BPSE6	BPSE7	TRU1	TRU2	TRU3	TRU4	COM1	COM2	COM3	SAT1	SAT2	SAT3	SAT4
BPSE1	1																	
BPSE2	0.404	1																
BPSE3	0.305	0.282	1															
BPSE4	0.083	0.302	0.302	1														
BPSE5	0.304	0.391	0.703	0.507	1													
BPSE6	0.048	0.39	0.391	0.387	0.348	1												
BPSE7	0.307	0.207	0.378	0.034	0.345	0.534	1											
TRU1	0.047	0.003	0.341	0.037	0.731	0.198	0.701	1										
TRU2	0.203	0.045	0.394	0.308	0.004	0.341	0.037	0.129	1									
TRU3	0.047	0.004	0.347	0.008	0.301	0.021	0.292	0.302	0.273	1								
TRU4	0.476	0.038	0.302	0.004	0.028	0.034	0.405	0.702	0.302	0.319	1							
COM1	0.046	0.493	0.004	0.302	0.307	0.017	0.387	0.042	0.402	0.621	0.038	1						
COM2	0.093	0.304	0.382	0.304	0.006	0.003	0.038	0.032	0.021	0.379	0.239	0.631	1					
COM3	0.003	0.098	0.09	0.001	0.309	0.004	0.301	0.381	0.107	0.301	0.341	0.209	0.301	1				
SAT1	0.492	0.387	0.002	0.391	0.346	0.039	0.386	0.312	0.003	0.036	0.302	0.234	0.451	0.192	1			
SAT2	0.384	0.81	0.204	0.201	0.531	0.341	0.396	0.003	0.367	0.036	0.342	0.342	0.124	0.342	0.283	1		
SAT3	0.409	0.209	0.047	0.003	0.005	0.004	0.364	0.401	0.004	0.113	0.031	0.653	0.532	0.109	0.405	0.502	1	
SAT4	0.387	0.392	0.004	0.034	0.021	0.301	0.048	0.23	0.119	0.341	0.342	0.003	0.021	0.342	0.421	0.701	0.405	1
Mean	3.72	4.16	3.88	4.14	4.56	3.22	4.12	4.08	4.12	2.28	3.78	4.04	4.32	2.98	4.34	4.48	3.93	3.9
SD	1.19	1.23	1.13	1.2	1.34	1.28	1.09	1.23	1.34	1.24	1.09	1.23	1.34	1.46	1.27	1.82	1.34	1.82

Table 6.2: Indicator Correlation Matrix for Egypt in B2C

	BPSE1	BPSE2	BPSE3	BPSE4	BPSE5	BPSE6	BPSE7	TRU1	TRU2	TRU3	TRU4	COM1	COM2	COM3	SAT1	SAT2	SAT3	SAT4
BPSE1	1																	
BPSE2	0.465	1																
BPSE3	0.702	0.506	1															
BPSE4	0.038	0.408	0.604	1														
BPSE5	0.346	0.604	0.308	0.483	1													
BPSE6	0.059	0.045	0.803	0.702	0.452	1												
BPSE7	0.345	0.356	0.346	0.409	0.234	0.346	1											
TRU1	0.092	0.302	0.406	0.343	0.305	0.483	0.367	1										
TRU2	0.305	0.045	0.006	0.308	0.409	0.482	0.301	0.209	1									
TRU3	0.028	0.034	0.045	0.093	0.301	0.021	0.512	0.108	0.409	1								
TRU4	0.348	0.023	0.094	0.056	0.456	0.345	0.451	0.023	0.485	0.503	1							
COM1	0.006	0.042	0.045	0.409	0.412	0.304	0.402	0.401	0.465	0.313	0.403	1						
COM2	0.001	0.023	0.036	0.008	0.006	0.453	0.023	0.021	0.046	0.009	0.409	0.502	1					
COM3	0.023	0.004	0.463	0.432	0.032	0.208	0.034	0.004	0.456	0.039	0.002	0.207	0.304	1				
SAT1	0.041	0.234	0.394	0.403	0.346	0.342	0.034	0.119	0.198	0.411	0.005	0.023	0.403	0.045	1			
SAT2	0.004	0.121	0.305	0.201	0.202	0.341	0.321	0.341	0.439	0.302	0.211	0.022	0.004	0.302	0.043	1		
SAT3	0.235	0.029	0.321	0.483	0.321	0.034	0.092	0.235	0.204	0.113	0.049	0.002	0.403	0.004	0.405	0.194	1	
SAT4	0.012	0.029	0.304	0.405	0.309	0.301	0.034	0.341	0.457	0.412	0.004	0.003	0.006	0.009	0.237	0.231	0.342	1
Mean	4.21	4.15	3.12	4.09	3.99	2.83	4.08	4.22	3.22	2.38	2.33	4.39	3.22	4.33	3.23	4.32	3.88	2.94
SD	1.37	1.22	1.63	1.23	1.24	1.05	1.06	1.23	1.88	1.27	1.06	1.22	1.15	1.11	1.34	1.23	1.04	1.09

Table 6.3: Indicator Correlation Matrix for the UK in B2B

	BPSE1	BPSE2	BPSE3	BPSE4	BPSE5	BPSE6	BPSE7	TRU1	TRU2	TRU3	TRU4	COM1	COM2	COM3	SAT1	SAT2	SAT3	SAT4
BPSE1	1																	
BPSE2	0.314	1																
BPSE3	0.423	0.601	1															
BPSE4	0.601	0.302	0.456	1														
BPSE5	0.281	0.034	0.304	0.601	1													
BPSE6	0.054	0.506	0.506	0.403	0.203	1												
BPSE7	0.182	0.739	0.045	0.503	0.006	0.702	1											
TRU1	0.231	0.203	0.305	0.023	0.305	0.503	0.601	1										
TRU2	0.003	0.045	0.007	0.308	0.802	0.421	0.301	0.305	1									
TRU3	0.301	0.008	0.703	0.307	0.301	0.021	0.003	0.108	0.082	1								
TRU4	0.354	0.038	0.506	0.056	0.201	0.342	0.405	0.803	0.503	0.306	1							
COM1	0.001	0.042	0.304	0.302	0.325	0.304	0.402	0.401	0.402	0.602	0.307	1						
COM2	0.012	0.005	0.502	0.008	0.006	0.003	0.001	0.021	0.046	0.009	0.331	0.503	1					
COM3	0.402	0.098	0.304	0.001	0.431	0.208	0.301	0.307	0.107	0.301	0.002	0.209	0.192	1				
SAT1	0.065	0.204	0.005	0.015	0.346	0.341	0.204	0.312	0.198	0.411	0.302	0.406	0.304	0.309	1			
SAT2	0.062	0.81	0.204	0.201	0.094	0.341	0.004	0.008	0.305	0.301	0.211	0.701	0.107	0.346	0.193	1		
SAT3	0.023	0.038	0.012	0.203	0.007	0.324	0.092	0.401	0.204	0.113	0.031	0.467	0.402	0.109	0.405	0.302	1	
SAT4	0.231	0.403	0.098	0.014	0.021	0.301	0.029	0.082	0.119	0.412	0.004	0.003	0.006	0.009	0.502	0.701	0.302	1
Mean	4.14	3.99	3.98	4.04	4.12	4.11	4.21	4.04	4.14	4.06	4.08	4.05	4.04	3.99	3.98	4.01	3.91	2.82
SD	1.07	1.118	1.114	1.12	1.06	1.06	1.06	1.12	1.04	1.15	1.05	1.17	1.1	1.21	1.19	1.14	1.26	1.84

Table 6.4: Indicator Correlation Matrix for Egypt in B2B

	BPSE1	BPSE2	BPSE3	BPSE4	BPSE5	BPSE6	BPSE7	TRU1	TRU2	TRU3	TRU4	COM1	COM2	COM3	SAT1	SAT2	SAT3	SAT4
BPSE1	1																	
BPSE2	0.345	1																
BPSE3	0.746	0.506	1															
BPSE4	0.492	0.403	0.604	1														
BPSE5	0.452	0.298	0.254	0.309	1													
BPSE6	0.345	0.306	0.701	0.703	0.203	1												
BPSE7	0.437	0.198	0.204	0.304	0.006	0.525	1											
TRU1	0.029	0.203	0.305	0.506	0.305	0.601	0.402	1										
TRU2	0.003	0.039	0.007	0.487	0.802	0.321	0.501	0.271	1									
TRU3	0.703	0.204	0.703	0.346	0.301	0.139	0.378	0.263	0.342	1								
TRU4	0.308	0.005	0.015	0.457	0.201	0.209	0.465	0.346	0.503	0.721	1							
COM1	0.034	0.192	0.011	0.038	0.325	0.304	0.391	0.401	0.704	0.414	0.361	1						
COM2	0.008	0.221	0.004	0.003	0.006	0.403	0.032	0.451	0.073	0.432	0.346	0.375	1					
COM3	0.202	0.006	0.304	0.001	0.431	0.208	0.003	0.436	0.682	0.301	0.216	0.207	0.357	1				
SAT1	0.308	0.156	0.023	0.038	0.456	0.047	0.038	0.376	0.034	0.345	0.037	0.198	0.321	0.302	1			
SAT2	0.008	0.023	0.204	0.304	0.045	0.234	0.309	0.553	0.451	0.461	0.378	0.603	0.342	0.394	0.385	1		
SAT3	0.023	0.193	0.002	0.012	0.109	0.004	0.476	0.401	0.346	0.113	0.038	0.036	0.325	0.341	0.704	0.037	1	
SAT4	0.307	0.332	0.098	0.112	0.034	0.006	0.309	0.005	0.457	0.392	0.3347	0.003	0.006	0.009	0.492	0.028	0.038	1
Mean	3.99	3.78	4.21	4.02	2.99	3.44	2.88	3.78	4.23	4.34	4.09	4.08	3.99	4.02	4.22	4.13	4.27	3.09
SD	1.16	1.21	1.2	1.23	1.08	1.71	1.23	1.12	1.08	1.11	1.39	1.32	1.34	1.23	1.81	1.27	1.23	1.11

Table 6.5: Latent Variables Means and Standard Deviation in B2C

Variables	UK		Egypt	
	Mean	SD	Mean	SD
BPSE	4.81	0.98	3.52	1.62
TRU	4.04	1.12	3.08	1.98
COM	3.98	1.80	4.12	1.07
SAT	4.06	1.12	4.05	1.13

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction

Table 6.6: Latent Variables Means and Standard Deviation in B2B

Variables	UK		Egypt	
	Mean	SD	Mean	SD
BPSE	4.11	1.03	3.98	1.14
TRU	4.09	1.06	4.04	1.12
COM	4.27	1.02	4.11	1.08
SAT	4.08	1.11	4.07	1.17

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction

6.3 Model Assessment

The evaluation of a conceptual framework using PLS analysis contains two steps. The first step includes the evaluation of the measurement (outer) model. The second step involves the evaluation of the structural (inner).

6.3.1 Measurement Model

A measurement model is employed to evaluate individual, construct reliability, convergent and discriminant validity to discover the extent to which the measures have adequate internal consistency.

6.3.1.1 Individual Item Reliability

The researcher evaluated the individual item reliability through combined loadings and cross loadings. The loadings were from a structure matrix (un-rotated) which included Pearson correlations between indicators and latent variables. The cross-loadings were from a pattern matrix (rotated) whereas cross-loading contained all the 18 observed items; this was loaded on the specified latent variables. These values were always between -1 and 1 (Kock, 2013). Hair et al. (2010) recommended that the loadings ought to be 0.50 or above and P values related to the loadings should be lower than 0.05. Tables 6.7, 6.8, 6.9 and 6.10 show that, compared to other latent variables, the factor loadings loaded higher on their theoretical specific latent variable. With the exception of some items which were omitted, the loading all items exceeded 0.50 ($p<0.001$). These results indicated that these measurement items were satisfied according to these criteria and they had individual item reliability.

Table 6.7: Loadings and cross-loadings for latent variables for the UK in B2C

Items	BPSE	TRU	COM	SAT	P Value
BPSE1	**(0.906)**	0.054	-0.381	0.090	<0.001
BPSE2	**(0.781)**	0.201	0.322	0.034	<0.001
BPSE3	**(0.765)**	-0.041	0.309	0.213	<0.001
BPSE4	**(0.954)**	0.023	-0.319	0.103	<0.001
BPSE5	**(0.746)**	-0.213	0.003	0.008	<0.001
BPSE6	**(0.866)**	0.093	0.308	0.109	<0.001
BPSE7	**(0.759)**	0.547	-0.430	0.006	<0.001
TRU1	-0.004	**(0.901)**	0.038	-0.243	<0.001
TRU2	0.143	**(0.877)**	0.109	-0.063	<0.001
TRU3	0.230	**(0.838)**	0.311	0.067	<0.001
TRU4	-0.416	**(0.809)**	0.221	0.063	<0.001
COM1	-0.524	0.003	**(0.790)**	0.009	<0.001
COM2	0.085	-0.303	**(0.745)**	-0.543	<0.001
COM3	-0.303	0.404	**(0.821)**	0.172	<0.001
SAT1	-0.130	0.001	0.403	**(0.890)**	<0.001
SAT2	0.104	-0.304	0.006	**(0.798)**	<0.001
SAT3	0.406	0.408	-0.452	**(0.904)**	<0.001
SAT4	-0.093	0.005	-0.038	**(0.832)**	<0.001

Table 6.8: Loadings and cross-loadings for latent variables for Egypt in B2C

Items	BPSE	TRU	COM	SAT	P Value
BPSE1	(0.738)	0.187	-0.244	0.520	<0.001
BPSE2	(0.881)	0.321	0.432	0.310	<0.001
BPSE3	(0.790)	-0.032	0.329	0.703	<0.001
BPSE4	(0.754)	0.323	-0.143	0.109	<0.001
BPSE5	(0.800)	-0.243	0.021	-0.038	<0.001
BPSE6	(0.716)	0.803	0.301	0.009	<0.001
BPSE7	(0.720)	0.827	-0.419	0.023	<0.001
TRU1	0.314	(0.783)	0.201	-0.543	<0.001
TRU2	0.131	(0.880)	0.121	-0.063	<0.001
TRU3	0.234	(0.910)	0.205	0.041	<0.001
TRU4	0.201	(0.821)	0.571	0.063	<0.001
COM1	0.572	0.023	(0.798)	0.022	<0.001
COM2	0.023	-0.343	(0.730)	-0.540	<0.001
COM3	-0.420	0.564	(0.803)	0.510	<0.001
SAT1	-0.132	0.051	0.003	(0.802)	<0.001
SAT2	0.231	-0.354	0.011	(0.806)	<0.001
SAT3	0.409	0.432	-0.322	(0.706)	<0.001
SAT4	-0.034	0.021	-0.022	(0.832)	<0.001

Table 6.9: Loadings and Cross-loadings for Latent Variables for the UK in B2B

Items	BPSE	TRU	COM	SAT	P Value
BPSE1	(0.801)	-0.321	0.304	0.103	<0.001
BPSE2	(0.872)	0.409	0.602	0.411	<0.001
BPSE3	(0.912)	-0.031	0.429	0.303	<0.001
BPSE4	(0.831)	0.311	-0.133	0.092	<0.001
BPSE5	(0.709)	-0.433	0.221	-0.403	<0.001
BPSE6	(0.835)	0.290	0.320	0.229	<0.001
BPSE7	(0.864)	0.184	-0.119	0.323	<0.001
TRU1	0.123	(0.806)	0.221	0.103	<0.001
TRU2	0.088	(0.832)	0.201	-0.263	<0.001
TRU3	0.223	(0.721)	0.431	0.231	<0.001
TRU4	0.187	(0.821)	0.501	0.099	<0.001
COM1	0.304	0.027	(0.908)	0.212	<0.001
COM2	0.045	0.333	(0.788)	-0.521	<0.001
COM3	0.121	0.480	(0.803)	0.398	<0.001

SAT1	0.132	0.210	0.013	**(0.803)**	<0.001
SAT2	0.231	-0.494	0.211	**(0.778)**	<0.001
SAT3	0.409	0.402	0.354	**(0.811)**	<0.001
SAT4	0.043	0.221	0.245	**(0.832)**	<0.001

Table 6.10: Loadings and Cross-loadings for Latent Variables for Egypt in B2B

Items	BPSE	TRU	COM	SAT	P Value
BPSE1	**(0.830)**	-0.371	0.112	0.208	<0.001
BPSE2	**(0.802)**	0.209	0.091	0.602	<0.001
BPSE3	**(0.781)**	-0.231	0.526	0.501	<0.001
BPSE4	**(0.882)**	0.321	-0.543	0.303	<0.001
BPSE5	**(0.770)**	-0.133	0.243	-0.103	<0.001
BPSE6	**(0.831)**	0.432	0.332	0.241	<0.001
BPSE7	**(0.790)**	0.209	0.190	0.381	<0.001
TRU1	0.298	**(0.898)**	0.282	0.402	<0.001
TRU2	0.228	**(0.780)**	0.221	0.609	<0.001
TRU3	0.221	**(0.811)**	0.391	0.234	<0.001
TRU4	0.109	**(0.809)**	0.184	-0.201	<0.001
COM1	0.203	0.024	**(0.788)**	0.228	<0.001
COM2	0.092	0.392	**(0.901)**	0.211	<0.001
COM3	0.180	0.421	**(0.832)**	0.571	<0.001
SAT1	0.123	0.262	0.019	**(0.883)**	<0.001
SAT2	0.278	-0.234	0.266	**(0.792)**	<0.001
SAT3	0.300	0.322	0.391	**(0.901)**	<0.001
SAT4	0.088	0.290	-0.221	**(0.840)**	<0.001

6.3.1.2 Reliability Assessment

As mentioned previously, reliability expresses the extent to which a measure produces the same results on different occasions. The reliability can be evaluated through several methods such as internal consistency; this refers to a set of items in measuring a latent construct which is composed of a set of reflective indicators. Examining internal consistency allows the researcher to compare results across and between items within a single instrument (Colton & Covert, 2007). Traditionally, Cronbach's alpha coefficient is the most commonly used measure of scale reliability (Ketchen & Bergh, 2009). Furthermore, reliability, in SEM, can be assessed by using construct or composite reliability (CR) which addresses the internal consistency. As a rule of thumb, alpha and CR should be at least 0.7 to reach internal reliability (DeVaus, 2002). Table 6.11 shows that Cronbach's alpha coefficients and

composite reliability coefficients were equal to and greater than 0.70. Therefore, this measure has an internal consistency.

Table 6.11: Reliability Assessment

Latent variables	BPSE	TRU	COM	SAT
Cronbach's alpha coefficients				
UK (B2C)	0.817	0.813	0.829	0.849
UK (B2B)	0.822	0.812	0.837	0.847
Egypt (B2C)	0.821	0.840	0.865	0.880
Egypt (B2B)	0.739	0.913	0.893	0.875
Composite reliability coefficients				
UK (B2C)	0.876	0.878	0.886	0.898
UK (B2B)	0.879	0.883	0.891	0.897
Egypt (B2C)	0.878	0.893	0.908	0.918
Egypt (B2B)	0.836	0.935	0.926	0.914

6.3.1.3 Validity Assessment - Convergent Validity

Validity refers to the ability of an instrument to measure what it is intended to measure (Colton & Covert, 2007). Convergent validity is a measure of how well the items in a scale converge or 'load together,' on a single latent construct (Ketchen et al., 2007). The researcher evaluated Average Variance Extracted (AVE) which was the mean variance extracted for the items loading on a construct (Hair et al., 2010). AVE should be greater than 0.50. Table 6.12 demonstrates that, for each latent variable, the AVE is greater than 0.50. Hence, this measure is consistent with the rule of convergent validity.

Table 6.12: Average Variances Extracted

Latent variables	BPSE	TRU	COM	SAT
Average Variances Extracted (AVE)				
UK (B2C)	0.796	0.642	0.662	0.668
UK (B2B)	0.603	0.654	0.673	0.686
Egypt (B2C)	0.797	0.677	0.712	0.736
Egypt (B2B)	0.657	0.742	0.757	0.723

6.3.1.4 Validity Assessment - Discriminant Validity

Discriminant validity refers to the extent to which each construct differs from other constructs (Hair et al., 2010,). Discriminant validity exists if there is no strong relationship between the constructs (Colton & Covert, 2007). Discriminant validity is evaluated by the square root of the AVE, which must be greater than the correlations between the constructs (Fornell & Larcker, 1981). If the AVE for each construct is greater than its shared variance (which is the amount of variance that a variable (construct) is able to explain in another variable) with any other construct, discriminant validity is supported. Table 6.13 shows that the square root of the AVE is greater than the correlations between the constructs (Fornell & Larcker, 1981). This condition is satisfied for all constructs. The correlation matrix reported, also, that there were significant correlations (P<0.001) between the constructs are significant.

Table 6.13: Correlation between Latent Variables and Square Roots of AVEs

UK(B2C)	BPSE	TRU	COM	SAT
BPSE	**(0.802)**			
TRU	0.759	**(0.814)**		
COM	0.610	0.742	**(0.830)**	
SAT	0.639	0.728	0.790	**(0.816)**
UK (B2B)	BPSE	TRU	COM	SAT
BPSE	**(0.823)**			
TRU	0.789	**(0.844)**		
COM	0.641	0.723	**(0.858)**	
SAT	0.631	0.681	0.804	**(0.845)**
Egypt (B2C)	BPSE	TRU	COM	SAT
BPSE	**(0.809)**			
TRU	0.764	**(0.820)**		
COM	0.612	0.754	**(0.829)**	
SAT	0.627	0.738	0.780	**(0.817)**
Egypt (B2B)	BPSE	TRU	COM	SAT
BPSE	(0.862)			
TRU	0.748	(0.870)		
COM	0.617	0.759	(0.853)	
SAT	0.618	0.695	0.605	(0.828)

6.3.1.5 Full Collinearity VIFs and Q-squared Coefficients Assessment

Warp PLS produces full collinearity Variance Inflation Factors (VIFs) for all latent variables (see Table 6.14). It is used to measure discriminant validity and overall collinearity. VIFs are evaluated based on a full collinearity test which helps the identification of not only vertical but, also, lateral collinearity. It enables the testing of collinearity involving all latent variables in a model (Kock, 2013). "Vertical, or classic, collinearity is predictor-predictor

latent variable collinearity in individual latent variable blocks. Lateral collinearity is a new term that refers to predictor-criterion latent variable collinearity; a type of collinearity that can lead to particularly misleading results" (Kock, 2013, P.13). A rule of thumb of full collinearity VIFs is 3.3 or lower to suggest no multicollinearity in the model (Kock, 2013). Table 6.14 shows that, for all latent variables, the full collinearity VIFs was lower than 3.3. Hence, the latent variables had no problem of multicollinearity and there was discriminant validity for these variables.

Moreover, Q-squared coefficient is used to evaluate the predictive validity of the model's endogenous latent variable. In order to obtain acceptable predictive validity, a Q-squared coefficient should be above zero whilst the Q-squared coefficient of less than 0 means that the model is poor in predictive validity (Hair et al., 2010; Roldan and Sanchez-Franco, 2012). In this study, the Q-squared coefficients for TRU, COM and SAT were above zero. Therefore, the model contributed to support predictive validity.

Table 6.14: Full Collinearity VIFs and Q-squared Coefficients Assessment

UK (B2C)	BPSE	TRU	COM	SAT
VIFs	3.145	2.371	2.831	2.923
Q-squared coefficients		0.712	0.584	0.663
UK (B2B)				
VIFs	2.831	3.213	2.627	2.934
Q-squared coefficients		0.816	0.593	0.631
Egypt (B2C)				
VIFs	3.216	2.154	3.263	2.192
Q-squared coefficients		0.673	0.489	0.578
Egypt (B2B)				
VIFs	3.194	2.831	2.182	2.368
Q-squared coefficients		0.837	0.567	0.692

6.3.1.6. Measurement Model of the Formative Second Order Constructs

Becker et al. (2012) pointed out that the second order construct should be formative. It is recognised that the statistical measurement model assessments for reflective indicators cannot be applied to formative indicators (Peng & Lai, 2012). Hair et al. (2011, P.146) stated that "the concepts of internal consistency reliability and convergent validity are not meaningful

when formative indicators are involved". Formative indicators are not necessarily correlated with each other, it is rather their composite that form the latent construct (Kock, 2013). Mackenzie et al. (2011) stressed that reliability measures such as composite reliability and Cronbach's alpha are inappropriate for formative indicators. However, Hair et al. (2011) have argued that with PLS-SEM, the measurement model's quality involving formative indicators can still be assessed. In assessing the quality of the formative measurement model, the researcher should examine whether each indicator truly contributes to forming the latent variable it intend to form (Hair et al., 2011). Petter et al. (2007) claimed that ensuring content validity for formative indicators means that the composite measures chosen by the researcher capture the full domain of the construct. Hair et al. (2011) have suggested examining this contribution through the indicator's weight. According to Cenfetelli and Brasselier (2009), if both indicator's weight and loading are non-significant, it would mean that the indicator does not contribute to forming the construct it intends to do and thus could be considered for elimination. Other researchers including Schmiedel et al. (2014) have only looked at the indicator's weight. Similarly, Kock (2011) explained that researchers may rely on p values associated to the indicators' weights to assess the validity of the formative constructs.

However, Hair et al. (2011) have warned that if the conceptual foundations strongly support the inclusion of a non-significant indicator in the formative scale, the researcher should keep this item. Henseler et al. (2009) explained that one reason of such a contradictory scenario could be a high level of multicollinearity of the indicator (redundancy of the indicator's information). In this case, the Variance Inflation Factor (VIF) should be checked (Schmiedel et al., 2014). There are two views regarding the appropriate level of VIFs (this is not to be mixed with the full VIF), while some views recommended that VIFs should be lower than five (Hair et al., 2012), others suggested a more relaxed threshold of 10 (Kaleka, 2012; Kock, 2013). The following tables (tables 6.15, 6.16, 6.17 and 6.18) present the indicator's loadings, weights and VIFs for the second order formative variables. As it can be noticed, all p values and VIFs are less than the threshold. As it could be seen from the tables, all second orders' indicators loadings and weights were significant and with a VIF not exceeding the critical value of 3.3. Hence, suggesting a good validity.

Table 6.15: 2nd Order Indicators' Loadings in the UK B2C

	BPSE	P value
BPSE1	(0.803)	<0.001
BPSE2	(0.791)	<0.001
BPSE3	(0.746)	<0.001
BPSE4	(0.882)	<0.001
BPSE5	(0.692)	<0.001
BPSE6	(0.905)	<0.001
BPSE7	(0.719)	<0.001

Table 6.16: 2nd Order Indicators' Loadings in the UK B2B

	BPSE	P value
BPSE1	(0.794)	<0.001
BPSE2	(0.831)	<0.001
BPSE3	(0.702)	<0.001
BPSE4	(0.827)	<0.001
BPSE5	(0.813)	<0.001
BPSE6	(0.696)	<0.001
BPSE7	(0.709)	<0.001

Table 6.17: 2nd Order Indicators' Loadings in Egypt B2C

	BPSE	P value
BPSE1	(0.695)	<0.001
BPSE2	(0.714)	<0.001
BPSE3	(0.790)	<0.001
BPSE4	(0.852)	<0.001
BPSE5	(0.760)	<0.001
BPSE6	(0.872)	<0.001
BPSE7	(0.658)	<0.001

Table 6.18: 2nd Order Indicators' Loadings in Egypt B2B

	BPSE	P value
BPSE1	(0.872)	<0.001
BPSE2	(0.914)	<0.001
BPSE3	(0.762)	<0.001
BPSE4	(0.803)	<0.001
BPSE5	(0.961)	<0.001
BPSE6	(0.684)	<0.001
BPSE7	(0.602)	<0.001

6.3.1.7. 2nd Order Collinearity Test

As mentioned above for the first order variables, in PLS-SEM, Kock and Lynn (2012) recommends using the full variance inflation factor (VIF) for each predictor construct to assess the full collinearity. Tables 6.19 show the full collinearity (Full VIFs).

Table 6.19: Full VIFs of the 2nd Order Constructs

BPSE	UK B2C	UK B2B	Egypt B2C	Egypt B2B
FULL VIFs	1.736	2.027	1.539	1.063

Based on the reliability, validity and collinearity tests conducted for both the first and second order variables. It can be argued that the measurement model presents satisfactory values and hence, the researcher can safely proceed to the analysis of the structural model.

6.3.2 Assessing the Structural Model

A structural model is described as causal relationships between latent variables. The structural mode aims to test the hypothesized research model. The overall fit of the model fit indices was evaluated by using the following three measures: Average Path Coefficient (APC); Average R-squared (ARS) and Average Variance Inflation Factor (AVIF). Kock (2012) recommended that APC and ARS were significant (P< 0.05) whilst the AVIF value

ought to be below 5. Table 6.20 reports that these measures were in the range of the fitting model and, therefore, there was a good fit model.

Table 6.20: Model Fit Indices

	APC	ARS	AVIF
UK(B2C)	0.415	0.667	2.870
UK(B2B)	0.436	0.644	3.301
Egypt(B2C)	0.420	0.658	2.988
Egypt(B2B)	0.435	0.645	3.291

Note: -*** = P<0.001

In this study, the researcher used the stable re-sampling method. It was likely to produce more stable resample path coefficients which were more reliable P values. Kock, (2013) stated that it was preferable not to use this method when the sample sizes were small (lower than 100).

6.3.3 Results Overview

The results of the SEM analysis are shown in Figure 6.1 and 6.2 for the United Kingdom and Figure 6.3 and 6.4 for Egypt. Each hypothesis refers to a link in the model while links refer to variable-pair relationships. The latent variables are represented by oval shapes while the manifest variables are represented by a square. Beta coefficients, standardized partial regression coefficients, denote the strengths of the multivariate associations among variables in the model. The symbol "*" refers to beta coefficients with a significance level lower than 5 percent (P<0.05) the symbol "**" to P<0.01 and the symbol "***" to P<0.001. The symbol "NS" represents beta coefficients that were not statistically significant. R-squared coefficients, under endogenous variables, show the percentage of variance explained by the variables that point to them in the model.
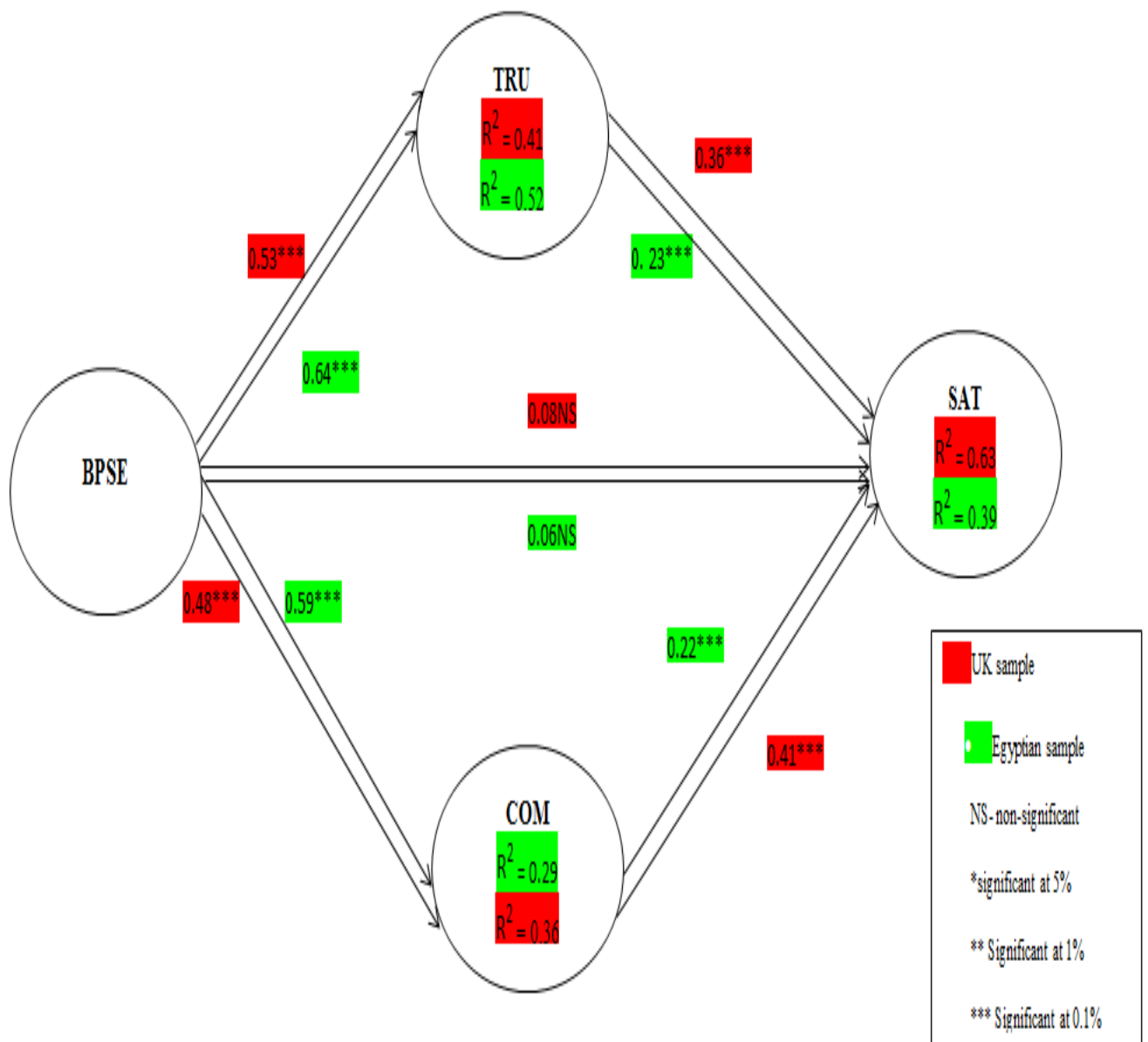
Figure 6.1: Estimated Coefficient of the Path Analysis for the UK and Egypt at B2C
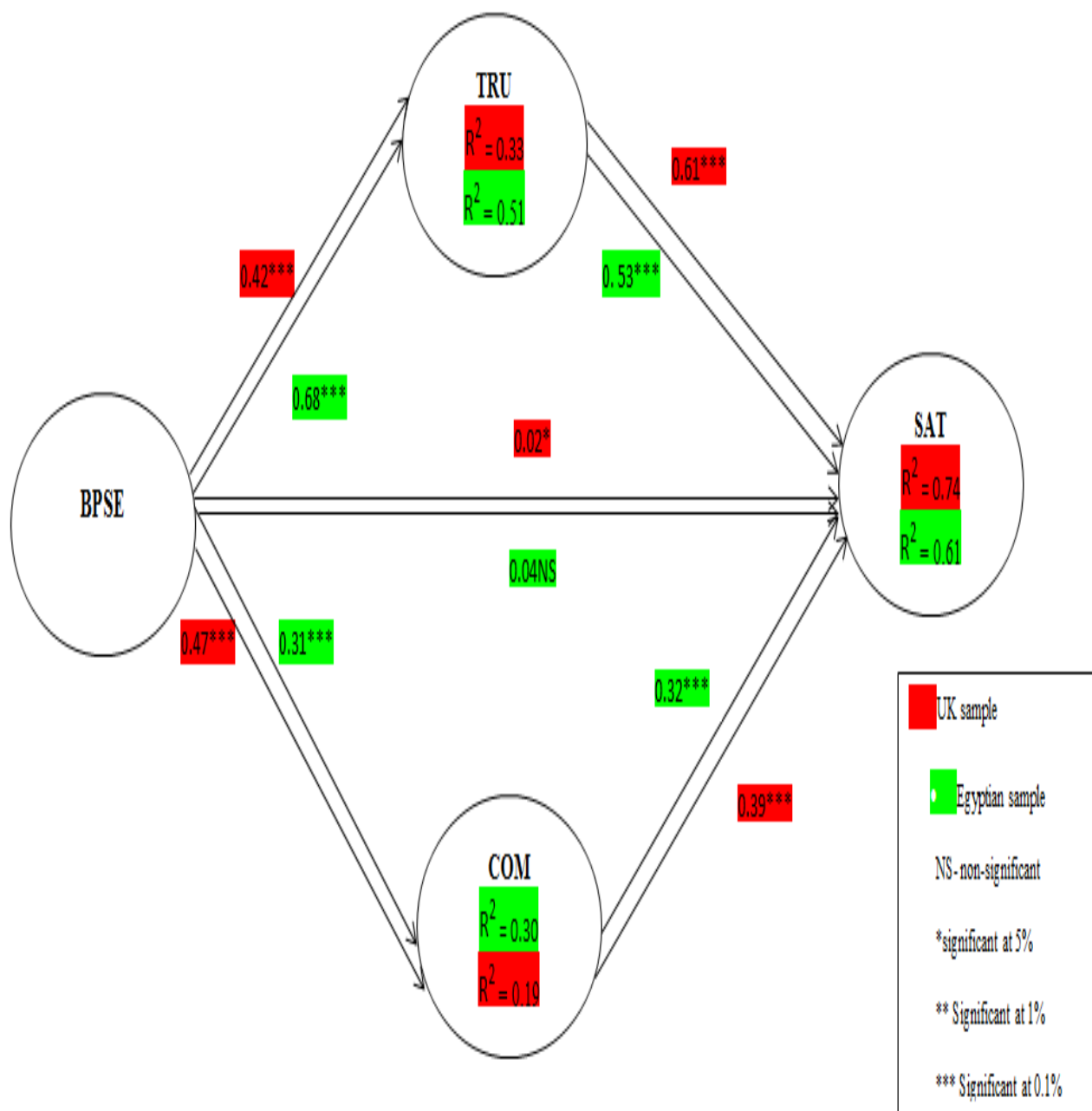
Figure 6.2: Estimated Coefficient of the Path Analysis for the UK and Egypt at B2B

6.3.3.1 UK Results

After examining the paths, the results supported 6 out of the 7 proposed hypotheses at BC2 (See Table 6.21) explaining 63percent of customer satisfaction variance. For B2B, the results supported the 7 proposed hypotheses (See Table 6.21) explaining 74 percent of customer satisfaction variance.

Table 6.21: Support for the Hypotheses Based on the Results for the UK

Hypothesis	Supported	
	B2C	**B2B**
H1. BPSE is a second-order construct composed of seven dimensions (i.e., security, privacy, fulfilment, non-deception, service recovery, shared value, and communication).	**Yes**	**Yes**
H2. There is a positive relationship between **BPSE** and consumer trust.	**Yes**	**Yes**
H3. There is a positive relationship between **BPSE** and consumers' satisfaction.	**No**	**Yes**
H4. There is a positive relationship between **BPSE** and customer commitment.	**Yes**	**Yes**
H5. Customer trust is positively related to customer satisfaction.	**Yes**	**Yes**
H6. Customer commitment is positively related to customer satisfaction.	**Yes**	**Yes**
H7. Customer trust and commitment mediate the relationship between BPSE and satisfaction.	**Yes**	**Yes**

Since the current study wanted to have stronger evidence of the existence of the seven ethical dimensions, following the method utilised by Dabholkar (1996) and Roamn (2007), CFA has been performed comparing several possible factor structures as indicated in table 6.22 The results show that the ten factors model, one second-order factor fits the data much better than the other factor models. For example, the AARS difference between the proposed ten-factor model and the others models is highly significant (AARS=0.765, p<0.001).

Table 6.22: Summary Results of Models Fit Indices

Models (B2C)	APC	ARS	AARS	AVIF	GOF
Ten factors, one second-order factor.	0.168	0.767	0.765	2.870	0.659
Nine factors	0.183	0.631	0.604	2.951	0.642
Eight factors	0.187	0.606	0.601	3.249	0.609
Seven factors	0.216	0.591	0.574	3.591	0.587
Six factors	0.241	0.507	0.487	3.864	0.524
Five factors	0.249	0.498	0.466	3.883	0.516
Four factors	0.318	0.473	0.421	4.162	0.479
Models (B2B)	APC	ARS	AARS	AVIF	GOF
Ten factors, one second-order factor.	0.174	0.835	0.788	2.472	0.746
Nine factors	0.189	0.873	0.768	2.827	0.693
Eight factors	0.203	0.893	0.719	3.478	0.663
Seven factors	0.273	0.736	0.693	3.587	0.593
Six factors	0.289	0.760	0.635	3.938	0.573
Five factors	0.307	0.653	0.601	4.378	0.535
Four factors	0.327	0.617	0.567	4.475	0.493

The overall fit measures suggest that the model is a plausible representation of the structures underlying the empirical data. The APC= (0.168, p<0.001), ARS= (0. 767, p<0.001), AARS= (0.765, p<0.001), AVIF= (2.870), and GOF= (0.659). As long as the Average Path Coefficient (APC), the Average R squared (ARS), and the Average adjusted R-squared (AARS) are significant under 5% level, and the average variance Inflation Factor (VIF) is lower than 5. As well as the geometric mean of the average communality (GOF) suggests a large effect size, the overall fit indices indicate a good fit of the model (Kock, 2013). These findings suggest that BPSE can be modelled as a second-order construct. This provides strong support for the seven dimensions as aspects of BPSE as a second-order construct, thus confirming H1. Further evidence for acceptance of the second-order factor structure is found in the variance explained by the structural equations. BPSE as a second-order construct explains 63% of customer satisfaction, as opposed to 26% in the alternative.

Hypothesis 2 proposed a positive association between BPSE and customer trust. For BC2, as expected, BPSE had a significant positive association with customer trust (β=0.53, P<0.001), indicating that the more ethical behaviours by online service provider, the greater level of customer trust. For B2B, there was a significant positive relationship between BPSE and customer trust (β=0.42, P<0.001), indicating that the more ethical behaviours by online service provider, the greater level of customer trust. In practical terms, this result means that for every 10 percent increase in BPSE, there is an expected 5.3 percent increase in customer trust. Thus, the proposed association between BPSE and customer trust was supported (H2). Figure 6.3 and 6.4 show the relationship between BPSE and customer trust in a graphical mode in B2C and B2B respectively. The relationship appears to be positive and nonlinear in B2C and B2B. This graphical depiction supports the hypothesized association between BPSE and customer trust.

Figure 6.3: BPSE and Consumer Trust on a Plot for the UK in B2C
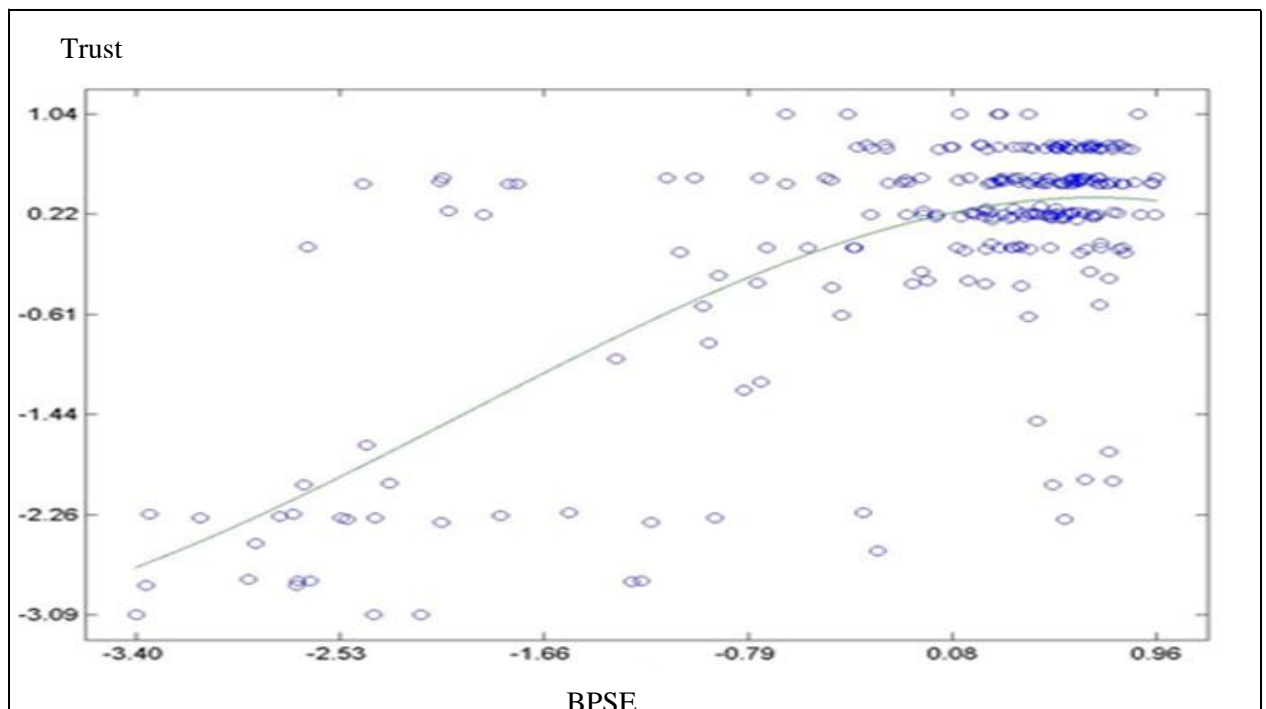
Figure 6.4: BPSE and Consumer Trust on a Plot for the UK in B2B
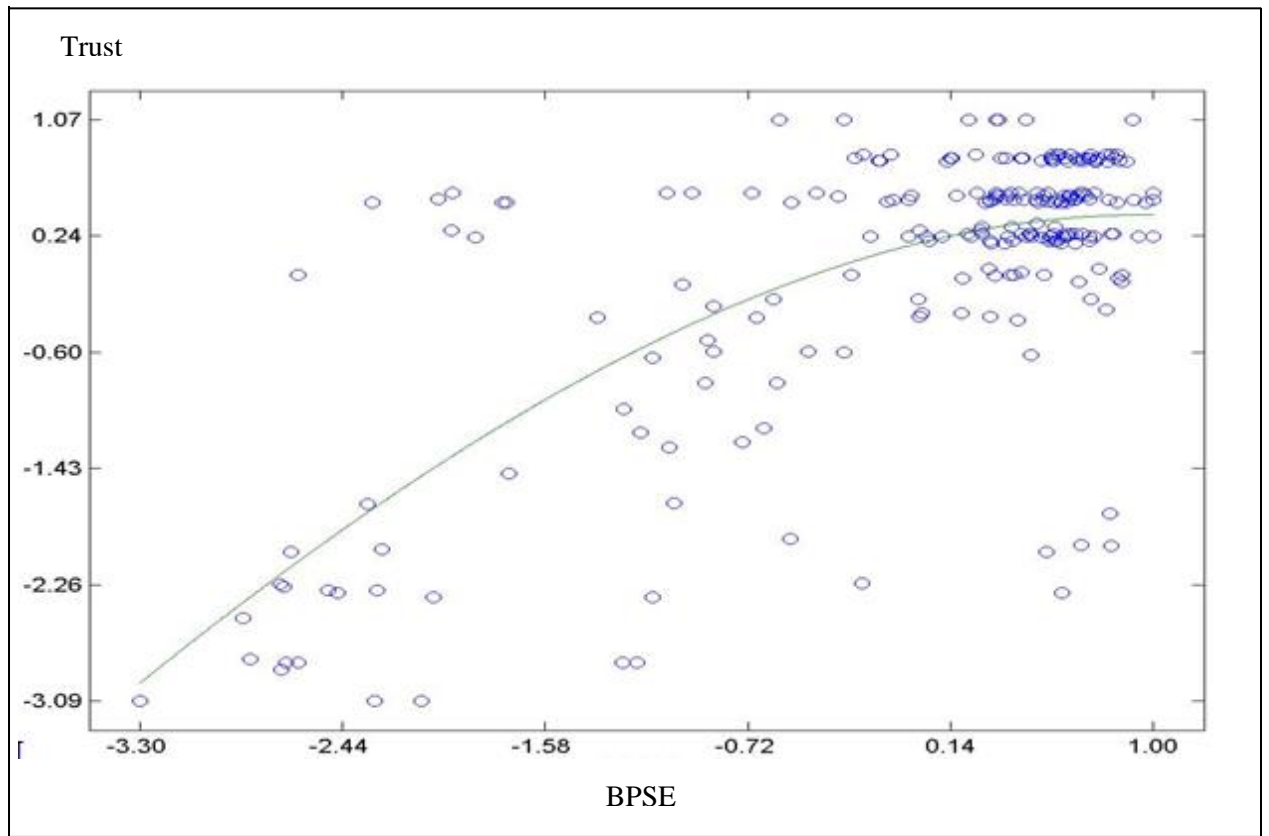
Hypothesis 3 proposed BPSE was positively associated with customer satisfaction. For B2C, no significant association was reported between BPSE and customer satisfaction (β = 0.08), For B2B, there was a significant positive relationship between BPSE and customer satisfaction (β = 0.02, P<0.05), indicating that the more ethical behaviours by online service provider, the greater level of customer satisfaction. Therefore, the proposed association between BPSE and customer satisfaction was supported in B2B. Figure 6.5 and 6.6 depict the linear relationship between BPSE and customer satisfaction in B2C and B2B, respectively. The graph shows that there is a nonlinear relationship between BPSE and customer satisfaction. This graphical depiction complements the PLS results.

Figure 6.5: BPSE and Consumer Satisfaction on a Plot for the UK in B2C
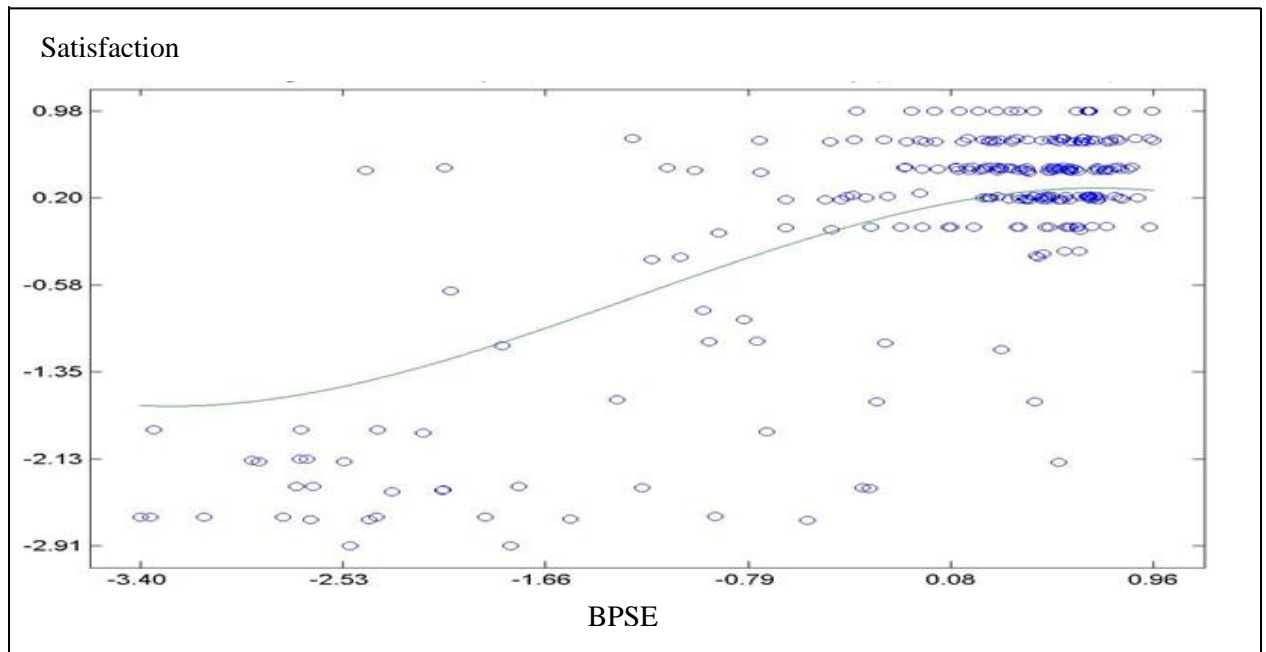
Figure 6.6: BPSE and Consumer Satisfaction on a Plot for the UK in B2B
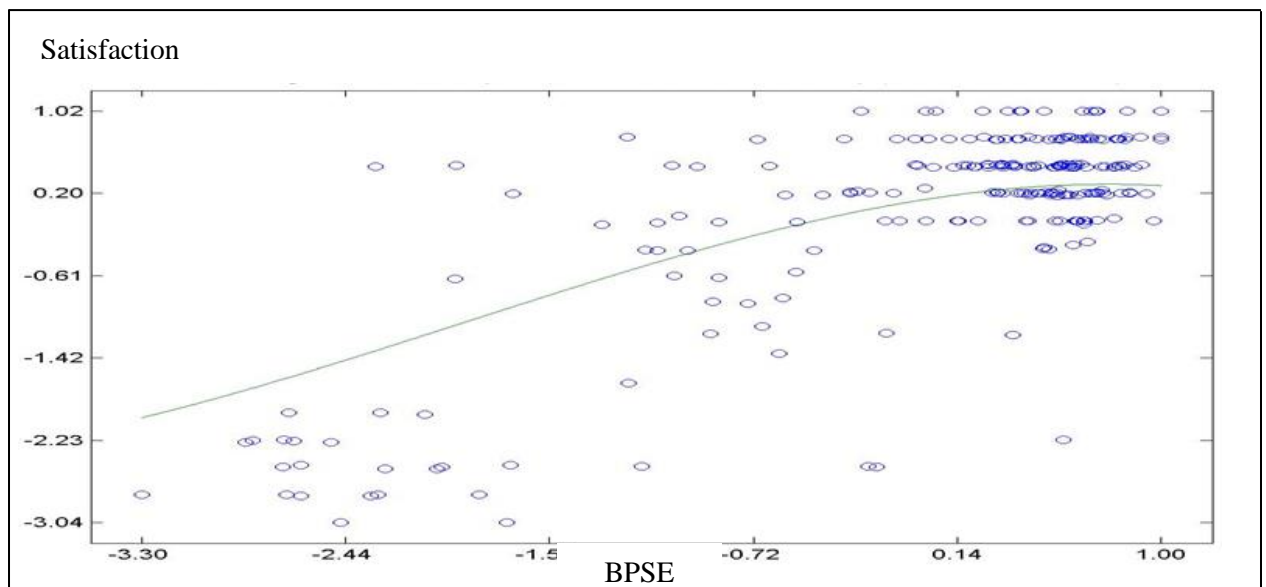
Hypothesis 4 stated that BPSE would be positively associated with customer commitment. As expected, BPSE had a significant positive association with customer commitment (β = 0.48, P<0.001) in B2C and (β = 0.47, P<0.001) in B2B, indicating that the more ethical behaviours by online service provider, the greater customer commitment. Therefore, the proposed association between BPSE and customer commitment was supported (H4). Figure 6.7 and 6.8 depicts the plots for the association between BPSE and customer commitment.

This graph supports the PLS results that the more ethical behaviours by online service provider, the better customer commitment becomes.

Figure 6.7: BPSE and Consumer Commitment on a Plot for the UK in B2C
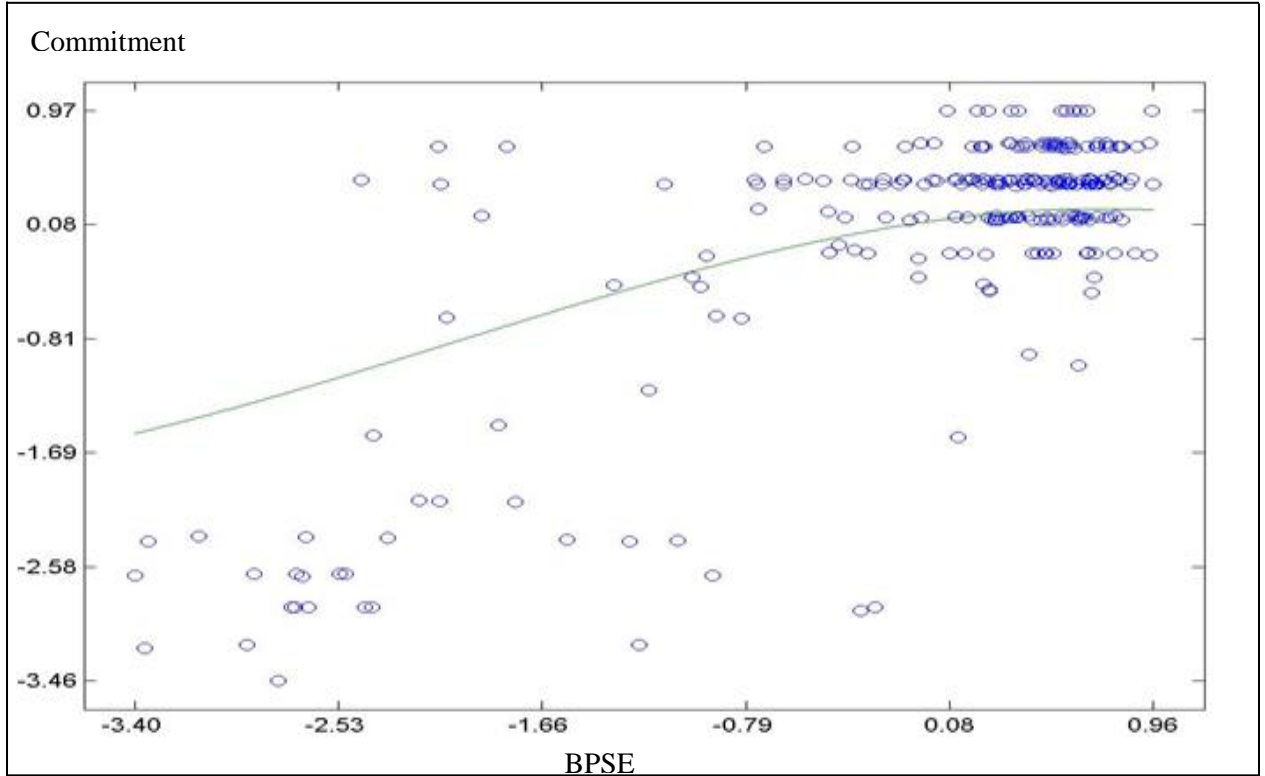
Figure 6.8: BPSE and Consumer Commitment on a Plot for the UK in B2B
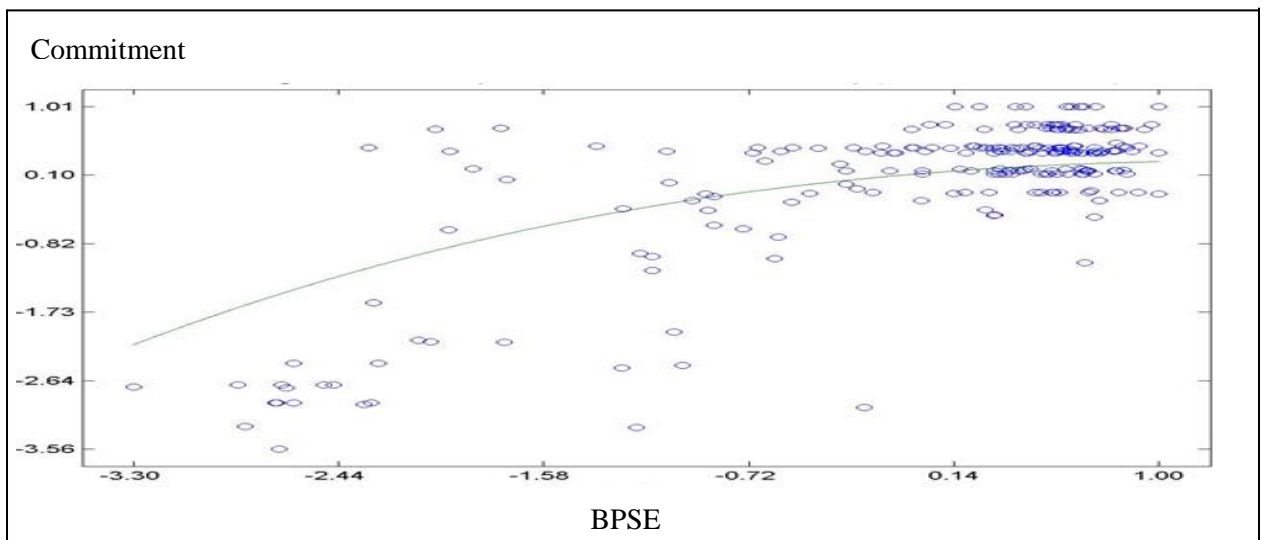
Hypothesis 5 proposed customer trust is positively associated with customer satisfaction. Customer trust had a significant positive association with customer satisfaction in B2C (β = 0.36, P>0.001), indicating that there is a direct effect of customer trust on customer satisfaction in B2C. For B2B, customer trust had a significant positive association with

customer satisfaction ($\beta = 0.61$ P<0.001) Therefore, the proposed association between customer trust and customer satisfaction was supported in B2C and B2B (H5). Figure 6.9 and 6.10 depict the nonlinear relationship between customer trust and customer satisfaction. This graphical depiction complements the PLS results.

Figure 6.9: Customer Trust and Consumer Satisfaction on a Plot for the UK in B2C
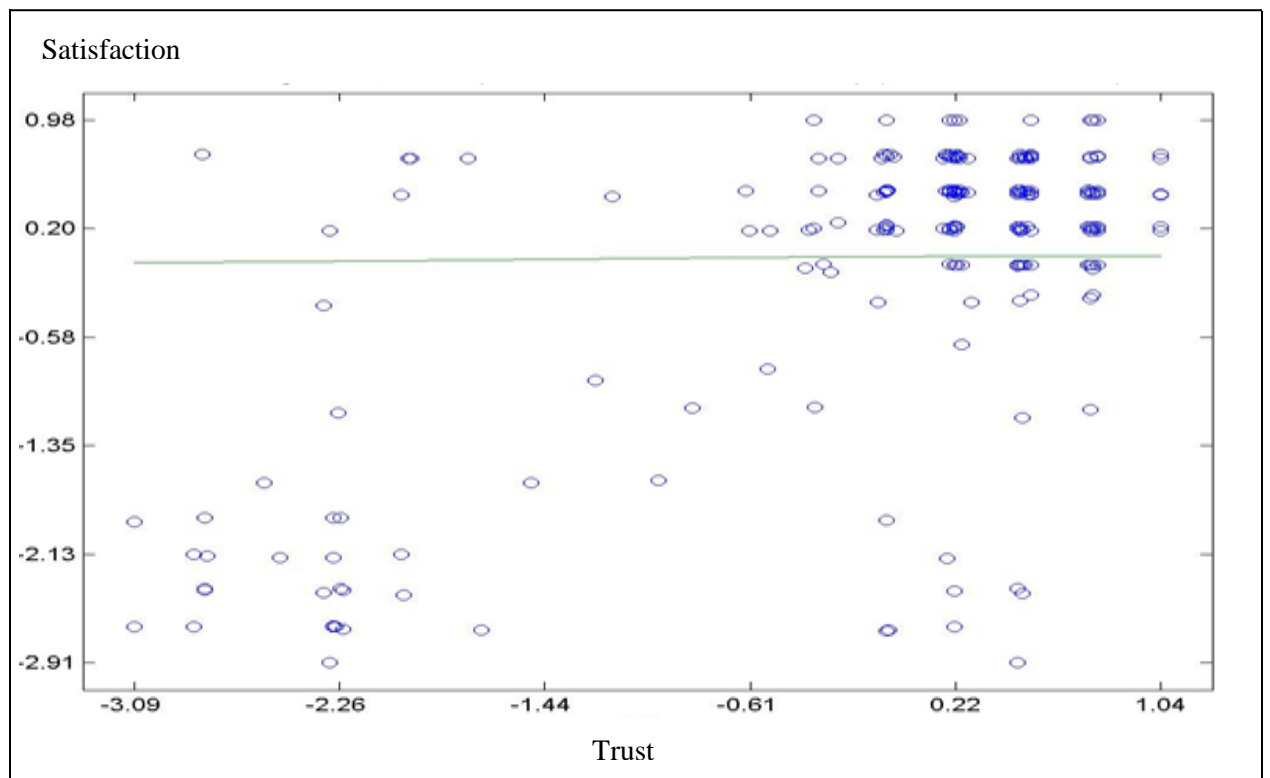
Figure 6.10: Customer Trust and Consumer Satisfaction on a Plot for the UK in B2B
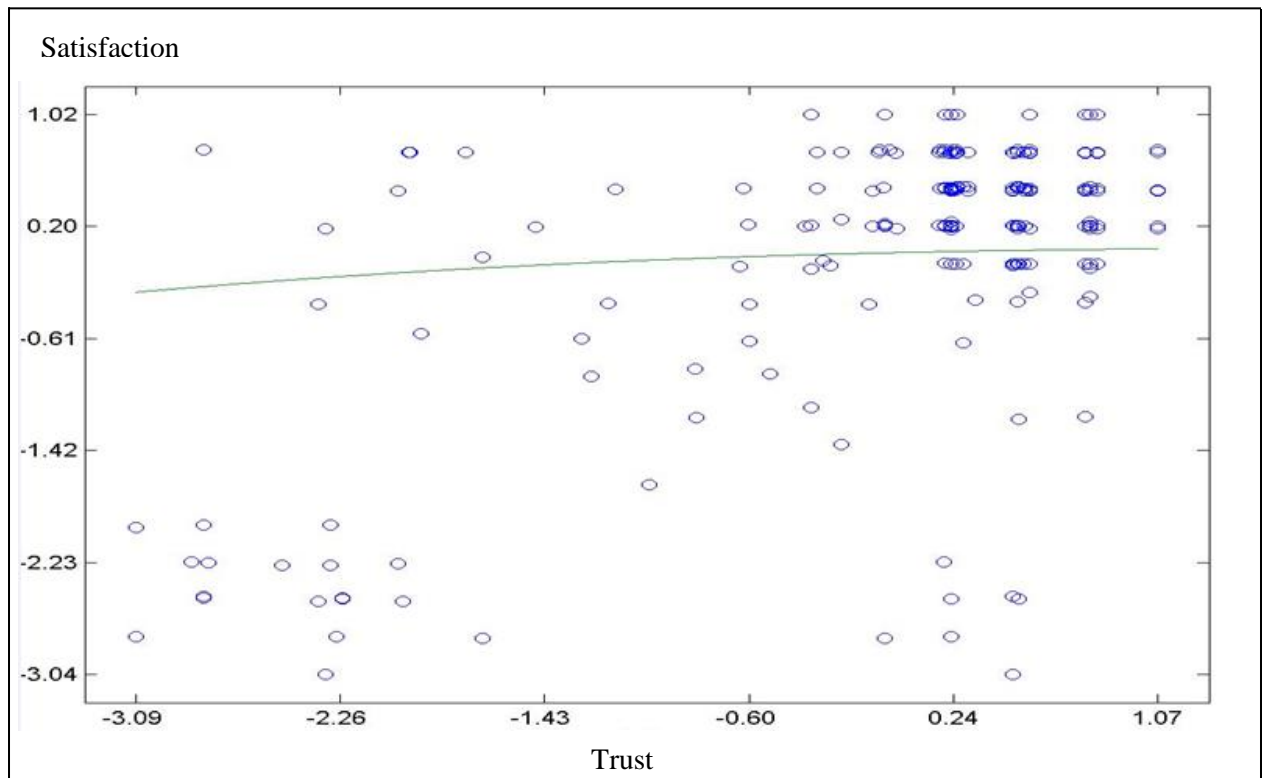
In Hypothesis 6, customer commitment was anticipated to be positively associated with customer satisfaction. As hypothesized, the association between customer commitment and Customer satisfaction was significant in B2C and B2B ($\beta = 0.41$, P<0.001) and ($\beta = 0.39$, P<0.001) respectively, indicating that the more customer commitment, the higher customer satisfaction. This result implies that for every 10 percent increase customer trust, there is 4.1 percent increase in customer satisfaction in B2C and 3.9percent increase in customer satisfaction in B2B. The hypothesized effect was supported (H6). Figure 6.11 and 6.12 complements the PLS results showing that there is a positive relationship between customer commitment and customer satisfaction.

Figure 6.11: Customer Commitment and Consumer Satisfaction on a Plot for the UK in B2C
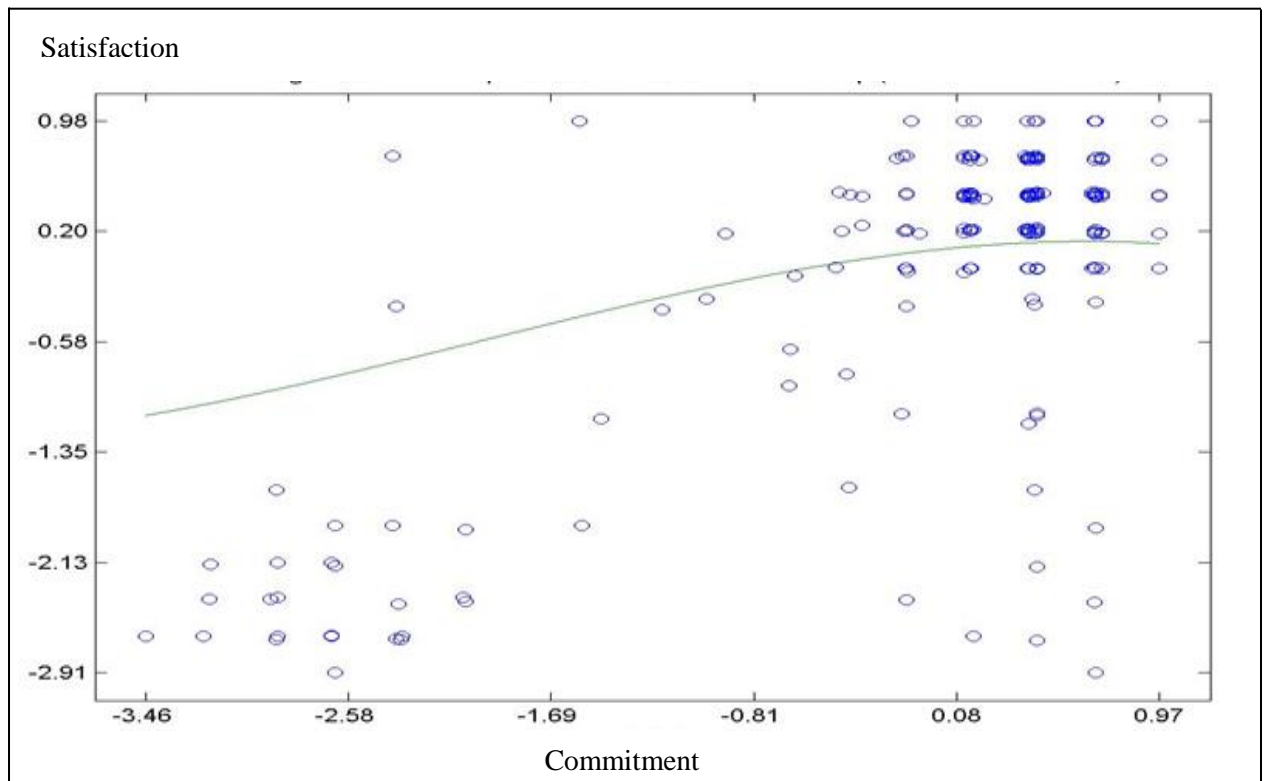
Figure 6.12: Customer Commitment and Consumer Satisfaction on a Plot for the UK in B2B
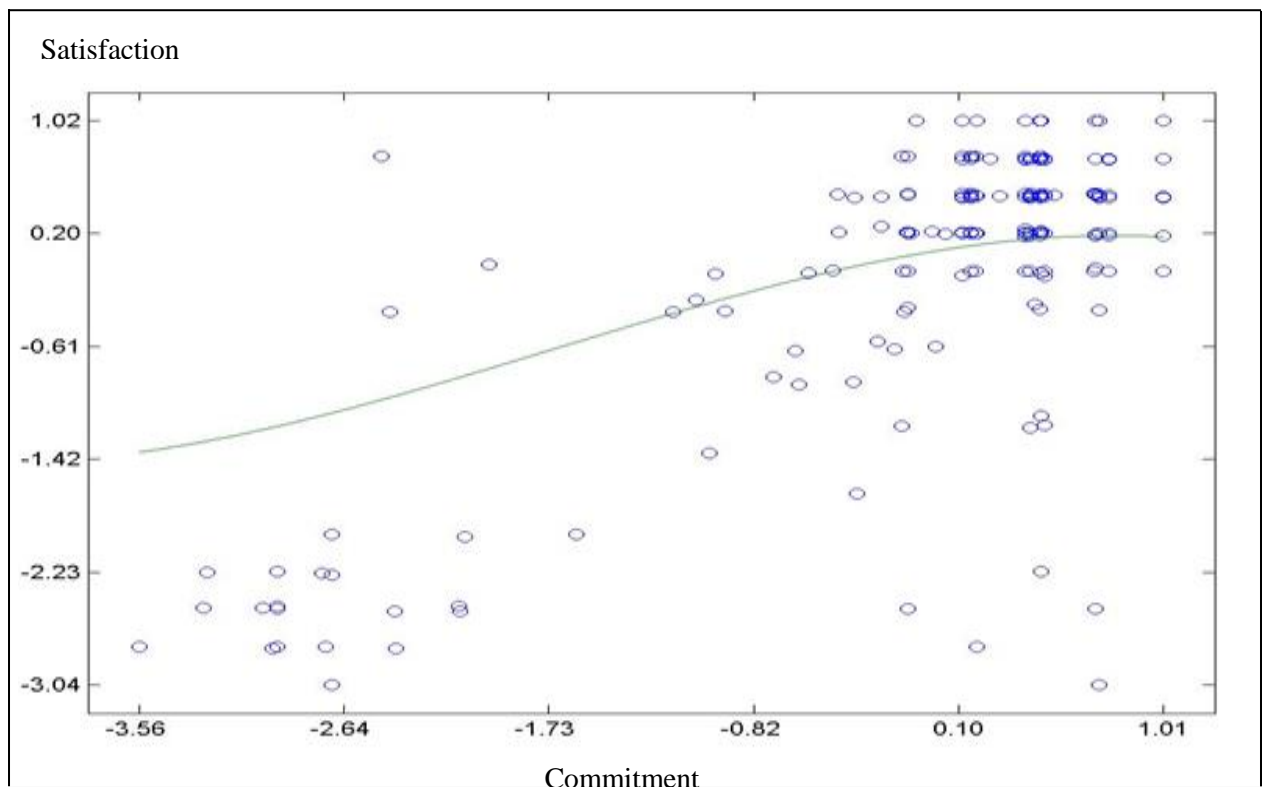
A mediating variable is defined as a variable that explains the correlation between an independent variable (exogenous) and a dependent variable (endogenous) (Frazier et al., 2004). Hair et al. (2014) explains that a mediator provides information about an established and significant direct relationship. Thus, a mediator illustrates the mechanism through which a direct relationship takes place (Frazier et al., 2004).

Mediation can be partial or full (complete). When the relationships between the dependent and independent variables is significant (as a direct correlation) and become insignificant upon the inclusion of the mediating variable (the indirect effect should remain significant), the mediation here is considered to be full. However, when the direct relationship remains significant upon the inclusion of the mediating variable, the mediation would be partial (Kock, 2013). According to Kock (2013) and Hair et al. (2014), assessing a mediating effect should be conducted based on the following steps,

(1) The determination of the direct relationship between the exogenous and endogenous variables without including the mediating factor, if this is significant, the researcher can continue to the second step.

(2) The inclusion of the mediating variable in the relationship, if the indirect effect is significant and the direct effect remain significant too, one can conclude that a partial mediation has taken place. Nonetheless, if the indirect effect is significant and the direct effect become non-significant, then the researcher can conclude a full mediation. Last, if the indirect effect is non-significant, then one can conclude that there is no mediation effect.

To check the mediating influence of the variables on satisfaction through trust and commitment, three separate analyses were performed. The results revealed that all standardized, indirect (i.e. mediated by trust and commitment) effects on satisfaction are significant (please see table 6.23 and 6.24). The partial mediation model was supported. These findings are consistent with the path analysis results. A Sobel test has been conducted. The results also supported the mediating effects of trust ($p < 0.001$) and commitment ($p < 0.001$).

Table 6.23: Mediation Analysis Results in B2C

Fit estimates		APC	ARS	AARS	AVIF	GOF
Model 1		0.195	0.731	0.720	2.801	0.652
Model 2		0.251	0.639	0.604	2.938	0.561
Model3		0.168	0.767	0.756	2.870	0.659

	Model 1, full mediation	**Model 2, no mediation**	**Model 3, partial mediation**
BPSE→TRU	0.53***		0.53***
BPSE→ COM	0.48***		0.48***
BPSE →SAT	-	0.12*	0.08 ns
TRU → SAT	0.37***	-	0.37***
COM → SAT	0.39***	-	0.41***
R^2			
Trust	0.41	-	0.41
Commitment	0.29	-	0.29
Satisfaction	0.61	0.22	0.63

Table 6.24: Mediation Analysis Results in B2B

Fit estimates		APC	ARS	AARS	AVIF	GOF
Model 1		0.191	0.783	0.765	2.631	0.712
Model 2		0.263	0.717	0.701	3.472	0.586
Model3		0.174	0.835	0.788	2.472	0.746

	Model 1, full mediation	**Model 2, no mediation**	**Model 3, partial mediation**
BPSE→TRU	0.42***	-	0.42***
BPSE→ COM	0.67***	-	0.67***
BPSE →SAT	-	0.26***	0.02*
TRU → SAT	0.61***	-	0.61***
COM → SAT	0.39***	-	0.39***
R^2			
Trust	0.33	-	0.33
Commitment	0.19	-	0.19
Satisfaction	0.72	0.32	0.74

6.3.3.2 Egypt Results

For Egypt sample, the results supported 6 out of the 7 proposed hypotheses in B2C (See Table 6.25) explaining 39 percent of customer satisfaction variance. For B2B, the results supported 6 out of the 7 proposed hypotheses (See Table 6.25) explaining 61 percent of customer satisfaction variance.

Table 6.25: Support for the Hypotheses Based on the Results for Egypt

Hypothesis	Supported	
	B2C	**B2B**
H1. BPSE is a second-order construct composed of seven dimensions (i.e., security, privacy, fulfilment, non-deception, service recovery, shared value, and communication).	Yes	Yes
H2. There is a positive relationship between **BPSE** and consumer trust.	Yes	Yes
H3. There is a positive relationship between **BPSE** and consumers' satisfaction.	No	No
H4. There is a positive relationship between **BPSE** and customer commitment.	Yes	Yes
H5. Customer trust is positively related to customer satisfaction.	Yes	Yes
H6. Customer commitment is positively related to customer satisfaction.	Yes	Yes
H7. Customer trust and commitment mediate the relationship between BPSE and satisfaction.	Yes	Yes

Since the current study wanted to have stronger evidence of the existence of the seven ethical dimensions, following the method utilised by (Dabholkar, 1996) and Roamn (2007), CFA has been performed comparing several possible factor structures as indicated in table 6.26 The results show that the ten factors model, one second-order factor fits the data much better than the other factor models. For example, the AARS difference between the proposed ten-factor model and the others models is highly significant (AARS=0.759, p<0.001).

Table 6.26: Summary Results of Models Fit Indices

Models (B2C)	APC	ARS	AARS	AVIF	GOF
Ten factors, one second-order factor.	0.128	0.784	0.759	2.183	0.716
Nine factors	0.157	0.783	0.713	2.463	0.694
Eight factors	0.163	0.702	0.673	2.734	0.647
Seven factors	0.180	0.673	0.594	3.271	0.593
Six factors	0.203	0.626	0.547	3.473	0.540
Five factors	0.226	0.584	0.524	3.584	0.503
Four factors	0.273	0.530	0.491	4.028	0.473
Models (B2B)	APC	ARS	AARS	AVIF	GOF
Ten factors, one second-order factor.	0.186	0.817	0.793	2.743	0.718
Nine factors	0.217	0.802	0.784	2.880	0.695
Eight factors	0.270	0.786	0.748	3.173	0.672
Seven factors	0.297	0.748	0.695	3.548	0.587
Six factors	0.327	0.701	0.664	3.748	0.548
Five factors	0.370	0.683	0.628	4.304	0.518
Four factors	0.403	0.648	0.595	4.583	0.489

The overall fit measures suggest that the model is a plausible representation of the structures underlying the empirical data. The APC= (0.128, $p<0.001$), ARS= (0. 784, $p<0.001$), AARS= (0.759, $p<0.001$), AVIF= (2.183), and GOF= (0.716). As long as the Average Path Coefficient (APC), the Average R squared (ARS), and the Average adjusted R-squared (AARS) are significant under 5% level, and the average variance Inflation Factor (VIF) is lower than 5. As well as the geometric mean of the average communality (GOF) suggests a large effect size, the overall fit indices indicate a good fit of the model (Kock, 2013). These findings suggest that BPSE can be modelled as a second-order construct. This provides strong support for the seven dimensions as aspects of BPSE as a second-order construct, thus confirming H1. Further evidence for acceptance of the second-order factor structure is found in the variance explained by the structural equations. BPSE as a second-order construct explains 61% of customer satisfaction, as opposed to 34% in the alternative.

Hypothesis 2 proposed a positive association between BPSE and customer trust. For BC2, as expected, BPSE had a significant positive association with customer trust (β=0.64, P<0.001), indicating that the more ethical behaviours by online service provider, the greater level of customer trust. For B2B, there was a significant positive relationship between BPSE and customer trust (β=0.68, P<0.001), indicating that the more ethical behaviours by online service provider, the greater level of customer trust. In practical terms, this result means that for every 10 percent increase in BPSE, there is an expected 6.4 percent increase in customer trust. Thus, the proposed association between BPSE and customer trust was supported (H2). Figure 6.13 and 6.14 show the relationship between BPSE and customer trust in a graphical mode in B2C and B2B respectively. The relationship appears to be positive and nonlinear in B2C and B2B. This graphical depiction supports the hypothesized association between BPSE and customer trust.

Figure 6.13: BPSE and Consumer Trust on a Plot for Egypt in B2C
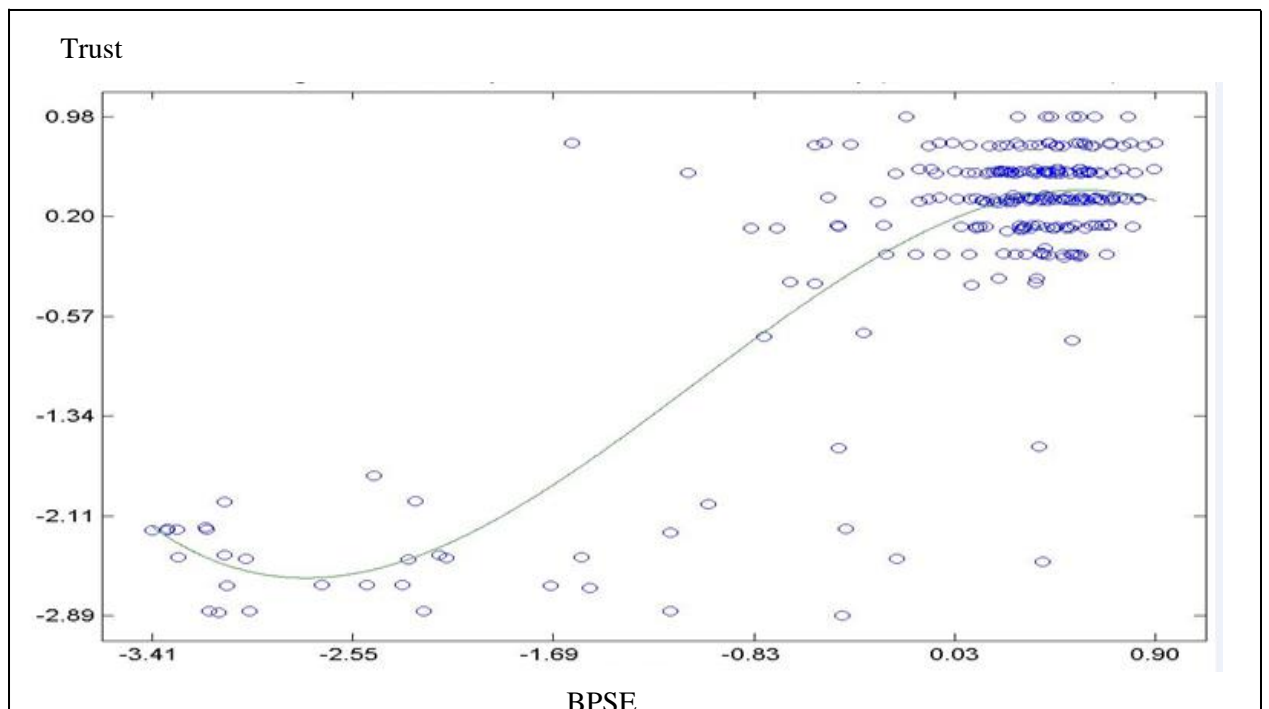
Figure 6.14: BPSE and Consumer Trust on a Plot for Egypt in B2B
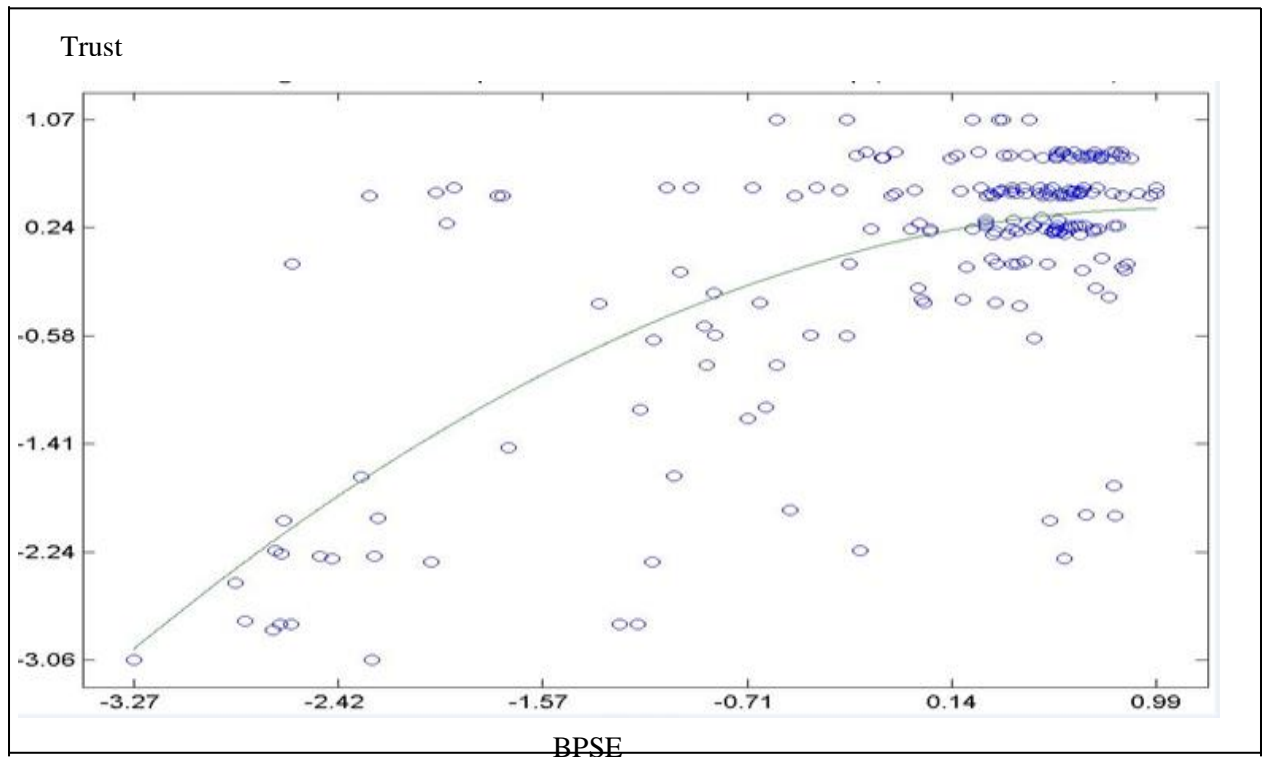
Hypothesis 3 proposed BPSE was positively associated with customer satisfaction. For B2C, there was no significant association between BPSE and customer satisfaction ($\beta = 0.06$), For B2B, there was no significant positive relationship between BPSE and customer satisfaction ($\beta = 0.04$). Therefore, the proposed association between BPSE and customer satisfaction was not supported at both B2B and B2C. Figure 6.15 and 6.16 depict the linear relationship between BPSE and customer satisfaction in B2C and B2B, respectively. The graph shows that there is a nonlinear relationship between BPSE and customer satisfaction. This graphical depiction complements the PLS results.

Figure 6.15: BPSE and Consumer Satisfaction on a Plot for Egypt in B2C
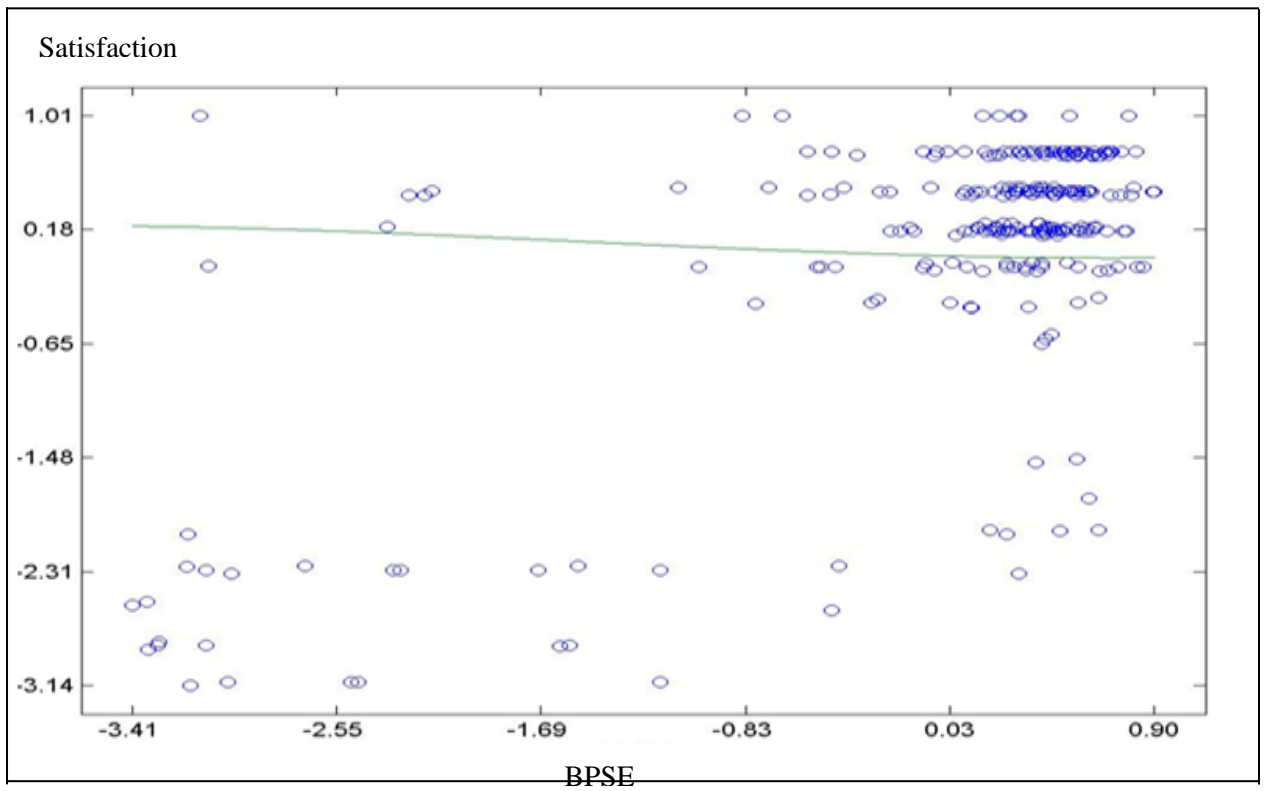
Figure 6.16: BPSE and Consumer Satisfaction on a Plot for Egypt in B2B
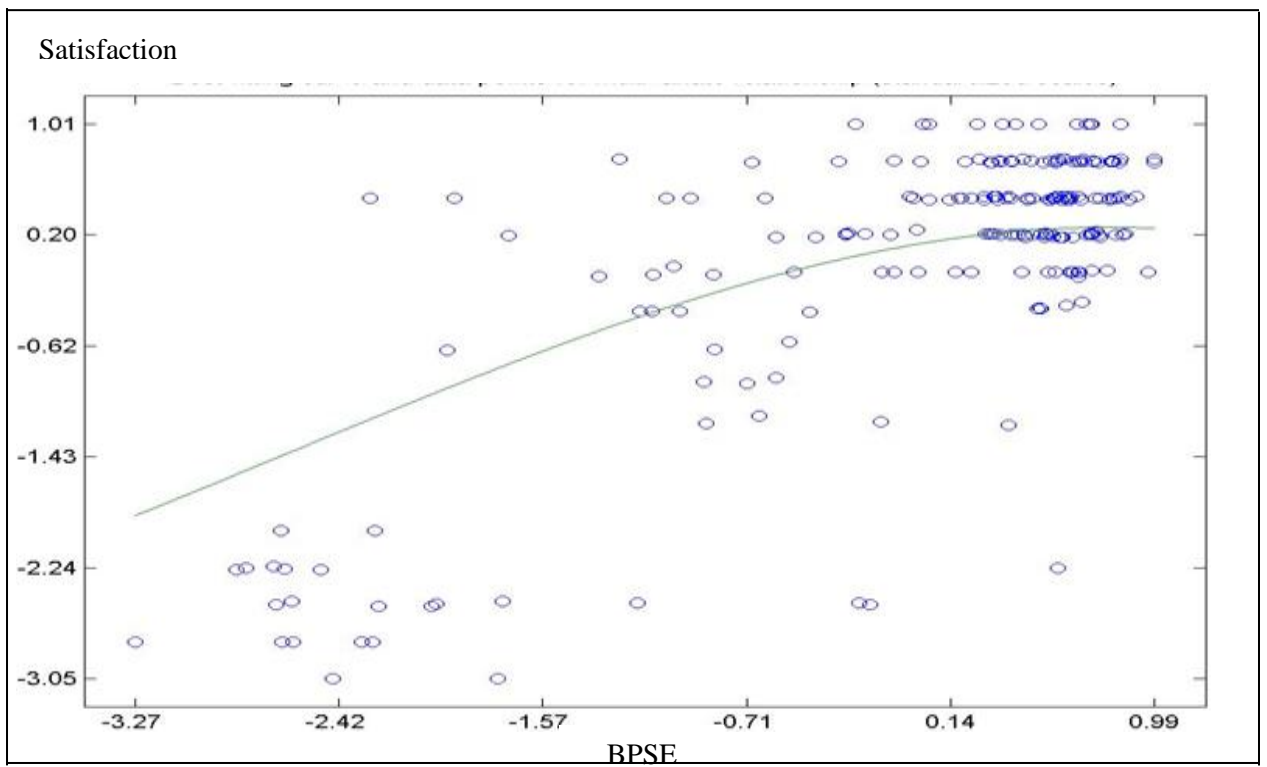
Hypothesis 4 stated that BPSE would be positively associated with customer commitment. As expected, BPSE had a significant positive association with customer commitment (β = 0.59, P<0.001) in B2C and (β = 0.31, P<0.001) in B2B, indicating that the more ethical behaviours by online service provider, the greater customer commitment. Therefore, the proposed association between BPSE and customer commitment was supported (H4). Figure 6.17 and 6.18 depicts the plots for the association between BPSE and customer commitment. This graph supports the PLS results that the more ethical behaviours by online service provider, the better customer commitment becomes.

Figure 6.17: BPSE and Consumer Commitment on a Plot for Egypt in B2C
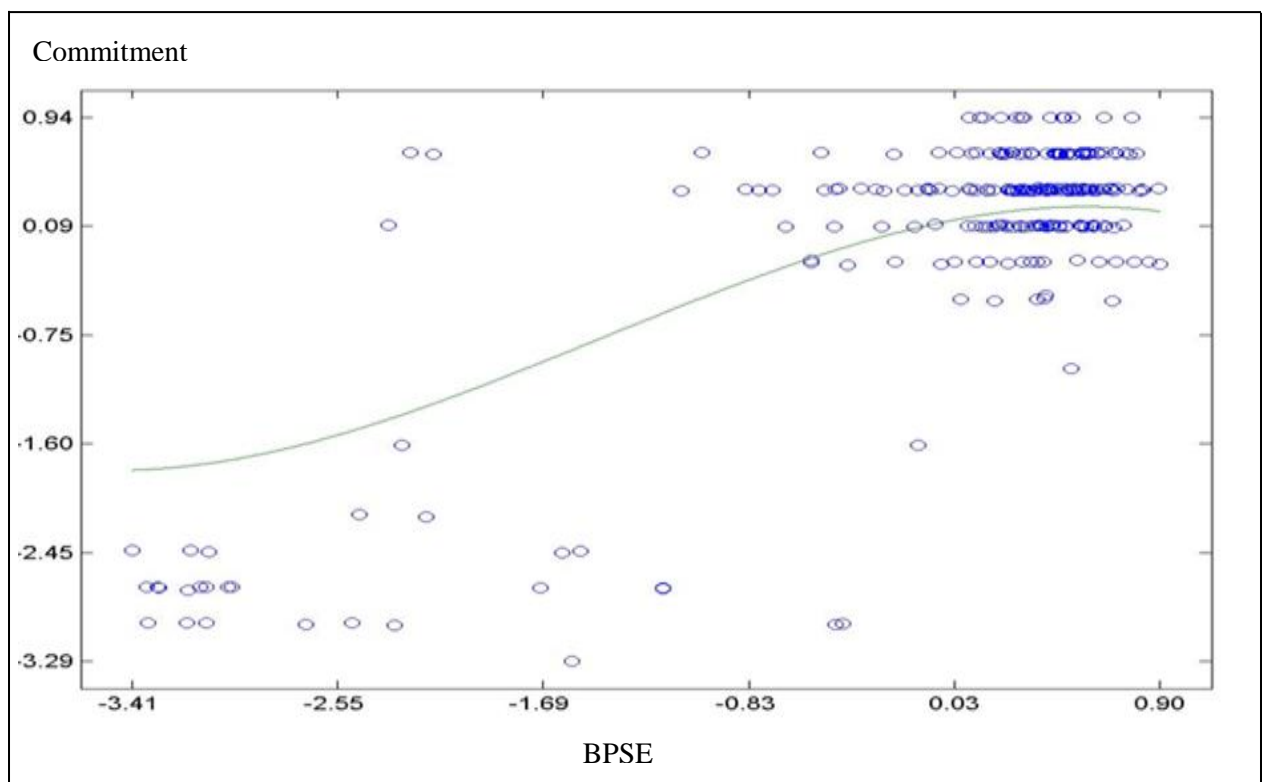
Figure 6.18: BPSE and Consumer Commitment on a Plot for Egypt in B2B
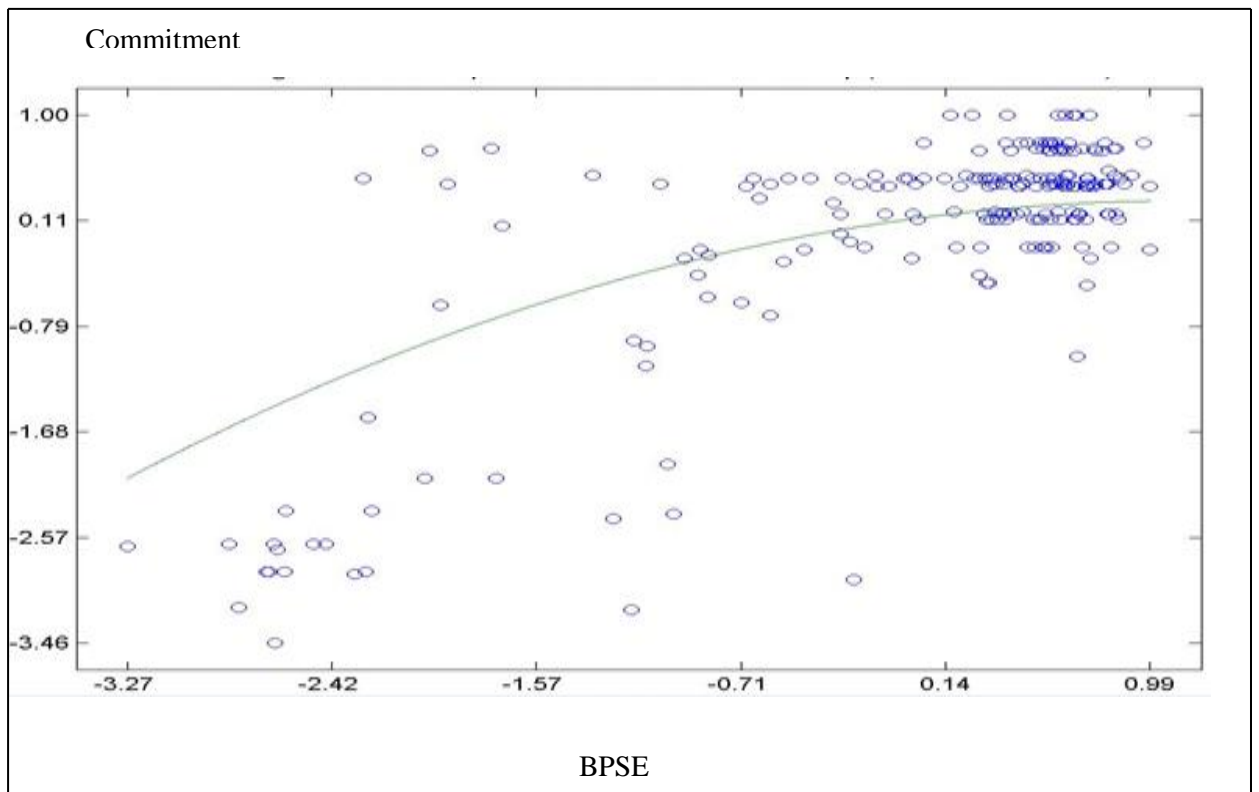
Hypothesis 5 proposed customer trust is positively associated with customer satisfaction. Customer trust had a significant positive association with customer satisfaction in B2C ($\beta = 0.23$, P>0.001), indicating that there is a direct effect of customer trust on customer satisfaction in B2C. For B2B, customer trust had a significant positive association with customer satisfaction ($\beta = 0.53$ P<0.001) Therefore, the proposed association between customer trust and customer satisfaction was supported in B2C and B2B (H5). Figure 6.19 and 6.20 depict the nonlinear relationship between customer trust and customer satisfaction. This graphical depiction complements the PLS results.

Figure 6.19: Customer Trust and Consumer Satisfaction on a Plot for Egypt in B2C
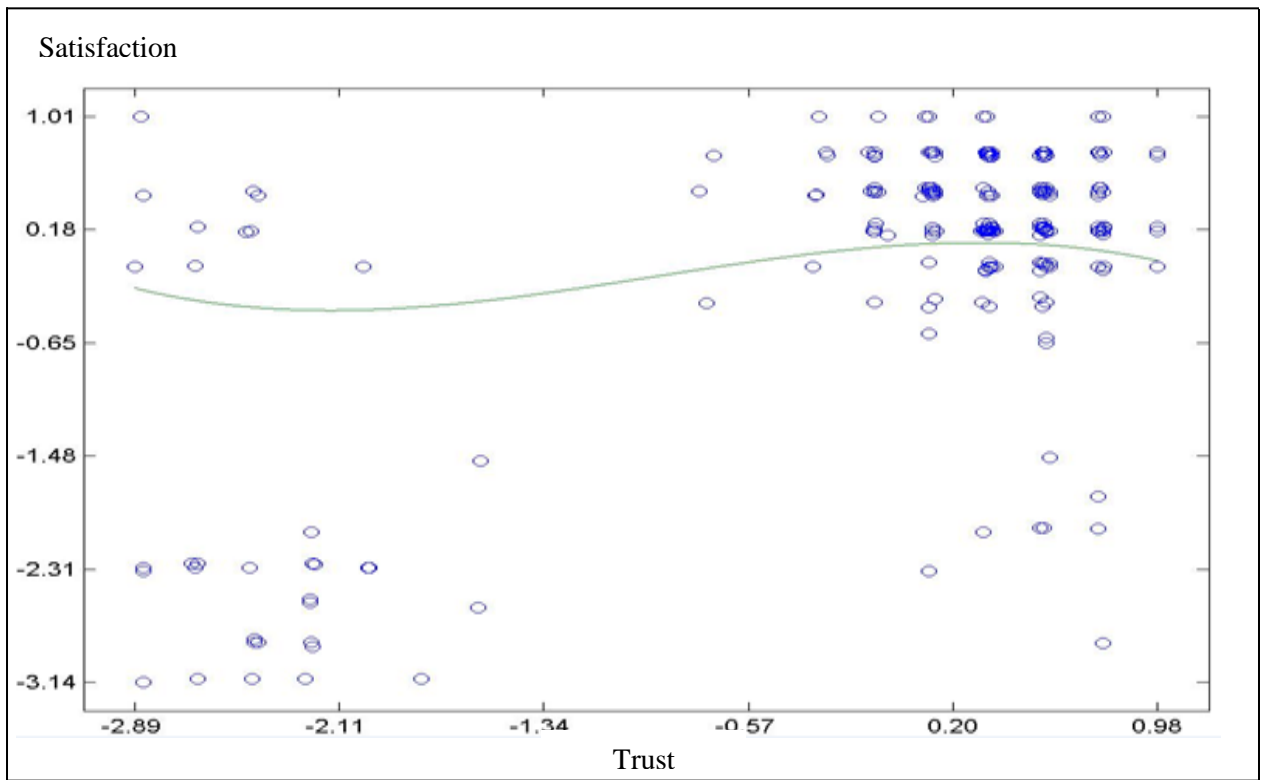
Figure 6.20: Customer Trust and Consumer Satisfaction on a Plot for Egypt in B2B
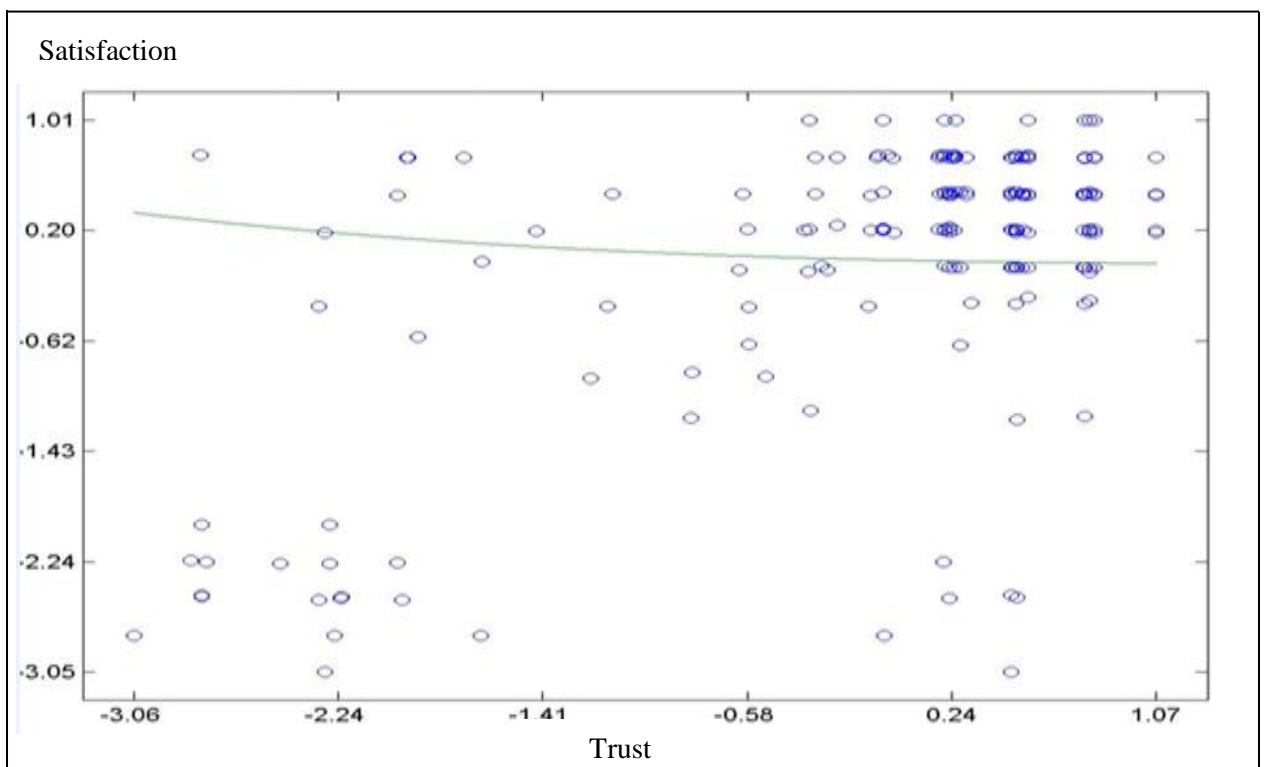
In hypothesis 6, customer commitment was anticipated to be positively associated with customer satisfaction. As hypothesized, the association between customer commitment and

Customer satisfaction was significant in B2C and B2B ($\beta = 0.22$, P<0.001) and ($\beta = 0.32$, P<0.001) respectively, indicating that the more customer commitment, the higher customer satisfaction. This result implies that for every 10 percent increase customer commitment, there is 2.2 percent increase in customer satisfaction. The hypothesized effect was supported (H6). Figure 6.21 and 6.22 complements the PLS results showing that there is a positive relationship between customer commitment and customer satisfaction.

Figure 6.21: Customer Commitment and Consumer Satisfaction on a Plot for Egypt in B2C
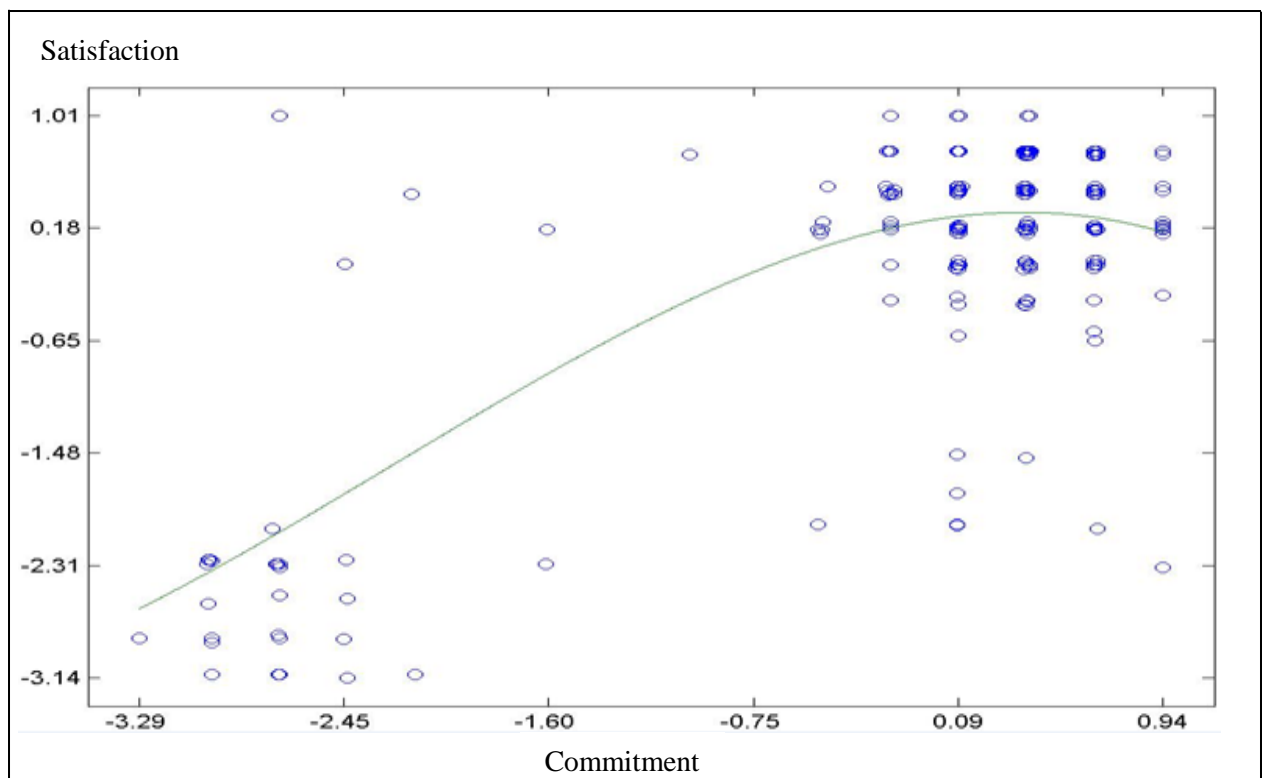
Figure 6.22: Customer Commitment and Consumer Satisfaction on a Plot for Egypt in B2B
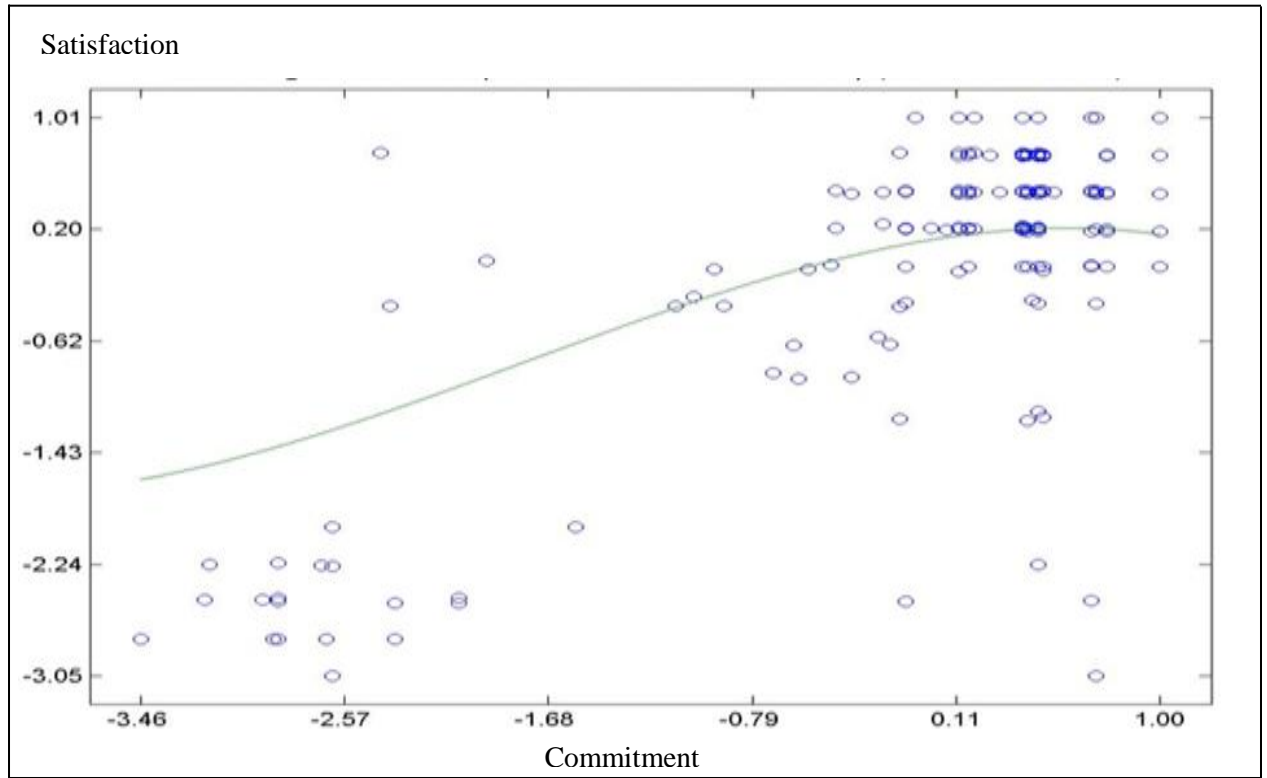
To check the mediating influence of the variables on satisfaction through trust and commitment, three separate analyses were performed using Baron and Kenny's (1986) approach. The results revealed that all standardized, indirect (i.e. mediated by trust and commitment) effects on satisfaction are significant (please see table 6.27 and 6.28). The partial mediation model was supported. These findings are consistent with the path analysis results. A Sobel test has been performed. The results also supported the mediating effects of trust ($p < 0.001$) and commitment ($p < 0.001$).

Table 6.27: Mediation Analysis Results in B2C

Fit estimates	APC	ARS	AARS	AVIF	GOF
Model 1	0.182	0.749	0.703	2.802	0.703
Model 2	0.276	0.701	0.659	3.746	0.594
Model3	0.128	0.784	0.759	2.183	0.716

	Model 1, full mediation	Model 2, no mediation	Model 3, partial mediation
BPSE→TRU	0.64***	-	0.64***
BPSE→ COM	0.59***	-	0.59***
BPSE →SAT	-	0.31***	0.06^{NS}
TRU → SAT	0.41***	-	0.41***
COM → SAT	0.22***	-	0.22***
R^2			
Trust	0.52	-	0.52
Commitment	0.29	-	0.29
Satisfaction	0.34	0.41	0.39

Table 6.28: Mediation Analysis Results in B2B

Fit estimates	APC	ARS	AARS	AVIF	GOF
Model 1	0.246	0.674	0.640	2.997	0.616
Model 2	0.231	0.657	0.627	3.532	0.602
Model3	0.186	0.817	0.793	2.743	0.718

	Model 1, full mediation	Model 3, no mediation	Model 4, partial mediation
BPSE→TRU	0.68***	-	0.68***
BPSE→ COM	0.31***	-	0.31***
BPSE →SAT	-	0.16***	0.04^{NS}
TRU → SAT	0.53***	-	0.53***
COM → SAT	0.32***	-	0.32***
R^2			
Trust	0.51	-	0.51
Commitment	0.30	-	0.30
Satisfaction	0.57	0.23	0.61

Further analysis has been conducted to examine the relative importance of each variable of BPSE dimensions. Figure 6.23 depicts the relationship between BPSE and its dimensions.
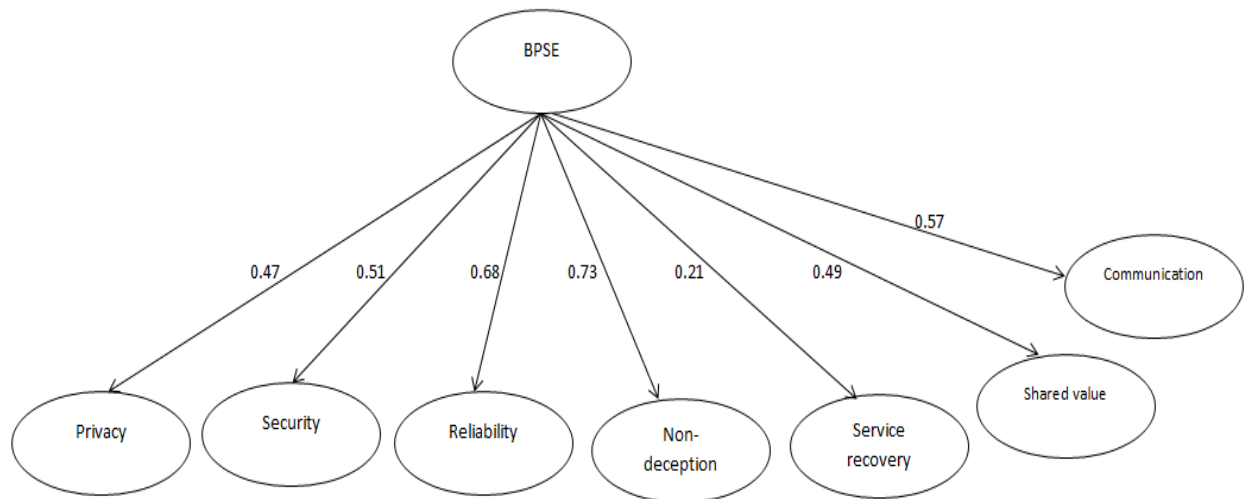
Figure 6.23. Modelling BPSE as a reflective second-order factor. All factor loadings are significant at P<0.01

Our findings showed that BPSE is a multidimensional construct composed of seven dimensions: security, privacy, fulfilment/reliability, non-deception, service recovery, shared value, and communication. BPSE dimensions have a wide range of effectiveness in terms of generating strong relationships. Overall, reliability/fulfilment and non-deception are the most effective relationship-building dimensions in BPSE.

6.3.3.3 Total, Direct, and Indirect Effects

The J. Cohen (1988) f-squared effect size coefficients were calculated for the paths in this study's model. Direct, indirect and total effect coefficients were calculated using WarpPLS 3.0. Calculation of such indirect, direct and total effect coefficients can prove crucial to evaluating and explaining mediating effects of variables in the model. Effect size is the contribution by a predictor variable on the R^2 coefficient of a criterion variable. WarpPLS 3.0 calculates these effects for variables linked by one or more paths in the following manner: "the path coefficients associated with the effects, the number of paths that make up the effects, the P values associated with effects, the standard errors associated with the effects, and effect sizes associated with the effects" (Kock, 2013, P.13). According to J. Cohen

(1988), effect sizes can be small (0.02), medium (0.15), or large (0.35). Effect size coefficients ($f2$) below 0.02 are considered too small for relevancy. It is important to note effect size when examining direct effects. While a direct effect may be significant (P<0.001), magnitude of that effect (i.e. effect size) may be small.

6.3.3.3.1 UK Total, Direct, and Indirect Effects

Table 6.24 and 6.25 show the total effect of buyer perceptions about seller ethics (BPSE), along with the number of paths used to calculate them, the effect size, and the respective P values. Total effects are calculated by taking into account all paths connecting two variables. WarpPLS 3.0 automatically calculates the total effects as well as the corresponding P values (Kock, 2012). Table 6.29 and 6.30 show the total effects of BPSE on consumer satisfaction of the UK B2C and B2B sample is significant as the P value for consumer satisfaction is <0.001. All values in the effect size column are above Cohen's (2009) effect size threshold and are considered relevant (f squared > 0.02).

Table 6.29: Total Effect of BPSE for the UK (B2C)

	Paths N	Total Effect	P Value	Effect Size
TRU	1	0.530	<0.001	0.42
COM	1	0.476	<0.001	0.21
SAT	3	0.761	<0.001	0.56

Notes: - BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction

Table 6.30: Total Effect of BPSE for the UK (B2B)

	Paths N	Total Effect	P Value	Effect Size
TRU	1	0.421	<0.001	0.22
COM	1	0.470	<0.001	0.36
SAT	3	0.511	<0.001	0.43

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction.

Table 6.31 and 6.32 show the direct effect of BPSE on consumer trust, commitment, and consumer satisfaction. The results show that BPSE has a significant direct effect on consumer trust, consumer commitment, and consumer satisfaction.

Table 6.31: Direct Effect of BPSE for the UK B2C

	Paths N	Direct Effect	P Value
TRU	1	0.530	<0.001
COM	1	0.476	<0.001
SAT	1	0.082	0.237

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction

Table 6.32: Direct Effect of BPSE for the UK B2B

	Paths N	Direct Effect	P Value
TRU	1	0.421	<0.001
COM	1	0.470	<0.001
SAT	1	0.021	0.037

Notes:- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction.

Table 6.33 shows the sum of indirect effects of BPSE on consumer trust, commitment, and consumer satisfaction. The Table 6.33 shows that the coefficient of the sum of the indirect effect of BPSE on consumer satisfaction in B2C is 0.679, which is significant at the P value <0.001 level. Similarly, the sum of the indirect effect of BPSE on consumer satisfaction in B2B is significant as the P value is <0.001.The results of the indirect effects suggest a mediating effect by consumer trust and commitment on the association between BPSE and consumer satisfaction.

Table 6.33: Sums of Indirect Effects of BPSE for the UK

UK B2C	Paths N	Indirect Effect	P Value
SAT	2	0.679	<0.001
UK B2B			
SAT	2	0.439	<0.001

6.3.3.3.2 Egypt Total, Direct, and Indirect Effects

Table 6.34 and 6.35 show the total effect of BPSE, along with the number of paths used to calculate them, the effect size, and the respective P values. Total effects are calculated by taking into account all paths connecting two variables. WarpPLS 3.0 automatically calculates the total effects as well as the corresponding P values (Kock, 2012). Tables 6.34 and 6.35 shows that the total effects of BPSE on consumer satisfaction of the Egyptian sample to be large and significant as the P value for consumer satisfaction is <0. All values under the effect size column are above Cohen's (2009) effect size threshold and are considered relevant (f-squared > 0.02).

Table 6.34: Total Effect of BPSE for Egypt B2C

	Paths N	Total Effect	P Value	Effect Size
TRU	1	0.642	<0.001	0.47
COM	1	0.587	<0.001	0.31
SAT	3	0.453	<0.001	0.23

Table 6.35: Total Effect of BPSE for Egypt B2B

	Paths N	Total Effect	P Value	Effect Size
TRU	1	0.679	<0.001	0.56
COM	1	0.314	<0.001	0.27
SAT	3	0.492	<0.001	0.34

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction

Table 6.36 and 6.37 shows the direct effect of BPSE on consumer trust, consumer commitment, and consumer satisfaction. The results here show that BPSE has a significant direct effect on consumer trust, commitment, and consumer satisfaction.

Table 6.36: Direct Effect of BPSE for Egypt B2C

	Paths N	Direct Effect	P Value
TRU	1	0.642	<0.001
COM	1	0.587	<0.001
SAT	1	0.061	0.182

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction.

Table 6.37: Direct Effect of BPSE for Egypt B2B

	Paths N	Direct Effect	P Value
TRU	1	0.679	<0.001
COM	1	0.314	<0.001
SAT	1	0.038	0.263

Table 6.38 shows the sum of indirect effects of BBPSE on consumer satisfaction. The Table 6.38 shows the coefficient of the indirect effect of BPSE on consumer satisfaction is 0.3922 and 0.4596 for B2C and B2B respectively, which is significant at P <0.01 level. The effect size of the sum of indirect effects of BPSE on consumer satisfaction is large. According to Cohen (2009), the effect size of any variable can be defined as having a small, medium, or large effect size when the R_2 is 0.02, 0.13, or 0.26, respectively.

Table 6.38: Sums of Indirect Effects of BPSE for Egypt

Egypt B2C	Paths N	Indirect Effect	P Value
SAT	2	0.3922	<0.001
Egypt B2B			
SAT	2	0.4596	<0.001

6.3.3.4 Country Comparison

The comparison of the results obtained from UK and Egypt B2C and B2B samples is conducted at both measurement and structural models. Kock (2014) argued that differences in the path coefficients between the compared models could be artificially caused by measurement differences. The author explained that common bias due to questionnaire translation can cause such differences which often happen when comparing two groups from two distinct countries with language and cultural differences. In fact, even though common method bias has already been assessed in this study, it was only checked individually for each group and hence can go unnoticed and bias the comparison when multi-groups are involved. To avoid such scenario, equivalence of measurement models needs to be checked and established before comparing the structural models. In this case, p values should be greater than the significance threshold.

Comparing two groups in two different countries is conducted in a similar way at both measurement and structural models. First, a pooled standard error is calculated for each path coefficient pairs (at the structural models) and weight pairs (at the measurement models). The procedure used to estimate the T and P values on the table is documented by Keil et al. (2000) and Kock (2014) and this procedure builds on the path coefficients, standard errors, and sample sizes of the datasets being compared.

In the present study, the Satterwaite method is used to calculate the pooled standard errors. This is owing to the fact that the standard errors in the UK and Egypt samples were found to be different (0.083, 0.069 respectively). However, Kock (2014) recognises that although such a method is not widely used as it yields slightly higher values for the pooled standard errors, the differences are generally minor. Tables 6.39 and 6.40 show the weights' comparison of the constructs included in the final model.

Table 6.39: Weight Comparison between the UK and Egypt B2C

Indicators	UK	Egypt	P value
BPSE1	(0.172)	(0.205)	0.38
BPSE2	(0.104)	(0.218)	0.09
BPSE3	(0.209)	(0.093)	0.27
BPSE4	(0.125)	(0.172)	0.32
BPSE5	(0.082)	(0.207)	0.16
BPSE6	(0.301)	(0.316)	0.48
BPSE7	(0.168)	(0.190)	0.39
TRU1	(0.315)	(0.361)	0.46
TRU2	(0.028)	(0.031)	0.31
TRU3	(0.129)	(0.271)	0.45

TRU4	(0.314)	(0.402)	0.41
COM1	(0.063)	(0.059)	0.34
COM2	(0.312)	(0.218)	0.25
COM3	(0.057)	(0.068)	0.08
SAT1	(0.192)	(0.200)	0.37
SAT2	(0.273)	(0.194)	0.26
SAT3	(0.086)	(0.046)	0.08
SAT4	(0.362)	(0.281)	0.34

Table 6.40: Weight Comparison between the UK and Egypt B2B

Indicators	UK	Egypt	P value
BPSE1	(0.074)	(0.036)	0.07
BPSE2	(0.320)	(0.183)	0.35
BPSE3	(0.473)	(0.259)	0.34
BPSE4	(0.195)	(0.103)	0.39
BPSE5	(0.381)	(0.306)	0.42
BPSE6	(0.218)	(0.173)	0.18
BPSE7	(0.382)	(0.302)	0.42
TRU1	(0.281)	(0.192)	0.40
TRU2	(0.402)	(0.306)	0.42
TRU3	(0.039)	(0.092)	0.06
TRU4	(0.182)	(0.104)	0.32
COM1	(0.379)	(0.280)	0.39
COM2	(0.031)	(0.102)	0.27
COM3	(0.218)	(0.438)	0.48
SAT1	(0.381)	(0.271)	0.33
SAT2	(0.037)	(0.108)	0.21
SAT3	(0.280)	(0.273)	0.47
SAT4	(0.174)	(0.192)	0.46

 As can be seen from Table 6.39and 6.40, all the p values were statistically non-significant meaning that there was invariance between the measurement models applied in the two countries. This confirms that the measures used in the survey were equal in both countries. Hence, the comparison of the path coefficients can be conducted. Table 6.41 and 6.42 illustrates the path comparison and their p values.

Table 6.41: Structural Model Differences for B2C

Path	Beta(UK)	Beta(EG)	SE(UK)	SE(EG)	T	P
BPSE→TRU	0.53	0.64	0.082	0.106	-0.835	0.20
BPSE→SAT	0.08	0.06	0.041	0.164	0.271	0.39
BPSE→COM	0.48	0.59	0.083	0.250	-0.385	0.35
TRU→SAT	0.36	0.23	0.140	0.370	0.783	0.04
COM→SAT	0.41	0.22	0.092	0.080	-0.330	0.37

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment;

SAT = consumer satisfaction.

- UK = United Kingdom; EG= Egypt.

- Beta = beta coefficient.

- SE = standard error of beta coefficient; T = T statistic; P = P value for T statistic.

As it could be seen from table 6.41, The results above complement the SEM analysis results presented earlier, suggesting that the hypothesized associations were generally consistent across the UK and Egypt in B2C context. This is because no statistically significant differences were observed in the beta coefficients estimated based on data from both countries.

Table 6.42: Structural Model Differences for B2B

Path	Beta(UK)	Beta(EG)	SE(UK)	SE(EG)	T	P
BPSE→TRU	0.42	0.68	0.016	0.26	0.310	0.37
BPSE→SAT	0.02	0.04	0.203	0.129	-0.690	0.24
BPSE→COM	0.47	0.31	0.013	0.182	-0.445	0.32
TRU→SAT	0.61	0.53	0.120	0.107	-0.811	0.14
COM→SAT	0.39	0.32	0.072	0.283	-0.187	0.45

Notes:

- BPSE = Buyer perceptions about seller ethics; TRU= consumer trust; COM = consumers commitment; SAT = consumer satisfaction.

- UK = United Kingdom; EG= Egypt; Beta = beta coefficient.; SE = standard error of beta coefficient; T = T statistic; P = P value for T statistic.

As it could be seen from table 6.42, the only path recording a statistically significant difference between the two investigated countries was the relationship between consumer trust and satisfaction in B2C context. It can therefore be argued that the effect in the UK was significantly greater than the effect in Egypt. This leads to the conclusion that consumer trust in in the UK had greater impact on consumer satisfaction which in turn improved consumer satisfaction at a higher extent than it did in Egypt.

6.4 Conclusion

This chapter aims to statistically test the research hypotheses which answer the research questions. Before examining these hypotheses, the researcher analyses non-response bias and Common method bias. This study has confirmed that a sample size is suitable for performing CFA and the structural model. The results also suggest that non-response may not be a problem and there are no common variables or common method bias. Finally, this study used

PLS to test the research hypotheses. PLS produces a measurement model and paths analysis. The results of the measurement model show that this measure has an internal consistency as reliability and convergent validity are accepted. Furthermore, the condition of discriminant validity is satisfied for all constructs. The research findings have confirmed all hypotheses are accepted except for the direct relationships between BPSE and satisfaction for the UK in B2C.

Chapter Seven: Discussion

7.1 Introduction

This chapter highlights the main empirical findings which are contained in the previous chapter and in detail presents the results of analysis conducted to test the research hypotheses. These discussions relate to findings based on previous studies and the context of the study. In the first section of this chapter, a brief overview of the study is provided. The second section provides a detailed discussion of each set of variables with their related effects.

7.2 Overview of the Study

This study tested the hypothesized relationships among the BPSE, trust, commitment, and customer satisfaction. These variables are listed in Table 4.1 the testing of these hypothesized relationships was statistically analysed using path analysis with WarpPLS 3.0, a structural equation modelling software package. The path model representing these relationships is formalized as demonstrated in Figure 3.8. WarpPLS 3.0 was used to statistically analyse this path model because the software was specially designed to identify nonlinear relationships among variables. This study used modelling tool WarpPLS (ver. 3). Partial Least Squares (PLS) has a number of advantages: (1) the capacity to deal with very complex models, (2) produces loadings, standardized regression coefficients, and R2 for all endogenous constructs (Ha & Park, 2013), and (3) provides relaxed assumptions regarding the distribution of the data (Ruiz et al., 2010). WarpPLS identifies such nonlinear relationships by conducting linear and non-linear (or "warped") regression analysis (Kock, 2012).

This study used online surveys to reach online shoppers because online users are engaged in online shopping websites. With the development of the Internet, researchers in e-commerce fields can use online surveys to efficiently reach populations of interest (Kim et al., 2011; Agag & El-Masry, 2016). To collect data, we employed a top-ranking Internet survey firm (www.surveymonkey.com), which possesses a panel of 980,000 users recruited from telephone and mobile phones, voluntary participation, recommendations by panel members, and offline promotions. The sample was selected from nationwide panels. The independent variables in the theoretical model are the BPSE dimensions (privacy, security, reliability/fulfilment, non-deception, service recovery, shared value, and communication). The intervening or mediating variables in the theoretical model are trust and commitment. Finally, the main dependent variable in the theoretical model is customer satisfaction. The

national culture variables used in this study were Hofstede Cultural Dimension indices of Power Distance and uncertainty avoidance.

A missing data analysis was performed prior to the statistical analysis. The independent, mediating, and dependent variables were within the 10% missing data threshold as suggested by Hair et al. (1987). To address the missing data, this study utilised listwise deletion (LD) method. The LD treatment removed all data rows which contained missing data elements. This resulted in the removal of 68 rows (5.96% of the dataset) using the LD treatment.

The data was analysed for multicollinearity. High correlation coefficients among variables in the model may signify multicollinearity (Kock, 2012). The presence of a high correlation coefficient between two or more variables is a possible indicator of multicollinearity. While high correlation coefficients do not conclusively signify multicollinearity, such high correlation coefficients are generally conflated with collinearity (Douglass et al., 2003). Therefore, a full collinearity test was performed on the data. In the multivariate analysis literature, a conservative recommended threshold for VIF values when analysing models without latent variables is VIF=5 as suggested by Hair et al. (1987). Using this recommended threshold of VIF=5, the VIF values for the data suggest that no vertical multicollinearity exist.

The descriptive statistics for the data were calculated using SPSS. The study's theoretical model was analysed using path model analysis with WarpPLS 3.0 which looks for non-linear relationships among variables. The results of this model and data were used to test the hypotheses of the study. The results of the hypotheses testing are outlined in Table 6.21 and table 6.25. The results of the data analysis were presented in Chapter 6. In this chapter, the interpretation of the results will be provided.

7.3. The Research Gap and Research Questions

With increasing acceptance of the internet as a source for online shopping, ethical issues concerning internet usage have prompted serious concerns to consumers and created new challenges for practitioners (Roman & Cuestas, 2008; Elbeltagi & Agag, 2016). These growing concerns about safety and ethical behaviour of online service providers can harm and restrain online shopping growth and deter consumers from online activities. Online service providers must understand how these ethical issues relate to dissatisfaction and distrust in e-commerce environment to foster further growth. For that reason, it is particularly relevant that online services providers understand how consumers perceive and evaluate the

ethical dimensions of their web sites in facing severe competition and continually rising consumer expectation (Anderson & Srinivasan, 2003; Elbeltagi & Agag, 2016).

Research analysing consumers' perceptions about the ethical behaviour of online services providers mostly rests on studies of a conceptual nature (Stead & Gilbert, 2001; Elbeltagi & Agag, 2016). Some have begun to examine consumers' perceptions of ethics of online retailers in more recent studies. For example, Roman (2007) provides a scale that measures the perception of an online retailer's integrity and responsibility in dealing with consumers in a secure, confidential, fair, and honest manner (Roman, 2007). Other studies investigate the effect of perceived online ethics on general internet expertise and word of mouth testimonials (Roman & Cuestas, 2008), the effect of shopping web sites' perceived ethical performance on consumer trust (Yang et al., 2009), and the role of consumer trust on the general acceptance of electronic commerce (Grabner-Kraeuter, 2002).

The literature review demonstrates that most of previous studies (e.g., Ashworth & Free, 2006; Beltramini, 2003; Maury & Kleiner, 2002; Palmer, 2005; Pollach, 2005; Roman, 2007) focused on privacy and security issues and tended to ignore other important ethical marketing issues surrounding the Internet such as deception and dishonesty, or on the direct relationship between e-commerce ethics and customer satisfaction (e.g., Limbu et al., 2011). Research analysing consumers' perceptions about the ethical behaviour of online service providers mostly rests on studies of a conceptual nature (Maury & Kleiner, 2002; Roman, 2008, Elbeltagi & Agag, 2016). While the recent research offers a progression in what consumers perceive as ethical in online retailing, more research needs to identify other ethical issues (e.g. service recovery, shared value, and communication) and to examine other effected variables such as customer satisfaction. Additionally, the empirical studies in this important area (business ethics) are still in an embryonic stage in the context of B2B e-commerce research especially in developing countries e.g. Egypt (Elbeltagi & Agag, 2016).

Therefore, in an attempt to address the abovementioned shortcomings in the empirical literature, the present research has proposed and tested a conceptual model that discovers the relationships between ethical factors associated to online providers' web sites (e.g. security, privacy, non-deception, fulfilment, service recovery, shared value, and communication) and customer satisfaction to online providers' web sites (please see figure 3.8). It also explores a mediating role of trust and commitment on the link between ethical factors and customer

satisfaction. Furthermore, the current study examines the differences between e-commerce ethics between the UK and Egypt in the context of B2C and B2B e-commerce.

Alongside this model, a set of research questions were developed to address the shortcomings identified in the e-commerce ethics literature. Since this chapter links the study's findings to the research questions, it would therefore be useful to recall these questions:

RQ1. What factors contribute to e-commerce ethics?

RQ2. Do e-commerce ethics have any effect on customer satisfaction?

RQ3. Do customer trust and commitment mediate the relationship between e-commerce ethics and customer satisfaction?

RQ4. Does the e-commerce ethics framework differ among the developed countries (e.g. UK) and the developing countries (e.g. Egypt)?

The subsequent sections are structured as follows. The first section discusses the BPSE dimensions. This would address the first research questions (RQ1) and hypothesis identifying the BPSE as a second order construct composed of seven variables(privacy, security, non-deception, reliability, service recovery, shared value, and communication) (H1 in the proposed model). Second, the link between the BPSE and customer trust and commitment, and the indirect impact of BPSE on customer satisfaction are discussed in the following section. In so doing, the second and third research questions are addressed (RQ2 and RQ3), whereas the hypotheses predicting the effect of BPSE on trust, commitment, and the indirect impact of the BPSE on customer satisfaction are explained (H2 and H3 in the proposed model). Finally, the differences emerging between the two selected contexts are individually discussed at each level. As a result, the last research question looking at differences between the two countries is answered throughout the chapter (RQ4).

7.4 BPSE Dimensions

Internet is fundamentally transforming the nature of the relationship that businesses have with consumers and the public. While e-commerce has witnessed extensive growth in recent years, customers concerns regarding ethical issues surrounding online shopping also continue to increase.

The number of consumer concerns regarding ethical issues associated with online shopping has continued to increase. Factors such as privacy and security are considered the most important ethical concerns raised by consumers and researchers over the last decade (Román & Cuestas 2008). Additionally, some researchers have focused on deceptive sales practices (Román, 2010). However, regardless of the importance of privacy, security, and deception in e-commerce contexts, these studies were primarily conceptual (Beltramini, 2003; Elbeltagi & Agag, 2016). The vast majority of earlier research on this area is conceptual in nature and limited in scope by focusing on consumers' privacy issues. One objective in this study was to begin to fill this gap in the literature. One of the primary focuses of this study was to test the BPSE as a second-order construct composed of seven dimensions (i.e., security, privacy, fulfilment, non-deception, service recovery, shared value, and communication).

Indeed, this study did find that BPSE is a second-order construct composed of seven dimensions (i.e., security, privacy, fulfilment, non-deception, service recovery, shared value, and communication). The distinction between security and privacy is particularly relevant. Several scales developed to measure online service quality tend to collapse privacy and security concepts into one dimension (Parasuraman, et al., 2005; Wolfinbarger & Gilly, 2003). The security dimension places particular emphasis on assessing the degree to which the consumer believes that the site is safe regarding payment methods. In other words, the security dimension relates to the concept of financial risk that refers to the uncertainty of incurring monetary losses while interacting on a website (Biswas & Biswas, 2004). The privacy dimension, furthermore, is very similar to the concept of information risk. The latter refers to the uncertainty associated with providing personal information on a website and the risk of such information being exposed (Bart et al., 2005).

There is a lot of evidence showing significant relationships between trust and privacy concern regardless of providing personal information online. Many researchers propose that concerns for information privacy are a huge barrier for e-commerce businesses. Businesses anticipate that more than a trillion dollars of e-commerce could be conducted if customers' concerns for privacy could be reduced (Odom et al., 2002; Wu et al., 2012). Completing a transaction without disclosing some personal data is very difficult, even if that disclosure is made to a trusted third party, so privacy becomes a necessary concern in e-commerce (Ackerman et al., 1999). Without trusted people retaining personal data that prevents others from seeing or using that data (Wu et al., 2012), increasing perceptions of trust will influence the privacy concern to permit the customer to determine that the benefits of disclosure of personal information outweigh the risks (Luo, 2002; Wu et al., 2012).

Initial research on e-commerce indicates that risk related to loss of consumers' privacy and security of personal information is an important barrier to consumers' Internet adoption and use (Hui et al., 2007). For online retailers to prosper, consumers must be confident in the seller's ability and willingness to safeguard their monetary information during transmission and storage (Pavlou et al., 2007). In particular, assurance of security plays an important role in building consumer trust towards the online retailer by reducing the consumers' concerns about personal data abuse and vulnerability of transaction data (Kim et al., 2009). Consumers may decide not to trust the online retailer based solely on their concerns about collection and misuse of their personal information (Eastlick et al., 2006). Thus, when the perceived level of security assurance meets the consumer's expectations, a consumer may be willing to disclose his/her personal information with an increased level of trust (Park & Kim, 2003; Kim et al., 2009).

The existence of the third dimension, non-deception, indicates that consumers' concerns arising in traditional markets due to deceptive or manipulative advertising and sales practices are somewhat exacerbated in Internet commerce by the relatively unfamiliar and impersonal nature of the Web, where the lack of opportunities for face-to-face interactions reduces people's ability to detect deception (Ben-Ner & Putterman, 2003; Roman, 2010; Elbeltagi & Agag, 2016). For instance, in traditional retail settings, the detection of deception relies, amongst other things, on recognizing subtle changes in a person's non-verbal behaviours, such as eye contact and body movements (DePaulo, 1992).

Previous research findings for conventional retail settings revealed that a salesperson's ethical behaviour can play a vital role in the formation and maintenance of long-term relationships between buyers and sellers (Román & Ruiz 2005). However, salespersons do not exist online. The results of the current study suggest that consumers can perceive the sales behaviour of e-commerce websites. For instance, in traditional retail settings, a consumer can detect unethical behaviour through a salesperson's non-verbal behaviour, such as body movement and eye contact (DePaulo 1992). On the Web, where opportunities for face-to-face interactions are not common, a consumer concerned about e-commerce ethics can also perceive unethical behaviour from the sales practices of the website, such as manipulative advertising. Because the Internet is continually evolving and multifaceted, ethical issues have different manifestations in e-commerce contexts (Cheng et al., 2014).

Additionally, fulfilment, the fourth dimension, indicates that e-commerce ethics is also related to the delivery of goods by e-commerce firms. Consumers are in a disadvantageous

position because they do not control order fulfilment (Wirtz & Lihotzky 2003). Thus, consumers rely on believing that sellers will keep their promises and deliver ordered products or services. Thus, consumers' ethical perceptions of fulfilment by e-commerce websites are contained in BPSE. Fulfilment/reliability is explained as the delivery of the right product within the time frame promised with accurate product information displayed on the website so that customers receive what they expect to receive (Wolfinbarger & Gilly, 2003). While it is a convenient method of shopping, consumers need to wait a couple of days until they can actually have the product in their hands when shopping online. Therefore, handling and shipping of the products have been challenging to online retailers. One of the reasons that Amazon.com started off selling books online is because books are fairly easy to handle and ship (Rabinovich & Bailey, 2003). In investigating the relationship between reliability and e-trust, studies have shown that consumers are especially concerned about order fulfilment when building trust with an online retailer (Reynolds, 2000). Trust concerns the notion of competence that includes fulfilling the promised service in a reliable and honest manner (Singh & Sirdeshmukh, 2000). Therefore, delivering the promises and fulfilling customers' belief towards the product/service information presented should be a necessary condition in generating customer trust (Reichheld et al., 2000). Our study confirmed that reliability/fulfilment plays an important role in building consumers trust and commitment in the context of e-commerce.

Service recovery is the fifth dimension of BPSE. Palmer et al. (2000) noted that consumer-perceived equity throughout service recovery affects their repeated purchase intention. Lee and Lee (2005) also demonstrated that complaint management processes by e-retailers lead to higher trust than when no complaint management process exists. That is, if e-commerce companies recognize the special needs of consumers and respond to these needs, consumer-perceived ethics of e-commerce websites will increase. In other words, service recovery by an e-commerce company meets consumer-perceived equity, which in turn results in consumer satisfaction and repurchases decisions. These research findings are in agreement with our assertion that service recovery is a component of BPSE.

Morgan and Hunt (1994) conclude that communication has a positive and indirect impact on the retailer-supplier relationship commitment in the motor vehicle tyre industry, while Anderson and Narus (1990) stress the critical role of communication in partnerships for the establishment of cooperation and trust. Morgan and Hunt (1994) point out that communication directly influences trust, and through trust, indirectly influences relationship commitment. Communication has been used as antecedents to consumer trust (Etgar, 1979;

Morganand Hunt, 1994; Mukherjee & Nath, 2003; O'Mahonya et al., 2013; Agag & El-Masry, 2016). Our study confirmed that Consumers are more likely to trust online service provider that makes its policies available, informs them about new offerings and quickly confirms that a transaction has occurred.

Morgan and Hunt (1994) have conceptualized shared values through the extent to which ethics is compromised and the consequences of unethical behaviour. High standards of online seller ethics such as e-governance, taking permission from users for mailing lists or pre-venting kids from accessing adult content are especially important for online shopping. When customers perceive a higher perception about shared values, such perceptions will increase their trust and commitment to their supplier. According to Morgan and Hunt (1994), shared values contribute positively to the development of affective commitment. Referring to mutual goals, Morgan and Hunt (1994) report a positive relationship between shared values and relationship commitment. Both groups of authors find that, when partners share same values, this has a positive effect on their mutual level of commitment to the relationship. The current study found that for consumers and online services providers with goals or policies in common, sharing resources and abilities can lead to greater mutual commitment and closer bonds.

Our findings showed that BPSE is a multidimensional construct composed of seven dimensions: security, privacy, fulfilment/reliability, non-deception, service recovery, shared value, and communication. Mcintyre et al. (1999) and Agag et al. (2016) suggest that a unidimensional approach to measuring ethics may not be sufficient to capture its complexity and dimensionality. This may be especially true in the e-commerce context. The online environment is continually evolving and has a multifaceted nature (Gregory, 2007). Therefore, it is important that BPSE are specified at a more abstract level, which implies formative second-order dimension.

BPSE dimensions have a wide range of effectiveness in terms of generating strong relationships. Overall, reliability/fulfilment and non-deception are the most effective relationship-building dimensions in BPSE. Reliability/fulfilment in the context of B2B e-commerce has not been closely studied. Still, accurate display and description of a service and the delivery of the right service within the timeframe promised appear to emerge as critical issues for B2B e-commerce. The reliability factor deals largely with perceptions of buyers regarding the accurate display and description of a service so that what the buyer receives is what he thought he was ordering, and the delivery of the right product within the timeframe promised, whereas the other dimensions of BPSE often have a different effect on

trust and commitment. For example, regarding perceived security the results found buyers perceptions about the security has a direct effect on relationship quality (trust and commitment), therefore, credit card information leakage and any hacking attempts on the website may have a negative impact on buyer-seller relationship quality. The findings of this study showed the direct positive effect of service recovery on relationship quality (trust and commitment). Most buyers hope to receive some kind of compensation and clear return policy for any service failure they may experience. Our research reveals that shared values were a significant determinant of electronic trust. Shared values also lead to increased relationship quality; they enhance the feeling of association, develop a bonding and nurture an associative long-term relationship. Communication is also found to play a critical role in enhancing relationship quality. Buyers expect a high quality of response and information and speedy response from an online service provider.

7.5 BPSE Effect on Trust, Commitment and Satisfaction

One focus of this study was to augment the existing body of research on how BPSE affects trust, commitment, and satisfaction. Indeed, this study did find that BPSE had a significant positive effect on trust and commitment in both samples. For each increase of 10 percent in BPSE, there was a demonstrated increase in trust by 5.3 percent and 4.8 percent increase in commitment in the UK sample. For Egypt sample, for each increase of 10 percent in BPSE, there was demonstrated increase in trust by 6.4 percent and 5.9 percent increase in commitment.

The impacts of BPSE on customer trust in the UK and Egypt in B2C and B2B samples don't statistically differ. Consequently, the current research empirically concludes and confirms to the extent literature (i.e., Roman, 2010; Elbeltagi & Agag, 2016; Agag et al., 2016) in that the BPSE has significantly explained customer trust.

In fact, consumer trust in a company's activities is highly dependent on the extent to which he/she disapproves the firm's ethical practices relating to product, price, distribution, and promotion (Robertson & Anderson, 1993). This finding was expected and consistent with similar findings from other studies initiatives that increase BPSE has been shown to be an effective trustworthy tool (Roman, 2007; Leonidou, et al., 2013; Agag et al., 2016). Similarly, Roman 2008 found a strong association between business ethics and consumer trust. In practical terms, customer trust in this study increases by 5.3 and 6.4 percent with every 10 percent increase in the BPSE in the UK and Egypt respectively.

The study also confirmed the prevailing view that firms acting in an unethical manner are very likely to lose consumer trust, which is in harmony with the results reported by previous researchers in this field (e.g. Nebenzahl, et al., 2002; Agag, et al., 2016; Roman, 2008). This means that when the ethical sales behaviour is perceived to be high, the customer will have more trust in the website. Likewise, different exploratory studies have shown that customer trust in the salesperson can be earned by the honest actions of sales representatives (Beatty, et al., 1996), as well as low-pressure selling techniques (Strutton et al., 1996; Kennedy et al., 2001).

Companies are and ought to be with their stakeholders (Bird & Gandz 1991). It refers to the moral principles that define right and wrong in business that go beyond legal issues (Ferrell, 2004). The firm's ethical approach to business activities is an important non-monetary factor that can enhance consumer trust in the firm (Valenzuela et al. 2010). This is because ethical firms are believed by consumers to: (a) be financially sound and reliable institutions (Hammann et al., 2009); (b) be highly reputable and brand leaders (Grisaffe & Jaramillo, 2007); (c) possess solidarity, role integrity, and mutuality (Pelton et al. 1999); and (d) generate more value for buyers (Valenzuela et al. 2010). A positive association between the firm's business ethicality and consumer trust was empirically confirmed by various studies, such as those by Agag et al. (2016) and Elbeltagi and Agag (2016) and Huang (2008). In some other studies, trust was also shown to be cultivated by the perceived ethical actions of sales representatives, which is a component of the firm's overall business behaviour (Roman & Ruiz, 2005). Conversely, consumers with more negative perceptions of a firm's business activities were found to trust the company less (e.g., Hosmer, 1995; Creyer & Ross, 1997; Carrigan & Attalla, 2001).

According to Chen and Mau (2009), "if the customers think their salesperson's sales behaviours are ethical then they would tend to trust the salesperson as well as the company. Hence, firms should capitalize on the fact that marketing ethics can play an important role in building trust-based customer relationships, and that acting in an ethical manner can improve their performance in the market, especially in an era characterized by intensive competition, economic recession, and strict regulations. Conversely, firms should remember that if corporate actions are unethical, the company risks losing its most committed customers. Taking into consideration that more time and money is required to attract a new customer than retaining an existing one, pursuing unethical marketing practices may significantly damage financial performance.

The findings of both models in this study support the hypothesis that there is a positive association between the BPSE and customer commitment in both samples (coefficient = 0.48, P<0.001, effect size=0.24), and (coefficient = 0.59, P<0.001, effect size=0.41) for the UK and Egypt, respectively. This could imply that acting in an ethical manner by online service provider can improve customer commitment. These findings add confirming evidence to the suggestions by Collier and Esteban (2007), English (2008) and Agag et al. (2016) that there are positive relationships between ethical behaviour of the company and customers commitment. They believe that maintaining a high level of customer commitment, leaders and managers must define, evaluate and institutionalize ethical principles in the policies, the practices and objectives of the company, and thus the realization of the specific organisational benefits such as productivity and effectiveness.

According to the expectancy disconfirmation paradigm (e.g. Oliver & DeSarbo 1988; Tse & Wilton 1988), consumers make a comparison between service expectations and performance that will result in either confirmation or disconfirmation. Customers' expectations are confirmed when product or service performance exactly meet expectations. Disconfirmation will be the result of a discrepancy between expectations and performance. Positive disconfirmation occurs when product/service performance exceeds prior expectations, and negative disconfirmation occurs when expectations exceed performance. Confirmation and positive disconfirmation will be likely to result in satisfaction, whereas negative disconfirmation leads to dissatisfaction. If the online service provider behaves ethically, he/she is more likely to provide realistic expectations about the website (e.g. not exaggerating about the gains to be made from an investment fund), and is less likely to push the customer into buying a service that the customer does not need (Roamn, 2010, Agag et al., 2016). Consequently, these actions may result in confirmation or even positive disconfirmation between expectations and service performance, thus resulting in customer satisfaction with the core service. Some preliminary evidence for such a proposition can be found in Elbeltagi and Agag (2016) study, where customer satisfaction, in this case with an online retailing, was positively related to low-pressure selling tactics. In the same way, the academic literature has suggested that CSR associations can influence customer satisfaction (Bigné et al., 2011; He & Li, 2011).

From a marketing perspective, suppliers consider ethical behaviour as a way of differentiating themselves as well as a means to gain competitive advantage. Recognizing this, Nike, GAP and Dell, to name a few firms, are setting ethical guidelines to increase their corporate and brand image. To buttress their ethical image, firms support popular social

causes such as education, job creation, health, hunger eradication and protection of the environment. They are also placing greater emphasis on implementation of ethical codes in their domestic and international operations. This is consistent with the belief that measures of company success must go beyond revenue and profit and should also include intangible aspects like empathy, the ability to understand and relate to the needs of stakeholders and society at large (Natale & Sora, 2009).

Studies have also shown that a positive ethical climate promotes job attitudes and customer oriented behaviours in employees and eventually increases customer satisfaction (Mulki et al., 2008; Kidwell & Valentine, 2009; DeConinck, 2010). At the same time, interactions with the firm providing ethical reputation can accentuate customers' feeling of self-esteem (Schneider & Bowen, 1999). Customers are also likely to see ethical reputation as a surrogate for reliability and quality of service in selecting providers. They are inclined to refer socially minded products and services to their friends and family members as a way of supporting causes important to them.

Roman and Ruiz's (2005) also show that ethical behaviours from salespeople have a positive impact on customer satisfaction with the salesperson. Since customers' perceptions of a supplier's ethical reputation are likely formed as an overall evaluation of both the organization and the salesperson (Valenzuela et al., 2010; Elbeltagi & Agag, 2016).

Furthermore, consistent with previous studies, this research found that BPSE was significant in explaining customer satisfaction in both samples (Kurt & Hacioglu, 2010; Cheng, 2011; Elbeltagi & Agag 2016; Agag et al, 2016), both directly and indirectly. The more positive the consumers perceptions towards e-commerce ethics, the higher their satisfaction. The findings of this study show no direct effect of BPSE on customer satisfaction (coefficient = 0.06) in Egypt sample in B2C. However, the findings show a significant indirect effect of BPSE on customer satisfaction throw mediating effects. in particular, the sum of the indirect effects of BPSE on customer satisfaction is significant (coefficient = 0.162, P<0.01, effect size=0.206), and (coefficient = 0.196, P<0.01, effect size=0.141) for the UK and Egypt, respectively.in terms of the total effect of BPSE on customer satisfaction it was statistically significant in both samples (coefficient = 0.302, P<0.001, effect size=0.264), and (coefficient = 0.297, P<0.001, effect size=0.395) for the UK and Egypt, respectively.

7.6 Consumer Trust, Commitment and Satisfaction

In the Commitment Trust Theory Model the construct of Trust is seen as a mediating variable which links the Trust Antecedents with Commitment, and thus, Future Intentions. Trust is multi-faceted and the approach of Morgan and Hunt (1994) was, rather than try and understand the dimensions of Trust, to examine the implications of the outcomes of Trust. Thus the question posed is "do you trust?" rather than "why do you trust?"

The findings of this study acknowledge that trustworthy relations and commitment between the consumer and online service provider have a significant and positive effect on customer satisfaction in both samples. Furthermore, recognizing consumer trust as a driver of consumer satisfaction validates Mukherjee and Nath (2007) findings in online environment. The results of this study highlight the importance of relational behaviour of consumer for improving consumer satisfaction and clearly suggest that trust and commitment are essential to consumer satisfaction in B2B and B2C context. These results support Amaro and Duarte (2015), Eastlick et al., (2006), and Elbeltagi and Agag (2016) work and confirm the fundamental tenet of the commitment-trust theory on the positive effect of consumer trust and commitment on consumer satisfaction and reinforce the suggestion that commitment and trust are fundamental to enhance consumer satisfaction.

Previous studies document that trust and satisfaction are closely related to each other. Academic literature in the e-commerce context supports the close relationship between satisfaction and trust (Agag & El–Masry, 2016; Yuksel et al., 2008). Previous studies maintain that trust precedes satisfaction (Chiou & Pan, 2009). According to these studies there are many different sources of trust and these will have a positive influence on the quality of experience with the organization (e.g., satisfaction judgment). For instance, one may build trust in an organization based on positive word-of-mouth, advertising, andother types of communication. This will have apositive influence on his/her own judgment of the organization, upon experiencing the firm. Therefore,trust in an organization will create a positive attitude toward the organization, increasing satisfaction (Chiou & Pan, 2009).

According to the theory of reasoned action (TRA), trust beliefs provide the underlying rationale for a consumer's intention to purchase (Ajzen & Fishbein, 1980). Trust beliefs tend to reduce uncertainty in online transactions by favorably recognizing the expected behaviors of e-vendors (McKnight & Chervany, 2002). Moreover, trust belief creates a psychological state thatinfluences a consumer's willingness to shop online with e-vendors (Hong & Cho,

2011; Wu, 2013). Specific studies have proposed a link between trust and customer satisfaction, in e-commerce. One study particularly suggests a potential link between trust and customer satisfaction, in terms of a study of pre-purchase and post-purchase behaviors in online shopping (Kim et al., 2009). Another attempts to understand consumers' loyalty intention, in online shopping, while proposing the direct effect of trust on customer satisfaction (Chiu et al., 2009). Further studies also show that trust is a critical determinant of customer satisfaction, in online retailing context (Elbeltagi & Agag, 2016 ; Agag & Elbeltagi, 2014).

Prior literature postulates trust is built when an individual believes that other parties he/she trust will behave in an acceptable manner and in accordance with his/her expectations (Kim et al., 2004). Satisfaction, on the other hand, is a customer's postpurchase evaluation and affective response to overall purchase experience (Lin & Wang, 2006). Trust in this sense is considered as a vital predictor of satisfaction, since the greater reception of trust may create a favorable feeling that customers' needs could be fulfilled by the website and sellers (Shiau & Luo, 2012). Jarvenpaa, Shaw, and Staples (2004) also suggest that trust is highly related to satisfaction. The link between trust and satisfaction has been empirically tested by previous studies (e.g., Fang et al., 2011; Lin & Wang, 2006; Shiau & Luo, 2012; Hsu etal., 2014).

Commitment in Commitment Trust Theory is a desire to maintain the relationship or membership (Agag et al., 2016). Commitment is seen as the motivational force behind the behavioural action of maintaining the relationship, even when faced with episodes or critical incidents which may impact on Trust and Satisfaction (Morgan & Hunt, 1994). The implicit assumption of Commitment Trust Theory being that the psychological outcome of Commitment translates into eventual behavioural outcomes on the part of the relationship partner.

Few studies have empirically tested the relationship between customer commitment and customer Satisfaction (Agag & Elbeltagi, 2014), and there is no consensus relative to the relationships between commitment and customer satisfaction. Kim et al., (2008) claim that the relationship between quality and customer loyalty is mediated by experience quality and reported that the entertainment attribute of quality has a direct impact on customer loyalty. It has been shown that a customer's affective commitment positively influences affective loyalty and enjoyment (Jin et al. 2008; Kim et al. 2008). Brand loyalty is also increased when customers show high affective commitment (Cˇater et al. 2011).

Furthermore, the link between customer commitment and satisfaction is shown to be positive (Meyer & Herscovitch, 2001; Shukla et al., 2016). Additionally, Gustafsson, Johnson, and Roos (2005) suggest that calculative commitment has a negative impact on satisfaction, possibly due to the customers feeling trapped in a relationship, owing to the absence of alternatives or high lost benefit costs. With regards to online shopping, if a customer feels hostage to his brand, which is often marketed to enhance calculative commitment, the satisfaction will be considerably low. On the other hand, if the customer shows a significantly strong relationship with his online provider brand and finds it to be socially appropriate, the consumption satisfaction will be high due to the increased affective and normative commitment. The confirmation of the causal paths between relationship commitment, trust, and satisfaction (i.e., H5, and H6) provides empirical support for the central premise of commitment– trust theory in B2B and B2Ccontexts, as in previous studies that adopted this theory for B2C (e.g. Elbeltagi & Agag, 2016, Kim et al., 2010; Wang et al., 2016). Moreover, while trust and relationship commitment significantly affect online shopping users' satisfaction, relationship commitment appears to have a stronger influence. These results highlight the importance of relationship commitment in terms of strengthening the bonds between online shopping websites and their users from a relational perspective because committed websites users may be less sensitive or responsive to the information regarding alternative websites even though there may be abundant marketing messages that aim to encourage their switching behaviours.

The results also recorded a statistically significant difference between the two investigated countries on the relationship between consumer trust and satisfaction in B2C context. It can therefore be argued that the effect in the UK was significantly greater than the effect in the Egypt. One possible reason for this is that the effect of trust on satisfaction is higher in countries with a culture that is low in uncertainty avoidance, power distance, and masculinity and high in individualism e.g. the UK (Yoon, 2009).

7.7 Strengths of the Study

Overall, the results indicate that online service provider ethics play an important role in buyer trust and commitment, and ultimately buyer satisfaction. One of the key strengths of this study is its examinations of buyer perceptions about seller ethics in B2C and B2B e-commerce. Several studies have been done on other topics of business ethics, but they rarely used data collected from B2B and B2C e-commerce context. No study was found in the

business ethics literature that investigated the effects of online service provider ethics on consumer satisfaction.

A second strength of this study resides in its collection of cross-cultural data from multiple countries, Egypt and the UK. This is the first study to collect data on business ethics and consumer satisfaction from Egypt and from the UK.

Third, this study investigates online service provider ethics in B2B and B2C e-commerce in relation to consumer trust, commitment, and customer satisfaction. Business ethics is recognized by a majority in the literature as a powerful predictor of customer satisfaction (Roman & Cuestas , 2008; Kurt & Hacioglu, 2010; Cheng, 2011; Agag et al, 2016). Examining business ethics in B2B and B2C e-commerce in connection with consumer trust, commitment, and satisfaction, provides another way for online service provider to increase consumer satisfaction and loyalty.

Lastly, although the commitment–trust theory has been partially applied to e-commerce studies (Elbeltagi & Agag, 2016; Agag & El-Masry, 2016; Kim et al., 2010), this study applied it to simultaneously investigate the effects of relationship commitment and trust on consumers' intention regarding the use of online shopping websites, thus extending its applicability.

Chapter Eight: Conclusion

8.1 Introduction

This chapter discusses the contributions of this study, its limitations and suggests avenues for future research. In order to investigate how a firm behave ethically to retain customers, this thesis has developed a model illustrating the direct and indirect relationships between the BPSE, trust, commitment, and customer satisfaction based on commitment-trust theory. The study mainly employed a quantitative method to explore these factors roles in retaining customers.

This chapter will commence by presenting the study conclusions, the theoretical and managerial contributions, and will be followed by a discussion of the limitations and direction for future research.

8.2 Conclusions

The internet has come as a strong alternative way of physical commerce. The internet itself is a global phenomenon, with over 3 billion users worldwide in 2015, ups from 420 million in 2000 and one billion in 2005 (Internet world stats, 2015). In the developing world, 31% of the population is online, compared with 77% in the developed world (Internet world stats, 2015). The incredible growth of e-commerce presents ethical issues by the way Internet represents new environment for unethical behaviour (Freestone & Michell, 2004). Although many businesses are acknowledging the importance of e-commerce activities, little attention has been given to the business community's perceptions of the ethicality of this new media (Bush, Venable, & Bush, 2000), this study found that e-commerce ethics, such as Privacy, security, reliability, non-deception, service recovery, shared value, and communication played an important role in retaining customers. In this respect, the study has adopted a comprehensive approach simultaneously exploring the effects of online service provider ethics on customer satisfaction in the context of B2C and B2B e-commerce. Moreover, this study investigates the mediating role of trust and commitment in the relationship between e-commerce ethics and customer satisfaction in two nations namely the UK and Egypt.

This study adopted a positivist philosophy. A deduction approach and quantitative method were also suitable for this study. A questionnaire was delivered to Egyptian and English online consumers for B2C and repurchasing managers for B2B. A total of 1100

questionnaires were sent in Egypt and 800 in the UK, but only 540 were received from Egypt and 440 were received from the UK; for 49.0 and 55.0 percent response rates, respectively. This study used PLS to test the research hypotheses. The measurement model has confirmed that the measure indicates accepted reliability and validity. Based on the research results, most hypotheses are accepted. This means that the e-commerce ethics play a crucial role in maintain long term relationship with consumers.

The findings of this study support the argument that e-commerce ethics play an important role in maintaining long term relationship with customers. Therefore, online stores who deal with consumers in a confidential, fair, honest, and sincere manner that ultimately protects consumers' interests – that is, strongly understand how consumers' ethical perceptions are formed and thus showed improved customer trust, commitment, and satisfaction. The findings suggest how important it is for online stores to understand how consumers' ethical perceptions are formed which enhance the overall customer satisfaction. Therefore, online stores, in both, Egypt and the UK that seek to enhance their customer trust, commitment, and satisfaction have to deal with consumers in a confidential, fair, and honest manner that ultimately protects their consumers' interests.

This study has confirmed that BPSE has a positive and significant effect on customer trust, commitment, and satisfaction, respectively. For the UK, These variables account for 63% and 74% of the variety in customer satisfaction in B2C and B2B, respectively, whereas 37% and 26% are related to other variables. For Egypt, These variables account for 39% and 61% of the variety in customer satisfaction in B2C and B2B, respectively, whereas 61% and 39% are related to other variables. This finding is consistent with the argument that if online stores deal with consumers ethically, they are more likely to build consumer trust and commitment. Moreover, high trust and commitment enhance consumer satisfaction. It also supports (Pucetaite & Lamsa, 2008) argument that online stores could build consumer trust and commitment across tools of the ethical management such as codes of ethics, training on ethics, and auditing ethics.

In terms of the relationships between customer trust and satisfaction, the online stores believe that trust plays an important role in enhancing customer satisfaction. Additionally, they consider trust a facilitator for the relationship between BPSE and satisfaction through its mediating role. Customers perceive a higher level of risk with online stores than traditional stores in terms of delivery, payment, information disclosure, etc. Thus, online customers may prefer to transact with online store they can trust. Our study also has shown that customer

with high trust in online store websites are more likely to be committed thus online stores can build mutually valuable relationships with customers through a trust-based collaboration process.

Overall, this research reviews e-commerce ethics from the perspective of consumers. While a number of studies have addressed consumers' ethical believes and practices (Strutton, Pelton, & Ferrell, 1997; Vitell & Muncy, 2005) as well as consumers' perceptions of retailers ethics (Roman & Cuestas, 2008). Yet, little research has been conducted on the potential ethical issues regarding e-commerce from the consumers' perspective in B2C and B2B context. In addition, the vast majority of earlier research is conceptual in nature, and has primarily focused on privacy issues e.g., (Palmer, 2005) ignoring other important ethical marketing issues surrounding the Internet such as deception and dishonesty (Mcintyre et al., 1999; Roman & Cuestas, 2008). This study, in turn, was an attempt to fill this gap in e-commerce ethics literature by collecting data from B2C and B2B in the online context in two countries.

8.3 Theoretical Implications

The findings of this study contribute to the literature in the following ways. First, the study provides empirical support for a comprehensive model of BPSE with its multidimensional constructs. A key aspect of the multidimensional conceptualisation is that security and privacy are distinct in terms of discriminant validity (i.e., they measure different facets of BPSE). Several scales developed to measure online service quality tend to collapse privacy and security concepts into one dimension (Parasuraman, et al., 2005). Prior research in the traditional marketplace addressing consumers' ethical perceptions has considered a limited number of dimensions. For example, in (Wolfinbarger & Gilly, 2003) study, the security/privacy dimension refers to: ''security of credit card payments and privacy of shared information''. Our study tested BPSE as a second-order construct composed of seven dimensions (i.e., security, privacy, fulfilment, non-deception, service recovery, shared value, and communication). Thus our study provides the researchers and mangers with a toll to measure the perceptions of consumer about the e-commerce ethics in B2C and B2B.

Second, this study provides, for the first time, information about the effect of e-commerce ethics on customer trust, commitment, and satisfaction. The association between ethical sales behaviour and customer commitment to the salesperson has not been investigated. However, Trawick et al. (1991) showed that a salesperson's behaviour, perceived as unethical by the

industrial buyer, had a negative impact on intentions to choose the firm the salesperson represents. Furthermore, results from Beatty et al. (1996) indicated that the honest actions of sales representatives aimed at benefiting their customers led to a strong bond between the parties and a dependence on the salesperson for future actions.

Third, this is the first study that tests the effect of business ethics in B2C and B2B e-commerce in two countries, Egypt and the UK, and identifies a formal measurement for Business ethics in e-commerce. Cross cultural studies make contributions for theory development (Brislin, 1976). For example, according to scholars "people of different cultural origin are likely to have different attitudes and styles of decision making because value systems differed" (Yi & Park 2003, p.36). Besides, from a business perspective, Luo et al. (2001) indicated that a cross cultural study helped them to have the ability to understand the international and multinational business markets.

Fourth, this study has developed a scale to measure the perceptions of consumer about the e-commerce ethics in both developed and developing countries. This model includes internal consistency, discriminant and convergent validity. It could be valuable for academics when they carry out further research related to business ethics in the e-commerce context. This study has shown that this scale is applicable to the online context.

Fifth, another theoretical contribution relates to the ethical behaviours' role of online stores in B2B e-commerce in explaining customer satisfaction. In customer satisfaction literature, no study was found to directly measure the perceptions of B2B e-commerce ethics and its effect on customer satisfaction. This study reveals that B2B e-commerce ethics is one of the most important determinant factors of customer satisfaction. It not only influences customer satisfaction but, it also influences customer trust, and customer commitment. This finding confirms that B2B e-commerce ethics needs more attention in the customer satisfaction literature. More research needs to explore its antecedents and consequences.

Sixth, it further reveals cross-cultural similarities and differences in the level of effect of business ethics on customer trust, customer commitment, and customer satisfaction in the UK and Egypt.

Seventh, this study adds to marketing literature in two ways. First, it provides empirical evidence to the contention that ethical sales behaviour plays a major role in improving the quality of the relationship with customers, comprising greater customer satisfaction, trust and commitment to the salesperson. Second, the ethical behaviour is shown not only to directly influence relationship quality, but also to indirectly affect customer trust, through satisfaction, and customer commitment, through both satisfaction and trust.

Eighth, since none of the two antecedents of Morgan and Hunt (1994) – i.e. shared value and communication directly addresses privacy and security, adding them to our enhanced model helped to explain trust and commitment better in the online retailing context. We found both privacy and security to have significant impacts on trust and commitment.

Ninth, our study confirms that trust and commitment significantly affects customers' satisfaction towards online retail websites. The research also throws new light on the impact of service recovery on trust and commitment.

Finally, the findings demonstrate that an extended key mediator variables model of the commitment-trust theory of Morgan and Hunt (1994) explains perfectly well the role of electronic trust and commitment in e-commerce in the developing and developed context. Apart from the re-examination of commitment-trust theory in the e-commerce context, our study attempts to make some other fundamental contributions in understanding online customer behaviours.

8.4 Managerial Implications

From a practical point of view, this study conveys several implications to online service providers and Marketing managers, in particular. It is reasonable to conclude that professionals in charge of marketing managers would benefit from understanding the associations elicited by this study. In particular, this study suggests that ethics can play a critical role in the formation and maintenance of long-term relationships with customers. In order to successfully operate a commercial website from an ethical perspective, online stores managers need to understand how consumers' ethical perceptions are formed. The present study compiled a list of 22 items (grouped into seven factors) that online stores can use to assess such perceptions. These items would provide several hints to online stores in terms of how to shape their customers' commitment, trust and satisfaction. Reliability/fulfilment can play a critical role in the formation and maintenance of long-term relationships with consumers.

In order to successfully operate a website, e-commerce firms need to provide consumers with the right service within the timeframe promised so that what the consumer receives is what he thought he was ordering. Consumers are more willing to provide information and make online transactions with greater perceived security. Marketers can also turn to endorsement and checks by third party privacy such as TRUSTe. The perception of security in interacting with an online service provider can be achieved by maintaining two conditions.

First, online store managers must address consumers concerns regarding computer crimes. Secondly, they must prevent invasion of privacy. Our study showed that communication between the online service provider and its consumers is a significant determinant of consumer trust and commitment. A greater number of links with other established websites and the presence of a virtual advisor can improve communication and reinforce relationship quality. Online stores managers should foster practices which can reliably show the honesty of products and services to consumers in order to promote favourable consumers attitudes toward online stores websites, which in turn will increase consumer satisfaction.

In terms of customer satisfaction, the perceptions of consumers about e-commerce ethics have a positive effect on customer satisfaction. Therefore, online stores should deal with consumer in a secure, confidential, and honest manner that ultimately protects consumers' interest, because it has a direct, as well as indirect, positive effect on customer satisfaction. Furthermore, the findings suggest that, Consumers in countries with a high collectivism e.g. Egypt have positive perceptions regarding retailer provision of safe payment methods, protection of their personal information, and accuracy of quality and quantity of ordered items. Multinational enterprises may first consider entering into the online markets where consumers with these cultural patterns proliferate, to make a good impression with new/old online service providers in order to move into online sales. Additionally, corporations must understand the specific cultural context in Egypt to participate in this attractive online market. This is especially true of multinational vendors who want to enter e-commerce in Egypt in the current globalized world.

Apart from the re-examination of commitment-trust theory in the online retail context, our study attempts to make some other fundamental contributions in understanding online consumer behaviour. Consumer trust plays a key role in success of any retail business. We find that generating confidence in websites through endorsement by celebrities and trust in technological features has significant impact in building consumer trust towards a website. Developing reputation of the online retail brand acts as assurance to the customers. The best way to create customer confidence is through third party endorsement. This is more significant if the third party is a peer consumer. This has immense implications for commercial retail website design and long-term internet retailing strategies.

Privacy is found to be the most important determinant of trust. Co-operative interaction between the customer and the online retailer, and use of privacy programmes can improve the

trustworthiness of the website. A consumer visiting a website will expect clear guidelines on consumer privacy on non-disclosure of private information and receiving unsolicited e-mails.

Customers are more willing to provide information and make purchases online with higher perceived security. While credit card brands and web-based seals of approval provide security, it has been found that web-based security seals such as the Better Business Bureau, Verisign, and TRUSTe, which are recognised by customers, are more effective than credit card logos. Security perceptions can be enhanced through explicitly mentioning the use of encryption. Guarantee of online transactions by major financial institutions or vendors increases customers' trust, which encourages them to engage in online information search and purchase.

The current study showed communication between the online retailer and its users is a significant determinant of consumer trust. A greater number of links with other established websites and the presence of a virtual advisor can improve communication and reinforce consumer trust. In addition, integrating human assistants into web systems is a way to provide efficient user support and increase online customers' trust in a retailer.

This study has several implications for practitioners. Since perceived ethical behaviour had a major impact on the development and maintenance of the buyer–seller relationship, we recommend managers to (1) design sales training programs to help salespersons identify ethical situations and appropriate ethical responses and (2) design salesperson evaluation and compensation plans that would motivate and reward ethical behaviour.

The results of this study also indicate that consumer perceived ethics of e-commerce websites will be positively related to consumer satisfaction and loyalty. Namely, the ethical performance of e-commerce websites could influence consumers' perceptions of e-commerce ethics and subsequently affect their attitude and actions (satisfaction and loyalty). It is therefore essential that enterprises do something to further ethical practices. By carefully examining the organizations' approaches to the seven dimensions of the BPSE privacy, security, fulfilment, non-deception, service recovery, shared value and communication — managers can identify underlying problems and take corrective action as appropriate. This study underscores the need for e-commerce companies to develop an ethical climate and to enforce strict ethical standards within their organizations.

However, it is acknowledged that managers or executives will seldom be in a position to unilaterally correct all organizational problems in these domains as they are likely to involve some degree of existing organizational policy. Changing existing policy will demand attention from general managers at a senior level. Nevertheless, managers or executives still

can be aggressive in challenging organizational policies for selling products and services, and they may insist on tighter interpretations of organizational policies regarding sales behaviour, privacy, security, fulfilment, service recovery, shared value, and communication.

Furthermore, we recommend that e-commerce companies present their privacy policies clearly to increase consumer intention to shop online. Consumers' willingness to give their personal information to e-commerce websites will increase when privacy policies are guaranteed. Additionally, e-commerce companies should also pay attention to sites' security. Cheng et al. (2014) indicated that a positive relationship exists between the percentage of privacy and security statements on e-commerce websites and consumer intention to shop online. An e-commerce company should publish clear security policies that can be understood easily by consumers. By informing and reassuring consumers about the security of their payments, it will likely enhance consumers' perceptions of security. An e-commerce company should also utilize a series of specific technical mechanisms, such as data encryption, to ensure payment security during the online transaction process, as well as offering multi-payment systems such as cash paid after product or service delivery. The current study urges e-commerce companies to publish a clear return policy and information about compensation when products or services are not delivered on time. E commerce companies should handle consumer inquiries and complaints promptly during the transaction process. Service recovery is merely a part of the post-sale stage and not all consumers experience it. For initial consumers it is a post-sale issue, but for repeat consumers it is a meaningful issue because it will affect their satisfaction and loyalty. When repeat consumers are satisfied with the service recovery offered by an e-commerce company, their trust and commitment to that company can increase.

The results also found that consumers with high perceptions about online service providers' ethics had high level of satisfaction. This suggests that online stores managers should use mechanisms that increase customers' perceptions about online providers' ethics in order to enhance customer satisfaction. One of the mechanisms suggested by the findings of this study is fostering practices which can reliably reveal the honesty of products and services to online shoppers. Customer satisfaction is enhanced by improving of ethical performance of online stores. Therefore, e-commerce ethics is an important factor manager should consider when seeking mechanisms to enhance customer satisfaction. In addition, the findings suggest trust mediates the effect of e-commerce ethics on customer satisfaction. This suggests that the ethical behaviour by online stores can help enhance customer trust directly and customer satisfaction indirectly. The results suggest that commitment mediates the effect of e-

commerce ethics on customer satisfaction. This suggests that the ethical behaviour by online stores can help enhance customer commitment directly and customer satisfaction indirectly.

In sum, this study suggests that online stores could build consumers trust and commitment across tools of the ethical management such as privacy policy, security, reliability, non-deception, shared value, and communication. Moreover, high trust and commitment enhance consumer satisfaction. Thus, online stores should foster practices which can reliably reveal the honesty of products and services to online shoppers to promote favourable customer attitudes of online service providers, which in turn will increase customer satisfaction.

8.5 Directions for future research

The study has developed a framework which suggests consumers' perceptions about online services provider ethics and its effect on customer satisfaction. This study employed a convenience sample. Even though the characteristics of the sample are very similar to those of the Egyptian and English online users, we encourage future studies to use random sampling of general consumers. The current study examined e-commerce ethics regarding online shopping sites. However, future studies might examine e-commerce ethics in a particular type of products e.g. travel products.

Although the current sample is big and diverse enough and our findings may be representative of English and Egyptian consumers, we urge other researchers to replicate the study and get replies from different countries and especially to use the measures developed in this study to test the measures' robustness. Future research may incorporate other relational variables that contribute to relationship quality, such as customer loyalty to the salesperson and customer willingness to recommend the salesperson.

Based on the BPSE scale developed in the current study, future study can be extended to a conceptual model to check potential antecedents, correlated factors, and possible effects of the BPSE scale. Consumer characteristics, such as religious belief, gender, educational background, and Internet expertise are significant factors affecting consumer- perceived ethics. Therefore, these factors should be investigated further to determine how they affect consumer perceptions of BPSE, independently and dependently. Furthermore, as Tsalikis and Seaton (2006) argued, business success relies heavily on the consumer-perceived ethical practices of a company, suggesting that the impact of BPSE on e-commerce performance should be investigated in future studies.

The ethics literature conducted in traditional settings identifies a multitude of factors which influence ethical judgments of consumers (e.g., sex, age, and education). Some of them may also be relevant in the online context. Such research could identify how each variable, individually and cooperatively, impacts consumer ethical evaluations of online retailing. Further research is needed to extend the conceptual model to examine other potential antecedents and consequences of BPSE and overcome certain limitations.

We did not collect data from non-Internet shoppers because the focus of this study was online consumers referring to their latest purchase online. It may be an interesting extension, however, to test this conceptual model for other populations like non online consumers and to test it in specific industry.

This study is only a first step toward understanding e-commerce ethics in the context of B2C and B2B. Though the predictive power of the model presented here is deemed sufficient, the percentage of explained variance of 63% and 39% for customer satisfaction in the UK and Egypt respectively highlights the fact that there are possibly other potential variables that may be important in determining customer satisfaction in the context of B2C e-commerce. It is hoped that future studies might explore additional factors to better explain the complex relationships among variables in our pursuit to understand e-commerce ethics and customer satisfaction in the e-commerce context.

Last, survey responses on subjective measures of perceptions of consumers about e-commerce ethics, trust, commitment, and satisfaction reflect customers' current state of mind. In order to offset any unique factors affecting an individual's attitude levels – e-commerce ethics, customer trust, customer commitment, and customer satisfaction at the time of the survey, repeating the survey in the future would provide a more consistent view of perceived e-commerce ethics, as well as the satisfaction of customers.

References

Abdelkarim, A. & Naserddin, H. (2010). Mobile commerce. *Journal of Mathematics and Technology,* 4, 51-55.

Ackerman, M., Cranor, F., Reagle, J. (1999). Privacy in e-commerce: examining user scenarios and privacy preferences. *In Proceedings of the first ACM conference on Electronic commerce, Denver, Colorado* (1–8).

Adams, S. (1965). Towards an understanding of inequity. *Journal of Abnormal and Social Psychology,* 67, 422−436.

Adams, S., Taschian, A., & Shore, H. (2001). Codes of ethics as signals for ethical behaviour. *Journal of Business Ethics*, 29, 199-211.

Ader, G. Mellenbergh, J., & Hand, D. (2008). Advising on research methods: A consultant's Companion. Huizen, The Netherlands: Johannes van Kessel Publishing.

Aditya, N. (2001). The Psychology of Deception in Marketing: A Conceptual Framework for Research and Practice. *Psychology & Marketing,* 18, 735–761.

Agag, G., & Elbeltagi.I. (2013). A framework for electronic business ethics: a comparison study between the UK and Egypt. *The possibilities of ethical ICT, ETHICOMP 2013 Proceedings, 12-14 June : 14-24.*

Agag, G., & Elbeltagi.I.(2014). E-retailing Ethics in Egypt and Its Effect on Customer Repurchase Intention. *ICT and Society. Springer Berlin Heidelberg, 1-14.*

Agag, G., & Elbeltagi.I. (2016). E-retailing Ethics and its impact on customer satisfaction and repurchase intention: A cultural and commitment-trust theory perspective. *Internet Research 26 (1), 288 - 310 .*

Agag, G., El.Masry., A. Alharbi., N. & Almamy, A. (2016). Development and Validation of an Instrument to Measure Online Retailing Ethics: Consumers' perspective. *Internet Research,* 27(1),1-36.

Agag,G., & El.Masry, A. (2016). Understanding the determinants of hotel booking intentions and moderating role of habit. In*ternational Journal of Hospitality Management*, 54, 52-67.

Ahmed, A., Dalbir, S. & Ibrahim, M. (2011). Potential e-commerce adoption strategies for Libean organisation. *International Journal of Information and Communication Technology Research,* 1, 321-328.

Airaksinen, T. (1987). Berkeley and the Justification of Beliefs. Philosophy and Phenomenological Research, 48(2): 235-256.

Ajzen, I., & Fishbein, M.(1980). Understanding Attitudes and Predicting Social Behavior. *Prentice-Hall Press.*

Aladwani, A. (2003). Key internet characteristics and e-commerce issues in arab world. *Information Technology and People,* 27(1), 9-20.

Aldhmour, F. & Shannak, R. (2009). The effective utilisation of information andcommunication technology and its impact on competitive advantage. *European Journal of Scientific Research*, 29 (3): 302-314.

Albers-Miller, N. (1999). Consumer misbehaviour: why people buy illicit goods. *Journal of Consumer Marketing,* 16(3), 273-287.

Alder, S., Schminke, M., Noel, W., & Kuenzi, M. (2008). Employee Reactions to Internet Monitoring: The Moderating Role of Ethical Orientation. *Journal of Business Ethics*, 80:481-498.

Aldhmour, F., & Shannak, R. (2009). The effective utilisation of information andcommunication technology and its impact on competitive advantage. *European Journal of Scientific Research,* 29 (3), 302-314.

Anderson, W., Fornell, C., & Donald, R. (1994). Customer Satisfaction, Market Share, and Profitability: Findings from Sweden. *Journal of Marketing,* 58(July), 53-66.

Anderson, C. & Narus, A. (1990). A Model of Distributor Firm and Manufacturer Firm Working Partnerships. *Journal of Marketing,* 54 (1), 42-58.

Anderson, E. & Srinivasan, S. (2003). E-satisfaction and E-loyalty: A Contingency Framework. *Psychology & Marketing,* 20, 123–138.

Ang, H., Cheng, S., Lim, C. & Tambyah, S. (2001). Spot the difference: consumer responses towards counterfeits. *Journal of Consumer Marketing,* 18 (3), 219-235.

Ashrafi, N. & Kuilboer, J. (2005). Online privacy policies: An empirical perspective on self-regulatory practices. *Journal of Electronic Commerce in Organisations,* 3 (4),61-74.

Azadavar, R., Shahabazi., D. & Teimouri, M. (2011). The role of security as a customer perception on customer's online purchasing behaviour. *International conference on software and computer applications,* 9, 174-181

Babin, J., Griffin, M., & Boles, S. (2004). Buyer reactions to ethical beliefs in the retail environment. *Journal of Business Research,* 57(10),1155-1163.

Bai, B., & Law, R. (2007). The impact of website quality on customer satisfaction and purchase intentions: Evidence from Chinese online visitors. *International Journal of Hospitality Management,* 27, 391-402.

Bai, B., Law, R., & Wen, I. (2008). The impact of website quality on customer satisfaction and purchase intentions: evidence from Chinese online visitors. *International Journal of Hospitality Management,* 27 (3), 391–402.

Bagozzi, R., Gopinath, M., & Nyer, P. (1999). The role of emotions in marketing. *Journal of the Academy of Marketing Science*, 27 (2),184-206.

Bakir, A., & Vitell, J. (2010). The ethics of food advertising targeted toward children: parental viewpoint. *Journal of Business Ethics,* 91 (2), 299-311.

Bakshi, A., Ujala, U. & Pyngavil, R. (2009). Impact of e-commerce on customers, employees, suppliers, distributors, and competitors. *Global Journal of Enterprise Information Systems*

[Online], 1. Available: http://www.ejournal.co.in/gjeis/Index.php/ GJEIS/ar.

Baron, M., & Kenny, A. (1986). The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology,* 51(6), 1173–1182.

Bart, Y., Shankar, V., Sultan, F., & Urban, L. (2005). Are the Drivers and Role of Online Trust the same for all Web Sites and Consumers? A Large-scale Exploratory Empirical Study. *Journal of Marketing,* 69,133–152.

Bart, V., Shankar, F., Sultan, F., & Urban, L. (2005). Are the Drivers and Role of Online Trust the Same for All Web Sites and Consumers? A Large-Scale Exploratory Empirical Study. *Journal of Marketing,* 69, 133-152.

Bartels, R. (1967). A model for ethics in marketing. *Journal of Marketing,* 31(January), 20-26.

Bayraktar, E., Tatoglu, E., Turkyilmaz,. A, Delen, D,. & Zaim, S. (2012). Measuring the efficiency of customer satisfaction and loyalty for mobile phone brands with DEA. *Expert Systems with Applications*, 39, 99–106.

Beatty, E., Mayer, M., Coleman, J. & Reynolds, E. (1996). Customer-Sales Associate Retail Relationships. *Journal of Retailing,* 72 (3), 223-247.

Becker, M., Klein, K. & Wetzels, M. (2012). Hierarchical Latent Variable Models in PLS-SEM: Guidelines for Using Reflective-Formative Type Models. *Long Range Planning*, 45 (5),359-394.

Bejou, D., Ennew, T. & Palmer, A. (2014). Trust, Ethics and Relationship Satisfaction. *Proceedings of the 1995 Academy of Marketing Science (AMS) Annual Conference,* 226-227.

Beltramini, F. (2003). Application of the Unfairness Doctrine to Marketing Communications on the Internet. *Journal of Business Ethics,* 42, 393–400.

Ben-Ner, A. & Putterman, L. (2003). Trust in the New Economy', in D. C. Jones (ed.), New Economy Handbook. *(Academic Press, New York),* 1067–1095.

Bentler, M., & Chou, P. (1987). Practical issues in structural modelling. *Sociological Methods & Research ,* 16 (1), 78-117.

Bentham, J. (1789). An Introduction to the Principles of Moral and Legislation. New York: Hafner.

Bergh, D., & Ketchen, D. (2011). Research Methodology in Strategy and Management. Sixth edition. *Emerald Press. London.*

Bertil, H. (2007). Customer segmentation: the concepts of trust, commitment and relationships. *Journal of targeting management and analysis for marketing,* 256-269.

Bhattacherjee, A. (2002). Individual trust in online firms: scale development and initial test, J. Manag. Inf. Syst. 19 (1), 211–241.

Bhuasiri, W., Xaymoungkhoun, O., Zo , H. & Rho, J. (2012). Critical success factors for e-learning in developing countries: A comparative analysis between ICT experts and faculty. *Computers and*

Education, 58 (2), 843–855.

Bigne, E., Sanz, S., Ruiz, C., Aldas, J. (2010). Why some internet users don't buy air. In: Gretzel, U., Law, R., Fuchs, M. (Eds.), Information and Communication Technologies in Tourism. Springer, Vienna, Austria, 209–221.

Bigné, E., Alvarado, A., Aldás, J., Currás, R., 2011. Efectos de la responsabilidad social corporative percibida por el consumidor sobre el valor y la satisfacción con el servicio. Revista Europea de Dirección y Economía de la Empresa 20 (4), 139–160.

Bird, F., & Gandz, J. (1991). Good management—Business ethics in action. Ontario: Prentice Hall.

Biswas, D., & Biswas, A. (2004). The Diagnostic Role of Signals in the Context of Perceived Risks in Online Shopping: Do Signals Matter More on the Web. *Journal of Interactive Marketing,* 18, 30–45.

Blaxter, L., Christina, H., & Malcolm, T. (2001). How to research Buckingham, Philadelphia: Open University Press.

Blaug, R., Homer, L., & Lekhi, R. (2006). Public valu"e. citizen expectations and user commitment. London: The Work Foundation.

Bloom, P., Milne, G. & Adler, R. (1994). Avoiding of misuse of new information technologies: Legal and social considerations. *Journal of Marketing,* 58(1), 98-110.

Bonstein, R. (1996). Face validity in psychological assessment: Implications for a unified model of validity. *American Psychologist,* 51, 983-984.

Bordens, S. & Abbott, B. (2014). Research Design and Methods: A Process Approach (Ninth Edition). *San Francisco, McGraw Hill.*

Boritz, E., Gyun, W., & Sundarraj, P. (2008). Internet privacy in E-commerce: Framework, review and opportunities for future research. *In Proceedings of the 41st Hawaii International Conference on System Sciences. Hawaii,* January(7-10), 204-256.

Boston Consulting Group. (2010). The connected kingdom: How the internet is transforming the UK economy. *Boston, USA: The Boston Consulting Group.*

Bowie, E. (2002). A Kantian Approach to business Ethics. in Frederick, R.E. A Companion to Business Ethics, Blackwell, UK.

Bowie, E. (1999). Business Ethics: A Kantian Perspective. Malden, Mass: Blackwell.

Bowie, N., & Jamal, K. (2006). Privacy rights on the internet: Self-regulation or government regulation. *Business Ethics Quarterly,* 16 (3), 323-342.

Brandt, B. (1979). A Theory of the Good and the Right. New York: Oxford Univ. Press.

Brislin, R. (1976). Comparative research methodology: Cross-cultural studies. *International Journal of Psychology,* 11 (3), 215-229.

Briones, G. (1998). Internet innovations-and privacy issues-remain marketing's biggest story. Mark. News 32 (December), 1–16.

Brookes, R. (1995). Customer satisfaction research Introduction. In Brookes, R. (ed.) Customer

Satisfaction Research, New Monograph Series, 2, Amsterdam,ESOMAR.

Brown, T. (2006). Confirmatory Factor Analysis for Applied Research. *New York, Guilford Press.*

Brunk, K. & Blu¨melhuber, C. (2011). One strike and you're out: qualitative insights into the formation of consumers' ethical company or brand perceptions. *Journal of Business Research,* 64 (2), 134-141.

Bryman, A., & Bell, E. (2007). Business Research Methods. *2nd edn. Oxford: Oxford University Press.*

Budd, W. (2004). Employment with a Human Face Balancing Efficiency, Equity, and Voice. Cornell University Press.

Burke, W., Desarbo, L., Oliver, A., & Robertson, S. (1988). Deception by Implication: An Experimental Investigation. *Journal of consumer Research,* 14, 483-494.

Burke, F. (1999). Ethical Decision-Making: Global Concerns, Frameworks and Approaches. *Public Personnel Management,* 28 (1), 529-540

Burnaz, S., Ataken, S., Topcu, I., & Singha, A. (2009). An exploratory cross-cultural analysis of marketing ethics: the case of Turkish, Thai, and American Businesspeople. *Journal of Business Ethics,* 90 (3), 371-382.

Burns, N., & Groves, S. (2003). Understanding Nursing Research, (3rd ed.). *U.S.A., Saunders Company.*

Bush, S., Venable, T. & Bush, A. (2000). ethics and marketing on the Internet : practioners perceptions of societal,industry and comapny concerns. *Journal of business ethics,* 23, 237-248.

Carrigan, M., & Attalla, A. (2001). The myth of the ethical consumer—Do ethics matter in purchase behaviour? The Journal of Consumer Marketing, 18(7), 560–577.

Carvajal-Trujillo, E. & Escobar-Rodríguez, T. (2014). Online purchasing tickets for low cost carriers an application of the unified theory of acceptance and use of technology (UTAUT) model. *Tourism Management,* 43 (August), 70-88.

Caudill, M., & Murphy, E. (2000). Consumer Online Privacy: Legal and Ethical Issues. *J. Public. Pol. Mark,* 19, 7-19.

Cater, B., Zabkar, V., & Cater, T.(2011). Commitment in marketing research services: two alternative models. *Journal of Business Economics and Management 124, 603–628.*

Cenfetelli, T., & Bassellier, G. (2009). Interpretation of formative measurement in information systems research. *MIS Quarterly,* 33(4), 689-707.

Chan, K., Godby, R., Mestelman, S. & Muller, R. (1996). Equity theory and the voluntary provision of public goods. *Journal of Economic Behaviour & Organisation,* 32,349-36.

Chan, K., Wong, H., & Leung, T. (2008). Applying ethical concepts to the study of 'green' consumer behaviour: an analysis of Chinese consumers' intentions to bring their own shopping bags. *Journal of Business Ethics,* 79 (4), 469-81.

Chatelain-Jardon, R. (2010). Simulated web-based threats and their impact on knowledge

communication effectiveness. Unpublished doctoral dissertation. *Texas A&M International University, Laredo.*

Chen, C. (2006). Identifying significant factors influencing consumer trust in an online travel site. *Information Technology & Tourism*, 8(3/4), 197–214.

Chen, F. & Mau, H. (2009). The impacts of ethical sales behaviour on customer loyalty in the life insurance industry. *The Service Industries Journal*, 29 (1),59–74.

Cheng, H., & Huang,S. (2013). Exploring antecedents and consequence of online group-buying intention: an extended perspective on theory of planned behavior, Int. J. Inf. Manag. 33 (1), 185–198.

Cheng, F. (2011). The Evaluation Model for Commerce Ethics," Doctoral Dissertation,. *Fu Jen Catholic. University Institute of Business Administration, Taipei, Taiwan.*

Cheng, F., Yang, H., Chen, Y. & Chen, L. (2014). Measuring perceived EC ethics using a transaction-process-based approach: Scale development and validation. *Electronic Commerce Research and Applications,*13, 1–12.

Cheng, F. (2011). The Evaluation Model for Commerce Ethics.Doctoral Dissertation, Fu Jen Catholic. *University Institute of Business Administration, Taipei, Taiwan.*

Cheng, F., Yang, H., Chen, Y. & Ling, H. (2014). Measuring perceived EC ethics using a transaction-process-based approach: Scale development and validation. *Electronic Commerce Research and Applications,* 13 (1),1–12.

Chin, W. (1998). Commentary: Issues and opinion on structural equation modeling. *MIS Quarterly,* 22 (1), vii-xvi

Chiou, J., & Pan, L.(2009). Antecedents of internet retailing loyalty: differences between heavy versus light shoppers. *Journal of Business and Psychology. 24 (3), 327–339.*

Chonko, B. & Hunt, D. (2000). Ethics in marketing management: a retrospective and prospective comment. *Journal of Business Research,* 50 (3), 234-244.

Christie, M., Kwon, W., Stoeberl, A. & Baumhart, R. (2003). A cross cultural comparison of ethical attitudes of business managers:India, Korea, and the United States. *Journal of Business Ethics,* 46, 263-275.

Chung, N., & Kwon, J. (2009). Effect of trust level on mobile banking satisfaction: a multi-group analysis of information system success instruments. *Behaviour & Information Technology*, 28 (6), 549–562.

Churchill, A. & Brown, J. (2007). Basic marketing research. 6th Ed. Mason, OH. *Thomson/South Western.*

Churchill, A. (1979). A Paradigm for Developing Better Measures of Marketing Constructs. *Journal of Marketing Research,* 16 (1), 64-73.

Churchill, A. (1995). Marketing Research: Methodological Foundations. London: The Dryden Press.

Cohen, J. (1988). Statistical power analysis for the behavioural sciences. *Hillsdale, NJ: L. Erlbaum*

Associates.

Collier, J., Bienstock, C. (2006). Measuring service quality in e-retailing. Journal of Service Research 8 (3), 260–275.

Collier, J. & Esteban, R. (2007). Corporate social responsibility and employee commitment. *Business Ethics, A Uropean Rview,* 16, 19-33.

Collins, C., Buhlis, D. & Peters, M. (2003). Enhancing SMTEs business performance through the Internet and e-learning platforms. *Education andTraining,* 45, 483-494.

Colton, D. & Covert, R. (2007). Designing and Constructing Instruments for Social Research and Evaluation. *San Francisco, John Wiley & Sons, Inc.*

Compeau, D., Lindsey-Mullikin, J. & Grewal, D. (2004). Consumers' interpretations of the semantic phrases found in reference price advertisements. *Journal of Consumer Affairs,* 38 (1), 178–187.

Cook, K., & Emerson, M. (1978). Power, equity, and commitment in exchange networks, Am. Sociol. Rev. 43 (5), 721–739

Cooke, F. (1986). What Is Business And Industrial Marketing. *Journal of Business & Industrial Marketing,* 1(1), 9 –1.

Coote, V., Forrest, J. & Tam, T. (2003). An Investigation into Commitment in non- Western Industrial Marketing Relationships. *Industrial Marketing Management,* 32(7), 595-604.

Cote, J. & Latham, C. (2003). Hidden costs in the physician–insurer relationship. *Journal of Health Care Finance,* 30 (2), 30–36.

Cova, B. & Salle, R. (2008). The Industrial/Consumer Marketing Dichotomy Revisted: A Case for Outdated Justification?. *Journal of Business & Industrial Marketing,* 23(1), 3-11.

Crane, A., & Matten, D. (2007). 'Business Ethics'. In W. Visser, D. Mattan, M. Pohl & N. Tolhurst (Eds.). The A to Z of corporate social responsibility. Chichester: Wiley.

Crask, M., Fox, J. & Stout, G. (1995). Marketing research: principles andimplications. *Prentice Hall, Englewood Cliffs, NJ.*

Creswell, J. (2003). Research design: qualitative, quantitative, and mixed methods approaches. *London, SAGE Publications, Inc.*

Creswell, W. (2009). Research design: qualitative, quantitative, and mixed methods approaches, Sage Publications: Los Angeles, USA

Creyer, E., & Ross, W. (1997). The influence of firm behavior on purchase intention: Do consumers really care about business ethics? Journal of Consumer Marketing, 14(6), 421–432.

Crossan, F. (2003). Research philosophy: towards an understanding. *Nurse researcher,* 11(1), 46-55.

Crotty, M. (1998). The foundations of social research: Meaning and perspective in the research process, Sage Publications: Los Angeles, USA.

Collis, J. & Hussey, R. (2009). Business research: A practical guide for undergraduate and postgraduate students, Palgrave Macmillan: London, UK.

Culnan, M. & Bies, R. (2003). Consumer privacy: Balancing economic and justice considerations.

Journal of Social Issues, 59 (2), 323-342.

D'Astous, A. & Gargouri, E. (2001). Consumer evaluations of brand imitations. *European Journal of Marketing,* 35 (1/2), 153-167.

Dabholkar, A. (1996). A contingent framework for predicting causality between custome rsatisfaction and service quality. *Adv Consum Res,* 22, 101–8.

Dalaard, P. (2008). Introductory Statistics with R, Second edition. *New York, Springer Science+Business Media, LLC.*

Dawson, L. (1995). Women and men, morality and ethics. *Business Horizons,* 38(4), 61-68.

DeConinck, J. (2010). The influence of ethical climate on marketing employees. *job attitudes and behaviours. Journal of Business Research. 63 (4), 384-91.*

De George, T. (1990). Business ethics. New York: Macmillan.

De Ruyter, K. & Wetzels, M. (1999). Commitment in Auditor-Client Relationships:Antecedents and Consequences. *Accounting, Organisations and Society,* 24(1), 57-75.

DE Vaus, D. (2007). Social Surveys II: survey quality. *London, SAGE.*

DeVon, H., Blocl, E., Moyle-Wright, P., Ernst, D., Hayden, S., Lazzara, D., Savoy, S., Kostas-Polston, E. (2007). A psychometric Toolbox for testing Validity and Reliability. *Journal of Nursing Scholarship,* 39, 155-164.

Den Hertog, P. (2000). Knowledge intensive business services as co-producers of innovation, 6 Countries Programme Conference on Services in Innovation. *Utrecht, (*May),11-12.

DePaulo, M. (1992). Nonverbal Behaviour and Self- Presentation. *Psychological Bulletin,* 111, 203–243.

Devetak, R., Burke, A., & George, J. (2007). An introduction to international relations: Australian perspectives. Cambridge University Press.

Diaconis, P. & Efron, B. (1983). Computer-intensive methods in statistics. *Scientific American,* 248 (5), 116-130.

Dillon, S. (1992). Care and Respect. In E. Browning Cole, & S. Coultrap-MCQuin (Eds), Explorations in Feminist Ethics: Theory and Practice (pp.69-81).Bloomington, IN: Indiana University Press.

Dillon, R., Madden, J. & Firtle, H. (1994). Marketing Research in a Marketing environment. *, 3rd ed., Irwin, Boston, MA.*

Dinev, T., & Hart,P. (2006). An extended privacy calculus model for e-commerce transactions, Inf. Syst. Res. 17 (1), 61–80.

Dirks, T., Kim, H., Ferrin, L. & Cooper, C. (2011). Understanding the effects of substantive responses on trust following a transgression. *Organisational Behaviour and Human Decision Processes,* 114 (2), 87-103.

DSS. (1998). Beating Fraud is everybody's business: Securing the future. London: TSO.

DSS. (1999). A new contract for welfare: Safeguarding social security. London: TSO.

Duska, R. (2002). The Ethics of Reward Systems in the Financial Services Industry. Business and Society Review, 104 (1), 34-41.

DWP. (2005). Five Year Strategy: Opportunity and security throughout life. London: TSO.

Dwyer, F., Schurr, P. & Oh, S. (1987). Developing buyer–seller relationship. *Journal of Marketing,* 51 (2), 11–27.

Easterby-smith, M., Thorpe, R., Jackson, P. & Lowe, A. (2008). Management Research (3rd edition). *London, SAGE Publications Ltd.*

Eid, I. (2011). Determinants of e-commerce customer satisfaction, trust, and loyalty in Saudi Arabia. *Journal of electronic commerce research,* 12(1), 78-93.

Elam, G. & Ritchie, J. (1997). Exploring Customer Satisfaction. London: TSO.

Elbeltagi, I. & Agag, G. (2016). E-retailing Ethics and its impact on customer satisfaction and repurchase intention: A cultural and commitment-trust theory perspective. *Internet Research,* 26(1), 288 - 310.

Ellen, G. & Mark, S. (1999). The different role of satisfaction, trust, and commitment in customer relationships. *Journal of marketing ,* 63 (2), 70-87

Ellis, N. (2010). Business to Business Marketing: Relationships, Networks & Strategies, *Oxford university press.*

English, B. (2008). Climate for ethics and occupational- organisational commitment conflict. *Journal of Management Development,* 27(9), 963-975.

Erffmeyer, R., Keillor, B. & LeClair, T. (1999). An empirical investigation of Japanese consumer ethics. *Journal of Business Ethics,* 18(1),35-50.

Eriksson, P. & Kovalainen, A. (2008). Qualitative Methods in Business Research, Sage Publications: London, UK.

Escobar-Rodríguez, T., Carvajal-Trujillo, E. (2014). Online purchasing tickets for low cost carriers an application of the unified theory of acceptance and use of technology (UTAUT) model. *Tourism Manage,* 43 (August), 70–88.

Farrelly, J. & Quester, G. (2005). Examining important relationship constructs of the focal sponsorship exchange. *Ind Mark Manage,* 34, 211-219.

Faure, O. & Fang, T. (2008). Changing Chinese values: Keeping up with paradoxes. *International Business Review,* 17(2), pp.194-207.

Ferrell, L., Fraedrich, J. & Ferrell, C. (2012). *Business ethics: ethical decision-making and cases* (9th ed.). Mason: Cengage Publishers.

Ferrell, C., & Gresham, G. (1985). A Contingent Framework for Understanding Ethical Decision Making in Marketing. *Journal of Marketing,* 49(3), 87-96.

Ferrell, C., Johnston, W. & Ferrell, L. (2007). A framework for personal selling and sales management ethical decision making. *Journal of Personal Selling and Sales Management,* 27(4), 291-9.

Ferrell, O. (2004). Business ethics and customer stakeholders. Academy of Management Executive, 18(2), 126–129.

Field, A. (2009). Discovering statistics using SPSS. *Sage publications: London, UK.*

Finn, A. (2010). Investigating the non-linear effects of e-service quality dimensions on customer satisfaction. *Journal of Retailing and Consumer Services,* 18 (1), 27-37

Fisher, J., Taylor, D. & Fullerton, S. (1999). Attitudes toward Consumer and Business Ethics among Canadian and New Zealand Business Students: *An Assessment of 28 Scenarios. Teach. Bus. Ethics.*

Fontenot, J. & Wilson, J. (1997). Relational Exchange: a Review of Selected Modelsfor a Prediction Matrix of Relationship Activities. *Journal of Business Research,* 39 (1),5-12.

Fornell, C. & Larcker, D. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research,* 18, 39-50.

Fornell, C. & Bookstein, L. (1982). Two structural equation models: LISREL and PLS applied to consumer exit-voice theory. *Journal of Marketing Research*, 19(4), 440- 452.

Foscht, T. & Ernstreiter, K. (2013). Retaining or Returning (Some Insights for a Better Understanding of Return Behavior). *International Journal of Retail and Distribution Management,* 4, 113-134.

Frankena, K. (1973). The Ethics of Love Conceived as an Ethics of Virtue. *Journal of Religious Ethics,* 1, pp. 21 - 36.

Frankena, K. & Granrose, T. (1974). Introductory Readings in Ethics. (6th eds.) Engle Wood Cliffs, NJ: Prentice Hall.

Franzak, F., Pitta, D. & Fritsche, S. (2001). Online relationships and the consumer's right to privacy. *Journal of Consumer marketing,* 18(7), 631 - 642.

Frederick, C. (1998). Business and Society: Corporate Strategy, Public Policy, Ethics. McGraw-Hill.

Freestone, O. & Mitchell, W. (2004). Generation Y attitudes Towards E-ethics and Internet-related Misbehaviours. *Journal of Business Ethics*, 54, 121–128.

Friman, M., Garling , T., Millet, B. & Mattsson, J. (2002). An analysis of international business-to-business relationships based on the commitment-trust theory. *Industrial Marketing Management*, 31 (5), 403–409.

Fritzsche, J., & Becker, H. (1984). Linking Management Behaviour to Ethical Philosophy – An Empirical Investigation. *Academy of Management Journal*, 27 (1), 166-175.

Gandhi, S. (2006). E-commerce and information technology Act, 2000. Vidyasagar University. *Journal of Commerce,* 11, 82-91.

Garver, S., & Gagnon, B. (2002). Seven keys to improving customer satisfaction programs. *Business Horizons,* 45 (5), 35-42.

Garson, G. (2008). Factor analysis: statnotes. *North Carolina state university public administration, program, http://www2.chass.ncsu.edu/garson/pa765/factor.htm.*

Gaski, F. (1999). Does Marketing Ethics Really Have Anything to Say? A critical Inventory of the

Literature. *Journal of Business Ethics,* 18 (3), 315-34.

Gefen, D. (2000). E-commerce: the role of familiarity and trust, Omega 28 (6), 725–737.

Gefen, D., Straub, D. & Boudreau, C. (2000). Structural equation modeling and regression: Guidelines for research practice. *Communications of the Association for Information Systems,* 4 (7), 1-70.

Gefen, D. (2002). Reflections on the dimensions of trust and trustworthiness among online consumers, ACM SIGMIS Database 33 (3), 38–53.

Gilligan, C. (1982). In a Different Voice: Psychological Theory and Women's Development. *Cambridge, MA: Harvard Univ. Press.*

Gioia, A. (2002). Business education's role in the crisis of corporate confidence. *Academy of Management Executive,* 16(3), 142-145.

Goodman, E. & Dion, A. (2001). The Determinants of Commitment in the Distributor-Manufacturer Relationship. *Industrial Marketing Management,* 30 (3), 287-300.

Goodman, S. (2000). Protecting privacy in a b2b world. *Mortgage Banking ,* April, 83-87.

Göran, A., Tore, M., & Janice, P. (2010). Balancing the sequential logic of quality constructs in manufacturing-supplier relationships Causes and outcomes. *Journal of Business Research,* 63(11), 1209–1214.

Gorsuch, L. (1983). Factor Analysis, Second ed. *Hillsdale, NJ: Erlbaum.*

Graafland, J., Van de Ven, B., & Stoffele, N. (2003). Strategies and instruments for organising CSR by small and large businesses in the Netherlands. *Journal of Business Ethics,* 47, 45-60.

Graeff, R. & Harmon, S. (2002). Collecting and using personal data: Consumers' awareness and concerns. *The Journal of Consumer Marketing,* 19(4/5), 302.

Granitz, N. & Loewy, D. (2007). Applying Ethical Theories: Interpreting and Responsibility to Student Plagiarism. *Journal of Business Ethics,* 72, 293-306.

Gray, D. (2004). Doing Research in the Real World. *London, SAGE Publications Ltd.*

Gray, D. (2009). Doing research in the real world, *Sage Publications: London, UK.*

Grigoroudis, E. & Siskos., Y.(2000). TELOS: a customer satisfaction evaluation software. *Computers & Operations Research,* 27, 799-817.

Gro¨nroos, C. (1988). Service quality: The six criteria of good perceived service quality. *Review of Business,* 9, 10–13.

Guba, G. & Lincoln, S. (1994). Competing paradigms in qualitative research. *Handbook of qualitative research,* 2, 163-194.

Gummesson, E. (2009). B2B is not an island!. *Journal of Business & Industrial Marketing,* 24 (5/6), 337–350.

Gundlach, T. & Murphy, T. (1993). Ethical and legal foundations of relational marketing exchanges. *Journal of Marketing,* 57(October),35-46.

Hague, P. (2002). Market research: a guide to planning, methodology and evaluation, *Kogan Page*

Ltd.

Ha, Y., Park, M.C. (2013). Antecedents of customer satisfaction and customer loyalty for emerging devices in the initial market of Korea: an equity framework. Psychol. Marketing 30 (8), 676–689.

Hair, J., Black, W., Babin, B. & Anderson, R. (2010). Multivariate data analysis, 7th edition. *New York, Prentice Hall.*

Hair, F., Ringle, M. & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *The Journal of Marketing Theory and Practice,* 19 (2), 139-152.

Hair, F., Hult, T., Ringle, C. & Sarstedt. A. (2014). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), *Sage Publications. California, USA.*

Hair, J., Black, B. & Anderson, R. (2006). Multivariate data analysis. New Jersey, Prentice Hall.

Hall, T. (1959). The silent language. *Garden City, N.Y, Doubleday.*

Hamed, H. (2003). E-commerce in tourism Sector. *Cairo, Faculty of Tourism and Hotels, Helwan University.*

Handfeld, R. & Bechtel, C. (2002). The role of trust and relationship structure in improving supply chain responsiveness. *Industrial Marketing Management,* 31, 367– 382.

Hashim, F. & Tan, B. (2015). The mediating role of trust and commitment on members' continuous knowledge sharing intention: A commitment-trust theory perspective. *International Journal of Information Management,* 35, 145–151.

He, H., Li, Y. (2011). CSR and service brand:the mediating effect of brand identification andmoderating effect of service quality.Journal of Business Ethics 100, 673–688

Henseler, J., Ringle, C. & Sinkovics, R. (2009). The use of partial least squares path modeling in international marketing.. *Advances in International Marketing,* 8 (20), 277-319.

Heiman, A., McWilliams, B. & Zilberman, D. (2001). Demonstrations and Money-Back Guarantees: Market Mechanisms to Reduce Uncertainty. *Journal of Business Res,* 54, 71-84.

Hjørland, B. (2005). Empiricism, rationalism and positivism in library and information science. Journal of Documentation, 61(1), 130-155.

Hoffman, L., Novak, P. & Peralta, M. (1999). Building consumer trust online. *Communication of the ACM ,* 41(4), 80-85.

Hofstede, G. (1980). Culture's Consequences: International Differences in Work-related Values. *Sage, Beverly Hills, CA.*

Hofstede, G. (1984). Culture's consequences: International differences in work related values. *Beverly Hills, CA: Sage Publications.*

Hofstede, G. (2001). Culture's consequences: comparing values, behaviours, institutions and organisations across nations. *Thousand Oaks, California: Sage Publications, Inc.*

Hofstede, G. (1980). Culture consequences: International differences in work-related values. *Sage Publications, London.*

Hong, I., & Cho, H. (2011). The impact of consumer trust on attitudinal loyalty and purchase

intentions in B2C e-marketplaces: *Intermediary trust vs. seller trust. International Journal of Information Management, 31(5), 469– 479.*

Hosmer, L. (1995). Trust: The connecting link between organizational theory and philosophical ethics. Academy of Management Review, 20(2), 379–403.

Howell, E. (2013). An introduction to the philosophy of methodology, Sage Publications: London,UK

Hsu, H. (2008). Developing an index for online customer satisfaction: Adaptation of American Customer Satisfaction Index. *Expert Systems with Applications,* 34, 3033-3042.

Howell, K. (2013). An Introduction to the Philosophy of Methodology. *London, SAGE Publications Ltd.*

Huberman, A. & Miles, M. (2002). The Qualitative Researcher's Companion. *London, Sage.*

Hunt, D. & Vitell, A. (1986). A General Theory of Marketing Ethics. *Journal of Macro marketing,* 8 (2), 5-16.

Hunt, D. & Vitell, J. (2006). The general theory of marketing ethics: a revision and three questions. *Journal of Macromarketing,* 26(2), 1-11.

Hussey, R. (1997). Business Research: a practical guide for undergraduate and postgraduate students, Macmillan Business: Basingstoke, UK.

Ingram, R., Skinner, J. & Taylor, A. (2005). Consumers' Evaluations of Unethical Marketing Behaviours: The Role of Customer Commitment. *Journal of Business Ethics,* 62, 237-252.

Internet world stats.(2015). *Miniwatts.* [Online]
Available at: *http://www.internetworldstats.com/stats.htm* [Accessed 25 may 2014].

Isabel, P., Riquelme, A., & Roman, S. (2014). The Influence of Consumers' Cognitive and Psychographic Traits on Perceived Deception: A Comparison Between Online and Offline Retailing Contexts. *Journal of Business Ethics,* 119, 405–422.

Jiang, X. & Ji, S. (2009). Consumer online privacy concern and behaviour intention: Cultural and institutional aspects. In: Proceedings of the International Conference on Information Resources Management (CONF-IRM). *Dubai, UAE,* 36, 21-23.

Jin, B. & Yong, J. (2008). Cross-cultural examination of the relationships among firm reputation, e-satisfaction, etrust, and e-loyalty. *International Marketing Review.,* 25, 324-337.

Johnson, P. & Duberley, J. (2000). Understanding management research: An introduction to epistemology, *Sage Publications: London, UK.*

Johnson, S., Sividas, E. & Garbarino, E. (2008). Customer satisfaction, perceived risk and affective commitment. *J Serv Mark,* 22 (5), 353-362.

Johnson, R. & Onwuegbuzie, A. (2004). Mixed methods research: a research paradigm whose time has come. *Educational Researcher,* 33, 14-26.

Jones, A. & Suh, J. (2000). Transaction-specific satisfaction and overall satisfaction:An empirical analysis. *The Journal of Services Marketing,* 14(2),147–159.

Jones, T. M.(1991). Ethical decision making by individuals in organisations: an issue contingent model. *Academy of Management Review,* 16(2), 366-395.

Jones, M., Felps, W. & Bigley, A. (2007). Ethical theory and stakeholder-related decisions: the role of stakeholder culture. *Academy of Management Review,* 32(1), 137-155.

Jones, M. & Vijayasarathy, R. (1998). Internet consumer catalog shopping: findings from an exploratory study and directions for future research. Internet Research: Electronic Networking. *Applications and Policy,* 8 (4), 322-330.

Kallis, J., Krentier, A. & Vanier, J. (1986). The value of user image in quelling aberrant consumer behaviour. *Journal of the Academy of Marketing Science,* 14 (Spring), 29-35.

Kaleka, A. (2012). Studying resource and capability effects on export venture performance. *Journal of World Business,* 47(1), 93-105.

Kant, I. (1998). Critique of Pure Reason. Edited by Paul Guyer and Allen W. Woods. Cambridge: *Cambridge University Press.*

Karson, J. & Fisher, J. (2005). Reexaminating and extending the dual mediation hypothesis in an on-line advertising context. *Psychology & Marketing,* 22,333–351.

Keil, M. (2000). A Cross- Cultural Study on Escalation of Communication Behaviour in Software Projects. *MIS Quarterly,* 24 (2), 299-325.

Kelly, K. & Schine, E. (1992). How Did Sears Blow This Gasket?. *Business week,* 38.

Kennedy, S., Ferrell, K. & Leclair, T. (2001). Consumers' Trust of Salesperson and Manufacturer: An Empirical Study. *Journal of Business Research,* 51, 73-86.

Ketchen, D., Ireland, D. & Snow, C. (2007). Strategic entrepreneurship, collaborative innovation, and wealth creation. *Strategic Entrepreneurship Journa,* 1(1), 371-385.

Kidwell, R. & Valentine, S. (2009). Positive group context, work attitudes, and organizational misbehaviour: the case of withholding job effort. Journal of Business Ethics. 86 (1), 15-28.

Kim, H., Xu, Y., & Koh, J. (2004). A comparison of online trust building factors between potential customers and repeat customers. Journal of the Association for Information Systems, 5(10), 392–420.

Kim, J., Kim, W., Park, S. (2010). Consumer perceptions on web advertisements and motivation factors to purchase in the online shopping, *Comput. Hum. Behav. 26 (5), 1208–1222.*

Kim, J., Chung, N. & Lee, K. (2011). The effect of perceived trust on electronic shopping online for tourism products and services in South Korea. *Tourism Management,* 32 (2), 256-265.

Kim, J., Ferrin, L. & Rao, R. (2009). Trust and Satisfaction, Two Stepping Stones for Successful ECommerce Relationships: A Longitudinal Exploration. *Information Systems Research,* 20 (2), 237-257.

Kim, J., Chung, N. & Lee, K. (2011). The effect of perceived trust on electronic commerce: shopping online for tourism products and services in South Korea. *Tourism Management,* 32 (2), 256-265.

Kline, R. (2005). Principles and practice of structural equation modelling,. *New York, The Guilford*

Press.

Kline, B. (2011). Principles and Practice of Structural Equation Modeling (Third edition). *New York, The Guilford Press.*

Kluckhohn, R. & Strodtbeck, L. (1973). Variations in value orientations. *Westport, Conn: Greenwood Press.*

Kock, N. (2014). Advanced mediating effects tests, multi-group analyses, and measurement model assessments in PLS-based SEM. *International Journal of e-Collaboration,* 10(1), 1-13

Kock, N. (2013). Using WarpPLS in e-collaboration studies: Descriptive statistics, settings, and key analysis results., *International Journal of e-Collaboration,* 7 (2), 1–18.

Koellinger, B. (2005). Technological change: an analysis of the diffusion and implications of e-business technologies. Doctorate Doctorate Thesis. *Humboldt University, Berlin.*

Kogut, B. & Singh, H. (1988). The effect of national culture on the choice of entry mode. *Journal of International Business Studies,* 19 (3), 411–432.

Kollock,J. (1994). The emergence of exchange structures: an experimental study of uncertainty, commitment, and trust, Am. J. Sociol. 100 (2), 313–345.

Kolk, A. & Van Tulder, R. (2004). Ethics in international business: multinational approaches to child labor. *Journal of World Business,* 39 (1),49-60.

Kohlberg, L. (1983) The psychology of moral development: Essays on moral development. San Francisco, CA: Harper and Row.

Kohlberg, L. (1984) Essays on Moral Development: Vol. II. The Psychology of Moral Development: The Nature and Validity of Moral Stages. San Francisco: Harper and Row.

Kothari, C. (2004). Research Methodology: Methods and Techniques, Second edition. *New Delhi, New Age Intraltional (P) Ltd.*

Kotler, P. & keller, G. (2006). Principles of marketing. *New York: Pearson,* (11th ed.).

Kumar, R. (2008). Research methodology, APH Publishing Corporation: New Delhi: India.

Kurt, C. & Hacioglu, G. (2010). Ethics as a customer perceived value driver in the context of online retailing. *African Journal of Business Management,* 4 (5), 672-677.

Kushwaha, G. (2011). Competitive advantage through information and communication technology (ICT) enabled supply chain management practices. *International Journal of Enterprise Computing and Business Systems,* 1 (2), 56-62.

Ladhari, R. (2010). Developing e-service quality scales: A literature review. Journal of Retailing and Consumer Services, 17 (6), 464-477.

Lahdesmaki, M. (2005). When Ethics Matters – Interpreting the Ethical Discourse of Small Nature – Based Entrepreneurs. *Journal of Business Ethics,* 61, 55-68.

Lampert, M. & Harrington, C. (1990). Measuring nonresponse bias in customer service mail surveys. *Journal of Business Logistics,*11, 5-25.

Lancaster, G. (2005). Research Methods in Management: A Concise Introduction to Research in

Management and Business Consultancy. *Oxford, Elsevier Butterworth-Heinemann.*

Lapidus, R. & Pinkerton, L. (1995). Customer complaint situations: an equity theory perspective. *Journal of Psychology and Marketing*, 12 (2), 105-18.

LaPlaca, J. & Katrichis, M. (2009). Relative Presence of Business-to-Business Research in the Marketing Literatur. *Journal of Business-to-Business Marketing,* 16, 1–22.

Lau, C., Kwek, L., & Tan, P. (2011). Airline e-Ticketing Service: How a Service Quality and Customer Satisfaction Impacted Purchase Intention. International Business Management, 5(4), 200-208.

Lawler, E., & Yoon, J. (1993). Power and the emergence of commitment behavior in negotiated exchange, Am. Sociol. Rev. 58 (4), 465–481

Leonidou, C., Kvasova, O., Leonidou, N. & Chari, S. (2013). Business Unethicality as an Impediment to Consumer Trust:The Moderating Role of Demographic and Cultural Characteristics. *Journal of business ethics,* 112, 397–415.

Leonidou, C., Leonidou, C. & Kvasova, O. (2013). Cultural drivers and trust outcomes of consumer perceptions of organisational unethical marketing behaviour. *European Journal of Marketing,* 47(3/4),525-556.

Lichtenthal, D. & Mummalaneni, V. (2009). Commentary: Relative Presence of Business- to Business Research in the Marketing Literature: Review and Future Directions. *Journal of Business-to-Business Marketing,* 16, 40–54.

Li, Y. (2014). A multi-level model of individual information privacy beliefs. *Electronic Commerce Research and Applications,* 13(1), 32- 44.

Li, Y. (2012). Theories in online information privacy research: a critical review and an integrated Framework. *Decision Support Systems,* 54 (1), 471-481.

Li, D., Browne, G. & Wetherbe, J. (2006). Why do internet users stick with a specific web site? A relationship perspective. *International Journal of Electronic Commerce,* 10(4), 105–141.

Limbu, M., Marco, W. & Dale, L. (2012). Consumers' perceptions of online ethics and its effects on satisfaction and loyalty. *Journal of Research in Interactive Marketing,* 5(1),71-89.

Limbu, B., Wolf, M. & Lunsford, L. (2011). Consumers' perceptions of online ethics and its effects on satisfaction and loyalty. *Journal of Research in Interactive Marketing,* 5(1),71-89.

Lin, H., & Wang, Y. (2006). An examination of the determinants of customer loyalty in mobile commerce contexts. Information & Management, 43, 271–282.

Lings, I., Durden, G., Lee, N. & Cadogan, W. (2014). Socio-emotional and operational demands on service employees. *Journal of Business Research*, 67(10), 2132-2138.

Lin,Y., Kerstetter, D., Nawijn, J. & Mitas, O. (2014). Changes in emotions and their interactions with personality in a vacation context. *Tourism Management,* 40, 416-424.

Loehlin, J. (2004). Latent Variable Models: An Introduction to Factor, Path, and Structural Equation

Analysis. *Fourth edition, Mahwah- New Jersey, Erlbaum Associates.*

Lovelock, C. & Wirtz , J. (2007). Services marketing: people, technology, strategy,. *6th Ed Pearson Prentice Hall, New Jersey.*

Lu, C., Chang, H. & Yu, T. (2013). Online shoppers' perceptions of e-retailers' ethics, cultural orientation, and loyalty. *An exploratory study in Taiwan. Internet Research,* 23(1), 47–68.

Luo, X. (2002). Trust production and privacy concerns on the Internet. A framework based on relationship marketing and social exchange theory. Industrial Marketing Management, 31(2), 111–118.

Luo, W., Hoek, R. & Roos, H. (2001). Cross-cultural logistics research: A literature review and propositions. *International Journal of Logistics: Research & Applications,* 4 (1),57-78.

Lyons, D. (1994). Rights, Welfare, and Mill's Moral Theory. New York: Harper Collins.

Mackenzie, B., Podsakoff, M. & Podsakoff, N. (2011). Construct measurement and validation procedures in MIS and behavioural research: Integrating new and existing techniques. *MIS quarterly,* 35(2), 293-334.

Marks, R. (1977). Multiple roles and role strain: some notes on human energy, time, and commitment, Am. Sociol. Rev. 42 (6), 921–936

Malhotra, K. (1996). Marketing research: An Applied Orientation. Englewood Cliff, NJ: Prentice-Hall

Malhotra, N., Birks, D. & Wills, P. (2012). Marketing Research: an Applied Approach, Third edition. Essex- UK, *Prentice Hall.*

Martínez, P. & Del Bosque, R. (2013). CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction. *International Journal of Hospitality Management,* 35, 89–99.

Martín, S., Camarero, C. & José, S. (2011). Does Involvement Matter in Online Shopping Satisfaction and Trust?. *Psychology & Marketing,* 28(2),145–167.

Maury, D. & Kleiner, S. (2002). E-commerce and ethical commerce. *Journal of business ethics,* 36, 21-31.

McDaniel, C. & Gates, R. (2006). Marketing Research: Essentials. *5 th York: John Wiley & Sons.*

Mcintyre, S., Thomas, R. & Gilbert, W. (1999). Consumersegments and Perceptions of Retail Ethics. *Journal of Marketing Theory and Practice,* 2, 43-53.

McKnight, D. & Chervany,N.(2002). What trust means in e-commerce customer relationships: an interdisciplinary conceptual typology, Int. J. Electron. Commer. 6 (2), 35–59.

Meade, A., Watson, A. & Kroustalis, C. (2007). Assessing common methods bias in organisational research, Paper presented at the 22nd Annual Meeting of the Society for Industrial and Organisational Psycholog. *New York.*

Metcalfe, S. (2003) Building a Speech. 5th edn. Belmont, CA: Wadsworth/Thomson Learning.

Miller, L. & Brewer, D. (2003). The AZ of social research: A dictionary of key social science research concepts, *Sage Publications: London, UK.*

Miles, M. & Huberman, A. (1994). Qualitative Data Analysis: An Expanded Sourcebook. *London, Sage.*

Milne, R. & Boza, E. (1999). Consumers' trust and concern about organisations use of personal information in direct marketing. *Journal of Interactive Marketing,* 13, 7-24.

Miyazaki, D. & Fernandez, A. (2001). Consumer Perceptions of Privacy and Security Risks For Online Shopping. *The Journal of Consumer Affairs,* 35, 27–44.

Miyazaki, D. & Fernandez, A. (2000). Internet Privacy and Security: An Examination of Online Retailer Disclosures. *Journal of Public Policy & Marketing,* 19, 54–61.

MORI. (2002). Public Service Reform: Measuring and Understanding Customer Satisfaction. OPSR.

Molla, A. & Licker, P. (2005). Ecommerce Adoption in Developing Countries: A Model and Instrument. *Information and Management*, 42, 877-899.

Modesto, O. (2006). Society versus business organisations: the strategic role of marketing. *Electronic Journal of Business Ethics and Organisation Studies,* 11 (1), 26-29.

Moorman, C., Deshpande, R. & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing,* 57(1), 81-101.

Mone, G., Mueller, C., & Mauland, W. (1996). The perceptions and usage of statistical power in applied psychology and management research. *Personnel Psychology*, 49, 103-20.

Morgan, M. & Hunt, D.(1994). The commitment-trust theory of relationship marketing. *Journal of marketing,* 58 (3),20-38.

Morris, H. & Honeycutt, D.(2001). Business-to-Business Marketing: A Strategic Approach. *SAGE Publications.*

Mukherjee, A. & Nath, P. (2003). A model of trust in online relationship banking. *International Journal of Bank Marketing,* 21 (1), 5-15.

Mukherjee, A. & Nath, P. (2007). Role of electronic trust in online Retailing: A re-examination of the commitment-trust theory. *European Journal of Marketing,* 41(9/10), 1173-1202.

Mulki, J., Jaramillo, J. & Locander, W. (2008). Effect of ethical climate on turnover intention: linking attitudinal and stress theory. *Journal of Business Ethics, 78 (4), 559-74.*

Mumtaz, H., Islam, A., Ariffin, K., & Anayet, K. (2011). Customer Satisfaction on Online Shopping in Malaysia. *International Journal of Business and Management,* 6 (10), 162-169.

Murphy, E. & Laczniak, R. (1981). Marketing ethics: A review with implications for managers, educators and researchers', in Enis, B. M. and Roering, K. (eds) Review of Marketing. 1981 Chicago, IL: *American Marketing Association,* 251-266.

Nardal, S. & Sahin, A. (2011). Ethical Issues in E-Commerce on the Basis of Online Retailing. *Journal of Social Sciences,* 7(2), 190-198.

Natale, S. & Sora, S.A. (2009). Ethics in strategic thinking: business processes and the global market Collapse. *Journal of Business Ethics, 94 (3), 309-16.*

NCSR. (2005). British Social Attitudes Survey 2005. Available: hUp:

llwww.natcen.ac.uklnatcenlpageslor_socialattitudes.htm. Last accessed 13th May 2014.

Nebenzahl, D., Jaffe, D. & Kavak, B. (2002). Consumers' punishment and rewarding process via purchasing behaviour. *Teaching Business Ethics,* 51, 238-305.

Netemeyer, R., Beaden, W. & Sharma, S. (2003). Scaling Procedures: Issues and Applications. *London, Sage.*

Neuman, W. (2006). Social Research Methods: Qualitative and Quantitative Approaches, Sixth edition. *London, UK, Pearson/Allyn and Bacon.*

Neuman, W. (2000). *Social Research Methods* London, UK Allyn and Bacon.

Nill, A. & Schibrowsky, A. (2007). Research on marketing ethics: a systematic review of the literature. *Journal of Macromarketing,* 27(3), 256-273.

Nowak, G. & Phelps, J. (1997). Direct marketing and the use of individual-level consumer information: Determining how and when "privacy" matters. *Journal of Direct Marketing,* 11(4), 94-108.

O'Fallon, J. & Butterfield, D.(2005). A review of the empirical ethical decision-making literature: 1996-2003. *Journal of Business Ethics,* 59(4), 375-413.

Oh, J. Ozkaya, E. & LaRose, R. (2014). How does online social networking enhance life satisfaction? The relationships among online supportive interaction, affect, perceived social support, sense of community, and life satisfaction. *Computers in Human Behaviour,* 30, 69–78.

O'Mahonya, B., Sophonsirib, S. & Turner, W. (2013). The impact of the antecedents of relationship development on Thai and Australian resort hotels guests. *International Journal of Hospitality Management,* 34, 214– 226.

Oliver, L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Judgments. *Journal of Marketing Research,* 17,460-469.

Oliver, R.(1992). An investigation of the attribute basis of emotion and related affects in consumption: Suggestions for a stagespecific satisfaction framework. In: J. Sherry, B. Sternthal (Eds.), Advance in Consumer Research (vol. 19, pp. 237– 244), Association for Consumer Research: Provo, UT.

Oliver, L. (1992). cognitive, affective and attribute bases of the satisfaction response. *Journal of consumer Research.,* 20 (December),418-430.

Oliver, L. (1997). Satisfaction: A Behavioural Perspective on the Consumer. *New York, McGraw Hill.*

Oliver, L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Judgments. *Journal of Marketing Research,*17, 460-469.

Oliver, R. & Swan, J. (1989). Equity and disconfinnation perceptions as influences on merchant and product satisfaction. *Journal of Consumer Research,* 16,372-383.

Oso, L. & Semiu, B. (2012). The Concept and Practice of Corporate Governance in Nigeria: The Need for Public Relations and Effective Corporate Communication. *Journal of Communication,* 3(1), 1-16.

Palmer, E. (2005). Pop-Ups, Cookies, and Spam:Toward a Deeper Analysis of the Ethical Significance of Internet Marketing Practice. *Journal of Business Ethics,*58, 271–280.

Parasuraman, V., Zeithaml, A. & Malhotra, A. (2005). E-S-QUAL A Multiple-Item Scale For Assessing Electronic Service Quality. *Journal of Service Research,* 7, 213–233.

Patterson, G., Cowley, E. & Prasongsukarn, K. (2006). Service failure recovery: The moderating impact of individual-level cultural value orientation on perceptions of justice. *Intern. J. of Research in Marketing,* 23, 263–277.

Pavlou, A. & Gefen, D. (2005). Psychological contract violation in online marketplace: Antecedents, consequences, and moderating role. *Information Systems Research,* 16(4),372–399.

Pelton, L., Chowdhury, J., & Vitell, S. (1999). A framework for the examination of relational ethics: An interactionist perspective. Journal of Business Ethics, 19(3), 241–253.

Peng, D. & Lai, F. (2012). Using partial least squares in operations management research: A practical guideline and summary of past research. *Journal of Operations Management,* 30(6), 467-480.

Petter, S., Straub, D. & Rai, A. (2007). Specifying formative constructs in information systems research. *MIS Quarterly,* 31(4), 623-656.

Phillips, C. & Meeker, M. (2000). The B2B Internet Report. Collaborative Commerce. *Morgan Stanley Dean Witter Equity Research North America,* (April), 23.

Pires, D. & Stanton, J. (2002). Ethnic Marketing Ethics. *J. Bus .Ethics.,* 36, 111-118.

Podsakoff, P., Macknzie, S., LEE, J. & Podsakoff, N. (2003). Common method biases in behavioural research: a critical review of the literature and recommended remedies. *Journal of Applied Psychology,*88, 879–903.

Podsakoff, P., Macknzie, S. & Podsakoff, N. (2012). Sources of method bias in social science research and recommendations on how to control it. *Annual Review of Psychology,* 65, 539-569.

Pogman, P. (1995). Ethics: Discovering Right and Wrong. Belmont, CA: Wadsworth Publishing Company.

Pollach , I. (2005). A Typology of Communicative Strategies in Online Privacy Policies: Ethics, Power and Informed Consent. *Journal of Business Ethics,* 62.

Poon, S. & Josep, M. (2001). A preliminary study of product nature and electronic commerce. *Marketing Intelligence & Planning,* 19, 493-499.

Premeaux, R. (2004). The Current Link between Management Behaviour and Ethical Philosophy. *Journal of Business Ethics,* 51: 269-278.

Price, L. Arnould, E. & Deibler, S. (1995). Consumers' emotional responses to service encounters. *International Journal of Service Industry Management,* 6 (3), 34-63.

Pucetaite, R. & Lamsa, M. (2008). Advancing organisational trust in a post-socialist context: role of ethics management tools. *Economics and Management,* 13, 381-388.

Rabinovich, E., Bailey, P. (2003). Physical distribution service quality in Internet retailing: service pricing, transaction attributes and firm attributes. *Journal of Operation Management*, 21 (6), 651–

672.

Rachels, J. (1999). The Elements of Moral Philosophy (3rd ed). Boston: McGraw-Hill.

Rai, A., Maruping, M. & Venkatesh, V. (2009). Offshore information systems project success: The role of social embeddedness and cultural characteristics. *MIS Quarterly,* 33(3), 617-617.

Raisch, W. (2001). The E-Marketplace – Strategies for Success in B2B Ecommerce. *McGraw-Hill.*

Ramsey, P., Marshall, W. & Johnston, W. (2007). Ethical Ideologies and Older Consumer Perceptions of Unethical Sales Tactics. *Journal of Business Ethics,* 70, 191–207.

Ramsey, P., Marshall, W., Johnston, W. & Deeter-schmelz, R. (2007). Ethical Ideologies and Older Consumer Perceptions of Unethical Sales Tactics. *Journal of Business Ethics,* 70, 191-207.

Ranchhod, A. & Zhou, F. (2001). Comparing respondents of e-mail and mail surveys: understanding the implications of technology. *Marketing Intelligence & Planning,* 19(4), 254-62.

Ratnasingham, P. (1998). Trust in Web-Based Electronic Commerce Security. *Information Management & Computer Security,* 6 (4), 162-166.

Rawwas, A. (1996). Consumer ethics: an empirical investigation of the ethical beliefs of Austrian consumers. *Journal of Business Ethics,* 15(9), 1009-1019.

Rawwas, A., Patzer, G. & Vitell, J. (1998). A cross cultural investigation of the ethical values of consumers: the potential effect of war and civil disruption. *Journal of Business Ethics,* 17(4),435-448.

Reichheld, F., Markey, R., Hopton, C. (2000). E-customer loyalty-applying the traditional rules of business for online success. European Business Journal 12 (4), 173–180.

Reidenbach, E. & Robin, P. (1990). Toward the Development of a Multidimensional Scale for Improving Evaluations of Business. Ethics. *Journal of Business ethics*, 9:8, 639-653.

Reidenbach, E. & Robin, P. (1988). Some Initial Steps toward Improving the Measurement of Ethical Evaluations of Marketing Activities. *Journal of Business Ethics,* 7:11, 871-879.

Rencher, C. (1998). Multivariate statistical inference and applications. *New York, NY: John Wiley & Sons.*

Rest, R. (1986). Moral Development: Advances in Research and Theory. *Praeger Publishers, New York, NY.*

Reynolds, J. (2000). E-commerce: a critical review. *International Journal of Retail & Distribution Management,* 28 (10), 417–444.

Rhodes, L. (1991) Ethical Dilemmas in Social Work Practice. Milwuake, America: WI Family Service.

Ribière, M., Haddad, M. & Philippe Vande, W. (2010). The impact of national culture traits on the usage of web 2.0 technologies. *VINE*, 40(3/4), 334-361.

Richard, E. & Zhang, A. (2012). Corporate image, loyalty, and commitment in the consumer travel industry. *Journal of Marketing Management,* 28, 568–593.

Robert, J. & Kong, X. (2011).The customer experience: a road-map for improvemen. *Managing*

Service Quality, 21(1), 5 – 24.

Robertson, C. & Anderson, E. (1993). Control system and task environment effects on ethical judgment: an exploratory study of industrial salespeople. *Organisational Science,* 4 (4), 617-645.

Robey, D. (1979). User Attitudes and Management Information System Use.l. *Academy of* Management Journal, 22(3), 527-538.

Robinson, W. & Reeser, L. (2000) Ethical decision making in social work. Boston: Allyn and Bacon.

Rodgers, W. Soderbom. A. & Guiral. A. (2015). Corporate Social Responsibility Enhanced Control Systems Reducing the Likelihood of Fraud. *Journal of Business Ethics*, 131:871–882.

Rogers, S. & Tibben-Lembke, S. (1999). Going Backwards: Reverse Logistics Trends and Practices. Reverse Logistics Executive Council, Reno.

Roldan, J. & Sanchez-Franco, M. (2012). Variance-based structural equation modeling: Guidelines for using partial least squares in information systems research. In: Mora, M., Gelman, O., Steenkamp, A. & Raisinghani, M. (eds.), Research Methodologies. *Hershey- New York, Information Science Reference.*

Roman, S. & Cuestas, J. (2008). The Perceptions of Consumers Regarding Online Retailers' Ethics and Their Relationship with Consumers' General Internet Expertise and Word of Mouth: A preliminary Analysis. *Journal of Business Ethics,* 83 (4), 641-656.

Román, S. & Ruiz, S. (2005). Relationship Outcomes of Perceived Ethical Sales Behaviour: The Customer's Perspective. *Journal of Business Research,* 58 (4), 439-445.

Roman, S. (2007). The Ethics of Online Retailing: A Scale development and Validation from the Consumers' Perspective. *Journal of Business Ethics,* 72, 131-148.

Roman, S. (2010). Relational consequences of perceived deceptiot, consumer's attitude toward the Internet and consumer's demographics. *Journal of Business Ethics,* 95 (3), 373–391.

Roman, S. & Cuestas, J. (2008). The Perceptions of Consumers Regarding Online Retailers' Ethics and Their Relationship with Consumers' General Internet Expertise and Word of Mouth: A preliminary Analysis. *Journal of Business Ethics,* 83 (4), 641-656.

Roscoe, T. (1975). Fundamental Research Statistics for the Behavioural Sciences. *New York, NY: Holt, Rinehart and Winston,* Issue 2nd ed.

Ruane, J. (2005). Essentials of Research Methods: A Guide to Social Science Research. *Oxford, Blackwell Publishing.*

Ruiz, D., Gremler, D., Washburn, J., & Carrion, G. (2010). Reframing customer value in a service-based paradigm: An evaluation of a formative measure in a multi-industry, cross-cultural context. In V. E. Vinzi, W. W. Chin, J. Henseler & H. Wang (Eds.), Handbook of partial least squares: Concepts, methods, and applications (pp. 535– 566). Heidelberg, Germany: Springer-Verlag

Russo, A., & Perrini, F. (2010). Investigating stakeholder theory and social capital: CSR in large firms and SMEs. *Journal of Business Ethics,* 91, 207-221.

Rust, R., Kannan, K. & Peng, N. (2002). The customer economics of internet privacy. *Journal of*

Academy of Marketing Science, 30(4), 455–464.

Salkind, D. (2010). Encyclopaedia of Research Design. *London, SAGE.*

Sama, M. & Shoaf, V. (2002). Ethics on the Web: Applying moral decision-making to the new media. *Journal of Business Ethics,* 36, 93-103.

Sanchez-Franco, J., Ramos, V. & Velicia, M. (2009). The moderating effect of gender on relationship quality and loyalty toward Internet service providers. *Information & Management,* 46, 196–202.

Sarma, N. (2007). Ethics in retailing – perceptions of management and sales personnel. *Proceedings of the International Marketing Conference on Marketing & Society, IIMK, Kozhikode,* 61-68.

Saunders, M., Thornhill, A. & Lewis, P. (2009). Research methods for business students. *London, Financial Times Prentice Hall.*

Saunders, M., Lewis, P. & Thornhill, A. (2012). Research methods for business students, Pearson Education. *Harlow, UK.*

Schlegelmilch, B. & Oberseder, M. (2010). Half a century of marketing ethics: shifting perspectives and emerging trends. *Journal of Business Ethics,* 93(1), 1-19.

Schlegelmilch, B. (1998). Marketing ethics: An international perspective. *London, UK: International Thomson Business Press.*

Schneider, B. & Bowen, D. (1999). Understanding customer delight and outrage. MIT Sloan Management Review. 41, Fall, 35-45.

Schneider, P. (2006). Electronic Commerce. Thomson Learning Inc.,. *Sixth Edition, Boston, MA.*

Schniederjans, M. & Cao, Q. (2002). E-commerce operations management. illustrated ed. *World Scientific.*

Schreiber, J., Nora, A., Stage, F. & Barlow, E. (2006). Reporting structural equation modeling and confirmatory factor analysis results: a review. *The Journal of Educational Research,* 99, 323-337.

Schumacker, E. & Lomax, G.(2004). A beginner's guide to structural equation modeling. *Mahwah, N.J. Lawrence Erlbaum Associates.*

Schumann, L. (2001). A Moral Principles Framework for Human Resource Management Ethics. *Human Resource Management Review*, 11: 93-111.

Schuman, H. & Kalton, G. (1985). Survey methods ". In G. Lindzey., E. Aronson (Eds.), The handbook of social psychology. *New York: Random House,* 635-698.

Schmiedel, T., Vom Brocke, J. & Recker, J. (2014). Development and validation of an instrument to measure organisational cultures' support of Business Process Management. *Information & Management,* 51(1), 43-56.

Semeijn, J., Van Riel, R., Van Birgelen, H., & Streukens, S. (2005). E-services and offline fulfilment: how e-loyalty is created. *Managing Service Quality*, 15 (2), 182–194.

Sekaran, U. (2003). Research Methods for Business: A Skill-Building Approach. *John Wiley& Sons, Inc.*

Sharma, G. (2014). Ethical perspectives on e-commerce: an empirical investigation. *Internet Research,* 24 (4), 414 - 435.

Sherwin, S. (1983). The ethical roots of the business system. *Harvard Business Review,* 61 (November-December), 183-92.

Shiau, W., & Luo, M. (2012). Factors affecting online group buying intention and satisfaction: A social exchange theory perspective. Computers in Human Behavior, 28(6), 2431–2444.

Shim, S., Eastlick, A. & Lotz, L. (2000) Assessing the Impact of Internet Shopping on Store Shopping among Mall Shoppers and Internet Users. *Journal of Shopping Center Research*, 7, 27-43.

Shukla, P., Banerje, M., & Singh, J. (2016). Customer commitment to luxury brands: Antecedents and consequences. *Journal of Business Research 69, 323–331.*

Shultz, T. & Brender-Ilan, Y. (2004). Beyond Justice: Introducing Personal Moral Philosophies to Ethical Evaluations of Human Resources Practices. *Business Ethics: A European Review,* 13:4, 302-316.

Simpson, M. & Docherty, A. (2004). E-commerce adoption support and advice for UK SMEs. *Journal of Small Business and Enterprise Development,* 11, 315-328.

Simpson, T. & Mayo, T. (1997). Relationship Management: a Call for Fewer Influence Attempts?. *Journal of Business Research,* 39 (3), 209-218.

Singhapakdi, A., Sirgy, M., Lee, J. & Vitel. A. (2010). The effects of ethics institutionalization of marketing managers: the mediating role of implicit institutionalization and the moderating role of socialization. *Journal of Macromarketing,* 30 (1), 77-92.

Singh, J., Deepak, A. & Sirdeshmukh. A. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. *Journal of the Academy of Marketing Science,* 28(1),150-167.

Sinscalco, M. & Auriat, N. (2005). ROSS, K. (ed.) Quantitative research methods in educational planning.. *Paris: International Institute for Educational Planning/UNESCO.*

Siplor, C., Ward, T. & Rongione, M. (2004). Ethics of Collecting and Using Consumer Internet Data. *Information System Management,* 21, 58–66.

Six, F., De Bakker, F., & Huberts, L. (2007). Judging a corporate leader's integrity: an illustrated three-component model. *European Management Journal, 23* (3), 185-194.

Smith, K., Collins, C. & Clark, K. (2005). Existing knowledge, knowledge creation capability and the rate of new product introduction in high-technology firms. *Academy of Management Journa,* 48 (1), 346-357.

Smith, C. (1995). Marketing Strategies for the Ethics Era' Sloan. *Management Review,* 36 (4), 85-97.

Snoeyenbos, M. & Humber, J. (2002). Utilitarianism and Business Ethics, in Frederick, R.E. *A Companion to Business Ethics, Blackwell, UK.*

Sparks, N. & McColl-Kennedy, R. (2001). Justice strategy options for increased customer satisfaction in a services recovery setting. *Journal of Business Research,* 54, 209−218.

207

Stedham, Y., Yamamura, H. & Beekun, I. (2007). Gender differences in business ethics: justice and relativist perspectives. *Business Ethics: A European Review.*

Stevens, J. (1996). Applied multivariate statistics for the social sciences. *Lawrence Erlbaum Associates, Mahwah, NJ.,* 3rd ed..

Strutton, D., Pelton, E. & Tanner, F. (1996). Shall We Gather in the Garden: The effect of Ingratiatory Behaviours on Buyer Trust in Salespeople. *Industrial Marketing Management,* 25, 151.

Strutton, D., Pelton, E. & Ferrell, C. (1997). Ethical Behaviour in Retail Settings: Is there a Generation Gap?. *Journal of Business Ethics,* 16, 87-105.

Suh, B. & Han, I. (2003). The Impact of Customer Trust and Perception of Security Control on the Acceptance of Electronic Commerce. *International Journal of Electronic Commerce,* 7(3), 135-161.

Swaidan, Z., Vitell, J. & Rawwas, Y. (2003). Consumer ethics: determinants of ethical beliefs of African Americans. *Journal of Business Ethics,* 46(2), 175-186.

Szymanski, M. & Hise, T. (2003). E-satisfaction An initial examination. *Journal of Retailing,* 76(3).

Tabaei, Z., Fathian, M. & Reza, M. (2011). Effective Factors on Electronic Customers Satisfaction. *International Conference on Information and Financial Engineering.*

Tan, Y., Wei, K., Watson, T. & Clapper, A. (1998). Computer-mediated communication and majority Influence: Assessing the impact in an individualistic and a collectivistic culture. *Management Science,* 44 (9), 1263-1278.

Tanaka, J. (1987). How big is big enough?: sample size and goodness of fit in structural equation models with latent variables. *Child Development,* 58, 134-146.

Tarling, R. (2009). Statistical Modeling for Social Researchers: Principles And Practice. *Abingdon, Oxon, Routledge.*

Taylor -Powell, E. (1998). Questionnaire design: asking question with a purpose. *Madison, USA: University of Wisconsin Cooperative Extension.*

Tenbrunsel, E., Smith-Crowe, K., & Umphress, E. (2003). Building houses on rocks: the role of ethical infrastructure in organisations. *Social justice research,* 16 (3), 285-307.

Thanh, N. (2008). Strengthening ICT leadership in developing countries. *The Electronic Journal of Information Systems in Developing Countries,* 34 (4), 1-13.

Tharenou, P, Ross, D., & Brian, C. (2007). Management Research Methods. Leiden: Cambridge University Press.

Theron, E., Terblanche, S. & Boshoff, C. (2008). The antecedents of relationship commitment in the management of relationships in business-to-business (B2B) financial services. *Journal of Marketing Management,* 24, 9-10.

Thomas, R. (2003). Blending Qualitative and Quantitative Research Methods in Theses and Dissertations. *California, Corwin Press Inc.*

Toffler, L. (1986). Thought Choices, *New Jersey, John Wiley and Sons.*

Trabold, M., Heim, R., Field, M. (2006). Comparing e-service performance across industry sectors. *International Journal of Retail & Distribution Management*, 34 (4/5), 240–257.

Trawick, I., Swan,E,. Mcgee,.W, & Rink., D.(1991). Influence of buyer ethics and salesperson behaviour on intention to choose a supplier. J *Acad Mark Sci. 19(1):17 – 23.*

Trevino, K., Butterfield, D. & McCabe, L. (1998). The ethical context in organisations: influences on employee attitudes and behaviours. *Business Ethics Quarterly,* 8(4),447-476.

Treviño, K., Weaver, R. & Reynolds, S. (2006). Behavioural ethics in organisations: A review. *Journal of Management,* 32 (6), 951-990.

Trompenaars, A. (1994). Riding the waves of culture: Understanding diversity in global business. *Burr Ridge, Ill.: Irwin Professional Pub.*

Tsalikis, J. & Seaton, B. (2008). Business ethics index: measuring consumer sentiments toward business ethical practices. *Journal of Business Ethics,* 82(4), 919-928.

Tsou, T., & Chen, S. (2012). The influence of interfirm codevelopment competency on eservice innovation. *Inform. Manage,* 49, 177–189.

Valenzuela, L., Mulki, J. & Jaramillo, J. (2010). Impact of customer orientation, inducements and ethics on loyalty to the firm: customers' perspective. *Journal of Business Ethics,* 93(2), 277-291.

Vanderstoep, S. & Johnston, D.(2009). Research Methods for Real life: Blending Qualitative and Quantitative Approaches. *San Francisco, Jossey-Bass.*

Van Tulder, R., Van Wijk. A. & Kolk, A. (2009). From chain liability to chain responsibility: MNE approaches to implement safety and health codes in international supply chains. *Journal of Business Ethics,* 85, 399-412.

Velasquez, G. (1998). Business Ethics: Concepts and Cases (4th ed).Upper Saddle River. NJ: Prentice-Hall.

Vesel, P. & Zabkar, V. (2009). Managing Customer Loyalty through the Mediating Role of Satisfaction in the DIY Retail Loyalty Program,. *Journal of Retailing and Consumer services,* 16(5), 396-406.

Vitell, J., Festervand, T. & Lumpkin, R. (1991). Consumer ethics: an investigation of the ethical beliefs of elderly consumers. *Journal of Business Ethics,* 10(5), 365-375.

Vitell, J. & Muncy, A.(2005). The Muncy-Vitell Consumer Ethics Scale:A modification and Application. *Journal of Business Ethics,* 62, 267-275.

Vogt, W.(2007). Quantitative Research Methods for Professionals. *Boston, Allyn and Bacon.*

Wang, L., Shi, Y. & Barnes, R. (2015). The role of satisfaction, trust and contractual obligation on long-term orientation. *Journal of Business Research ,* 68, 473–479.

Wang, F. & Head., M. (2007). How can the Web help build customer relationships? An empirical study on e-tailing. *Information & Management,* 44, 115-129.

Wang, Y. (2008). Assessing e-commerce systems success: a respecification and validation of the DeLone and McLean model of IS success. *Inform. Syst. J.* 18, 529–559.

Warren, S. & Brandeis, D. (1860). The Right to Privacy. *Harvard Law Review,* 4, 193.

Weber, J. (1990). Managers' Moral Reasoning: Assessing Their Responses to Three Moral Dilemmas. *Human Relations,* 43(7):687-702.

Webb, R. (1992).Understanding and Designing Marketing Research . *Academic Press. London.*

Webley, S., & Werner, A. (2008). Corporate codes of ethics: necessary but not sufficient. *Business Ethics: A European Review,* 14 (4), October 2008.

Webster, M., Beach, R. & Fouweather, I. (2006). E-business strategy development: an FMCG sector case study. Supply Chain Management. *An International Journal,* 11(1), 353–362.

Weiner, B. (2000). Attributional thoughts about consumer behaviour. *Journal of Consumer Research,* 27,382-387.

Westbrook, A., & Oliver, L. (1991). The dimensionality of consumption emotion patterns and customer satisfaction. *Journal of Consumer Research,* 18, 84–91.

Wold, H. (1975). Path models with latent variables: The NIPALS approach. *New York.*

Wolfinbarger, M. & Gilly, C.(2003). E-TailQ:Dimensionalizing, Measuring and Predicting etail Quality. *Journal of Retailing,* 79, 183–198.

Wong, A. (2004). The role of emotional satisfaction in service encounters. *Managing Service Quality,* 14 (5), 365-376.

Wright, R. (2004). Business-to-Business Marketing, A Step-by-Step Guide,. *FT-Prentice Hall,uk.*

WTO. (1985). Identification and evaluation of those components of tourism services which have a bearing on tourist satisfaction and which can be regulated ,and state measures to ensure adequate quality of tourism services ,world tourism organisation, Madrid. *world tourism organisation, Madrid.*

WTO. (2001). E-business for tourism: practical guideline for tourism destination and Business. *Madrid: Spain WTOBC.*

Wu, W., Huang, Y., Yen, C. & Popova, I. (2012). The effect of online privacy policy on consumer privacy concern and trust. *Computers in Human Behaviour,* 28, 889–897.

Wu, X., Zhou, H. & Wu, D. (2012). Commitment, satisfaction, and customer loyalty: a theoretical explanation of the 'satisfaction trap. *The Service Industries Journal,* 32 (11), 1759 –1774.

Wu, J. & Hisa, T. (2008). Developing e-business dynamic capabilities: an analysis of e-commerce innovation from I-, M-, to U-Commerce. *Journal of Organisational Computing and Electronic Commerce,*18, 95-111.

Wu, I. (2013). The antecedents of customer satisfaction and its link to complaint intentions in online shopping: An integration of justice, technology, and trust. *International Journal of Information Management, 33,166–176*

Xia, M., Fang, G., & Peihong, X. (2008). An empirical study of online shopping customer satisfaction in China: a holistic perspective. *International Journal of Retail and Distribution Management,* 36 (11), 919-940.

Yaghi, B. (2006). The moderating effects of performance measurement use on the relationship between organisational performance measurement diversity and product innovation, Doctorate thesis. *Cranfield University.*

Yamagishi,T., Cook, K., & Watabe, M. (1998). Uncertainty, trust, and commitmentformation in the United States and Japan, Am. J. Sociol. 104 (1), 165–194.

Yang, H., Natalyn, C., Lin, B. & Chao, Y. (2009). The Effect of Perceived Ethical Performance of Shopping Websites on Consumer Trust. *Journal of Computer Information Systems ,* 50 (1), 15-24.

Yi, J. & Park, S. (2003). Cross-cultural differences in decision-making styles: A study of college students in five countries. *Social Behaviour & Personality,* 31(1), 35-48.

Yin, R. (2003). Case Study Research: Design and Methods. *London, SAGE.*

Yoo, B. & Donthu, N. (2002). The effects of marketing education and individual cultural values on marketing ethics of students. *Journal of Marketing Education,* 24 (2), 92-103.

Yoon, C. (2011). Ethical decision-making in the Internet context: Development and test of an initial model based on moral philosophy. *Computers in Human Behaviour,* 27, 2401–2409.

Yücel, R., Elibol, H. & Dağdelen, O. (2009). Globalization and international marketing ethics Problems. *International Research Journal of Finance and Economics*, 26, pp. 94-104.

Yuksel, E., Graham, M., Philip, D.(2008). An extended model of the antecedents and consequences of consumer satisfaction for hospitality services. *European Journal of Marketing 42 (1/2), 35–68.*

Zain, N. (1995). Strategic use of information technology: An Empirical Investigation

Zikmund, G., Carr, C. & Griffin, M. (2012). Business Research methods, SouthWestern, Western, Cengage Learning. *Boston, USA.*

Zineldin, M. & Jonsson, P. (2000). An examination of the main factors affecting trust/commitment in supplier–dealer relationships: an empirical study of the Swedish wood industry. *The TQM Magazine,* 12 (4), 45–265.

Appendix (A): The Covering Letter and Questionnaire

RESEARCH WITH PLYMOUTH UNIVERSITY

English Questionnaire Form

School of Management

Plymouth Business School

University of Plymouth

Plymouth

United Kingdom

Email: gomaa.agag@Plymouth.ac.uk

QUESTIONNAIRE

A FRAMEWORK FOR B2C AND B2B E-COMMERCE ETHICS AND ITS EFFECT ON CUSTOMER SATISFACTION: A COMPARISON STUDY BETWEEN THE UK AND EGYPT

Dear Sir/Madam,

We are currently conducting a PhD research project regarding the effect of e-commerce ethics on customer satisfaction. Our main objective is to investigate the influences of the e-commerce ethics on the satisfaction of consumers.This study covers a range of ethical issues about customers' experiences, and opinions, towards online shopping. While the consumers shopping online they confront some ethical issues such as: privacy, security, non-deception, fulfilment, service recovery, shared value, and communication, thus the relationship between the organisation and the customers may be destroyed by untrustworthy and unethical behaviour of e- stores. Unethical behaviour may affect negatively on customer satisfaction and trust. Distrust will induce customers to take actions to protect themselves, and customer satisfaction will be lost.so this study will examine these ethical issues in e-commerce and

verify its effect on the customer satisfaction by developing a framework for the e-commerce ethics.

There are three main parts to the questionnaire. The first part of the questionnaire (PART A) focuses on the perceptions of consumers regarding the e-commerce ethics (privacy, security, reliability, non-deception, service recovery, shared value, and communication), commitment, trust, and satisfaction. The second part (PART B) is focussing on Cultural manipulation check items included power distance and individualism. The third part of the questionnaire (PART C) is concerned with demographic factors; requests general information from the respondents; this includes the customer's years of experience in the online shopping, his/her age and most recent academic qualification, and the occupation of the customers.

Your opinions will be useful in helping online stores enhancing their service to suit your needs better and provide you with even better service in the future.

The survey should take you no longer than 15 minutes and most questions require just tick-box answers. There are no right or wrong answers.

This research is purely for academic use within Plymouth Business School. All responses will be kept strictly confidential. If you have any queries regarding this survey, please don't hesitate to contact me at ***gomaa.agag@plymouth.ac.uk.***

Many thanks for your assistance. The researcher looks forward to receiving your completed questionnaire.

Instructions

- Most questions require just tick-box answers occasionally;
- you are required to write an answer in the space provided;
- All the questions in the questionnaire refer to your main online store;
- Where questions ask for your opinion, there are no right or wrong answers. All we are interested in are your perceptions about some ethical issues;
- Please complete all the questions, even if they appear similar;
- All the information that you provide will be kept strictly confidential.

If you would like to provide any additional comments regarding your experience with Internet shopping or the questionnaire, please do so in the box provided at the end of the questionnaire.

I would be very grateful if you fill out this questionnaire.

Sincerely Yours,

Gomaa Agag

Doctoral Candidate of School of Management

Please use the following scale to describe your opinion towards online shopping: 5= Strongly Agree (SA), 4= Agree (A), 3= Neutral (N), 2= Disagree (D) and 1= Strongly Disagree (SD).

PART A: *This part enquires about the perceptions of consumers regarding (the ethical issues e.g. privacy, security, reliability, non-deception, service recovery, shared value, and communication).*

Items	SA	A	N	D	SD
The site clearly explains how user information is used.	5	4	3	2	1
Information regarding the privacy policy is clearly presented.	5	4	3	2	1
The site shows that it complies with the rules and regulations governing online data protection.	5	4	3	2	1
The site appears to offer secure payment methods.	5	4	3	2	1
The security policy is easy to understand.	5	4	3	2	1
This site has adequate security features.	5	4	3	2	1
The price shown on the site is the actual amount billed.	5	4	3	2	1
You get what you ordered from this site.	5	4	3	2	1
Promises to do something by a certain time, they do it.	5	4	3	2	1
The site exaggerates the benefits and characteristics of its offerings.	5	4	3	2	1
This site takes advantage of less experienced consumers to make them purchase.	5	4	3	2	1
This site attempts to persuade you to buy things that you do not need.	5	4	3	2	1
This online store has a return policy.	5	4	3	2	1
There is a compensated policy for any delay in delivery of products/services.	5	4	3	2	1

This online store responds to customer complaints promptly.	5	4	3	2	1
This online store has a tracking mechanism for service recovery to identify customer satisfaction.	5	4	3	2	1
The online service provider respects our business values.	5	4	3	2	1
The online service provider and our company have a mutual understanding of each other's business values.	5	4	3	2	1
The online service provider sticks to highest level of business ethics in all its transactions.	5	4	3	2	1
The online service provider provides high quality information.	5	4	3	2	1
The online service provider allows buyers to track order status on the website.	5	4	3	2	1
The online service provider keeps its buyers informed about the latest developments.	5	4	3	2	1
I trust this website as a safe medium for transaction and purchase.	5	4	3	2	1
I always read the online retailer's policies and terms before transacting.	5	4	3	2	1
New technologies on this website are beneficial for business.	5	4	3	2	1
I use the website when I think it is popular.	5	4	3	2	1
I feel a very high degree of association with the online store that I transact with.	5	4	3	2	1
I feel a sense of belonging to the online store that I transact with.	5	4	3	2	1
I am proud to be a customer of this online store.	5	4	3	2	1
Overall, I was satisfied with this online commerce.	5	4	3	2	1
The online service provider website information content met my needs.	5	4	3	2	1
I was satisfied with online buying when compared to offline buying.	5	4	3	2	1
My choice to purchase online was a wise one.	5	4	3	2	1

PART B: *This part asks about the Cultural manipulation check items.*

The questions below were answered on a Likert-type scale ranging from "5 –strongly agree" to "1–strongly disagree".					
Inequalities among people are both expected and desired.	5	4	3	2	1
Less powerful people should be dependent on the more Powerful.	5	4	3	2	1
Inequalities among people should be minimized.	5	4	3	2	1
Rules and regulations are important because they inform buyers what the sellers do.	5	4	3	2	1
Fear of ambiguous situations and of unfamiliar risks is normal.	5	4	3	2	1
High stress and subjective feelings of anxiety are frequent among people.	5	4	3	2	1

Part c*: is concerned with demographic factors; requests general information from the respondents*

Please tick where appropriate.

1- Gender

    Male ☐   Female   ☐

2- What is the highest level of education that you have completed?

    ☐ Bachelor Degree

    ☐ Diploma

    ☐ Master or doctorate Degree

    ☐ Other (Please specify)………………………………………….

3- Internet experience (years):

    ☐ < 2

    ☐ 2<5

    ☐ >5

4- What is your job?

    ☐ Student

☐ Job at private sector

☐ Job at government institution

☐ Other (retired, homemaker, and unemployed).

5- Age

☐ <20

☐ 20<30

☐ 30<40

☐ >40

Thank you for taking the time to complete this questionnaire.

Your assistance in providing this information is very much appreciated.

If there is anything else you would like to tell us about this survey or other comments you wish to make that you think may help us to understand the analysis of the ethical issues of E-commerce and its effect on customer satisfaction, please do so in the space provided below.

……………………………………………………………………………………………………

……………………………………………………………………………………………………

……………………………………………………………………………………………………

……………………………………………………………………………………………………

……………………………………………………………………………………………………

……………………………………………………………………………………………………

……………………………………………………………………………………………………

جامعة مدينة السادات

كلية التجارة

اطـار مقتـرح لاخلاقيـات التجـارة الالكترونيـة وتاثيرهـا على رضـا العمـلاء: دراسـة مقارنـة بين انجلتـرا ومصر.

عزيزى الفاضل/ الفاضلة.......

اعمل معيد بكلية التجارة – جامعة مدينة السادات واقوم بدراسة الكتوراة بجامعة بليموث- بالمملكة المتحدة. وفى هذة المرحلة من الدراسة اقوم بجمع البيانات اللازمة لاستكمال الدراسة التطبيقية الخاصة بالدكتوراة من كافة المستهلكين الذين يقومون بالتسوق عبر الانترنت فى جمهورية مصر العربية.

ويتمثل هدفنا الرئيسى في التحقق من مدى تأثير أخلاقيات التجارة الإلكترونية على رضـا العمـلاء، وتغطـي الدراسـة سلسلة من القضايا الأخلاقية بخصوص تجارب العملاء، وآراءهم حول التسوق عبر الإنترنت.

من الواضح أن المستهلكين يواجهون بعض القضايا الأخلاقية اثناء رحلة تسوقهم عبر الإنترنت منها مثلاً: الخصوصية، والأمن ، وعدم الخداع والالتزام ، ولذلك فالعلاقة بين المنظمة والعملاء قد تتلاشى بسبب أي سلوك غير موثوق به أو غير أخلاقي تمارسه المتاجر الإلكترونية؛ هذا وأي سلوك غير أخلاقي من تلك المتاجر قد يؤثر سلباً على رضـا العمـلاء وثقتهم في المنظمة.

إن عدم الثقة من شـأنه أن يجبر العمـلاء على اتخـاذ الإجراءات التي توفر لهم الحمايـة الذا تيـة ، ومن ثم يتلاشـى رضا العمـلاء. ويتناول هذا البحث دراسة القضايا الأخلاقية في مجال التجارة الإلكترونية و التحقق من مدى تأثير ذلك على رضـا العملاء من خلال وضع إطار عمل لأخلاقيات التجارة الإلكترونية . تشير جميع الأسئلة الواردة في الاستطلاع إلى متجر التسوق الإليكروني الرئيسى بالنسبة لكم .

ويشكر الباحث لسيادتكم مقدما لتعاونكم معه فى هذا البحث, كما يعتذر لكم عما قد يسببه ذلك من مشقه راجيا المولى عز وجل ان يجزيكم عنة خير الجزاء.

الباحث

جمعة محمد عجاج

كلية التجارة- جامعة مدينة السادات, قسم ادارة الاعمال

يرجى استخدام المقياس التالي لوصف رأيكم حول التسوق عبر الانترنت : موافق بشدة = 5 (م.ش)، موافق = 4 (م)، رأي محايد = 3 (ح)، رافض = 2 (ر)، رافض بشدة = 1 (ر.ش).

الجزء أ: يدور هذا الجزء حول تصورات المستهلكين فيما يتعلق و(القضايا الأخلاقية وثقة العملاء، والتزام العملاء، ، وكذلك مدى رضا العملاء تجاة التسوق عبر الانترنت .

ر.ش	ر	ح	م	م.ش	البنود
1	2	3	4	5	يشرح الموقع بوضوح كيفية استخدام معلومات المستخدم.
1	2	3	4	5	يتم عرض المعلومات المتعلقة بسياسة الخصوصية بوضوح.
1	2	3	4	5	يشير الموقع الى الالتزام بقواعد حماية البيانات على الإنترنت واللوائح المنظمة لها .
1	2	3	4	5	يبدو أن الموقع يوفر وسائل آمنة للدفع.
1	2	3	4	5	من السهل فهم السياسة الأمنية للموقع.
1	2	3	4	5	يوفر الموقع معلومات إضافية عن الشركة بخلاف الموقع.
1	2	3	4	5	السعر الذي يظهر على الموقع هو المبلغ الفعلي الذي تدفعه نظير السلعة.
1	2	3	4	5	تحصل من الموقع على ما قد طلبته بالفعل.
1	2	3	4	5	يحافظ الموقع على وعوده التي يتعهد بها في بعض الأوقات .
1	2	3	4	5	يبالغ الموقع في عرض الفوائد والخصائص للمنتجات التي يعرضها.
1	2	3	4	5	يستغل الموقع قلة خبرة بعض المستهلكين في إتمام عملية الشراء.
1	2	3	4	5	يحاول هذا الموقع اقناعكم لشراء الأشياء التي لا تحتا جونها.
1	2	3	4	5	يمتلك هذا المتجر الالكترونى سياسة استرجاع.
1	2	3	4	5	هذا المتجر الالكترونى لدية سياسة تعويض فى حالة تاخير وصول السلعه او الخدمة عن الموعد النتفق علية.
1	2	3	4	5	هذا المتجر الالكترونى يرد على كافة شكاوى العملاء فى الحال.
1	2	3	4	5	هذا المتجر الالكترونى لدية الية تتبع للحصول على السلعه لتحديد رضا العملاء.

1	2	3	4	5	هذا المتجر الالكترونى يحترم قيم اعمالنا.
1	2	3	4	5	هذ المتجر الالكترونى وانا لدينا فهم متبادل لاعمال كلا مننا.
1	2	3	4	5	هذا المتجر الالكترونى لديه اعلى قيم اخلاقية فى التعامل معنا.
1	2	3	4	5	هذا المتجر الالكترونى يزودنى بمعلومات ذات مستوى عالى من الجودة.
1	2	3	4	5	هذا المتجر يسمح للمشترين بتتبع طلباتهم عبر الموقع الالكترونى الخاص بة.
1	2	3	4	5	هذا المتجر الالكترونى دائما مايزود عملائة باحدث التطورات.
1	2	3	4	5	أنا على ثقة هذا الموقع كوسيلة آمنة للمعاملة والشراء.
1	2	3	4	5	هذا الموقع الالكترونى يتصف بالمصداقية.
1	2	3	4	5	هذا الموقع الالكترونى يتصف بالثقة.
1	2	3	4	5	انا اثق فى هذا المتجر الالكترونى.
1	2	3	4	5	لدي ارتباط طويل جداً في تعاملي مع هذا المتجر الإليكتروني.
1	2	3	4	5	يتملكني شعور بالانتماء إلى هذا المتجر الإليكتروني الذي أتعامل معه.
1	2	3	4	5	فخور بأن أكون أحد عملاء هذا المتجر الإليكتروني.
1	2	3	4	5	بصفة عامة, انا راض تمام عن الشراء عبر الانترنت.
1	2	3	4	5	محتوى المعلومات المتاحة لدى هذا المتجر الالكترونى تقابل احتياجاتى.
1	2	3	4	5	كنت راضى عن الشراء عبر الانترنت مقارنة بالشراء من المتاجر.
1	2	3	4	5	كان إختياري الشراء من هذا المتجر الإليكتروني قراراً حكيماً .

الجزء ب: *يتناول هذا الجزء اتجاهات العملاء نحو اثر الثقافة.*

1	2	3	4	5	عدم المساواة بين الناس هو شىء مرغوب ومتوقع.
1	2	3	4	5	يجب على الناس الضعفاء الاعتماد على غيرهم من الاقوياء.
1	2	3	4	5	عدم المساواة بين الناس يجب الحد منها.
1	2	3	4	5	كل فرد ينمو لرعاية نفسة او الاسرة المقربة الية والمباشرة منه فقط.
1	2	3	4	5	يتم تحديد الناس والتعرف عليهم باستقلالية تامة عن الجماعات التى ينتمون اليها.
1	2	3	4	5	يتم تحديد شخص ما من خلال موقفهم فى الشبكات الاجتماعية التى ينتمون اليها.

الجزء ج: ويركز على العوامل الديموغرافية، ويتطلب معلومات عامة من المستقصى منهم في الاستبيان.

يرجى وضع علامة على الإختيار المناسب .

1-   الجنس

☐ذكر   ☐ أنثى

2-   ما هي أعلى درجة من التعليم إنتهيت إليها ؟

☐درجـة البكـالوريوس   ☐الدبلومـة   ☐ الماجستير أو درجـة الدكتوراه ☐ أخرى (يرجى التحديد) ....

3-   تجربتكم مع الإنترنت (بالسنوات):

☐ >5   ☐ 2 >5   ☐< 2

4-   ما هي وظيفتك ؟

☐ طالب   ☐وظيفة قطاع خاص   ☐ظيفة في مؤسسة حكومية   ☐أخرى (متقاعد، ربة منزل، عاطل عن العمل) .

5-   العمر

☐ >40   ☐ 30 >40   ☐ 20>30   ☐< 20

نشكركم على ثمين وقتكم الذي استغرقه هذا الاستبيان.

ونقدر غالياً ونثمن دعمكم في توفير هذه المعلومات لنا محل تقدير كبير.

إذا كان هناك أي شيء آخر ترغبون في إخبارنا به حول هذا الاستبيان أو أية تعليقات أخرى ترغب في تقديمها لنا وتعتقدون أنها يمكن أن تساعدنا على دراسة وتحليل القضايا الأخلاقية الخاصة بالتجارة الإلكترونية وأثرها على رضا العملاء، فضلاً يرجى كتابة ذلك في المكان المخصص لها أدناه.

……………………………………………………………………………………………………

……………………………………………………………………………………………………

Appendix B: The Ethics Form

**RESEARCH
WITH
PLYMOUTH
UNIVERSITY**

Gomaa Agag
PGR Student
Faculty of Business

Ref: FoB/UPC/FREC/FREC1516.06/clc
Date: 29 January, 2016

Dear Gomaa

Ethical Approval Application No: FREC1516.06
Title: A framework for B2C and B2B e-commerce ethics and its effect on customer satisfaction: a comparison study between the UK and Egypt

The members of the Faculty Research Ethics Committee wishes to thank you for resubmitting your application for further consideration. We also acknowledge the accompanying letter explaining why ethical approval was not sought before commencing and completing your data collection activities. We appreciate the effort you have put into responding to some of our queries raised on your pervious applications.

In your letter, you indicated that you were unaware about the requirement to go through the ethical approval process for your research and data collection activities. Regarding this, we do not think this a sufficient reason given that over the period of your stay at the University you have had ample opportunities to be aware about this requirement. Information regarding research ethics is available through the PGR students' inductions, Graduate School webpages, The Graduate School Research Degree Handbook, Researcher Development Programme sessions organised by the Graduate School, and the Faculty of Business PGR Student Handbook. Your DoS may also have informed you about this requirement.

Please note that in future if data collection is completed, especially where human participants are involved in the research, before an application is made to the Committee, this may be considered as research misconduct and the application may not be considered (see article 31 – 40 of the Plymouth University Research Policy). This may also render any research outcomes invalid as per the Plymouth University's 'Integrity & Ethics – Good Practice in Research' Policy.

Moreover, section 10 (c) of the revised application indicated that, '*Any documented data will be kept securely and will be destroyed no more than 12 months after the PhD viva.*' This is contrary to article 88 of the University's Research Ethics Policy, which states that, '*The University expects that primary research data is held securely for a period of ten years after*

Faculty of Business
University of Plymouth
Drake Circus
Plymouth
Devon PL4 8AA United Kingdom

T   +44 (0) 1752 585646
F   +44 (0) 1752 585715
W   www.plymouth.ac.uk

Appendix C: Tables for Non-response Bias Test

C1. Non-response test for UK B2C

	Independent Samples Test			
	Levene's Test for Equality of Variances		t-test for Equality of Means	
	F	Sig.	Sig. (2-tailed)	Mean Difference
PRV1	0.265	0.572	0.490	-0.346
PRV3	0.693	0.183	0.490	-0.346
SEC1	1.928	0.088	0.273	-0.527
DEC2	0.073	0.842	0.273	-0.527
REL2	3.026	0.032	0.935	-0.162
REL3	0.373	0.633	0.935	-0.162
SRC1	0.837	0.310	0.468	-0.561
SHV3	0.321	0.572	0.468	-0.561
TRU1	3.289	0.039	0.676	0.317
TRU4	0.082	0.788	0.675	0.317
COM1	2.393	0.021	0.430	0.263
COM2	0.936	0.272	0.430	0.263
SAT1	0.284	0.753	0.574	0.201
SAT2	0.633	0.312	0.573	0.201
SAT4	1.285	0.077	0.315	0.627
			0.315	0.627
			0.710	-0.210
			0.710	-0.210
			0.483	0.382
			0.483	0.382
			0.571	-0.293
			0.571	-0.293
			0.345	-0.437
			0.345	-0.437
			0.139	-0.621
			0.139	-0.621
			0.462	-0.527
			0.462	-0.527
			0.680	-0.382
			0.680	-0.382

C2. Non-response test for Egypt B2C

	Independent Samples Test			
	Levene's Test for Equality of Variances		t-test for Equality of Means	
	F	Sig.	Sig. (2-tailed)	Mean Difference
PRV1	1.910	0.047	0.314	-0.426
PRV3	0.718	0.235	0.314	-0.426
SEC1	0.154	0.616	0.627	-0.172
DEC2	0.693	0.151	0.627	-0.172
REL2	2.517	0.052	0.186	0.491
REL3	0.562	0.143	0.186	0.491
SRC1	0.171	0.593	0.520	0.329
SHV3	0.144	0.530	0.520	0.329
TRU1	1.253	0.064	0.719	0.102
TRU4	2.472	0.048	0.719	0.102
COM1	0.362	0.531	0.294	-0.526
COM2	0.196	0.827	0.294	-0.526
SAT1	0.637	0.390	0.472	0.621
SAT2	2.361	0.036	0.471	0.621
SAT4	0.924	0.217	0.591	0.192
			0.591	0.192
			0.436	-0.621
			0.436	-0.621
			0.793	-0.187
			0.792	-0.187
			0.218	-0.402
			0.218	-0.402
			0.381	-0.178
			0.381	-0.178
			0.726	0.205
			0.726	0.205
			0.927	-0.102
			0.927	-0.102
			0.647	-0.217
			0.647	-0.217

C3. Non-response test for the UK B2B

	Levene's Test for Equality of Variances		t-test for Equality of Means	
Independent Samples Test				
	F	Sig.	Sig. (2-tailed)	Mean Difference
PRV1	0.089	0.690	0.529	-0.623
PRV3	0.317	0.565	0.529	-0.623
SEC1	0.491	0.278	0.380	-0.491
DEC2	2.163	0.072	0.380	-0.491
REL2	3.187	0.045	0.624	-0.302
REL3	0.673	0.157	0.624	-0.302
SRC1	1.290	0.072	0.817	0.127
SHV3	0.026	0.821	0.817	0.127
TRU1	0.273	0. 614	0.693	-0.429
TRU4	2.618	0.072	0.693	-0.429
COM1	0.217	0.647	0.571	0.471
COM2	3.201	0.012	0.571	0.471
SAT1	0.192	0.649	0.916	0.180
SAT2	0.302	0.418	0.916	0.180
SAT4	0.713	0.216	0.264	-0.695
			0.264	-0.695
			0.527	-0.725
			0.527	-0.725
			0.851	-0.281
			0.851	-0.281
			0.217	-0.419
			0.217	-0.419
			0.873	0.231
			0.873	0.231
			0.318	-0.237
			0.317	-0.237
			0.327	-0.520
			0.327	-0.520
			0.481	-0.192
			0.481	-0.192

	Independent Samples Test			
	Levene's Test for Equality of Variances		t-test for Equality of Means	
	F	Sig.	Sig. (2-tailed)	Mean Difference
PRV1	0.084	0.759	0.248	-0.634
PRV3	0.058	0.941	0.248	-0.634
SEC1	2.634	0.074	0.176	0.529
DEC2	0.250	0.672	0.176	0.529
REL2	0.613	0.344	0.780	0.205
REL3	0.487	0.276	0.780	0.205
SRC1	3.214	0.030	0.493	-0.674
SHV3	0.172	0.683	0.493	-0.674
TRU1	0.618	0.412	0.624	-0.375
TRU4	0.393	0.580	0.624	-0.375
COM1	0.478	0.329	0.792	-0.602
COM2	2.390	0.024	0.792	-0.602
SAT1	0.341	0.647	0.687	0.179
SAT2	0.628	0.293	0.687	0.179
SAT4			0.394	0.586
			0.393	0.586
			0.576	-0.394
			0.576	-0.394
			0.673	-0.283
			0.673	-0.283
			0.617	-0.402
			0.617	-0.402
			0.920	-0.172
			0.920	-0.172
			0.319	-0.406
			0.319	-0.406
			0.691	-0.293
			0.691	-0.293

Appendix D: Tables for Common Methods Bias Test

D1. Harman's one-factor test for the UK B2C

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	31.712	32.251	32.251	31.712	32.251	32.251
2	7.392	11.232	43.483			
3	7.233	9.049	52.532			
4	7.127	8.450	60.982			
5	6.363	6.405	67.387			
6	5.870	6.213	73.600			
7	5.564	5.582	79.182			
8	5.218	5.235	84.417			
9	4.314	3.943	88.360			
10	3.933	3.211	91.571			
11	2.861	2.427	93.998			
12	2.819	1.253	95.248			
13	1.780	0.847	96.088			
14	1.662	0.736	96.818			
15	1.471	0.671	97.488			
16	1.432	0.593	98.078			
17	1.335	0.475	98.548			
18	1.183	0.239	98.778			
19	0.841	0.204	98.978			
20	0.810	0.185	99.458			
21	0.806	0.083	99.538			
22	0.723	0.074	99.808			
23	0.711	0.071	99.878			
24	0.680	0.062	99.838			
25	0.632	0.051	99.888			
26	0.598	0.050	99.898			
27	0.539	0.047	99.908			
28	0.433	0.044	99.968			
29	0.401	0.039	99.971			
30	0.317	0.024	99.973			
31	0.283	0.027	99.975			
32	0.171	0.029	99.980			
33	0.130	0.012	100			

D2. Harman's one-factor test for Egypt B2C

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	26.627	28.724	28.724	26.627	28.724	28.724
2	13.183	11.285	40.004			
3	8.271	9.757	49.754			
4	8.129	8.489	58.243			
5	7.325	5.403	63.643			
6	6.113	5.085	68.653			
7	5.580	4.561	73.214			
8	3.274	4.107	77.321			
9	2.303	3.953	81.271			
10	2.185	2.582	83.871			
11	1.893	1.646	85.040			
12	0.918	1.169	86.309			
13	0.870	0.863	87.169			
14	0.782	0.711	87.872			
15	0.473	0.630	88.350			
16	0.326	0.553	88.903			
17	0.315	0.539	89.442			
18	0.270	0.432	90.874			
19	0.209	0.418	91.292			
20	0.128	0.409	93.701			
21	0.103	0.408	94.107			
22	0.083	0.405	94.506			
23	0.082	0.398	95.304			
24	0.080	0.384	96.839			
25	0.072	0.362	97.201			
26	0.071	0.357	97.558			
27	0.063	0.339	97.897			
28	0.056	0.308	98.205			
29	0.047	0.302	98.507			
30	0.034	0.300	98.807			
31	0.031	0.294	99.611			
32	0.029	0.282	99.703			
33	0.026	0.270	100			

D3. Harman's one-factor test for the UK B2B

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	34.519	36.618	36.618	34.519	36.618	36.618
2	7.392	11.232	43.483			
3	7.233	9.049	52.532			
4	7.127	8.450	60.982			
5	6.363	6.405	67.387			
6	5.870	6.213	73.600			
7	5.564	5.582	79.182			
8	5.218	5.235	84.417			
9	4.314	3.943	88.360			
10	3.933	3.211	91.571			
11	2.861	2.427	93.998			
12	2.819	1.253	95.248			
13	1.780	0.847	96.088			
14	1.662	0.736	96.818			
15	1.471	0.671	97.488			
16	1.432	0.593	98.078			
17	1.335	0.475	98.548			
18	1.183	0.239	98.778			
19	0.841	0.204	98.978			
20	0.810	0.185	99.458			
21	0.806	0.083	99.538			
22	0.723	0.074	99.808			
23	0.711	0.071	99.878			
24	0.680	0.062	99.838			
25	0.632	0.051	99.888			
26	0.598	0.050	99.898			
27	0.539	0.047	99.908			
28	0.433	0.044	99.968			
29	0.401	0.039	99.971			
30	0.317	0.024	99.973			
31	0.283	0.027	99.975			
32	0.171	0.029	99.980			
33	0.130	0.012	100			

D4. Harman's one-factor test for Egypt B2B

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	18.735	17.927	17.927	34.519	36.618	36.618
2	8.320	10.281	28.208			
3	7.829	10.027	38.235			
4	7.018	8.483	46.718			
5	6.721	8.417	55.135			
6	6.070	6.918	62.053			
7	5.291	5.527	67.580			
8	5.200	5.263	72.843			
9	4.182	3.915	75.864			
10	3.933	3.759	78.885			
11	2.832	2.730	81.806			
12	2.192	1.839	83.770			
13	1.625	0.837	84.664			
14	1.602	0.703	85.465			
15	1.462	0.657	86.058			
16	1.402	0.593	89.609			
17	1.335	0.473	91.034			
18	1.183	0.293	92.243			
19	0.811	0.264	93.447			
20	0.818	0.193	94.632			
21	0.800	0.093	95.715			
22	0.733	0.076	96.808			
23	0.701	0.076	97.878			
24	0.690	0.064	98.838			
25	0.612	0.058	99.888			
26	0.528	0.058	99.898			
27	0.500	0.044	99.908			
28	0.423	0.042	99.968			
29	0.392	0.033	99.971			
30	0.311	0.029	99.973			
31	0.300	0.018	99.975			
32	0.161	0.016	99.980			
33	0.129	0.015	100			