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A comparative study of the factors influencing online retail ethics and their effects on consumer trust and loyalty

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Abstract

Society criticizes internet buying because consumers face ethical difficulties. As such, many marketing choices made by internet merchants should take ethics into account. While a lot of studies have concentrated on traditional retail ethics, there are just a few that address internet shopping's unique set of challenges. The purpose of this research is to identify the factors that influence consumers' trust, contentment, and loyalty to online merchants as it relates to their judgments of the ethics of these businesses. A structured questionnaire based on the literature was used to gather data from a sample of online merchants' customers. Consumers' trust, happiness, and loyalty are significantly correlated with online merchants' ethical practices, according to the results and most respondents shop online frequently, highlighting the prevalence of online shopping. Significant positive correlations suggest that online retailing ethics and customer trust modestly enhance shopping frequency and retention.

Keywords: E-retailing, e-satisfaction, e-trust, e-loyalty, Ethics, E-commerce, User interface quality, Information quality

Introduction

Because the internet delivers a new setting for immoral conduct, the enormous extension of online business increases ethical concerns (Freestone and Mitchell, 2004) ^[2]. In the light of recent innovations in e-commerce technology, this research deepens comprehension of the ethical concerns that arise in this setting. By establishing a foundation of trust and working together, retailers and consumers may create partnerships that benefit both parties (Dayal *et al.*, 2001) ^[6]. The causes of bad occurrences have a detrimental influence on the consumer mind, however, strategies to retain trust are useful in building a good frame of mind among customers (Chen *et al.*, 2013) ^[7]. However, current understanding of how to acquire trust and its effects on e-business results is limited (Jones *et al.*, 2000) ^[8]. Consequently, the author takes a look at how the commitment-trust theory of connection marketing, which has been discussed a lot (Morgan and Hunt, 1994) ^[9], may be applied to the ethics of online shopping.

Ethics of e-retailing: Ethics, as proposed by Aristotle in his theory of morality, is the study of good and wrong conduct (Gaski 1999) ^[10]. The field of ethics attempts to address the age-old issue of "what is good" (Pires and Stanton, 2002) ^[11], however, it seems that no universally accepted response exists (Fisher *et al.*, 1999) ^[12]. When the author talks about the ethics of marketing, we're not only referring to the rules and regulations that marketers must follow (Sreikiene 2005) ^[13]. Ethical considerations in marketing choices, strategies, and mindsets are what makeup marketing ethics (Gaski 1999) ^[10]. Several revisions have been conducted on the morals of marketing and principled policymaking due to the growing number of ethical problems in the field (Vitell and Ho 1997; Ferrell, *et al.* 1989; Hunt and Vitell 1986; Ferrell and Gresham 1989) ^[14, 51, 52, 51]. According to Roman (2007) ^[16], online merchants must act ethically towards their clients, which includes being trustworthy, fair, and honest. A new brand environment for unethical behaviors has emerged on the internet (Freestone and Mitchell, 2004) ^[2], and breaking the laws of ethics is the quickest way to ruin any relationship, especially the one between a company and its customers (Fisher *et al.*, 1999) ^[12]. Remember that acting ethically would benefit both the company and its customers (Abela and Murphy, 2008) ^[17], contribute significantly to happy customers, and help businesses succeed in the long run (Fisher *et al.*, 1999) ^[12].

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Review of Literature

Wajeeha Aslam, *et al.* (2020) ^[34] Analyzed organizational development and profitability in the long run are driven by customer loyalty and trust. The results indicated that ECT and e-loyalty are strongly prejudiced by factors such as website user interface quality, information quality, knowledge of “e-commerce, and perceived privacy” while perceived security risk had no discernible effect on ECT.

Yam B. Limbu, *et al.* (2012) ^[35] Discussed about behaving ethically affects revisit and buy intents, even while there is a physical distance between online businesses and customers. As a result, businesses selling goods online should put money into initiatives that make people more confident in buying from them.

Sri Astuti Pratminingsih, *et al.* (2013) ^[36] Summarized online shopping's meteoric rise has ratcheted up the level of competition in this market. The research hypotheses were tested on 300 students using multiple regression and qualitative analysis. The findings of the empirical research showed that students' loyalty to online shopping is greatly affected by their level of satisfaction, trust, and commitment.

Hee-Woong Kim, *et al.* (2004) ^[37] divided online shop trust into two categories: first-time buyers' trust and repeat buyers' trust. Based on research, all knew that the antecedents of trust development are different for prospective and returning clients. Potential and returning consumers' confidence is impacted by common antecedents in different ways, which the author also compared. When it comes to establishing trust for recurring business, the author found that happy customers are more influential.

Mohammad Shafiee & Ahghar Bazargan (2018) ^[38] showed that there is a good and direct relationship between information security and website performance and the quality of services. Moreover, e-recovery is favorably affected by responsiveness, recompense, and communication. Online repurchase is greatly influenced by e-loyalty, which is in turn influenced by e-recovery.

Regina Connolly & Frank Bannister (2008) ^[39] through findings of this study added significantly to the literature on marketing, trust, and dissemination as a whole, as well as to the field of information systems specifically. Anyone selling goods or services online who wants to earn their customers' confidence should take note of the results of this study.

Norizan Kassim & Asiah Abdullah (2010) ^[40] used “a general linear model univariate analysis of variance and structural equation modeling” to evaluate the hypothesis. There was a strong correlation between customers' perceptions of service quality and their level of happiness showed that trust was significantly impacted by buyer fulfillment. “Word of mouth (WOM)” is a predecessor to future visits or purchases, and consumer happiness and trust both have substantial impacts on loyalty via WOM. Astonishingly, trust has no direct bearing on the second.

Jatinder J. Singh, *et al.* (2012) ^[41] addressed the topic by developing and testing a theoretical framework that includes hypothesized connections. The findings point to a correlation between how people feel about a business's ethics and their level of confidence in and affinity for that brand. Trust in a brand is favorably impacted by its effect as well. Additionally, there is a favorable correlation between brand trust brand effect, and brand loyalty. author goes over the outcomes and what mean for management and academia.

Sura Al-Ayed (2022) ^[42] Analyzed the significance of

establishing and sustaining E-customer loyalty in electronic marketplaces because e-commerce and online purchasing will shape the future of international trade. The research participants were surveyed using computerized questionnaires. Care, Character, Choice, Convenience, Customization, and Cultivation were the elements that contributed most to elevating E-customer loyalty, according to the findings. The ever-increasing earnings and rising market share of e-commerce, thanks to its emphasis on E-loyalty clients, have established it as a trailblazer in today's commercial organizations. The ever-increasing earnings and rising market share of e-commerce, thanks to its emphasis on E-loyalty clients, have established it as a trailblazer in today's commercial organizations.

Fatima Shahid & Danish Ahmed Siddiqui (2021) ^[43] Preferred that behaving unethically under the intensive scrutiny and monitoring of the B2B purchase process may put emotional and mental pressure on procurement professionals. Three hundred and thirty-three people had their data extracted using “structural equation modeling and confirmatory factor analysis”. It appeared that Autonomy, Perceived Ethical Leadership, Perceived Material Risk, and Audit Pressure all have significant beneficial impacts on Ethical Pressure Dissonance.

Chechen Liao, *et al.* (2017) ^[44] examined the impact of exterior orientation points on repurchase performances and the relationship between consumers' search effort and gratification and repentance by using the expectation approval theory and the regret theory. An online store's 268 consumers served as test subjects for the program. According to partial least squares analysis, regret is predicted by “confirmation of expectation, search effort, and alternative attractiveness” Satisfaction is influenced by “confirmation of expectation and search effort, which also has a positive effect on repurchase intention. As a bonus, the correlation between happiness and propensity to repurchase is mitigated by past loyalty.

Farhan Mirza, *et al.* (2023) ^[45] Discussed the relationship between banking companies' CSR initiatives and customer loyalty is examined in this research. Research highlights the moderating effect of consumer demographics on the mediating function of consumer trust. Five hypotheses were examined by analyzing the quantitative data from an online survey. Research showed that consumer trust mediates the favorable effect of CSR on customer loyalty, with multi-group moderation occurring in consumer demographics. research showed that CSR has improved customer loyalty and confidence in Pakistan's banking sector.

Laith Alrubaiee & Nahla Al-Nazer (2010) ^[46] highlighted the importance of building trust and commitment with customers as the main means by which ethical sales practices provide positive outcomes. A customer's impression of a bank's ethical conduct, however, plays a significant role in the establishment and preservation of that connection. Managers at financial institutions should work towards a culture free of unethical behavior because managers know how important it is to have lasting connections with their clients.

Amir Sadeghi, *et al.* (2019) ^[47] Studied the functions of “e-trust and e-satisfaction”, this study seeks to determine how an organization's reputation affects e-loyalty. This study put the idea to the test by analyzing data from 450 Iranian customers of Digikala. There was a statistically significant relationship between organizational reputation “e-trust and e-satisfaction” in the population that was studied. Focusing

on how the e-commerce firm's reputation affected consumer satisfaction, trust, and loyalty was the main objective of this study.

N. Giovanis & Pinelopi Athanasopoulou (2014) [48] examined the data gathered from 451 Greek online shoppers for consumer electronics, the author finds that: 1) "e-trust and e-satisfaction" have a positive effect on e-loyalty; 2) privacy/security, ease of use/usability, and reliability/efficiency are antecedents of e-trust and e-satisfaction; and 3) e-satisfaction mediates the relationship between e-trust and the other three dimensions of e-service quality, namely information quality/benefits, responsiveness, and web design or web design.

Justification of the study

The significance of the internet business is growing quickly as a result of rising globalization and technological advancements, which makes online shopping incredibly convenient and fat for online customers. The fierce competition in the market has led many businesses to resort to extreme measures to attract customers, such as offering deep discounts, frequent sales, and special deals tied to holidays and other special occasions. This affects customer conduct both directly and indirectly. So, the purpose of this research is to find out what makes people purchase things online. Several aspects influence online consumer behavior and buying, including the trustworthiness of online stores, the availability of information, the security of payments, the privacy of customers, the clarity and visibility of websites, the convenience of time, and the degree of education of the shoppers. Online consumers' demographics, cultural background, social circle, personal psychology, internet habits, reasons for purchasing online, and level of online experience are all examined in this research. In addition to identifying the key drivers of online buying and the most significant obstacles to its widespread use, this research will also detail the primary motivations of online shoppers. The study's findings would help different sectors and businesses involved in online buying improve their marketing strategies (Bhatt & Nagvadia, 2021) [49]. Presently, electronics accounted for 48% of India's online retail sales in 2018, with clothing coming in second at 29%.

Here are a few of the most noteworthy changes in the Indian e-commerce industry:

- The Paytm Payment Bank is the new financial product from Paytm. Paytm Bank was the first bank in India to provide free virtual debit cards, no minimum balance requirements, and no fees for online transactions.
- Google has been aiming to join the e-commerce market since June of this year, with an expected launch in November. One of its first target markets is India.
- Twenty-one agreements totaling \$2.1 billion were closed in India's e-commerce sector in 2017, with forty deals totaling \$1,129 million closed in the first half of 2018.
- Internet Saathi is a joint initiative between Google and Tata Trust that aims to provide access to the Internet for women living in rural areas of India.

The statements made above make it quite evident that internet shopping will capture a larger share of the industry in the future. People will only choose to purchase online in the current climate and trend of physical distance. Concerns about unethical business tactics betraying customers' confidence will also arise from this.

Objectives

1. To investigate what elements, contribute to consumers' perceptions of online retailing ethics.
2. To investigate the connection between trust and client retention.

Hypothesis

- **Hypothesis 1:** Customers' levels of trust and their perceptions of a company's ethics are positively correlated.
- **Hypothesis 2:** Customer pleasure is positively correlated with perceived trust.

Research Methodology

Detailed descriptions of the research process may be found in the methodological sections that follow. Following is a more detailed explanation of the key points, including the study design, population, sample size, data collecting instrument, sample design, and data analysis tool:

Research design

This study adopts a mixed-methods research design, integrating theoretical and verifiable approaches to provide comprehensive customer-perceived factors of online retailing ethics, understanding of theoretical methods will be used to explore customer-perceived factors of online retailing ethics. Verifiable analysis, including survey and interview, will be employed to assess the impact of explored factors of online retailing ethics on customer trust and customer retention.

Population

The population consists of all the things that can be studied by collecting relevant data. Customers in the Punjab state will make up the bulk of the study's population. Based on the 2011 census, over 37% of Punjab's population, or around 1 crore people, resides in metropolitan areas. Because of the widespread availability of the Internet and other web-based technologies, online shopping has grown in popularity among city dwellers. Online shopping is more popular among those aged 20 to 50. Therefore, it is appropriate to take into consideration the approximately 38% youthful urban population of Punjab for the present research. Author will gather information from the three most populous metropolitan districts in Punjab based on population. The urban population of the top districts is shown in the following table. Therefore, the aforementioned three Punjabi districts—Ludhiana, Amritsar, and Jalandhar—will be the sites of data collection.

Sample size

The term "sample size" denotes to the total number of people drawn from a larger community to conduct more research. The target demographic for this study is adults (Aged 20–50) residing in the three largest cities in Punjab: Amritsar, Ludhiana, and Jalandhar. To get the sample size from the whole population, one may use "Cochran's formula".

Cochran's Formula

$$n_0 = Z^2pq/e^2$$

Where: n_0 = Sample size

Z = Table value of Z at the desired confidence level,

p = Estimated proportion of the selected population (Here it is 0.38)

$q = 1 - p$

e = Level of Error Tolerance (Here it is 95%) The 95% confidence level gives the alpha level of 0.05.

The correct number of participants is determined to be 38% of the urban youth population in the chosen cities using "Cochran's methodology". A Z-score of 1.96 at the 95% confidence level is given by the data in the table.

$$n_0 = \frac{(1.96)^2 (0.38) (0.62)}{0.05^2}$$

$$n_0 = 3.84 * 0.24 / 0.0025 \quad n_0 = 362$$

The number of respondents needed for the survey is 362 if the Cochran formula is to be followed. Nevertheless, taking into account the study's aims, about 400 individuals will be polled.

Data Collection and Sampling

We used the internet to distribute questionnaires, which is a great way to get in touch with people who buy online (Roman, 2007) [16] and to learn more about the people who could take part in a study (Tsai and Huang, 2007) [50]. People who have bought online in the last four months make up the study's sample. In keeping with other research (Roman 2007, Freestone and Mitchell 2004) [16, 2], the author asked participants to name a website from which they had purchased over the last four months if people had done any online shopping at all. It also asked them to share the link to the survey with those people believed could be suitable to fulfill the requirement. Utilizing the snowball sampling approach, 362 customers were surveyed and their responses were evaluated.

Data analysis tool: Data analysis is the subsequent stage after data collection. The data will determine the best test to apply. To quantify the correlation between the variables, the statistical package SPSS will be used. The data which was collected using a questionnaire was evaluated.

Pearson Correlation

Correlation analysis measures and assesses the strength and direction of the linear relationship between two continuous variables. "The Pearson correlation coefficient (R)" is the most common correlation measure. It ranges from -1 to 1, where $r = 1$ indicates a perfect positive linear relationship, $r = -1$ indicates a perfect negative linear relationship, and $r = 0$ indicates no linear relationship. The formula for calculating the Pearson correlation coefficient between two variables X and Y, based on their sample covariance (cov (X, Y)), standard deviations s_X and s_Y , and sample sizes (n), is:

$$r = \frac{cov(X,Y)}{s_X - s_Y}$$

Where:

- Cov (X, Y) is the covariance of X and Y.
- s_X and s_Y are the standard deviations of X and Y, respectively.
- n is the number of observations (or pairs of data points).

To further test hypotheses and investigate links within datasets, researchers can use this analytical approach to measure and understand the degree of linear connotation between variables. Because it does not assume causation or utilize a predictive model, it is especially helpful in situations when the researcher wants to know the direction and intensity of the correlation between two variables.

Result

The statistical analysis of the survey data sheds light on gender, age, occupation, and frequency of online buying. The data set contains 362 valid replies with no missing values.

Table 1: Descriptive Statistics

Statistics	N	Particular	Gender	Age	Occupation	Frequency of online shopping
		Valid	362	362	362	362
		Missing	0	0	0	0
Gender	Valid	Male	181	50.0	50.0	50.0
		Female	181	50.0	50.0	100.0
		Total	362	100.0	100.0	
Age	Valid	Under 18	53	14.6	14.6	14.6
		18-24	92	25.4	25.4	40.1
		25-34	95	26.2	26.2	66.3
		35-54	81	22.4	22.4	88.7
		55 and above	41	11.3	11.3	100.0
		Total	362	100.0	100.0	
Occupation	Valid	Student	56	15.5	15.5	15.5
		Employed	118	32.6	32.6	48.1
		Self-Employed	93	25.7	25.7	73.8
		Unemployed	40	11.0	11.0	84.8
		Retired	55	15.2	15.2	100.0
		Total	362	100.0	100.0	
Frequency of Online Shopping	Valid	Rarely (Less than once a month)	18	5.0	5.0	5.0
		Occasionally (1-3 times a month)	56	15.5	15.5	20.4
		Frequently (4-6 times a month)	107	29.6	29.6	50.0
		Very Frequently (more than 6 times a month)	181	50.0	50.0	100.0
		Total	362	100.0	100.0	

The gender distribution shows that the largest group is 25-34 years old (26.2%), followed by 18- 24 (25.4%), 35-54 (22.4%), under 18 (14.6%), and 55 and above (11.3%). In

terms of occupation, 32.6% are employed, 25.7% are self-employed, 15.5% are students, 15.2% are retired, and 11.0% are unemployed. Regarding the frequency of online

shopping, 50.0% shop very frequently (More than 6 times a month), 29.6% frequently (4-6 times a month), 15.5% occasionally (1-3 times a month), and 5.0% rarely (Less than once a month). These results highlight that the majority of respondents are frequent online shoppers, with a balanced representation across genders, diverse age groups, and

various occupations.

Hypothesis 1: Customers' levels of trust and their perceptions of a company's ethics are positively correlated

Table 2: Correlations

		Frequency of Online Shopping	Factors of Online Retailing Ethics
Frequency of Online Shopping	Pearson Correlation	1	.158**
	Sig. (2-tailed)		.003
	N	362	362
Factors of Online Retailing Ethics	Pearson Correlation	.158**	1
	Sig. (2-tailed)	.003	
	N	362	362
Correlation is significant at the 0.01 level (2-tailed)			

Statistical research on the association between online shopping frequency and online retailing ethics aspects shows a tiny but positive correlation. A little rise in the frequency of online shopping is associated with an improvement in the perception of online retailing ethics (Pearson correlation coefficient: 0.158). With a p-value of 0.003 and a significance level of 0.01 (2-tailed), this correlation provides strong evidence that the null hypothesis of no association is false. Consumer privacy, honest advertising, and fair labor practices are three aspects that impact the ethical environment of online shopping, according to the findings. Protecting consumers from harm, honoring proprietary information, and being a good corporate citizen. Online shoppers have more faith in businesses that act ethically and by the law. Thus, there is a slight but positive correlation between people's frequency of online shopping and their attention to ethical issues in online retail.

Hypothesis 2: Customer pleasure is positively correlated with perceived trust

Table 3: Correlations

		Customer Trust	Retention
Customer Trust	Pearson Correlation	1	.169**
	Sig. (2-tailed)		.001
	N	362	362
Retention	Pearson Correlation	.169**	1
	Sig. (2-tailed)	.001	
	N	362	362
Correlation is significant at the 0.01 level (2-tailed)			

The correlation study reveals a tiny but statistically significant positive association between customer trust and retention. Greater levels of consumer trust are marginally associated with somewhat greater levels of consumer retention (Pearson correlation value = 0.169). At the 2-tailed p-value of 0.001, this “connection is statistically significant at the 0.01 level” providing strong evidence against the absence of a correlation. Therefore, there is some evidence from the data to imply that building trust with customers helps with customer retention, albeit a weak one.

Conclusion

In conclusion, the findings of the study are that most respondents shop online frequently, highlighting the prevalence of online shopping. Correlation analysis reveals small but significant positive relationships between online

retailing ethics and shopping frequency as well as between customer trust and retention. These findings suggest that ethical considerations and customer trust modestly enhance online shopping frequency and retention, respectively.

Limitations and further research directions

Participants in the research must have made an online purchase within the last twelve months. The survey does not include customers who do not use the Internet or who use the Internet for purposes other than shopping or researching. Because of this, it's reasonable to assume that respondents will provide more favorable ratings of the trust they've experienced. The aforementioned method was chosen because it is more likely to elicit positive responses from participants when asked about familiar websites, it shops from rather than random websites. This is because including consumers who have never shopped online or asked them about a specific website would have produced unreliable data.

Although this was not the goal of the sampling process, the majority of the study's participants are young and college-educated. While this does show that young people purchase online more than other demographics, it has also become a component that makes group comparisons more difficult. lastly, ethics has been examined as a whole, without addressing the relationship between its four sub-dimensions and other factors like trust, satisfaction, and loyalty. To learn how each component affects people's views of ethics and which component has a greater impact on other factors, it is recommended that these sub-dimensions be examined independently.

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