Purchasers' perception of online business ethics: A case of (B2B) (SMEs) IT Firms in the North West, UK

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Abstract

The purpose of this study was to produce empirical research to examine the ethical concerns related to B2B (IT) in North West, UK. the Internet has fundamentally transformed the nature and the related businesses and customers maintain; while online purchasing Has experienced significant growth recently, customers worry frequently about the ethical issues of online increasingly. For retailers, internet usage has been a cause for concern and posed to be a challenge. Concerns of virtuous behaviour and security can derail customers from actively online purchasers'. To foster further growth, marketers must realize these critical ethical challenges in the online retailing environment and be cautious not to create dissatisfaction or distrust Most of the research was conceptual and limited in scope.

In an online context, this study proposes and tests a conceptual model that will discover the relationships between online providers' websites and ethical factors (e.g. privacy, security, fulfilment, non-deception, information quality, website credibility, and customer support) and customer satisfaction. It also explores the mediating role of trust and commitment on the link between PPSE and purchasers' satisfaction.

An empirical study was conducted to validate a proposed conceptual framework and test the research hypotheses. A quantitative methodology was applied using a hand-delivered self-administered questionnaire as the data collection technique. Two hundred twenty-three (223) completed questionnaires were distributed randomly, a total of 193 questionnaires were returned. In this context based on the analysis of 180 valid questionnaires, targeting key businesses in information technology to SMEs (B2B) IT in North west, UK.

Currently, there is no recorded contribution that focuses on the relationship between the purchaser's perceptions of the seller's ethics (PPSE) of the purchaser's satisfaction Trust and commitment mediate. This gap in the literature is the main of the current thesis. Therefore, this thesis makes a novel contribution to the literature by providing empirical evidence regarding the potential impact of purchasers' perception of sellers' ethics and their satisfaction. To achieve this aim, the author has developed a conceptual framework that helps in the empirical examination of the relationship between these two concepts.

This is considered significant due to the present contradictions in the literature regarding the incorporation of the purchasers' perception of the seller's ethics and its impact on their satisfaction Commitment and trust mediate the relationship between PPSE and satisfaction.

A multivariate analysis was undertaken using the variance-based statistical technique known as Partial Least Squares Structural Equation Modelling.

The findings of this study have both theoretical and practical implications show significant support for the proposed conceptual framework. As predicted, purchase perceptions of seller's ethics is a second-order construct with seven dimensions (i.e., privacy, non-deception, security, reliability, information quality, website credibility, and customer support) commitment and trust mediate the relationship between PPSE and satisfaction.

Keywords: Business ethics, online, Purchasers' satisfaction, SMEs IT North West, UK.

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List of Abbreviations

Abbreviations	Full term
AT	Attribution Theory
AVE	Average Variance Extracted
B2B	Business to Business
B2C	Business to Customer
B2G	Business to Government
C2B	Customer to Business
C2C	Customer to Customer
C2G	Customer to Government
COMMT	Commitment
CS	Customer Satisfaction
DVs	Dependent variables
EC	Electronic commerce
EDT	Expectabncy Disconfirmation Theory
ET	Equity Theory
f^2	The effect size
G2B	Government to Business
G2C	Government to Customer
G2G	Government to Government
H	Hypothesis
IT	Information Technology
IVs	Independent variables
LV	Latent variable
NS	Non-Significant
PLS- SEM	Partial Least Squares Structural Equation Modelling
PPSE	Purchasers' perceptions about Seller Ethics
P-value	Probability value
Q^2	The predictive relevance of the structural model
R^2	The coefficient of determination
RQ	Research question
RQ	Research quation
SATSF	Satisfaction
SEM	Structual Equation Modoling
TRUST	Trust
UK	United Kingdom
β-value	Path coefficient, a standardized regression coefficient (beta).

CHAPTER ONE: INTRODUCTION

1.1 Introduction

The aims of this chapter is to introduce the thesis. This study conducts empirical research to explore the ethical issues associated with B2B (IT) online trades in North West**,** UK. Remarkably, the current research examines the impact of purchasers' perception of sellers' ethics (PPSE) on purchasers' satisfaction in small and medium IT enterprises (SMEs) in North West, UK. The thesis is structured as follows, Section 1.2 presents a discussion of the research problem background, Section 1.3 explains the research aims and objectives, Section 1.4 Motivations and Contribution Section, 1.5 defines the key terms, 1.6 presents a summary of the research Methodology, finally 1.7 presents a structure of the thesis.

1.2 Problem Background

Roman and Ceustas (2008), Elbeltagi and Agag (2014), Agag (2019) highlight that there has been an increase in the use of the internet for online shopping, and this has resulted in serious concerns raised by purchasers and new challenges created for retailers due to the ethical issues that concern internet usage. Purchasers can be deterred from online activities, including shopping, due to internet retail providers increasing focus on safety and ethics. Hence, Elbeltagi and Agag, 2016, Agag 2019 Anderson and Srinivasan 2003, point out that it is crucial, particularly for online service providers, to study purchasers' perceptions and evaluation of the ethical aspects of websites, especially with the stiff competition retailers face and the constant increase in purchasers' expectations.

A review of the literature shows that the majority of previous studies (e.g., Ashworth and Free, 2006; Maury and Kleiner, 2002; Beltramini, 2003 Maury and Kleiner, 2002; Roman, 2007) have focused on privacy and security issues only and have not paid attention to the other main marketing issues related to internet ethics, such as deception and dishonesty. Furthermore, previous studies, such as Limbu *et al*. (2011), have not focused on the relationship between online ethics and purchaser satisfaction. Elbeltagi & Agag (2016), Maury & Kleiner (2002) and Agag (2019) highlight that studies that have explored purchaser perceptions concerning the ethical behaviour of online retail providers have mainly been conceptual. Despite the progress made by recent research in purchaser perceptions regarding ethics in online retailing and purchaser satisfaction, more research is required to identify other ethical issues in the areas of information quality, website credibility, and purchaser support. Therefore, this study proposes and tests a conceptual framework focusing on the relationship between PPSE and purchasers' satisfaction. These factors include security, privacy, no deception, reliability, information quality, website credibility, and customer support. The mediating role of trust and commitment ethics is also covered.

1.3 Aim and Objective of the Research

The overall aim of this research:

To investigate the potential impact of online purchasers' perception of sellers' ethics (PPSE) on purchasers' satisfaction through purchser's trust and purchaser's commitment in small and medium IT enterprises (SMEs) in North West, UK,

To achieve the aim, the following questions are established:

- Research question 1 (RQ1). What issues contribute to online business ethics?
- Research question 2 (RQ2). What is the impact of online business ethics have on purchasers' satisfaction?
- Research question 3 (RQ3). Do purchasers' commitment and trust act as mediator in the relationship between online purchasers' ethics and purchasers' satisfaction?

Subsequently, the resulting Research Objectives are:

1- To investigate how both concepts - purchasers' perception of sellers' ethics (PPSE) and purchasers' satisfaction - have been defined and assessed in the relevant literature.

2- To develop and validate a conceptual framework help to examining the relationship between PPSE and purchasers' satisfaction throught a mediator trust and commitment with IT SMEs (B2B) North West, UK.

3- To assess purchasers' perceptions of the business ethics behaviour of IT SMEs in the North West, UK.

4- To assess the purchasers' satisfaction regarding business ethics behaviour.

1.4 Motivation and Contribution

This research provides empirical evidence regarding the potential impact of online purchasers' perception of sellers' ethics (PPSE) on purchasers' satisfaction in IT SMEs in North West, UK. The relationship between these two concepts remains among the top priorities and is of significant concern for researchers and practitioners. However, this relationship has been inadequately researched until now, and more studies need to be conducted. For example, some of the publications have discussed ethical matters such as security and privacy, focusing on online from the legal perception and those organisations should be informed of the existing ethical regulations on security and privacy, mainly those which are more related to personal information of the purchasers (Bart *et al*., 2005; Bowie and Jamal, 2006; Roman, 2007). Also, some authors emphasised that companies have to be ready in their strategies and knowledge of regulations to comply with the rules before having their online services (Bloom *et al*.,1994; Agag, 2016). However, all relevant studies have focused on security and privacy from the legal side has taken the corporation's perception rather than the purchasers' perception as this research does.

Also, other studies such as Tsai *et al.* (2007) and Kim *et al.* (2011) have studied the concern of purchasers about their financial and personal information and its effect on their readiness to buy online. They conclude that people are more agreeable to dealing with sellers who provide a high (or medium) level of security than with other sellers who have a low level of security. However, this thesis shows that security and privacy are crucial elements that influence the purchasers' satisfaction and online success.

The Internet has created a new base for behaviour that can be unethical. For example, authors such as Freestone and Mitchell (2004), Citera *et al.* (2005), Boritz *et al.* (2008), Agag (2016) found that ethical deviations have more likeliness to happen in dealings that are online in comparison to direct transactions. With the extensive growth in online, the customer's concerns have seen an increase concerning the ethical issues surrounding online purchasing. There has been earlier research on this topic, and a vast majority is only based on concepts and has limited scope as it focuses on privacy issues of the purchasers (Roman, 2007). Therefore, this research develops a valuable and reliable conceptual framework to examine the potential impact of purchasers' perception of sellers' ethics (PPSE) on their satisfaction a mediator trust and commitment in the IT online context.

Finally, most empirical studies examine the impact of online ethics on purchasers' satisfaction using a narrow method to test the relationship between online sellers' ethics and purchasers' satisfaction (Elbeltagi and Agag, 2016). However, because of the nature of the online ethics part, such a method could be misleading and is considered to be limited. Therefore, the indirect method used in this thesis gives a more accurate indication regarding online ethics effectiveness. It is significant to note that this thesis applied mediators to test these indirect effects. Also, most of the previous relevant works lacked solid theoretical foundations to clarify the impact of online ethics (Roman, 2008). However, the current model, by the support of the extended Commitment-trust theory (KMV) confirms the recently developed theory's application.

1.5 Overview of the Research Methodology

The first stage of the current study developing a conceptual framework confirmed that its design is accurate in answering research questions and evaluating in testing the research hypotheses. This study consists of two major assumptions namely, ontology (objectivism) and epistemology, which approach knowledge development. These assumptions adopted a positivist philosophy, which assumed that conceptual framework can be developed to explain cause and effect relationships, which can be explained with conceptual markups. A deductive approach, that explained the relationship between online business ethics and purchaser satisfaction was taken to build concrete hypotheses and a conceptual framework. A quantitative method was used to derive the results, along with a questionnaire to collect data from the UK B2B using in-person approach. The data was collected from (SMEs) (n=193) valid (n=180) located in the North West, UK. the United Kingdom.

1.6 Structure of the Thesis

Chapter 2 – Literature Review

The literature review conducted in this study aimed to critically explore previous studies focused on the use of specific business ethics, particularly on purchase perception sales ethics adoption in SMEs. This literature review, which identified seven key themes relevant to purchase perception sales ethics, subsequently underpinned the development of the conceptual framework. The conceptual framework and hypotheses development covers the commitment trust theory, ethical theories and model, the study model, and the development of the hypotheses.

Chapter 3 – Theories and Conceptual Framewotk

The conceptual Framework of this thesis is based on theoretical foundations (theories of ethics and models in business ethics and the commitment-trust theory). These theoretical foundations were employed to develop the conceptual framework's variables, justify the relationship between PPSE and purchaser satisfaction, and develop the hypotheses of the research model.

Chapter 4 – Research Philosophy and Methodology

This chapter presents the research philosophy and research paradigms review as guiding principles to identify the most appropriate research strategy and design for conducting the research investigation. The chapter presents the research questions, which are optimally explored and developed. Subsequently, an analysis is undertaken of the ideal research design and most applicable data collection methods. Lastly, the chapter examines validity and reliability related issues in combination with research ethics.

Chapter 5– Research Results

This chapter examines and concludes from the overall results of the data collection (survey), including an illustration of the inferential statistics using structural equation modelling of the data, the measurement model and the structural model and summary.

Chapter 6– Discussion and Analysis

It aims to link the current research results with those in previous studies to see the extent to which both are consistent. Reasearch Gap and Research Question.Develop and validate a conceptual framework It also justifies the research results based on the commitment-trust theory. Contribution and originality and Strength of the study.

Chapter 7– Conclusion

Covers the conclusion of the study, implications to theory, Managerial implications, and limitationDirection for future research

CHAPTER TWO: LITERATURE REVIEW

2.1 Introductions

This chapter outlines business ethics in SMEs IT in the North West, UK. and recent research trends in the literature. explain that the ethical perceptions of the business regarding this new media have garnered minimal attention, considering the global acceptance of online retailing activities' importance by many businesses. the rapid increase in internet users in the previous two decades has motivated the introduction of internet-based business processes by several traditional retailers.

unethical behaviour has flourished in a new internet environment and rather flouts the ethicality-based relationships between organisations and purchasers. that lack of trust and a bad reputation are the likely outcomes of unethical behaviour in online, resulting in probable loss of the entire business. an organisation is made successful through satisfied purchasers, driven mainly by ethical attitudes. Therefore, the ethical factor should be accounted for in the various strategic marketing decisions, as purchasers rapidly leave unethical companies.

Section 2.2 discusses the important of business ethics, Section 2.3 Definition of the E-commerce, Section 2.4 attempt to clarify some ethical issues of e- commerce, Section 2.5 the concept of marketing of business ethics, Section 2.6, the concept of ethical and unethical, Section 2.7 the concept of customer satisfaction, Section 2.8 the relation ship between business ethics and satisfaction, finally, section 2.10 the culture of IT.

2.2 Business Ethics:

According to Preston (2007), the Greek word "*ethos*", which means "*sentiment*", "*custom*", or "*sentiment of community*", is, in fact, the source of the term "*ethics*". The term explores the reasons underpinning the rules, thus extending further than simply about rule compliance. Several scholars (Schlegelmilch, 1998; Murphy and Laczniak, 1981; Halder et al.; 2021), state that ethics refer to behavioural practices and established principles or rules which answer normative moral questions such as *"what we ought to do?"*. Simply put, business ethics are defined as the process wherein ethical principles are applied to business. Ethics is defined as "*human behaviours according to the viewpoint of their rightness and wrongness*" in the moral philosophy of Aristotle Gaski (1999). According to Sherwin (1983), ethics are those moral values or principles which potentially serve as behavioural guidelines. Furthermore, as defined by Crane and Matten (2007, p.52), business ethics is "*the study of business situations, activities, and decisions where the issues of right and wrong are addressed*". Furthermore, Ferrell *et al*. (2012) explain that business ethics measure the moral acceptability of the practices of the organisation, leaders, and individual employees.

Thus, ethics as an attribute would imply implementing or executing the ethical code in a practical sense. According to De George (1990, p.14), ethics is defined 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"*. Several scholars (Frankena, 1978; Frankena and Granrose, 1974) argue that ethics is purposed to explore answers to moral questions like: "*What rules of conduct should govern the behaviour of human beings?"* and *"Is morality the same for all humans at all times, in all situations, and all places?"*.

Furthermore, a systematic reflection follows the term implications in the context of what is considered moral. The terms morality and ethics present blurred boundaries in definitions and have been evidenced towards interchangeable use with a slight difference in meaning (Jones, 1991; Trevino *et al*., 2006; Stedham *et al*., 2007). Differentially, ethics provide a reflective distinction between right and wrong with regard to nature and justification. On the other hand, morality pertains to society directed moral conduct rules or principles. Thus, as Oso and Semiu (2012) corroborated, morality pertains to the entire body of actions, decisions, and opinions using which individuals articulate their perception of the good and the bad. Likewise, Stedham *et al*. (2007, p.165) state that morality constitutes *"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"*. However, belief systems, motives, and notions of right and wrong, similar to moral principles, are individual. Individuals show continued developmental learning, personal moral conducts and beliefs. Scholars such as Kohlberg (1981; 1984) and Forsyth (1980) state that morality systems guide ethical behaviour and decision-making, and this premise underpins the individual differences in moral thought. Correspondingly, Metcalfe (2003) and Yucel *et al*. (2009), claim that they need to establish ethical practices and rules is mainly acknowledged by societies towards ensuring the guidance of human relationships and behaviour. Moral principal systems impact the lives and decisions of individuals. Therefore, the execution of ethics is to strengthen moral principles and obligations by identifying and emphasizing the actions that are considered responsible and acceptable.

Studies such as Faure and Fang (2008) and Fischer (2004) evidence that typically, in the same domain, ethics and morality pertain to two diverse ideas. Correspondingly, the minimum ethical standards are reflected by the law. Meanwhile, Frederick (1998) stated that ethics refer to extensive areas that are beyond the staples of law in our routine lives. Furthermore, legal rules regulate human interactions, promote productive and peaceful interactions, and guide society, thus limiting the scope of addressing ethical issues utilising legal control. For example, with regards to business, this can be exemplified by the export of banned products to third-world countries (where the products are not banned) from the US, thus defying a commitment beyond legal implications. However, the attribute of being external to legal bindings does not exempt such activities from a moral investigation and trial. Therefore, Pojman (1995, p. 538), highlights the conscience and repute characteristics of ethics as being against the physical and financial sanctions of the law. Burke (1999) concurs: "*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, the law could not exist"*. Toffler (1986) argues: *"However, the issue of the 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."*

An ethical dilemma thus entails a contest between two moral rules in scenarios depicting a violation of one (the means justify the ends) or a contradiction between two or more parties, with one party profiting at the cost of the other (the ends justify the means). According to Nash (1990), this challenging domain invariably leads to the precipitation of harm on someone or some group, particularly in scenarios with the decision-maker failing to exert complete control. This is corroborated by Fraedrich *et al*. (1994, p.5), *"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"*. Thus, in research endeavours and business practices, ethical concerns are of high significance. The challenges of ethical decision-making and establishing ethical systems, which are helpful, are widely acknowledged (Reamer, 1990; Rhodes, 1991; Robinson and Reeser, 2000). In fact, according to Rhodes (1991, p. 2), this situation: *"contribute to the sense that understanding ethical issues in some rational, systematic way is impossible"*. Correspondingly, Reamer (1990, P.4) states: *"conflict frequently arises among reasonable individuals about what is right or* *moral"*. Further, according to Robinson and Reeser (2000), ethical decision-making offers significant challenges despite the Code of Ethics guidance. Jones (1991) and Jones *et al*. (2007) are of the view that individual attributes, as well as cultural influences, impact decision-making situations, which are ethically challenging and hence, may lead to ethical dilemmas.

2.2.1 The Ethical Code of Conduct

A new business launch invariably mandates the adoption of an ethical business code, irrespective of the type of business. Typically, the business code is not explicitly drafted in a small business or may not even be verbally decided or discussed, even though it may exist. Conversely, a well-drafted ethical business code is usually evident in larger businesses and directs an adherence from the employees. Ethical business code refers to a buzzword to employees, indicating compliance to the drafted ethical guidelines - or rules - of conduct. These guidelines comprehensively include the entire organisational ethical schematics with mandates for overall compliance. The ethical code typically contains reporting mechanisms for violations associated with subsequent disciplinary action and the compliance structure. An ethical code is equally significant in business, similar to a robust financial strategy, organised business plan, and solid marketing plan. The ethical code must necessarily be a summary of the organisation's values and beliefs. Irrespective of the business type, it is imperative for all employees to internalize these organisational values and thoughts for regular business practice.

It has been observed that in case of unethical practises by the business owners, and the other team members conduct the same practices in the business. Correspondingly, small businesses allow easier notice of such discrepancies by purchasers, demonstrating a higher adverse impact. Thus, when the purchasers realize the low ethical standards, they will reach out to other businesses. Different businesses verify varying ethical codes, which also vary between countries. Likewise, for businesses at expansion levels (i.e., global), the organisation presents a critical need to engage personnel, specifically by training current staff on region-specific cultural norms, understanding, integrity, and responsibility. Moreover, it is imperative that all employees are treated equally and that any instances of violation are immediately dealt with in an expedited and fair manner. Correspondingly, six *et al*. (2007) state that this disparity, including some shortcomings of laws, can be remedied with some formal codes of conduct. Also, according to Adams *et al*. (2001), it has been evidenced that organisations with an integrated ethical code of conduct demonstrate increased support and encouragement to employees, compared to organisations without an ethical code. Likewise, a study by Van Tulder *et al*. (2009) states that these ethical codes serve as an essential instrument in the operationalisation of business ethics strategies.

Drempetic *et al*; (2020) explain that while some organisations include only an internal ethical code (i.e. for employees), others include an external code meant for suppliers or the public. Likewise, in some companies, the code is preferably maintained in private, while in others, it is publicly published. Tenbrunsel *et al*. (2003) correspondingly state that the ethical infrastructure of an organisation, in addition to several other instruments (as discussed previously), should be inclusive of the code of conduct, which cannot be used singularly. Thus, Webley and Werner (2008) state that alongside initiatives of sustained ethical leadership and ethics incorporation in organisational processes and strategy, well-designed ethics policies are instrumental in integrating ethical values in company culture. This argument rather highlights the significance of the measurement and implementation of such instruments as opposed to simply introducing them.

Graafland *et al*. (2003) highlight that an ethical code of conduct is relatively inexpensive in terms of creation and implementation and, as such, constitutes a logical business choice. However, according to Russo and Perrini (2010), the use of specific instruments such as accreditations, certifications, or codes of conduct fails to formalise businesses' CSR activities. Thus, ethical codes of conduct generally remain a 'big company' document. Russo and Perrini (2010), however, state that the application of these tools in firms facilitates the enhancement of the development of ethical business practice and strategy.

2.3 Definition of Terms

Definitions of the important concepts used in this research are crucial. Although Chapter 2 of the literature review presents a much more critical critique of these terminology, it is important to provide a general explanation of these ideas. As a result, the definition of a "*Small and Medium Enterprise*" (SMEs) will be assessed. "*E-commerce"*, Finally, "*information technology*" will be briefly discussed to wrap off this section.

2.3.1 Small and Medium Enterprises

SMEs are defined using variable characteristics, and for all study purposes, the current research is based on the definition provided by the Department for Business Innovation and

Skills of the Government. This indicates the term SME refers to a small organisation with employee strength of 1 to 49; the term also includes micro-businesses with 1 to 10 employees. The definition describes medium organisations as having 50 to 250 employees, while large organisations are described as having over 250 employees (BIS, 2010). The SME sector is quite huge, and with 99.8% of all enterprises categorising into this sector, it emerges as a significant sector in the United Kingdom (European Commission 2014). These high statistics are corroborated across the globe. Furthermore, MacGregor and Fontrodona (2011) state that SMEs generate approximately 66% of all jobs.

2.3.2 Information Technology

According to Angl *et al*. (1997), information technology is used in many, if not most, of the everyday operations of today's business world. In previous years, IT has only been considered a supporting player of the company's overall strategy. The term IT is defined in a broad sense as "*technologies dedicated to information storage, processing, and communications*". This idea of IT is centred on a mix of technology, communications, software, and office supplies that turn unhelpful data into information that can be quickly retrieved.

The literature lacks a clear and consistent classification of IT since different scholars' perceptions of IT vary widely. "*In this thesis, different meanings for how IT is used or interpreted in organizations are explained to establish the interaction between IT and organizations.*" Today, information technology has played a more critical role in most organizations, especially in small and medium-sized enterprises (SMEs). SMEs have taken the limelight as compared to large-scale enterprises, they face more difficulties while dealing with technological innovations and their application. (La Rovere, 1996; OECD, 1997).

Yayla and Lei (2020) and Lai and Mahapatra (1997) define the term IT in a broad sense as "technologies dedicated to information storage, processing and communication." These authors emphasize *"this notion of IT focuses on the hardware, software, telecommunication and office equipment that transforms raw data to useful information, adding new value in the process".* According to Sriram et al. (1997) and Walker and Brammer (2012), "*while there are* *many inconsistent definitions of what constitutes IT, a growing consensus argues that IT should be defined broadly to encompass hardware, software, telecommunications (including voice, facsimile and e-mail), as well as the personnel and resources dedicated to supporting IT".*

3.3.3 E-commerce

According to Ahmed *et al*. (2011), electronic commerce (e-commerce or EC) covers several different definitions. One of these definitions is the utilization of electronic communications and technology that processes digital data in business interactions for creating, transforming, and redefining relationships for organisations to create between or among values themselves and with the individual. On this basis, Hamed (2003) points out that all electronic communications and technologies can be used to adopt e-commerce, including TV shopping, internet, mobile, and voice. Gandhi (2006) states that E-commerce utilizes various electronic devices, which include televisions, bar-code machines, fax machines, standalone computers, telephones and telegraphs, vending machines, the internet, computer networks, and e-mail. The various types of e-commerce are below:

Hamed (2003) explains that TV shopping involves the use of television to market and provide details to purchasers about ordering products and services, with the payment made directly to the agent delivering the product. He clarifies that I-commerce is the practise of designing and executing online transactions.

Abdelkarim and Naserddin (2010) explain that M-commerce refers to the use of mobile devices for interaction, communication, and transaction over a fast internet connection. Hamed (2003) explains that V-commerce involves utilizing speech recognition to allow transactions using voice; these transactions include making an order or query via a phone, via a PC using the Internet, or via any other audio-enabled device which utilizes a network. Webster *et al*. (2006) often use the terms E-commerce and I-commerce interchangeably. According to Wu and Hisa (2008), Internet-based technologies are used in m-commerce and v-commerce. I-commerce and mobile commerce are seen as extensions of e-commerce. The concept of *"online"* used in this thesis thus encompasses actions like making purchases and payments online, or more specifically, using websites for online transactions

2.4 Types of Electronic Commerce

As argued by Grefen (2010), Since the middle of the 1990s, it has been legal to use the internet for business purposes. Dell, Cisco, and Amazon were the first companies to utilize the advantages of the internet for their businesses. Many types of e-commerce have appeared since then. Out of the many ways to classify e-commerce, Li (2007, p. 16) posits that the most common way is to distinguish the types based on either the transactions' characteristics or the parties involved.

Table 2. 1: E-Business Types

From /To	Business	Customers	Government
Business	Business 2 Business	business 2 customers	Business 2 Government
Customers	Customers2 Business	Customers 2 Customers	Customers 2 Government
Government	Government 2 Business	Government 2 Customers	Government 2 Government

Source (Dave 2002)

According to Dave (2002) and Li (2007), business to business (B2B) transactions are based on entail Electronic Data Interchange (EDI) operations between business organisations, involving numerous transactions. For instance, Li (2007) highlights that car manufacturing includes transactions such as the supply of paint finish the product, glass for windows, and tyres. The other types are as below:

Business to purchaser (B2C) transactions are those that are conducted between organisations and purchasers. As per Siqing *et al*. (2010), these transactions involve selling goods or services to purchasers using online channels. According to Li (2007), the scope of B2C transactions can be said to be narrower than the B2B concept; as in the previous example of buying a car, there is only one B2C transaction involved.

Dave (2002) explains that the third type of e-commerce is a purchaser to a business transaction (C2B). According to Feng Li (2007), this is a sub-category of B2C, whereby the purchaser provides a product to a business or organisation and gets paid for it. An example of this type is the website ‘expedia.co.uk’. He clarifies that purchaser to purchaser (C2C) transactions involve purchasers selling to other purchasers through a third party. One example is the case of a car put up for auction by the purchaser through a mediator site. E-bay was provided as an example of this by Li (2007). However, e-bay should really be classified as C2B2C, as the organisation in the middle facilitating this transaction runs as a business.

According to Li (2007) and Plant (2000), government to business (G2B) transactions are transactions whereby the government might be a party. Li (2007) explains that this type enables companies to conduct businesses with a government body that wants to conduct effective work with businesses. An example of this is the payment of taxes. Government to citizen (G2C) Online non-commercial transactions constitute transactions. The sole aim of these transactions is to facilitate service. Grefen (2010) and Li (2007) posit that these services include those that are offered by the government to citizens and have better interactions between the parties involved. An example of this is the e-voting service and the payment of taxes. Business to Government (B2G) transactions are those whereby the government might be a contractor. Grefen (2010) uses the example of the use of integrated communication techniques by companies to offer services to the government.

Finally, Li (2007) explains that government to government (G2G) transactions are those which include government agencies working together more cohesively. These sorts of e-business are summarised in the table below.

2.4.1 E-commerce contrasted with E-business

As declared by Grefen (2010), E-Commerce should be mentioned when discussing electronic business (e-business), of which it is a subset. Using these terms interchangeably (J Teo and Liu. 2007; ones *et al*. 2004a) is not correct. Grefen (2010, p.3) defines e-business as: It is conducting core business activities that are inter-organisational, with dynamic collaborations. Utilizing interconnected information technology for both communication and information processing should make this practicable.

As specified by a 2000 House of Lords’ report, e-business includes the entire process of enabling companies to electronically interact and their commercial operations to integrate these processes (House of Lords 2000), while e-commerce in particular includes financial transactions. Therefore, it can be said that e-business is the tool that facilitates e-commerce operations. Furthermore, Jiepei *et al*. (2010) draw attention to the fact that the definition of "e-business" is being expanded to include models for conducting contracts. Information and communication technologies (ICT) are used by e-business to assist all company activities. The processes of e-business, according to Rabinovich et al. (2007), comprise information flow, capital flow, information security, forms of payments, logistics, timely and business flow, safe delivery, and quality and price. In the part that follows, EC will be defined and distinguished from e-business. Additionally, it will describe the kind of EC that falls under the purview of this study.

2.4.2 Electronic Commerce (EC) - Barriers and Benefits

Although e-commerce has several benefits, there are barriers to it as well. Along with the considerable development and increase in the benefits of e-commerce, with time, many barriers are likely to be removed. The following two sub-sections will focus on the barriers and benefits encountered in E-commerce success and implementation.

2.4.3 E-commerce Benefits

Maloff (1996) and Kim *et al*. (2011) state that there are many potential benefits to EC and provide further information about EC in the UK. Table 2-2 below summarises the benefits of electronic commerce.

Table 2. 2: Benefits of Electronic Commerce (EC)

Benefit	Source
EC enables businesses to reduce their external and internal communication expenses.	(Maloff, 1996; Kim *et al*., 2001; Piris *et al*., 2004)
EC helps reduce storage costs and expenditure on energy.	(Shu-hsien *et al*., 2011; Lederer *et al*., 1996; Choshin and Ghaffari 2017))
EC provides tangible benefits to businesses, such as less office space demand and cost of equipment	(Maloff, 1996; Piris *et al*., 2004; Patulak *et al*., 2018; Patulak *et al*., 2018)
E-commerce increases trust and reliability, therefore positively affecting the morale of employees and improving purchaser relations.	(Piris *et al*., 2004; Currie, 2000)
EC expands the volume of concluded contracts.	(Piris *et al.,* 2004; Ash *et al*., 2018)
EC also reduces the time taken between raising a query and receiving the price of a product o r service.	(Piris *et al*., 2004; Stare, 2003; Piotrowicz, 2015)
EC also reduces the time taken between raising a query and receiving the price of a product or service	(Siqing *et al*., 2010; Aljaber 2012)
E-commerce increases the productivity and knowledge of workers, thereby reducing training costs and providing numerous advantages to businesses	(Piris *et al*. 2004; Jones *et al*. 2013)
These benefits make EC cheaper than transactions that are done face to face.	(Piris *et al*., 2004; House of Lords, 2000)
E-commerce has resulted in improved purchaser satisfaction.	(Siqing *et al*., 2010; Piris *et al*., 2004)
EC provides purchasers with more options, allowing them to choose cheaper products.	(Siqing *et al*., 2010., Jiepei *et al*., 2010; Piris *et al*., 2004; Shu-hsien *et al*., 2011; Patulak *et al*., 2018; Valmohammadi and Dashti, 2016)
EC also provides purchasers with quicker delivery services.	(Shu- Hsien *et al*., 2011; Institute for International Economics, 2000)

Source: National E-commerce Strategy

One of the first benefits is that EC enables businesses to reduce their internal and external communication expenses, paper-based transactions, including fax transmission, and administrative tasks. Lederer *et al*. (1996) and Choshin and Ghaffari (2017) also explain that EC helps reduce storage costs and, as a result, expenditure on energy (Shu-hsien *et al*., 2011). Piris *et al*. (2004); and Maloff (1996) and argue that EC provides tangible benefits to businesses, such as less office space demand and cost of equipment. They found that e-commerce increases trust and reliability, therefore positively affecting the morale of employees and improving purchaser relations. Further, it also expands the volume of concluded contracts and, in response to purchasers' demands, the ability to specialize in current items. Moreover, Stare (2003) and Piotrowicz W (2015) explain that EC changes the way products are customised. Siqing *et al.* (2010) and Aljaber (2012) assert that EC also cuts down on the time it takes for a customer to ask a question and receive a quotation for a good or service.

According to Piris *et al.* (2004) and Jones *et al.* (2013), e-commerce increases the productivity and knowledge of workers, thereby reducing training costs and providing numerous advantages to the business. According to the House of Lords' Policy Development and Coordination in the EU Report (2000, 2008), there is an obvious impact on the cost of transactions. Piris *et al.* (2004) and Choshin and Ghaffari (2017) state that these expenses, which include negotiating with suppliers, coordinating delivery to customers, and promoting items, are known as the costs of doing business. These advantages make EC cheaper than face to face transactions.

Choshin and Ghaffari (2017) also highlight that e-commerce has resulted in improved purchaser satisfaction. Furthermore, EC leads to an increase in competition between organisations, which in turn results in product cost reduction and provides more options to purchasers Jiepei *et al.* (2010; Patulak *et al.*, 2018). According to Shu-hsien *et al.* (2011), EC also provides the purchaser with quicker delivery services; it also allows for participation in live auctions (Institute for International Economics, 2000; Farrokhnia and Richards, 2013). Kuzic *et al.* (2002) and Jones *et al.* (2013) posit that EC motivates purchasers to enhance their proficiency with computers and the internet. Finally, Jiepei *et al.* (2010) and Valmohammadi and Dashti (2016) highlight that EC supports international attitudes towards the developments in the era of globalisation. Table 2-2 below summarises the benefits of electronic commerce.

Piris *et al.* (2004) and Ash *et al.* (2018) point out that electronic commerce removes the geographical boundaries between the vendor and purchaser, which means that any person in any location can buy items that they need. Whilst EC provides various benefits to both the business and purchaser, and there are factors influencing its implementation in developed countries.

2.4.3 E-commerce Barriers

The implementation of EC is confronted by several barriers. For further information about the EC obstacles in the UK, Table 2-3 below summarises the barriers of electronic commerce.

Table 2. 3: Berrier of Electronic Commerce (EC)

Barrier	Source
E-commerce also involves high implementation costs	(Industry Canada, 2006; Kartiwi and MacGregor, 2007; Kapurubandara and Lawson, 2008; Tofara *et al*., 2008; Kshetri, 2007; Lu, 2005; Al-Dmour *et al*., 2020)
The lack of IT skills in employees is another obstacle in the implementation of e-commerce	(Stansfield and Grant, 2003; Kartiwi and MacGregor, 2007; Tzavlopoulos *et al*., 2019)
Internet penetration	(Datta, 2009; Ramanathan, 2011; Hawk, 2004; Kapurubandara and Lawson, 2008; Wiafe *et al*., 2019Kshetri, 2007; UNCTAD, 2000; USA- Jordan, 2000;)
EC implementation is influenced by infrastructure capabilities	Lawson, 2008; Qureshi and Davis, 2006; Ramanathan,2011) (Datta, 2009; Hawk, 2004; Fathian *et al*., 2008; Hawk, 2004)
Privatisation	(Hilbert, 2001)
Payment tools	(Kapurubandara and Lawson, 2008)
Legal factors	(Kshetri, 2007; Teltscher, 2002; Kapurubandara and Lawson, 2008)
Lack of trust runs with internet expansion	(Siqing et al., 2010; Dengke *et al*., 2010; Kshetri, 2007; Tofara *et al*., 2008; Tsiakis and Sthephanides, 2005; Martin and Camarero, 2008; Murphy and Tocher, 2011; Warrington *et al*., 2000Stansfield and Grant, 2003)
The outlook of purchasers is influenced by privacy and security concerns	(Milberg *et al*., 1995; CWW, 2005; Datta, 2009; Jiang and Ji, 2009; Dengke *et al*., 2010; Khatibi *et al*., 2003; Rust *et al*., 2002; Kim *et al*., 2001; Murphy and Tocher, 2011; Tsiakis and Sthephanides, 2005; Palvia, 2009; Teo and Liu, 2007; Tofara *et al*., 2008)
These privacy and security concerns vary from individual to individual depending on age, gender, education, and experience in internet surfing	(Jiang and Ji, 2009; Kapurubandara and Lawson, 2008; Murphy and Tocher, 2011; Stansfield and Grant, 2003)
Employees' lack of IT skills is another obstacle in the implementation of e-commerce	(Head and Hassanein, 2002; Fathian *et al*., 2008; Ramanathan, 2011; Khatibi *et al*., 2003; Kartiwi and

	MacGregor, 2007; Kapurubandara and Lawson, 2008; Kim *et al*., 2001; Kshetri, 2007; Tan and Teo, 2000)
Websites do not use any standard language, which creates an obstacle for the purchaser	(Kapurubandara and Lawson, 2008; Kshetri, 2007)
Purchasing ability	(Kshetri, 2007; Kapurubandara and Lawson, 2008; Datta, 2009)

Source: National E-commerce Strategy.

In order to get the requisite equipment and software, companies need to pay additional costs (Industry Canada, 2006; Chu and Lee, 2020). Further, Tofara *et al*. (2008) and Al-Dmour *et al*. (2020) highlight that it is also necessary for companies to keep abreast of the rapidly changing software and programs for EC utilization. Kartiwi and MacGregor (2007) and Chau *et al*. (2020) point out that e-commerce also involves high implementation costs. Moreover, according to Ramanathan (2011), Tzavlopoulos *et al*. (2019), Datta (2009), Wiafe *et al*. (2019), Hawk (2004), Qureshi and Davis (2006), and Orviska and Hunady (2020), the implementation of EC is impacted by infrastructure capabilities.

Kapurubandara and Lawson (2008) and Islam *et al*. (2016) indicated that expensive equipment is required for internet access, it is not widely used by some societal groups and classes. This low penetration leaves billions unconnected, unable to make online purchases. Since that date, the price of internet access, including ICT equipment, became cheaper and more people are using their computers and mobiles to purchase online, which is more attractive and cheaper for business to business. According to reports, 56% of people worldwide have access to the internet, with rates in wealthy countries now nearing 80%. This could be said to create a *"digital divide"* between social classes. Thus, it can be said that countries with higher privatization levels in the ICT sector have more competition between internet service providers and are more capable of adopting EC (Hilbert, 2001; Datta, 2009; Wiafe *et al*., 2019).

As stressed by Lama *et al*. (2018), Any business that wants to utilise e-commerce successfully should be *"e-ready"*. "*As per the Centre for International Development at Harvard University, an e-ready society is one that has the appropriate physical infrastructure with high bandwidth, reliability, and an affordable process; integrated current ICTs throughout businesses, communities of local content, organisations that are online, ICTs that are used in* *everyday life and taught in schools, and e-government; strong competition within telecommunications; and regulation that is independent, with a commitment to universal access and no limits on trade foreign investment (Fathian et al. 2008, P.581).”*

Another factor in the implementation of E-commerce is the attitude of purchasers and organisations towards it. According to Siqing *et al*. (2010) and Oke, (2021) The level of trust purchasers place depends on their attitude in E-commerce, as they are unable to get the touch and feel the experience that they get in their normal purchasing habits. Further, Tsiakis and Sthephanides (2005), Kshetri (2007), Murphy and Tocher (2011), Dengke *et al*. (2010), and Al-Dmour *et al*. (2020) point out that purchasers do not prefer to deal with a seller they cannot see face to face, which, according to might result in a lack of mutual trust inside the organisation.

According to Kim *et al*. (2001), lack of trust runs with internet expansion, which is evident from the statistics of a 33% increase in internet fraud cases in 2008 (Dengke *et al*., 2010). According to a recent study that focused on identity theft and that was conducted by Purchaser Web Watch, there was a reduction of 29% in online shopping due to identity theft concerns (CWW 2005; Jiang and Ji 2009). As per Chai and Pavlou (2002), trust plays a major role in influencing purchaser attitudes across cultures. Palvia (2009) and Trivedi and Yadav (2018) argue that there are no borders for phishing and malware attacks; therefore, according to, purchasers’ lack of trust puts the internet some distance away from achieving its full potential. Teo and Liu (2007) argue that this makes trust an essential factor in conducting online transactions. The outlook of purchasers is influenced by privacy and security concerns, and privacy and security are two different phenomena (Tsiakis and Sthephanides, 2005; Tofara *et al*., 2008; Al-Dmour *et al*., 2020).

The purchaser becomes cautious about providing personal information. Further, concerns are raised regarding financial security (Datta 2009). However, Stansfield and Grant (2003), Jiang and Ji (2009), and Baporikar and Fotolela (2018) indicate that these privacy and security concerns vary from individual to individual depending on age, gender, education, and experience in internet surfing. Murphy and Tocher (2011) show that males are more comfortable shopping online than women. Due to attitudes, not all buyers are aware of and have access to payment options like credit cards (Kapurubandara and Lawson 2008; Islam *et al*. (2016) and the lack of legislation that regulate the matters concerning EC.

Milberg *et al*. (1995) and Lu *et al*. (2017) observe that there is a higher level of privacy and security concerns in more moderate regulatory environments, and, according to Rust *et al*. (2002) and Acquisti *et al*. (2016), this indicates a need for privacy protection regulations. Tofara *et al*. (2008) highlight that the outlook of purchasers is also inspired by the notion that e-commerce activities don't fall within the same category as balanced activities that the purchaser seeks, which encourages purchasers to conduct online transactions. Kartiwi and MacGregor (2007), Kapurubandara and Lawson (2008), Ramanathan (2011), Kshetri (2007), and Chau *et al*. (2020) point out that EC can exert its influence by working with the lack of knowledge, website browsing experience, skills, inadequate purchaser awareness. And confidence.

Wu *et al*. (2012) show that a lot of barriers affecting the implementation of EC in developed countries can be identified from a review of the literature. Online activities in these countries are also significantly influenced by the considerations of privacy and security. The reason for this is that the universal nature of the internet means that it is borderless and has no regulated restrictions in this era of globalisation.

As per Wu *et al*. (2012), company websites have privacy and security policies published so as to increase the level of purchaser trust in dealing with them online. Purchasers should trust company websites enough to provide their personal information to them online (Schoenbachler and Gordon 2002; Milne and Boza, 2000). Therefore, if purchasers are satisfied with the level of protection of their personal information and trust that it will not be misused, they will be more forthcoming in providing information to the company online (Hinde, 1998). This is in agreement with the UN Universal Declaration of Human Rights (UDHR), which considers privacy and security a human right that needs to be protected by all regulations, whether national or international.

2.5 Ethical issues in online

Online sales are constantly challenged by several ethical problems, including security, privacy, non-deception, reliability, information quality, website credibility, and purchaser support spamming, websites that don’t carry advertising labels, cyber squatters, ethical issues in online. However, the literature has not yet fully investigated this application area. The current study, which explores B2B online ethics, can be utilised to comprehend the ethical issues that the purchaser may be face and the effect of these issues on purchaser satisfaction.

2.5.1 Security

According to Roman (2007) and Kumar (2017), security pertains to safeguarding financial information, including credit card information, from computer virus attacks. Newholm *et al*. (2004), Voon (2002), and Mohamed and Fahmy (2016) support this and state that security refers to the customer's perception regarding the extent of the safety of the website in terms of payment methods. This security issue online could be attributed to the internet vulnerabilities that underpin online and which contribute towards service theft, information theft, and data corruption – the stark realities of this medium. Moreover, according to Suh and Han (2003), the risk of fraudulent activities increases significantly due to several complexities associated with the use of this service. Previous studies which have focused on internet security and control have shown a singular focus on its implementation and effectiveness. Mostly, the customer presented a lack of clarity on the implemented controls for a given internet site and advertisements and publicised information correspondingly impact the customer perception regarding the robustness of security controls on a site. In case of security breaches, the customer may be affected by several damages, including financial loss and privacy invasions. Further, organisations also suffer damages in the form of valuable information loss, legal penalties, and bad public image.

Therefore, for an effective Online functioning security control emerges as a crucial prerequisite in terms of information reliability, confidentiality, and protection. Thus, it is necessary to implement and execute an audit of data management and associated security protocols, as well as ensure the institution of the right processes. In the near future, one can safely infer customer-led major class sanctions that would put businesses with the data breach, theft, or loss in legal trouble (Ye and Xu, 2018).

With regards to the reduction of transaction time and cost, in online marketing (products and services that are computer-related), a high level of purchaser motivation is predicted by Azadavar *et al*. (2011). The primary reason underpinning the reluctance of several potential purchasers towards online shopping is the perceived lack of security (i.e. sensitive information transmission such as credit card information). Such information relay across the internet is commonly perceived to be potentially compromised by the purchaser providing such personal information. Thus, transaction security emerges as a major concern for the online purchaser. Correspondingly, the current research describes perceived security as the purchaser's belief of the extent to which an online website safeguards sensitive information transmission.

2.5.2 Privacy

The processes involving information collection and application should be shared with everyone, as, particularly with regards to financial and personal information, sellers have the right to this information's collection or dissemination. The complex construct of privacy has been reviewed on an extensive scale and within various disciplines. Rust *et al*. (2002) reviewed the construct of privacy within the discipline of economics, Roman and Cuestas (2008) within the discipline of ethics, Robey (1979) within the discipline of management, Sharma (2014) and Tsai *et al*. (2011) within the discipline of marketing, and Warren and Brandeis (1860) within the discipline of law.

According to Roman and Cuestas (2008), the concept of information risk intersects with the issue of privacy. Miyazaki and Fernandez (2000) add that privacy is not confined to personal information insecurity and ambiguity on a website, but rather it includes sharing, renting, or selling information to third parties interested in marketing-related activities.

Furthermore, Roman (2007) corroborates that as laws have failed to evolve in tandem with the internet and web growth, ethical issues constitute a significant component in the area of privacy. In fact, the visitor's privacy rights are exposed to risks due to the extent of personal information registered on websites. Correspondingly, the unsanctioned release of individuals' confidential information has earned several company's negative publicities. One such example is the popular children's toys website *ToySmart.com*, which sold and marketed educational and non-violent toys for children.

Toy Smart used its website to collect visitors detailed personal information, including billing information, family profiles, name, shopping preferences, and address. Subsequently, in September 1999, Toy Smart shared a privacy policy stating the security of collected information from third parties. However, when the company faced a financial crisis, Toy Smart attempted to sell its detailed purchaser databases alongside all of its other assets. On July 10, 2000, in order to prevent purchaser information sale, the FTC filed a lawsuit against Toy smart, leading *Toysmart.com* to declare bankruptcy soon after (Roman and Cuestas, 2008.p./644).

According to Caudill and Murphy (2000), five basic principles were subsequently propounded by the FTC towards a sound and fair online privacy policy – "*to give notice (tell purchasers what information is being collected and what the marketer is planning to do with it), choice (purchasers can choose not to have information shared with third parties or mailing lists), security (to assure purchasers that the information is safe from tampering, theft, misappropriation, and misuse), access and correction (purchasers can see what has been collected and can correct errors in the data) and enforcement (a mechanism to ensure compliance by participating companies*)". Milne and Boza (1999) and Mohamed and Fahmy (2016) highlighted those marketers can access platforms like TRUST and other third-party privacy watchdogs, besides privacy protection guidelines, for checks and endorsements.

The benefits of such third parties include: data collection and usage practice review (monitoring and verification), purchaser dispute resolution, enforcement mechanisms, and privacy compliance seals. Online security is the next sensitive issue in the ethics of online providers. Briones (1998) labelled privacy and security issues as two major e-commerce concerns. Privacy, according to Miyazaki and Fernandez (2001), extends beyond the doubtful authenticity of providing personal information; it also pertains to the sharing/selling of personal information to third parties with related interests. As such, Tsou and Chen (2012) and Wanga and Wu (2014) hold that privacy practices emerge as a crucial parameter for online providers, as they influence the purchaser's decision to disclose personal information.

A higher level of purchaser privacy perception leads to an increased level of purchaser trust. (e.g. Weisberg *et al*., Kim *et al*., 2009; 2011; Kim *et al*., 2008; Ponte *et al*., 2015; Agag and El-Masry, 2016a; Kim *et al*., 2012; Liao *et al*., 2011; Escobar-Rodríguez Lu *et al*., 2016; and Bonsón-Fernández., 2016). Ponte *et al*. (2015) and Bigne *et al*. (2010) point out that in online shopping, several studies highlight the significant and positive intersect of purchaser trust and perceived privacy/security. Wirtz *et al*. (2007) indicate that correspondingly, protective behaviours by the purchaser, such as personal information fabrication and purchase refusal, are motivated by increased privacy concerns. Nevertheless, with regards to associating privacy and trust in the context of online, a gap in the literature is still evident.

2.5.3 Non-deception

In the retailing (personal selling/traditional) and advertising field, under the marketing umbrella, the phenomena of deception need special focus. According to Aditya (2001) and Agag (2019), within the marketing practices context, deception refers to *"unethical and unfair to the deceived*". Previous research (e.g., Roman, 2010; Darke *et al*., 2010) conducted on deceptive advertising focuses primarily on the identification of specific types of deceptive advertising contributing towards erroneous judgments from the purchaser and subsequent impacts on purchaser beliefs and behavioural intentions. In particular, the findings of Darke and Ritchie (2007) indicate the garnering of purchaser distrust through deceptive advertising.

According to Isabel *et al*. (2014), Roman and Ruiz (2005), and Ramsey *et al*. (2007), some of the typical manipulative tactics or deceptive examples include "*selling items through high-pressure selling techniques"* and *"the exaggeration of the features and benefits of a product"*. Parallel research by advertising researchers has inferred that deceptive selling actions adversely affect trust and satisfaction. The focus on deception in online retailing has only recently emerged as a topic of interest. Isabel *et al*. (2014) state that in order to avoid being deceived by manipulated reviews, purchasers are knowledgeable of the manipulation related hints or abnormalities. Purchaser concerns relevant to online shopping were evaluated by Miyazaki and Fernandez (2001), wherein, from a 189-purchaser sample, four major concerns emerged. A significant concern was online retailer fraud pertaining to online retailers' fraudulent behaviour, such as the non-delivery of goods or purposeful misrepresentation. Grazioli and Jarvenpaa (2003), in their analysis of Internet deception (201 cases), inferred that individual (sellers) purported identities and their targets' characteristics underpinned the deceptive tactics used by the deceivers.

From all the different types of online (i.e., B2C, B2B, C2B, and C2C), deception was most frequently evident in businesses to purchasers online According to Roman (2010) and Agag (2019), with a lower perceived risk of reliability, privacy, security, or fraud, purchasers expect increased benefits and feel an increased desire to make future purchases from the same retailer. The current study aimed to explore the perceived product-related deceptive practices from the purchaser's viewpoint in comparison to actual deceptive practices. Moreover, with the background of previous advertising deception studies (Compeau *et al*., 2004) and recent Internet deception work (Isabel *et al*., 2014; Roman, 2010), the term perceived deception is defined as the extent of purchaser belief towards the use of deceptive or manipulative practices by the online service provider in persuading purchaser purchase decisions on the website's offerings.

2.5.4 Reliability

The term 'reliability refers to the trust and belief of the purchaser relevant to the reliability of their obligations. It is an underlying purchaser belief that organisations will act in a manner conducive to their (purchaser's) interest. Roman (2007) exemplifies this as the parity in the company's pricing and the purchaser's perception of pricing, based on the information accessed from the site. Another expected obligation could be assessed in terms of the ordered products' delivery and availability. Parasuraman *et al*. (2005) refer to reliability as the consistent performance of the company and its dependability. Typically, the website owner's aptitude to maintain the promises committed to the purchaser on the website is referred to as reliability.

According to Wolfinbarger and Gilly (2003) and Agag (2019), it is essential that the purchaser trusts that the company will execute its promises, particularly in the virtual environment. Likewise, Roman (2007) states that a company's credibility and consistency becomes apparent with the measure of reliability. According to Wolfinbarger and Gilly (2003), for the quality measurement of an online retailing site, reliability is an essential factor. A linguistic analysis of the privacy policies of online retailers was conducted by Pollach (2005), with the aim of identifying informed consent by the user through an adequate representation of the language of the document with regards to data dealing practices. The study findings revealed the use of persuasive techniques through misleading corporate privacy policies that, in fact, strengthen unethical data dealing practices with the ultimate aim of increasing online retailers' reliability.

Though a convenient shopping method, in online shopping, the purchaser has to wait before receiving the product. This underpins the challenges related to product handling and shipping for online retailers (Elbaz *et al*., 2018). Rabinovich and Bailey (2003) exemplify this through the online sale of books by Amazon.com due to the ease of handling and shipping books. Reynolds (2000) explored the reliability and e-trust relationship to identify the specific concerns of purchasers with regard to order reliability for establishing trust with an online retailer. Singh and Sirdeshmukh (2000) correspondingly highlighted that the competence notion underpins the purchaser's trust concerns, which imply reliable and honest reliability of the promised service.

Reichheld *et al*. (2000) state that purchaser trust generation should be mandatory for the product/service information presentation in fulfilling the purchaser's belief and delivering the promises. According to Trabold *et al*. (2006) and Elbaz *et al.* (2018), purchaser e- satisfaction equally affects offline reliability. Furthermore, Collier and Bienstock (2006) focus on the service outcome quality and recommend that delivery of the exact ordered product within the expected time frame and in the promised condition is vital for purchaser e-satisfaction. According to the study results of Wolfinbarger and Gilly (2003), for purchaser, e-satisfaction level measurement in comparison to other e-tail quality dimensions, the factor of reliability emerges as the most salient factor.

2.5.5 Information Quality

Guo *et al*. (2012) and Flanagin and Metzger (2000) explain that more often than not, the information's relevance, accuracy, usefulness, and how current it is, as provided on the website, underpin information quality. Online information quality is defined by Kim and Park (2003) as the purchaser's perception of the quality of the information provided by a website. Moreover, Kateranttanakul (2002) adds that the purchaser's nature to trust and perceive lower risks can also be attributed to the reliability of the content on a website, amongst other factors. As such, content can influence and aid the purchaser's decision-making process, impacting the purchaser's level of satisfaction (Ghotbabadi and Baharun, 2016). This is corroborated by Daft and Lengel's (1986) Media Richness Theory, as stated by Guo *et al*. (2012). The theory focuses on the significance of the reliability, quality, and accuracy of the information that is exchanged through a particular medium.

Studies (Christy and Matthew, 2005; Lui *et al*., 2008) have found an intersection between purchasers' level of satisfaction and the quality of the information provided on a website. In addition, according to Ludin and Cheng (2014), purchasers benefit from valuable information provided on websites, as it facilitates faster search results and task completion. Ludin and Cheng (2014), as well as Delaraso and Susilo (2013), claim that purchasers should be provided with up-to-date, useful, accurate, and complete information by the online web providers to fulfil purchasers' information needs and improve purchaser satisfaction. As such, Flanagin and Metzeger (2000) claim that online information quality and online credibility present an intersect and correspondingly, the literature abounds with several models which provide assessment methods for evaluating information credibility and quality as provided on a website.

2.5.6 Website Credibility

Rieh (2010) states that two variables that are often examined together are website credibility and information quality. Studies such as Metzeger (2007), Lucassen and Schraagen (2011), and *Jung et al.* (2016) acknowledge the intertwined nature of both these variables. However, the credibility of a website is the level of trust is provided to the purchaser (Fogg, 2003). As commented by Fogg and Tseng (1999), studies often confuse credibility with trust in that these concepts are often used interchangeably without much thought.

Lucassen *et al*. (2013) highlight that in online transactions, trust is an action taken by the user, and credibility is the quality of the information or topic, which is the website. Lucassen (2013) outlines three forms of credibility evaluation which are the same for evaluating information quality:

(i) is semantic credibility, which involves evaluating the accuracy and completeness of the information and accuracy of the facts;

(ii) is surface credibility, which entails appraising the design and the way the website looks and feels, including instances of spelling and grammar mistakes;

(iii) Last is source credibility, which refers to the information source of the website, its brand, and the associated accreditations and their sources.

Westerwick (2013) indicates that due to their inability to check the accuracy of the facts provided by a website, purchasers who have some to no expertise in the topic are not able to carry out a concise assessment of semantic credibility. Therefore, it is suggested by Flanigan and Metzger (2007) that the assessment of the credibility of a website should be based on the obvious characteristics of the website using heuristics, which is the general rule of thumb. According to Flanigan and Metzger (2007), Fogg *et al*. (2001), and *Jung et al.* (2016), the most common form of this assessment is asking users to assess the brand, the way the website looks, the sources of information, and accreditations and associations simultaneously. In line with this assessment, Brehm's (1966) theory of Psychological Reactance can be used to identify the behaviour of users. Purchasers who already have experience with the website can provide information on its credibility, which forms their expectations for other websites.

2.5.7 Customer Support

Nass and Moon (2000) and McLean and Wilson (2016) explain the two elements that have been ignored in the online purchaser satisfaction credibility and the quality of the information available online with these, online purchaser support has also not received its due attention. The social interaction element is often considered as the basic difference between environments of online and offline services, also said to be a form of two-way communication in sync. Purchasers interact face-to-face with service providers in both B2B aspects, which is within the offline environment. In some cases, it may be an attempt to maintain a relationship with the key staff providing service specifically in the context of B2B (Macintosh and Lockshin, 1997; Biedenbach and Marell, 2009). Yang and Jun (2002) point out that with regards to the online environment, purchaser interaction is often with the machine, and the purchaser does not have access to service staff. However, Renard (2013) states that with the technological advancements that have taken place over recent years, the functionality of web 2.0 and social media have facilitated the development of an interactive social environment for B2B transactions. Further, Greenberg (2010) highlights those social purchasers are now being introduced by social interactions, which has raised the purchaser's expectation.

McLean and Wilson (2016) indicate that technology is being utilised to provide purchaser services and online support by many service providers. According to Tombs and McColl-Kennedy (2003), research has shown that in offline encounters, interactions with other purchasers' and service staff influences the purchaser that the purchaser has during the service interaction and afterwards. Research conducted by Tombs and McColl-Kennedy (2003) indicates that emotions and emotional displays of purchasers may arise due to social interactions. In turn, this can have an influence on the behaviour of the purchaser. Truel and Connelly (2013) presented information on the live chat technology that allows the users of a website to get 'service-related information downloaded' from a representative who provides responses using the synchronous media. In addition, Chattaraman *et al*. (2012) state that the three main aims of live chat technology are: serving as a search support function, serving as a function that supports basic decisions, and serving as a support function for navigation/procedure. As per Tombs and McColl-Kennedy (2003), such support functions are often observed and required in the offline environment and may affect the purchaser's experience. A study by Kuhlthau (2004) on the zone of intervention provided information regarding the significance of social interaction for progressing in the process of searching for information. However, there is limited information on the online purchaser support requirement that exists.

2.6 Marketing Ethics

Ethical marketing research, pioneered by Bartels (1967), came about in the late 1960s, with the concept of the factors that influence the decision-making process of ethics of marketing. Since then, research has seen a continuous increase in attention placed on marketing ethics, particularly on the topic of public concerns regarding unethical marketing practices such as dangerous misleading prices, products, and deceptive advertising. The wide recognition of the significant role played by marketing ethics in organisations only came about in the early 1980s. This was when specific ethical codes for conducting operations were adopted by many companies and professional associations. With this, the interest in the academic sphere has also accelerated, with many studies, such as Schlegelmilch and Oberseder (2010 and 2015), and Nill and Schibrowsky (2007), and carried out on the topic these can be divided into five major areas which are explained in the following sections.

2.6.1 Studies that deal with specialized dimensions of ethics in marketing

The specialized dimensions of ethics in marketing are the focus of the second group of studies, particularly focusing on marketing education ethics, its ethical orientation impact, and the attitudes and behaviours of upcoming business leaders (Gioia, 2002; Schlegelmilch and Oberseder, 2015), the social concerns of users in the area of social responsibility and their impact on the performance of the organisation (Modesto, 2006); the ethical codes and standards developed to guide the ethical facet international transactions (Kolk and Van Tulder, 2004); marketing and advertising (Chonko and Hunt, 2000); and the ethical issues of the online marketing done by organisations (Rallapalli *et al*., 2015).

2.6.2 Studies focusing on the ethical issues connected to the main functional areas of marketing strategy.

The focus of the first research area is concerned with the ethical issues related to the main areas of marketing strategy, which are:

(i) **Price**: charging more, billing inaccurately, issues in fixing price, and price discrimination and skimming (Tsalikis and Seaton, 2008; Tsalikis *et al.*, 2014);

(ii) **Product**: products that are unsafe and not functioning properly, the downsizing of packages, limitations of the brand, and negligence in providing information regarding a product ();

(iii) **Promotion**: deceptive or unfair sales promotions and insulting, stereotypical, or harmful advertising, advertising (Bakir and Vitell, 2010). According to Nill and Schibrowsky (2007), out of the above functional areas covered, ethical promotional factors have garnered the greatest focus, which is congruent with the general trends in marketing.

(iv) **Distribution**: asking for a full price for an item on sale in retail stores, only having on sale items that have more profit margins, and giving the purchaser the wrong change (Sarma, 2007; Agag and El-Masry, 2017).

2.6.3 Studies focusing on the process of making decisions on ethical matters

The way that ethical matters undergo decision-making is covered in the third research stream. Hunt and Vitell (2006), Ferrell *et al*. (2007), Trevino *et al*. (1998), Jones (1991), and Agag (2019) presented related models that explain the way decisions on ethics are made by individuals, enabling stakeholders to make adjustments to their decision-making processes (Singhapakdi *et al*., 2010). These models relate to moral philosophy and the entailed ethical traditions and are specifically based on the framework that was originally presented by Rest (1986). O'Fallon and Butterfield (2005) state that this framework is directed towards the four fundamental elements of ethical decision-making: identifying the issue's moral nature, producing a moral judgment, creating an intent, and getting involved in action that is moral in nature. According to Bush *et al*. (2000), researchers in this area focus on the issues related to providing an ethical and generalized decision-making model, as there are various factors that are situational.

2.6.4 Studies testing the purchaser's perception of unethical corporate marketing

A study which investigates the purchaser's perception and responses towards the unethical use of corporate marketing is included in the fourth stream. The various areas of this type of research are: the ethical concepts of the purchaser and their application in retailing that is green (Lu *et al*., 2015); the effect of the perceptions of ethical behaviour when conducting sales on purchaser satisfaction, commitment, and trust (Leonidou *et al*., 2013; Roman and Ruiz, 2005); the purchaser's perceptions of the ethical issues related to online shopping (Roman, 2007); the purchaser's sense of reward or punishment as a result of their perception of the organisation's behaviour, whether it is unethical or ethical (Babin *et al*., 2004); the impact of purchaser commitment on purchasers' judgment of the marketing ethics of the organisation and its related outcomes (Ingram *et al*., 2005); the formation of purchasers' perceptions towards the ethics of a company or brand (Brunk andBlu¨melhuber, 2011); and the impact of the purchaser's perception of the behaviour ethics on the value gained and the faithfulness shown (Valenzuela *et al*., 2010).

2.7 Purchasers' perceptions of ethical or unethical consumption

Purchasers' perceptions of ethical or unethical consumption are the focus of the final and largest group of studies, which is classified into three sub-areas.

(i) Albers-Miller (1999) focuses on unethical purchaser behaviour and the problems related to highlighting specific unethical actions on the part of the purchaser, such as purchasing items that are contraband.

(ii) Hofstede (1980) places a major focus on the role of the cultural dimension in influencing the ethics of the purchaser, and Vitell *et al*. (1993) identify a link between cultural aspects and the ethical components of decision-making that are confronted with in business areas. Rawwas *et al*. (1998) made a comparison of the purchaser attitudes on ethics in countries that are similar in the sense of being in continuous war and terrorism situations but significantly different in terms of avoiding masculinity and uncertainty. It was deduced that different ethical standards are found in contrasting cultures. Yoo and Donthu (2002) stated that collectivism and avoiding uncertainty are positively related to the purchaser's perception of ethical marketing. On the other hand, masculinity and power distance have a negative association (iii)The formation of purchaser perceptions of ethics as a result of demographics like gender, age, education, marital status, and income group has been the focus of several studies in the field. As an example, Ramsey *et al*. (2007) and Vitell *et al*. (1991) state that people under 18 years hold lower standards of ethics than older people. A study conducted by Swaidan *et al*. (2003) concluded that older purchasers who have higher levels of education and who are married have less tolerance of business activities that are questionable than people at the other end of the spectrum. Gender does not seem to play any role in the ethical opinions of purchasers. As per the study conducted by Ang *et al*. (2001), men and people from low-income groups show greater positive attitudes towards counterfeit goods. However, age and level of education have been shown to have no influence on the purchaser's decision-making on ethics. Leonidou *et al*. (2013) explain that purchasers who are male, young, married, and highly educated have more acceptances towards ethically questionable practices.2.8 The Concept of Purchaser Satisfaction

According to Anderson *et al*. (1994) and Oliver (2014), the term purchaser satisfaction (CS) has been widely studied due to its key significance in business strategy and its emergence in a currently aggressive market as the ultimate purpose of all business activities. This warrants a detailed review of the term. Some of the most widely accepted definitions are provided:

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

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

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

Though several definitions and conceptualisations of purchaser satisfaction exist, Bayraktar *et al*. (2012) posit that the idea of considering satisfaction as the post-purchase product or service evaluation by the purchasers is the most widely accepted. Undoubtedly, the concept of satisfaction is difficult to define and measure due to its complexities. Oliver (1997) concurs, "*everyone knows what satisfaction is until asked to give a definition it seems nobody knows"*. Szymanski *et al*. (2003), with regards to online, define purchaser satisfaction to refer to the assessment and evaluation of individual online shopping experiences. This definition draws from Oliver's (1980) definition, which states that purchaser satisfaction refers to the difference between pre-purchase expectations as compared with post-purchase performance.

2.8 Conceptualising Satisfaction:

Brookes (1995, p 9-10) has discovered three methods to the measurement of customer's satisfaction:

(i) Attribution Theory (AT)

(ii) Equity Theory (ET),

(iv) (The dominant discourse); Expectancy Disconfirmation Theory (EDT)

(Bartikowski and Llosa, 2004, p.68; Engel *et al*. 1968). Recent research (1995; Lin *et al*., 2014; Weiner, 2000; Mohamed and Fahmy, 2016; Oh *et al*., 2014; Price *et al*.,) evidence a focus on the emotional aspect and purchaser happiness, in contrast to satisfaction. Primarily, these studies relate to the private sector, with private sector companies constituting the study subjects. However, other scholars (NCSR Report 22, 2005; DSS, 1999; DSS, 1998; Blaug *et al*., 2006; Elam and Ritchie, 1997DWP, 2005) have focused on the public sector to explore the concept of purchaser satisfaction. Brookes (ibid, p.9) describes ET as the perceived balance between the provider outcomes and the purchaser inputs. Thus, purchaser satisfaction is only achieved when the purchaser's investment in the transaction in terms of time and effort matches the actual outcome. Furthermore, according to Oliver and Swan (1989) and Ye and Xu (2018), purchasers have been proven to evaluate their input by drawing comparisons with service provider outcomes. Also, Chan *et al*. (1996) state that (dis)satisfaction is calculated based on various factors, including expected contribution from other purchasers. Thus, as per Oliver and Swan (1989) and Oliver (2014), satisfaction is assessed on the basis of the perceived inequitable status of the exchange. However, according to Lapidus and Pinkerton (1995, p. 108), the emotional responses to perceived inequity, which include 'resentment, anger, or guilt', cannot be explained by simple satisfaction notions.

Brookes (ibid, p.9) describes AT as the service interaction's perceived success or failure, which is based on external factors like interaction difficulty, luck, and transactional attempts by others, and internal factors like effort expended or purchaser skill. In concurrence, Weiner (2000, p.384) states that it is not easy to change purchaser expectations regarding AT and resulting from repeated negative or positive interaction. After several positive experiences, a singular negative experience is considered an anomaly due to transient 'unstable' factors and does not alter the service perception; however, the inverse of this holds true. In contrast, Weiner (ibid) states that in the case of public services, the users have limited choice when the opposite occurs. Herein, the 'good' experiences are attributed to 'unstable factors' by the purchaser, who blames the 'stable factors' for bad experiences. Correspondingly, purchaser satisfaction formulation is significantly associated with the idea of emotion and constitutes a pertinent theme (Ye and Xu, 2018). Wong (2004) states that a whole spectrum of feelings is experienced by the purchaser, including pleasantness to un- pleasantness, a joy to fear, calmness to the excitement, and relaxation to action; these emotions partially influence the purchaser satisfaction due to the role of emotional experiences in forming perspectives. However, Weiner (2000) and Wong (2004) point out that challenges in the feasibility of assessing emotion-based purchaser satisfaction have largely limited the exploration of the domain.

As corroborated by Bagozzi *et al*. (1999, p.190-201), in any research setting, it is not feasible to isolate pure emotions and pose practical limitations as regards isolation from satisfaction. Thus, there is much ambiguity if purchaser satisfaction is considered a unique entity or a sub-category of positive emotions. Weiner (2000, p.384-385) states that emotions *"bridge the gap between past and future",* emphasizing the significance of emotions in service encounters. The gap he refers to is the expectations gap. In addition, Wong (2004, p.365) states that for companies with 'service' products, the service cannot be distinguished from the contact employee, and as such, in purchaser satisfaction formulation, the employee has a substantial impact owing to their individual service quality. Wong adds that in such a scenario, the contact employee plays a pivotal role in influencing the purchaser's emotions and commitment towards the organisation and the overall service.

Brookes (ibid, p.10) describes EDT as the chief influential deliberation in the measurement of purchaser satisfaction. In fact, EDT was conceived by Oliver (1980), who propounded EDT to be the expectation-disconfirmation paradigm. According to Devlin *et al*. (2002, p.119), Oliver's theory can be summed up as follows: "expectations provide a context for evaluative judgments, making satisfaction a function of the baseline effect of expectations.

Thus, this implies that based upon their service expectations, the purchaser predicts the service outcome, and these product performance expectations are framed by the purchaser prior to the purchase (Ye and Xu, 2018). Meanwhile, actual performance levels are revealed and identified following the purchase and following usage, and a comparison with expectation levels is carried out with a worse-than vs better-than heuristic. Correspondingly, negative disconfirmation results from worse than expected product comparison results, and a positive disconfirmation from as expected comparison results. Three preceding factors were identified by

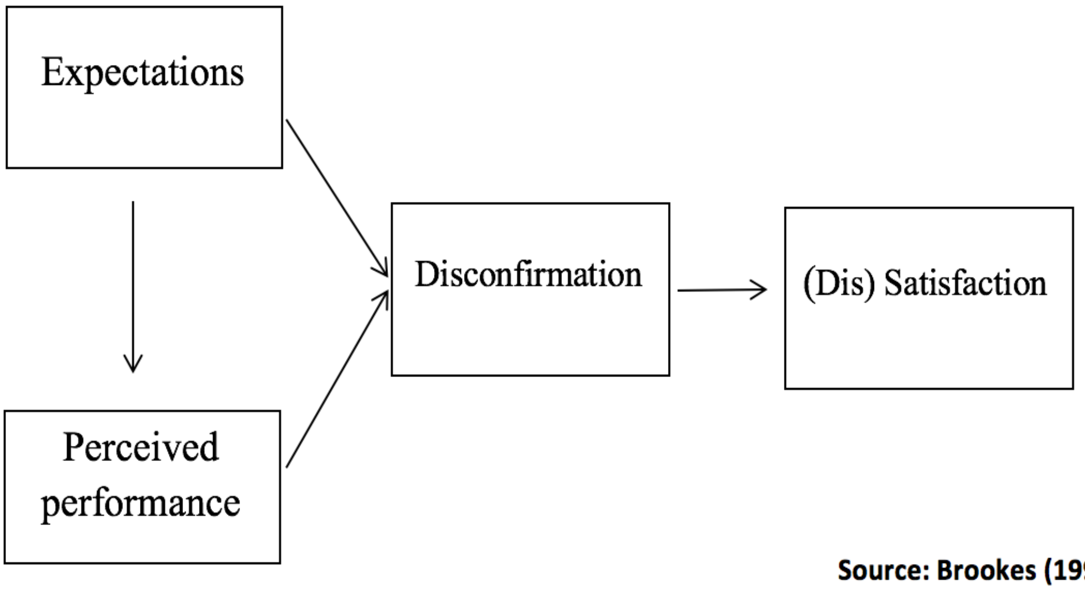
Brookes (1995), and Oliver and DeSarbo (1988, p.495). Brookes (1995) Three antecedent elements to the outcomes dissatisfaction/satisfaction outcome.

Prior expectations can be segregated as follows:

(i) Previous experience based;

(ii) Comparisons based performance assessments against expectations;

(iii) Post-purchase service judgments-based confirmation (Brookes, 1995, p.1 0)



Source: Brookes (1995)

Figure 2. 1: Expectations Confirmation Theory (EDT)

Brooke made a simplified observation of the EDT process as described above. The stages included making an individual judgment on personal satisfaction. As stated by EDT, perceived performance and expectations, lead to post-purchase satisfaction. This effect can be reconciled through disconfirmation that is negative or positive, between performance and expectations. The model has four main constructs: perceived performance, expectations, disconfirmation, and satisfaction. Positive disconfirmation occurs if the product outperforms expectations, leading to post-purchase satisfaction. On the other hand, if a product is not as expected, negative disconfirmation occurs, and the purchaser is most likely to be dissatisfied.

2.9 The Relationship between Business Ethics and Purchaser Satisfaction

With the developments in information technology, online purchasing has emerged as a popular activity, and correspondingly, several marketers are engaging in product development specific to online products. Even yet, the satisfaction and loyalty concepts regarding a merchant's website are fundamental to marketers. Electronic commerce (e-commerce) pertains to the sale and purchase of services or products on an electronic systems platform such as a computer network like the Internet. Exponential growth in e-commerce has been evidenced in recent times. The Internet has come to play a combined role in the purchaser decision-making process, which has propelled the use of this tool by traders. Relatively, the complexity of e-commerce purchaser behaviour is riddled with changing purchaser expectations, which are in contradiction with the traditional supply patterns of commercial websites. Correspondingly, Eid (2011), Lau *et al*. (2011) and Shorey *et al.* (2020) define satisfaction as a result of perceived discrepancy resulting from the comparison between perceived performance post-consumption and prior expectations. Thus, individual satisfaction from products/services defines purchaser satisfaction, bringing it to the forefront as an essential parameter to products and services marketers. This can be attributed to the accompanied positive word-of-mouth, long term loyalty, and repurchase intention.

Garver and Gagnon (2002) have correspondingly argued for the emergence of purchaser satisfaction as a crucial actor in marketplace sustenance. Thus, purchaser dissatisfaction leads to the loss of markets for retailers. Few previous studies have explored the factors influencing the formulation of purchaser satisfaction, and Xia *et al*. (2008) further added that limited research has touched upon the payment impact. According to Ladhari (2010), all service delivery aspects (i.e., before, during, and after) intersect with purchaser satisfaction (e-satisfaction). Furthermore, Mumtaz *et al*. (2011) attribute several factors to contribute to purchaser satisfaction in e-commerce, including product quality, advertisements, prior shopping experiences, and brand names. Wang and Huarng (2004) further add that for online business success, purchaser satisfaction is crucial. However, Wang and Huang, 2004 highlight that with reference to online providers' websites, minimal information on the key indicators of purchaser satisfaction is available. Scholars like Gommans *et al*. (2001) say, websites now are different to 19 years; new authors and Limbu *et al*. (2011) state that purchasers' responses to online providers' websites influence satisfaction ratings. For example, a few substantial satisfaction determinants include:

(i) Convenience and site design (Evanschitzky *et al*., 2004);

(ii) Interactivity level and the information made available on the website (Ballantine,2005).

(iii) Product offerings (Szymanski and Hise, 2000).

In addition, satisfaction is evidenced to be a result of several factors; Wolfinbarger and Gilly (2003) mention purchaser service, Jun *et al*. (2004) mention online provider service quality, and Burke (2002) mention provided value, product quality, and product selection. According to Wang and Huarng (2004), for an online service provider, purchaser perceptions impact purchaser satisfaction, projecting a directly proportional relationship between the two aspects. Wolfinbarger and Gilly (2003) also add that reliability also impacts satisfaction. In addition, Roman (2007) and Elbeltagi and Agag (2016) suggest that website satisfaction is determined by ethical issues, amongst others. Also, Roman (2008) and Szymanski and Hise (2000) highlight the significance of security and privacy purchaser satisfaction predictors, particularly in the case of online service provider websites. Wolfinbarger and Gilly (2003) stated that financial security also forms a primary online consumer concern, and Mohamed and Fahmy, 2016, Isabel *et al*. (2014) and Roman (2007) add the factor of non-deception.

Oliver (1981) points out that according to the expectancy and disconfirmation model, purchaser satisfaction pertains to the alignment between the actual product performance, the individual's expectations, and actual performances discrepancy is categorised as (i) positive disconfirmation (in case of product performance exceeding expectations) or (ii) negative disconfirmation (in case of expectations exceeding performance). Particularly in the context of e-commerce, online service providers' purchaser satisfaction is based on the parity of website expectations and the evaluative perceptions of the services provided by the website. For instance, an adverse impact is caused when a potential deception perception is created among purchasers by the online provider, therefore not meeting purchaser expectations. With the growing ethical issues awareness of online purchasers, there is an associated expectation from website users regarding transaction security and order reliability. Thus, it becomes imperative for online providers projecting high ethical levels to function more efficiently towards positive disconfirmation and intersecting satisfaction. As such, this study explores the association between online service provider ethics and purchaser satisfaction.

2.10 Culture

Several scholars explored the topic of culture, propounding several seminal theories (for example, Hall, 1959; Hofstede, 1980; Kluckhohn and Strodtbeck, 1973). In the current study, the author has primarily focussed on Hofstede's model as the main cultural basis because, in addition to its reliability and validity, when conducting culture-related studies, researchers have found this model to be the most influential cultural model (Pavlou and Chai, 2002). In various disciplines, these scales are supported by an extensive number of studies, including those in IS contexts. Also, various aligned studies have employed Hofstede's dimensions (Jones and Alony, 2007; Cairns and Thimbleby, 2008), which substantiates the use of Hofstede's dimensions in research situations of critical relevance, specifically centring on online consumer behaviour. Moreover, the researcher can thus conduct a comparison of research outcomes through Hofstede's variables metric in relation to the previous research findings. Correspondingly, Hofstede's four cultural dimensions underpin this study: uncertainty avoidance index, masculinity, power distance index, and individualism.

According to Hofstede (2001. p.9), culture pertains to "*the collective programming of the mind that distinguishes the members of one group or category of people from another*". In his research, Hofstede focussed on employees' cultural values from the period 1967 to 1973 in 70 countries for IBM subsidiaries. In the study conducted in 1980, Hofstede identified four cultural dimensions, namely power distance index, uncertainty avoidance index, individualism, and masculinity. Subsequently, using a survey called the Chinese Value Survey in 23 countries, Hofstede (1984) added long-term to his orientation model. With regards to the Power Distance Index, Hofstede (1980), White *et al* (2019) argued that although all societies are marked with inequality and power, each society shows its own severity of inequality. With regards to the Uncertainty Avoidance Index, Hofstede (1980, p. 45) claims that when adhering to one culture, people avoid surprising and unstructured situations that are different from the norm (i.e., avoiding uncertainty through strict laws and rules).

Masculinity versus femininity entails the variation and distribution of roles between males and females. The results of IBM studies highlighted among societies the less variation in women's values from men, which ranged from assertive to competitive in different countries. In addition, an element or range of modest and caring values was also evidenced in men's values, thereby presenting similarities to women's values. According to Hofstede (1980), in masculine countries, assertiveness is a value characterizing man, and this seemed to be present in moderation in women in masculine countries. Thus, Hofstede (1980) identified a gap between women's and men's values in masculine countries. According to Hofstede (1980), individualistic societies are differentiated through loose associations, wherein, unlike collectivistic societies, individuals focus on immediate families. Meanwhile, Hofstede (1980) highlights that in collectivistic societies, in-groups and extended families demarcate individuals who exhibit unquestioning loyalty. These dimensions, as proposed by Hofstede, serve as a cultural manipulation check in the current study for the assessment of surveys collected from the UK.

2.11 Conclusion

In summary, the literature and viewpoints on marketing ethics had to serve as the foundation for this study. This chapter has made an effort to explain several ethical difficulties related to online ethics, such as security, non-deception, reliability, privacy, information quality, website credibility and customer aupport, in addition to providing background information on the research topic.

Additionally, this chapter discussed several concepts of purchaser's satisfaction as well as the variables that affect it. The connection between company ethics and purchaser's satisfaction has now been discussed.

CHAPTER THREE: THEORIES AND CONCEPTUAL FRAMEWORK

3.1 Introduction

The conceptual Framework of this thesis is based on theoretical foundations (theories of ethics and models in business ethics and the commitment-trust theory). These theoretical foundations were employed to develop the variables of the conceptual framework, to justify the relationship between PPSE and purchaser satisfaction, and to develop the hypotheses of the research model. Section 3.2 introduces the theories. also, section 3.4 introduces the model of business ethics, also, section 3.5 introduces The Research Model and Hypotheses.Finally section 3.5 Summary of the conceptual framework.

3.2 Ethical Theories

Velasques (1998) focused on how moral standards determined the ethics governed and their behaviour, he defined this as business ethics. As such, Fritzsche and Becker (1984), Hunt and Vitell (1986), and Schumann (2001) highlight that business ethics cannot be understood apart from general ethical concepts, and general ethical theories also apply to business ethics.

According to Ferrell and Gresham (1985) and Alder *et al*. (2008), normative ethical theory offered multifaceted theories, each prescribing a set of moral rules that could be applied by the individuals based on the context of the situation and whether it was morally right or not.

Research on the role of business ethics theories mainly focuses on its applications of guidelines on workforce practices (Brender-Ilan, 2004; and Schumann, 2001; Shultz), corporate policies (Frederiksen, 2010), and evaluation of managerial taskforce (Reidenbach and Robin, 1990). Several studies attempt to identify guidelines that retailers and business entrepreneurs can apply during the decision-making phase. These moral principles are thoroughly researched and collected from various conventional ethical theories.

According to Schumann (2001), Reidenbach and Robin (1988), and Shultz and Brender – Ilan (2004), certain ethical theories can be discussed, such as ethical deontology, egoism, utilitarianism, rights theory, the ethics of care, and the theory of justice. The original intent of the author of this study was to include as many ethical theories as possible, given that previous research has shown that individuals use a wide variety of ethical criteria to justify their decisions and actions.The following section begins with a discussion of egoism, which is fundamental to an understanding of ethical theory in general, followed by outlines of the fundamental tenets of rights theory, utilitarianism, the ethics of care, deontology, and the theory of justice.

3.2.1 Theory of Teleology

Arslan (2001) and Shaw and Barry (1995) explain that the word '*teleological'* originates from the Greek word *telos*, which means *"goal-directed".* The main assumption of teleological theories is that the outcome of action solely determines its moral rightness. Therefore, Bowles *et al*. (2006) and Mackie (1990) point out that the ethics of teleology, or consequence, judge actions as right or wrong depending on the outcome and not by any inherent attributes like honesty. Each branch of consequentialism is required to answer three important questions, which determine the fundamental differences between them. These questions are: *"what is a good consequence, for who should the consequence be most beneficial, and who can judge a consequence".* The answers to these questions indicate the difference between the ethical theories of consequence. An action is right if its consequences are good. Frankena (1973) explains that this is determined by calculating the ratio between the likeliness of a good or bad result of an action. Therefore, if an action creates a higher degree of good over bad results in comparison to the other alternatives, it is moral. It can be said that utilitarianism falls within the wider consequentialism category.

Jeremy Bentham pioneered the utilitarian viewpoint, which was further improved by John Stuart Mill and is considered to be one of the main teachings of ethical concepts among philosophers in the field of education. As per this concept, actions need to be judged on the basis of the results they produce and the effect they have on others, as actions do not have an intrinsic value. As per the theory of utilitarian ethics, an action is judged on the basis of the notion that ethics based behaviours have results that have the widest range of benefits for many people (Bentham, 1789; Mill, 1863; Cavanagh *et al*., 1981; Svegliato *et al* 2021.; Hosmer, 2003). Schumann (2001), Bentham (1789), Velasquez (1998), and Mill (1863) explain that under utilitarianism, it is important to always show behaviour that will contribute to the greatest amount of good for the world. Tsalikis and Fritzsche (1989) mention that with regards to the policies of an organisation, utilitarianism considers rules to be ethical when they support behaviours that have the maximum benefit for all stakeholders, and if they do not, they are deemed unethical.

As per Schofield (2006), among the teleological or consequential ethical philosophies, utilitarianism is the most dominant and influential normative. Airaksinen (1987) and Lyons (1994) state that the basic assumption of this teleological theory considers satisfying the majority of the population to be crucial. This version of the theory focuses on the goals rather than the means. According to Schumann (2001), utilitarianism includes the results or probable results of all present and future benefits and harms for any person affected by the action. It also includes the consequences of actions measured against the values that may be difficult to accurately evaluate, such as welfare, happiness, high productivity, expansion, etc. Mill (1863), Bentham (1996), and Rachels (1999) explain that under the principle of utilitarianism if an act produces the greatest net benefit to society, it is considered morally acceptable and is shown as the difference between benefits and costs to society. It is also argued by others that utilitarian ethics endorse treatment that is unequal, maximizing the welfare of the society (Airaksinen, 1987; Lyons, 1994). Act utilitarianism and rule utilitarianism are the two utilitarian theories. According to Fritzsche and Becker (1984) and Premeaux (2004), maximizing benefits in relation to expected costs as a result of a specific decision comes under the Act theory, while the rules that are framed to achieve the maximum overall positive results in a period of time fall under the rule theory.

Bentham (1996) explains that in the utilitarianism type Act, the situation of a person is assessed to promote the greatest amount of happiness on its own merits. Beckett and Maynard (2005), Beauchamp (1991), and Hugman (2005) state that individuals behave with the aim of achieving the best results that have pleasure as a basis. In addition, Barry (1979) states that right behaviour produces the highest ratio between correct and bad for all those involved. A person needs to show behaviour that maximizes utility in comparison to the available alternatives. According to Frankena (1973, p.84), *"What effects will my performing this act in this situation have on the general balance of good over evil"* is the fundamental question to ask. To apply the act utilitarianism, the effects of an action and any of its influences on the actions or practices of others, for setting an example or otherwise, should be included.

Mill (1974) and Barry (1979) indicate that as per the argument of the utilitarianism type Rule, individuals are required to follow and get guidance from the rules of morality, which have been shown to promote the most happiness in the past—involving the identification of the framework in which the action is included and not its results. It involves doing the greatest good for the maximum number of individuals on the basis of the framework (Premeaux, 2004; Fritzsche and Becker, 1984). It also looks to decide on the exact situations for which rules are allowed to be broken, and if maintaining a rule creates better overall than breaking it, it needs to be followed. Hugman (2005), Premeaux (2004), and Beckett and Maynard (2005) explain that this type of utilitarianism considers the results of getting everyone to comply with a specific rule and determines the total advantage received by a rule's acceptance or rejection. It also allows individuals to act according to the rules or principles that will result in the best results or maximum utilisation in society.

Rule utilitarianism is preferred by utilitarian philosophers over act utilitarianism due to several reasons. First, De George (2010) stated that Rule utilitarianism includes the advantage of learning from the rules framed in the past, which produced the maximum happiness for the majority of the population. Second, Frankena *et al*. (1974) indicate that this type of utilitarian ethics is perfectly rational in contrast to the restricted practicality of act utilitarianism, which considers obligations that are professional or contractual in nature. The function of a society is determined by individuals who realise their obligations of having signed a contract. The requirement of the decision-makers to judge the effect of every option available on all concerned parties is the major drawback of the utilitarian viewpoint. According to Mill (1974) and Velasquez (1998), this can be considered impractical, as some past results do dominate the results. In addition, Cavanagh *et al*. (1981) and Velasquez (1998) state that the selection of an option that maximizes satisfaction or has the maximum good for the majority of the population has the ability to create a happy minority against an unhappy majority society. Others are of the view that to provide a solution for the issue of creating the maximum happiness for the greatest number of people, and an individual must not become restricted by following the rules, as moral values are created for man and not the other way around.

Fritzsche (1997) and Pojman (1995) mention that there is one more approach to the ethical theory of theology, which focuses on maximising the self-interest of a person or organisation, namely Ethical egoism and altruism. Either of these tries to answer the fundamental question of, "*for whom should the consequence be most beneficial*", which is apart from the basic beliefs of ethics of teleology or consequence. The fundamental argument, in this case, is that all those involved are required to act according to their self-interest. Harry Browne's essay "*The Unselfishness Trap*" describes a world in which all people are unselfish and argues that: *... "This world would be unhappy because the unselfish people living in it would be constantly acting to satisfy others in fear of being thought of as selfish. ...He asks the question": "How would it be a better world if everyone acted that way?"* (2004, p. 474).

Therefore, Browne opined that the only option is to act to please oneself, as individuals do not know the desires of others. Instead of trying to please others, we should focus on pleasing ourselves. Rand (1964, p. 494) is in agreement with this assertion and argues that: *"the most sacrificing people are not selfish... since man must support his life by his own effort, the doctrine that calls the selfish man evil, is evil itself".*

As per Rand (1964, p. 493), the definition of selfishness is "*concern with one's own interests*", which seemingly suggests that only those who sacrifice the most are unselfish and that to be selfish is acceptable. Decisions that have egoism in their basis lead to the most satisfactory results for the party, organisation making the decision, or individual, or taking action, regardless of the results for other people. Individuals who use ego criteria when making ethical decisions are concerned only with their self-interest. Therefore, in ethical egoism, a person is morally obligated to only provide services to promote self-interest. On the other hand, as believed by Rachels (1995, p. 487), ethical altruism shows the importance to others that may give a result of loss to them. *"It is technically impossible for a person to be true ethical egoist since a true ethical Egoist would encourage others to act benevolently instead of selfishly, for his/her sake"*. In addition to this, Rachels (2003) talks about miscommunication regarding the concepts of selfishness and self-interest. For instance, selfishness is being concerned with one's own interest, whilst self-interest could be more than just a positive to being necessary instead of negative. Hence, the two concepts are said to be different. Ayn Rand's view on ethical egoism was criticized by Pojman (1995, p. 498) as assuming a false dilemma. He says, *"... just because it does not seem right to be altruistic, does not mean that the only option is to be completely selfish and that there are plenty of options between these two positions. He brings up the Bible's idea of loving your neighbour as yourself. He also says that self-love is good, but not always at the expense of others".*

As per Kanunngo and Mendonca (1996), egoism that is vindictive results in worse outcomes for both the individual and other people. The authors also put forth those theories related to egoism are not taken as prudent motivational factors, as the values that are inherent in choosing others before oneself deprives the owners of the profits that they deserve. According to Bowles *et al*. (2006), under ethical theories with utilitarian viewpoints, the rightness or wrongness of an action depends on the results that are likely to be produced for the involved group, even if these results may not be known when the action is taking place. The focus of ethical egoism is on the results for the individual responsible for the action, whereas ethical altruism looks at the results for the wider group, excluding the person who is responsible for the action.

3.2.2 Theory of Deontology

Frankena (1963) defines the approach as being derived from *'deon'*, the Greek word for duty. Deontological ethics is based on the concept of pre-existing duties and obligations, which is usually considered to be in contrast to consequentialism. Consequentialism states that a thing is considered right depending on the characteristics of the behaviour itself and not on it creating the highest level of good instead of evil. This approach is a usual categorisation of ethical or moral theories that focus on the action and not the person doing it, indicating that the choice of ethics can be made before the action is done. Behaviour morality is checked by applying the rule or principle requiring or prohibiting specific behaviours (Tanner *et al*., 2007; Hunt and Vitell, 1986), regardless of the results they produce (Barnet *et al*., 2005). According to Beckett and Maynard (2005, p. 33), the basis of this can be said to be the idea that, *"there are certain things that we should or should not do, irrespective of the consequences"*. To complete an obligation is to satisfy others' valid claims or requirements, which are determined by applying the principles of morality. The correctness of action may be good and bad for the party or maybe approved or disapproved by other people. The theories of deontology involve the goal of moral behaviour to perform the needed correct act. Therefore, it can be said that human will plays a role in determining the moral worth of an action.

As per Clark (2000), moral theory is one of the forms of the deontological viewpoint with the most influence. The idea behind this is that individuals have the distinctive ability to rationalise and that their propensity, emotions, and results need to have no role in the morality of an action. According to Beckett and Maynard (2005, p.57), it can also be said that individuals need to *"act in such a way that their actions could become a rule for everyone without creating* *a contradiction"*. In the existence of punishment and obedience, the fact that a person follows the rules is not due to their belief in the correctness of these rules, but rather it is to avoid being punished. The categorical imperative by Kant (1956) has two parts and uses the formula: *"Act only according to the maxim whereby you can at the same time will that it should become a universal law"*. It was opined by Kant that using reason could help in determining whether a dictum was categorical or not. Since all individuals are considered rational, this categorical imperative, also referred to as the universal law, applies to everyone and can only be used as a guide for conduct to advise against acts that are morally wrong. Kant (1956) states that there is a maxim for every action and moral law includes a set of moral dictums that are categorical in nature. It is an action's aim, and not its results, that decide the goodness of the action.

Second, the humanity formula states: "*Act in such a way that you treat humanity, whether in your own person or in the person of another, always at the same time as an end and never simply as a means*". Hypothetical and categorical are the two kinds of imperatives that were distinguished by Kant. Hypothetical imperatives are conditional, such as the condition that *if X has to be achieved, Y should be done.* The second formulation states that treatment to people needs to be an end in itself and not simply a means to an end (Bowie, 1999; Sullivan, 1989), which means that individuals in organisational associations should not be used or subjected to coercion or deception. Also, Bowie (2002) states that business organisations and practices should contribute to the rationality and the moral capacity of humans. According to Kantian, if an action passes the test of being categorically imperative, it is considered to be ethical. Kantian's ethical theory considers duties to be done only for their sake, without any importance being given to a person's happiness. Acts done as required by duty and from duty are the kinds of actions he mentions. To Kant (1956, p. 84): *The former, "legality is possible even if inclinations alone are the determining grounds of the will, but the latter, morality or moral worth, can be conceded only where the action occurs from duty, i.e., merely for the sake of the law"*.

According to Kant (1956, p. 84), the deontological ethics principle is explained by the phrase, *"treat others as you would prefer to be treated"*, whereby rationality and morality are equal for everyone. White and Taft (2004, p. 464) state, *"The deontological approach or non-consequential approach is often attributed to Immanuel Kant and claims that certain actions in themselves are intrinsically good or bad or right or wrong, and are not to be judged by their* *results. A moral person makes an ethical decision based on what is right, using moral principles or rules, regardless of circumstances or consequences. A moral person acts according to a perceived duty, asking; what is my duty or obligation in this situation".*

As per Yucel *et al*. (2009), for corporate decision-makers, the struggle with the deontological theory has been to decide the *"best"* guidelines to follow, along with the duties and obligations. The possibility of universally applicable standards in business ethics is the idea behind this approach to ethics. Supporters of this model state that the behaviour of other people can be judged objectively and measured based on their conformation or deviation from the standards. De Cremer (2009) and Tenbrunsel and Messick (2004) also argue that conscious reasoning processes do not always colour people's decisions and judgments. To Bersoff (1999) Kaptein (2008), this means that an individual makes choices that are both intentionally and unintentionally ethical and unethical, seen in the way that good people sometimes indulge in bad actions without realising. Therefore, it can be stated that people can also be irrational in how they act and judge.

As per Oso and Semiu (2012, p. 2), the theories guide an individual's priority between the opposing duties of the principal and agents. The author's state that: *"…agents should make all efforts to ensure that principals have satisfactory values with regards to their investment… the actions of the agents will be adjudged morally right in the process of running the corporations on behalf of the owners if the latter's interest is well-represented whereas it will be adjudged wrong if their actions inflict pain on the interest of the principals"*.Shareholders and other stakeholders' utility should be the most important priority for an organisation's board of directors and senior managers. The decision-makers in an organisation are often seen as being practical parties who are motivated by serving the interests of others.

As per Schofield (2006), the theory of ethics sometimes focuses mainly on the consequences of actions rather than on the actual actions themselves. The answer for the balance between the shareholder and other competitors in a company, by the corporate decision-makers, has its basis on the study question, relating to the ethics of the government action. Two major ethical theories, namely the teleological theory and the deontological theory, relating to the practices and behaviours of the board of directors and senior managers in a Ghanaian company are applied in this thesis.

3.2.3 Normative Ethics

Trevino and Weaver (1994) and Jones (1991) explain that the enquiry about how people ought to act is Normative, or prescriptive, ethics, which, according to Lantos (2001), has the field of moral philosophy and theology as its main focus. Weaver (2001) indicates that organisational codes of conduct and moral guidelines have increased in popularity and reflect prescriptive ethics. Normative ethics draws conclusions through the observation of an action being acceptable in one society and not in another, therefore serving as a guideline for people with regards to the behaviour expected from them (Smith and Johnson, 1996; O'Fallon and Butterfield, 2005). Thus, most moral decisions result in our welfare or, at the very least, limit our difficulties and try to create standards for morality. This approach assumes that people are rational and act with purpose and intention and understand the implications thereof.

De Cremer (2009) points out that as a result, most business scandals are a result of the actions of a few individuals termed 'bad apples'. As per the normative approach, moral dilemmas are interpreted by individuals in a conscious manner, and to avoid ethical lapses; cognitive guidelines can be used. Kantian ethics are related to normative and utilitarian theories in business ethics. The three main ethical theories of Normative ethics are Teleology (Consequentialism), Deontology, and Virtue-based. The theory of Teleology places emphasis on the individual's actions, which can only undergo ethical assessment after they have taken place and the resulting consequences are visible. On the other hand, the focus of Deontology is on the person prior to the act being undertaken by suggesting the action. Finally, as explained by Gardiner (2003) and Armstrong (2006), the Virtue-based ethics theory is based on a person's character and is further developed by using the concepts of formation, leadership, and mentoring. The following sections cover in detail these major approaches of normative ethics.

3.2.4 Virtue-Based Ethics

Jordan and Meara (1990) indicate that the character of the person doing the action is the focus of Virtue-based approaches. This type of ethics places importance on the qualities defining appropriate behaviour and correct action. These qualities relate to a person having integrity and being prudent, discrete, persevering, genuine, courageous, humble, hopeful, public-spirited, and benevolent. As per Beauchamp and Childress (1994), and Jordan and Meara (1990), in virtue ethics, individuals who possess the above characteristics may be better able to identify their biases, extra careful in ensuring that they do not force their values on stakeholders, and extra aware of separating personal and cultural liking from psychological and therapeutic occurrences. The aim of this type of ethics is to ensure that decision-makers take decisions that are suitable for the place and time.

This perspective has come under criticism for many reasons. Virtues are regarded as professional ideals to others, crossing the edges of rules or principles. According to Jordan and Meara (1990), this aim includes the meaning of being a professional and is not ethically optional. Frankena (1973:405) states: *"we must have personal traits if our principles are to be potent, and that we must have principles if our traits are to be anything but blind. That means, to every virtue, there must be an action to which it corresponds and from which it derives its virtuous character".*

Another version of virtue-based ethics is ethics of care, created by feminist writers. Promoters of this type of ethics have asked for a change in our morality focus and virtues, promoting virtues that are confounded and are symbolised by women, such as caring for others and being patient, nurturing, and self-sacrificing. Gilligan (1982) and Dillon (1992a; 2009) highlight that ethics of care is against the non-personal view of ethics that is seen as male-dominated and that ignores the significance of the special bond between people. Budd (2004) states that the virtues that are important for maintaining personal relations are compassion, empathy, sympathy, and loyalty. As per Gilligan (1982, p. 19), *"the moral problem arises from conflicting responsibilities rather than from competing rights and requires for its resolution a mode of thinking that is contextual and narrative rather than formal and abstract. This conception of morality is concerned with the activity of care that centres moral development around the understanding of responsibility and relationships, just as the conception of morality as fairness [the ethic of justice] ties moral development to the understanding of rights and rules".*

According to Gilligan (1982), Schumann (2001), and Noddings (2002; 2003), care ethicists stress the importance of social interactions based on creating strong relationships and bonds with other people. Care ethics focuses on some basic concepts such as showing responsibility towards others, maintaining a bond with others, minimising negative effects on others, and considering the feelings of oneself and others. Jones *et al*. (2007) state that there is not a single universal ethical solution that an ethical problem relies on; rather, a solution needs to come out of relationships of mutual care and the context of the problems.

Literature on the subject of normative business ethics seems to be limited, even with the growing focus on care ethics in organisations, due to a rational view of life (see: Jones *et al*., 2007; Schumann, 2001). According to Smart *et al*. (2001), and Smart and Neale (1999), type of morality is provided by care ethics that comes near to a fit to life experience for most people.

3.2.5 Descriptive Ethics

Bersoff (1999) and Kaptein (2008a) state that the attitudes and beliefs of an individual towards morality are described by descriptive ethics, which states that moral judgments and their meaning are the results of reactions that are instinctive and intuitive affective. A value-free approach to ethics observes it from the view of the real options chosen by the moral agents in practical form. It can also be said that research on moral beliefs implies the existence of value, or conduct, theories rather than explicitly stating so. Therefore, according to Benedict (1934b) and Geertz (1989), the goal of descriptive ethics is to distinguish between the existing theories of morality, which has been an important characteristic of cultural anthropology that has created the issue of relativism. However, these viewpoints do not provide guidelines based on which individuals could make moral decisions, and it is not framed to test whether the norms of morality are reasonable. This is despite the fact that results from descriptive ethics are included in arguments of philosophy. However, this idea can be applied to the study of subjects like evolutionary biology, history, psychology, sociology, or anthropology.

3.2.6 Meta-Ethics

According to Schroeder (2010), meta-ethics is another approach to organisational ethics that focuses on the origination, nature, and meanings of ethical theories. Further, meta-ethics also examines the objectivity, as well as sources and lack in moral claims. Related mainly to the judgments of ethics and their meaning, meta-ethics aims to discover the essence of ethical qualities, statements, attitudes, and judgments, as well as their support or defence. McPherson (2008) and Miller (2002) highlight that this approach answers the basic question of what is morality. Therefore, it can be said that meta-ethics is concerned with second-order questions, mainly related to ethical semantics, epistemology, and ontology.

Dancy (1986) and Railton (1986) classify the viewpoint of meta-ethics into two basic areas, moral relativism and moral realism and. These areas represent two perspectives that are opposite to each other on a period of time between an objective reality on one end and multiple ones on the other. Moral knowledge is a possibility in moral realism, also called moral objectivism. Boydd (1982) and Finlay (2007) indicate that a few moral beliefs are rationalised by external factors. Therefore, it can be said that there is one impartial truth about a particular action being morally unacceptable. In case opposing opinions are held by two individuals, one out of them is considered to be mistaken (Smith, 1994; Shafer-Landau, 2003); hence, this perspective includes objectivists and absolutists.

According to Boydd (1982), Liu (2007), and Railton (1986), it is suggested by absolutists that there exist moral principles that cannot be overturned under any condition. On the other hand, objectivists suggest that moral principles that are universally valid or true, also called prima facie duties, can overturn each other as required by the conditions related to actual responsibilities. Therefore, the existence of universal ethics applying to everyone regardless of culture, race, sexuality, gender, nationality, religion, or other distinguishing features is the primary viewpoint of moral universalism.

Pogge (2002) argues that it is through individual choice that morality is created and that choices must have universal application for them to be considered moral. The field of moral philosophy, which questions if the definition of good or right differs between individuals, societies, or cultures, is called moral relativism. Ruth Benedict (1934a; 1934b), Melville Herskovits (1948) and Franz Boas (1940), a consider moral relativism a 20th-century phenomenon that are known by the studies of cultural anthropologists. The researchers ask if a common, universal morality is plausible. Though concerned with business ethics, it can also be considered in cross-cultural organisational studies (Donaldson and Werhane, 2008; 1999; Hofstede, 2001; Bowie, 1993), Donaldson and Dunfee, corporate social reporting (Lewis and Unerman, 1999); and literature on corporate governance (Licht *et al*., 2005; Licht, 2001). (Ladd, 1973; Pogman, 1998; Lukes, 2002) As asserted by moral relativism, it is not possible to have independent moral knowledge; the value of the truth in moral claims depends on individual beliefs and is justified internally.

Arjoon (2005) and De Cremer (2009) state that the assumption that most of the board of directors and senior managers of organisations know the proper rules, ethical decision, and moral behaviours and their promotion is made by this research. One such example includes the rules included in an organisational code of conduct or guidelines of professional ethics. However, irresponsible and unethical behaviours and decisions still exist despite senior managers and members of the board of directors being aware of the rules, and certain conditions may be fairly persuasive for anyone to indulge in unethical behaviour. To create a more ethical organisation, the board of directors need to have an in-depth understanding of these circumstances.

3.2.7 Commitment-Trust Theory

Several studies (see Cheng and Huang, 2013; Amblee and Bui, 2011) have shown that long-term commitment and loyalty is evidenced in purchasers having a positive relationship with an online vendor that impacts the perception of high switching costs. The transactional view pertains to purchaser attraction and satisfaction through focusing on the short-term provision of intangible benefits and/or tangible benefits.

In contrast, the relational view (Wang *et al*., 2016) focuses on the development of long-term relationships between online vendors and purchasers and provides a better understanding of purchaser retention and loyalty. According to Morgan and Hunt (1994), the commitment–trust theory pertains to explicating long-term relationship development between exchange parties (Li, 2006). This theory is underpinned by the fact that relationship trust and commitment require simultaneous adoption as inseparable critical factors for formulating and maintaining business relationships between exchange parties.

According to this theory, "*relationship commitment and trust function as key mediators for five antecedent variables and five outcome variables. These five antecedent variables are relationship termination costs, relationship benefits, shared values, communication, and opportunistic behaviour, and the five outcome variables are acquiescence, propensity to leave, cooperation, functional conflict, and decision-making uncertainty*". This theory claims that on committing to an exchange relationship, the associated relationship commitment is impacted directly by trust, as it reduces the vulnerability perception between the two parties. Morgan and Hunt, in their seminal paper, showed that "*relationship marketing*" constitutes a major shift in marketing theory and practice and that the concept entails the establishment and maintenance of successful relational exchanges. Correspondingly, the key mediating variable (KMV) model of relationships marketing was developed by Morgan and Hunt (1994) based on the commitment-trust theory. In the proposed KMV model, trust and commitment constitute the mediating variables between the five antecedents and five outcomes described above. Kim *et al*. (2011) stated that in an e-commerce context, both trust and commitment are particularly important, simply as lack of trust whilst shopping online will discourage purchasers from making a purchase. The antecedents of purchaser trust and commitment have been analysed in previous studies, which, in turn, aids online service providers in orchestrating websites that project a trustworthy image.

Morgan and Hunt (1994) define the Commitment Trust Theory to entail the key mediating roles of commitment and relationship trust towards relationship development and relationship performance, with the following premises:

(1) Relationship benefits and termination costs relationship influence commitment,

(2) Both trust and commitment are impacted by shared values, influence, and

(3) Trust is impacted by communication and opportunistic behaviour directly and, thus, commitment indirectly.

Through their proposition of qualitative outcomes, Morgan and Hunt theorize the promotion of relationship success through these outcomes. In addition, the identification of key characteristics or variables underpins this theory, and in the marketing literature, these characteristics are called constructs and exhibit causal relationships with each other. This "*mediating variable approach*" factor in the antecedents influences the decision-making process involving relationship trust and commitment behaviours, their intersecting activities, and relationship outcomes. Also, positivist deductive research strategies and methods are employed by this research, and these methods may include survey questionnaires, both offline and online.

According to Goo and Huang (2008), the approach also usually employs structural equation modelling techniques to statistically assess several investigative hypotheses regarding the intersect between the framework's antecedents and outcomes, including the sampling of a given population. This predictive and causal theory claims that the mediating variables of commitment and trust are impacted by certain antecedents in particular contexts and that these impacts are demonstrated as psychological outcomes of the antecedents. Various aspects such as the relationship, propensity to leave or stay, and frustration showcase a few of the behavioural outcomes through these mediating variables.

Morgan and Hunt (1994) present theoretical assertions in their framework, which are underpinned by established conceptual models (MacMillan 2005). Friman *et al*. (2002) indicate that correspondingly, Commitment Trust Theory, as propounded by Morgan and Hunt, is "*founded upon empirical findings*". In fact, in the relationship marketing field, their works represent a hybrid of theories. According to Eiriz and Wilson (2006), the relationship marketing discipline, which shows a regular integration and hybridization of theories sourced from economics, organisational sciences, sociology and social psychology political science, sociology and social psychology, and law, commonly depicts this approach. In fact, Morgan and Hunt (1994) used Social Exchange Theory (Blau, 1964; Chadwick-Jones, 1976; Heide and John, 1988) as the underpinning principle to their argument on relationship commitment being impacted by relationship benefits and termination costs. In addition to Social Exchange Theory, the positive contribution of trust towards relationship commitment, as propounded by Morgan and Hunt (1994).

also shows support and input from Moorman *et al*. (1992) and Achrol (1991). Perlman and Duck (1987) stated that their empirical contributions were underpinned by the interpersonal sociological theories of long-term exchange. Likewise, the social-psychological theory of attraction, which is based on similarity (Berscheid, 1985), forms the basis of the link between shared values and commitment. Moreover, the development theories of commitment norms and opinions in business and interpersonal interactions (Chatman, 1991; Heide and John, 1992K; elman, 1961) have also influenced the Social Exchange Theory. According to MacMillian *et al*. (2006), *"…the same theoretical foundations and are based on socio-cognitive learning theories which assume that individuals are rational and learn from the past"*. This statement reflects on the contribution of shared values, as well as communication and (lack of) opportunistic behaviours regarding trust. These theories are conceptually sourced from interpersonal learning literature (Heider, 1958; 1980), and in reinforcement to their claims, Morgan and Hunt (1994) have aligned with several empirical studies (see Heide and John, 1992; Moorman *et al*., 1993; Dwyer *et al.,* 1987). Commitment Trust Theory has been focused on in this study, as it provides an insight into the key drivers of a successful relationship. Through this theory, Morgan and Hunt (1994) aim to furnish a clear guideline for managers, marketers, and researchers on the relevant and important antecedents. It has also been observed that the structural equation modelling technique has been mainly used in the Commitment Trust Theory to analyse the simultaneous testing of the construct inter-relationships, as well as to explore a series of predictive hypotheses. In fact, between the variables, 13 relational hypotheses were initially predicted in Morgan and Hunt's (1994) study; meanwhile, other research has placed more focus on the study environment.

This use of structural equation modelling by the Commitment Trust Theory in its empirical testing of these hypotheses can be attributed to various reasons:

(i) the error-prone nature of the latent psychological variables or measures (like trust and other abstract psychological variables) which have been used by the Commitment Trust Theory – as, due to the nature of what they are trying to measure, they are not easily measurable manifest variables (Frick *et al*.; 2021). Herein, the use of structural equation modelling, which accounts for multiple measures per latent variable, facilitates the reduction of measurement error through confirmatory factor analysis conducted through structural equation modelling. The convergent and discriminant validity of the measures that comprise latent variables underpins this technique.

(ii) Also, the measurement of models which use a mediating variable is facilitated through SEM instead of confinement to an additive linear regression model. Thus, the behavioural outcome is manifested, as the mediating variable of commitment is positively affected through relationship benefits, which, in fact, are facilitated through SEM promoted antecedent constructs.

(iii) Correspondingly, ignoring the mediating effect of the commitment construct, a linear approach would have to additively apply commitment as well as related benefits. An additive linear "*Rival Model*" was proposed by Morgan and Hunt (1994) in their initial study. This model is used in the capacity of a comparator and allows for evidencing the higher validity of a mediating approach than a linear additive approach with regards to assessing relationship continuance drivers. As such, the current study aims to replicate this approach for a robust interpretation and validity of SEM, providing better-validated research data interpretation compared to an additive linear model.

(iv) The results of structural equation modelling are made more robust with structural equation modelling focusing on alternative rival models' comparison to assess model fit (Garson, 2009).

Morgan and Hunt's (1994) initial research developed the idea that when commitment and trust are considered the key psychological mediators, the relationship is better modelled, and this baseline was subsequently compared against several alternative explanations. As such, through the inclusion of the effect size concept (Valdez.; *et al* 2021), this thesis furthers this approach by evaluating the relational model in this study with another model in the context of the explanatory power and goodness of fit against the relationships, which only display a significant effect size, respectively. Studies in the literature have explored the commitment trust framework in multiple disparate business relationship environments, with the exception of B2B e-commerce. In their study, Morgan and Hunt (1994, p.33) claim that the model provides scope for future application and development in terms of marketing business practice.

The Commitment Trust Theory, as proposed by Morgan and Hunt (1994), is a contextual theory that was propounded in the initial study, surveyed almost 200 independent vehicle tyre retailers using a national survey to evaluate the key drivers in on-going business relationships.

The theory has subsequently evidenced a wide application in surveying several relationships; a few examples are listed below:

- Holdford and White (1997): between pharmacy students and their educational curriculum,
- MacMillan *et al*. (2005): between a nonprofit and its institutional funders
- Goo and Huang (2008): Relationship governance inside an outsourcing contract.

Correspondingly, the current study adds the constructs of purchaser satisfaction and other relevant contextual antecedents, which in fact, substantiate going relationship commitment.

3.2.7 Trust

According to Spekman (1988), in a relational exchange, trust is an important component and constitutes "*the cornerstone*" between the seller and the buyer. Deshhpande and Zaltaman (1993) and Oliver (2014) highlight that this multi-disciplinary concept entails assimilating ideas from sociology, marketing, economics, organizational behaviour, information systems, strategy, and decision sciences. Several diverse definitions of trust are available in the literature; for example, trust can be referred to as "*a psychological state*" between two parties: the seller and the buyer. Also, according to Moorman *et al*. (1993) and Mohamed and Fahmy (2016), the willingness of either partner to rely on another exchange partner is referred to as trust. Likewise, Morgan and Hunt (1994) indicate that trust exists with the reliability and integrity confidence of one party in an exchange partner. Deutsch (1960) has defined trust to contain two components: confidence in ability and intention, and several other components have been propounded in the literature (e.g. Yoon, 2002; Bart *et al*., 2005; Ye and Xu, 2018).

The current study focuses on the re-examination of the commitment-trust theory, and, as suggested by Chen (2006), Kim *et al*. (2009), and (Kim *et al*., 2016, Kim *et al*. 2011.,) the three items of (I) reliability, (II) trustworthiness, and (III) integrity of online retailing sites have been operationalized as trust variables. According to Bhattacherjee (2002), in e-commerce environments, trust is fundamental and has a number of commonalities:

1. At differential individual/group levels, the trust offers a distinct construct and hence, cannot be applied equally across individual or group settings.
2. Trust is considered by researchers as a domain-specific psychological state, particularly one which is impacted by contextual exogenous social factors. This state is fairly constant and unaffected by situational stimuli.
3. Despite being clearly different, trust is an antecedent to behaviour.

Correspondingly, McKnight and Chervany (2002) propose an interdisciplinary typology of trust with regards to the characteristics of e-commerce consumers' actions, and these include the disposition to trusting beliefs, institution-based trust, trust, and trusting intention. Herein, disposition to trust implies an individual's trust in others in general, while institutional-based trust refers to context-specific trust (i.e., irrespective of specific individuals). Thus, this indicates the entity-free aspect of both dispositions to trust and institutional-based trust. However, according to McKnight and Chervany (2002), trusting beliefs and intentions can be considered individual specific and cross-situational, which therefore suggests that across various situations/contexts, an individual trusts a specific individual/entity. Likewise, Gefen (2000) and Mohamed and Fahmy (2016) Emphasize that it is logically preferable to see inclination to trust and institutional trust as precursors of trusting ideas and intentions, thereby resulting in an indirect influence of trusting beliefs and intentions on trust-related behaviours.

this study infers the concept of the trusting belief to be ideal because it facilitates an appropriate investigation of how online purchasers trust a specific website/online vendor and how the vendor influences consumers' interactions with the website/vendor across different e-commerce situations/contexts. As corroborated by Dinev and Hart (2006), trust is treated in this study as an aggregation of multiple dimensions of trusting beliefs. This acts to provide the researchers with a more holistic perspective of trusting beliefs towards understanding the e-commerce eco-system in light of the cognitive and affective trust components (Gefen, 2002; Bhattacherjee, 2002; Ye and Xu, 2018). In alignment with Mukherjee and Nath (2007), and Morgan and Hunt (1994) the current study takes these three premises to be the key dimensions of trust in an online service provider: (i) the purchaser's propensity to trust the online service provider, (ii) the purchaser's trust in internet technology features, and (iii). purchaser confidence in the website

According to Humphrey and Schmitz (1998), the parameter of propensity to trust reduces perceived risk, and this feature underpins its significance in economic transactions. In e-commerce, this is highly relevant due to the physical distance between the buyer and the seller, due to which it is a challenge to predict and incorporate contingencies into contracts, relationships or monitor as lack of well-defined cyber-laws is another limitation. Thus, Rutter (2000) and Pavlou and Chellappa (2001) indicate that an increased propensity to trust will positively impact the purchaser's satisfaction level with services received in previous online transactions. It has been argued that purchasers' experience level is associated with their propensity to trust, and as Ba (2001) indicates, online purchasers show higher trust in online transactions when the risk is perceived to be less due to a high propensity to trust.

Also, Moorman *et al*. (1993), Morgan and Hunt (1994), and Agag (2019) state confidence to be another dimension of trust, and the online service provider's reputation underpins this purchaser confidence. Malaga (2001) defines the term purchaser confidence as the perceived or judged faith in the overall quality or character by people in general. In addition, Egger (2000) indicates that previous interactions on- and/or offline, trusted third parties promoted endorsement, and the brand name also instil confidence. According to Ba (2001), low purchaser confidence discourages the purchaser from purchasing from a particular website or online seller. Lee and Turban (2001) highlight that as purchasers build confidence, they assess the seller's abilities in terms of electronic transactions-oriented seller skills and competencies. In fact, it can be safely stated that purchasers Internet and electronic communication technology are entrusted. often serves as a proxy for their trust in an online seller. Lee and Turban (2001) also state that when engaging in online activities, the purchasers' trust in technology is likely to correlate with their overall trust. Correspondingly, reliability, speed, order reliability, navigability, availability, and customization are some of the measures employed by consumers for assessing their trust in electronic transactions (Ye and Xu, 2018).

Furthermore, the perceived reliability of a system is impacted by a technology-based trust. As such, purchaser perceptions regarding the technological competency of an electronic communication system are pivotal to the information processing behaviour and perceived trust of the purchaser.

3.2.8 Commitment

The previous section discussed the various ways of defining and interpreting commitment and showed that the concept had been studied in different disciplines and backgrounds (Meyer and Allen, 1991, Allen and Meyer, 2011; Agag, 2019). Specifically, the fields of psychology are, business, marketing, and organisational literature have explored in detail the concept of commitment, thereby raising its recognition as a multi-dimensional concept. Wijnmaalen *et al.* (2016) point out that the e-commerce literature reports different dimensions of commitment, including affective commitment, continuance commitment, and normative commitment.

According to Dabholkar *et al*. (2009), continuation commitment is frequently known as 'calculative responsibility'. It considers the idea that an individual may choose to remain with an online seller due to costs (i.e., social and financial) (Agag, 2019, Jin *et al*., 2010). Whitener *et al*. (1998) and Wang *et al*. (2010) explain that as with regards to organisational structure, continuation commitment alludes to a person's conviction that voluntary exit would be expensive in light of the fact that the advantages from the association are not accessible elsewhere, which may encourage employees to continue their employment for whatever length of time that these advantages are persistently obtained. Wijnmaalen *et al.* (2016) indicate that from an online business viewpoint, continuance commitment proposes that purchasers may choose to remain with the online seller due to the perception that leaving the seller would be not beneficial in terms of cost and advantages.

According to several scholar's normative commitment differs from continuance commitment and entails a person's sentiments of commitment to remain with an association irrespective of the direct benefits resulting from their relationship (Agag, 2019, Wang *et al*., 2010). As such, in e-commerce, a sense of obligation, which can be largely attributed to their previous association, may underpin the consumer's motivation to remain with the online service provider.

Wijnmaalen *et al.* (2016) refer to the emotional attachment of an individual to an organisation, and as such, a high level of affective commitment reflects a high level of emotional attachment to an organisation or group. The marketing literature (Gundlach *et al*. 1995) evidences a significant focus on effective commitment, and the affective commitment definition provided in organisational behaviour studies (Herscovitch and Topolnytsky, 2002) shares several similarities with marketing definitions. The affective commitment scale, provided by Allen and Meyer (1990), was used by Morgan and Hunt (1994) to develop a relationship commitment instrument as part of their research. Fullerton (2005) stated that affective commitment is also found to influence the establishment of marketing relationships. In addition, effective commitment-based relationships show improved stability, which can be attributed to their positive rapport (relationship) with the organisation (Mowday et al., 2013).

The discourse above highlights the coexistence of all three types of commitment in e-commerce domains. However, the current study focuses on affective commitment to assess or predict purchaser satisfaction in B2B transactions due to the following three reasons:

1. In online settings, the majority of past studies have excluded normative commitment when evaluating the commitment phenomenon (Casalo *et al*., 2007)
2. There is a lack of any prominent difference between normative commitment and affective commitment. Also, in line with this argument, Jin *et al*. (2009) inferred those purchasers do not stay with online service providers due to a sense of obligation.
3. The literature has expansively debated in favour of the significance of affective commitment in the online context (Kim *et al*., 2008; Mowday et al., 2013; Agag, 2019), with Casalo *et al.* (2007) and Wijnmaalen *et al.* (2016) focusing only on affective commitment when defining commitment in e-commerce.

Morgan and Hunt (1994) explain that relationship commitment refers to the belief of one entity regarding the significance and beneficent nature of the ongoing relationship with another entity, therefore leading the former entity to invest the necessary effort to ensure an indefinite continuance of this relationship. According to Dwyer *et al*. (1987), motivated by the assumption that benefits similar to those of its current exchange party would not be provided by any other exchange partners, the partner would be less likely to shift to alternative exchange parties, therefore resulting in long-term satisfactory interactions between the two exchange parties.

Marks (1977) claim that social psychology studies brought about the concept of relationship commitment, as they essentially discuss the interpersonal relationships/bonds development and the impact on The social influence of a person in a relationship.When differentiating between social and economic exchange theories , commitment serves a critical purpose, as according to Cook and Emerson (1978), entities in a social exchange network take a decision that is underpinned by rationality and limit the development of longitudinal commitments. Also, in a social exchange network, commitment is part of the endogenous process, as individual entities' knowledge of others is increased in frequent exchanges Wijnmaalen *et al.* (2016). Lawler and Yoon (1993) indicate that this results in less uncertainty and trust in others external to the commitment circle between the parties the exchange Scholars (Kollock, 1994; Yamagishi, 1998) corroborate that between entities, the behavioural patterns of exchanges are shaped by the key factors of commitment and trust.

3.3 Models of Business Ethics

Certain ethical models can aid the decision-making process on specific issues. Roman (2007) developed a model to measure consumers' perceptions feel about online retailer's ethics (CPEOR). He experimented with single factor model, a pair of factors model (reliability + non-deception, security+ privacy), a quartet of factor model (reliability + non-deception, security +privacy,), a trio of factors model, and a five-factor model where CPEOR has been considered a reflective second-order factor (see this model in Figure 3.1). A second-order factor analysis illustrates the structural connections between the dimensions of a multidimensional construct.

According to Hair *et al*. (1998), the first-order factor estimation is a sub-dimension of a wider and more complex construct– in this case, CPEOR. The second-order factor (CPEOR) ''causes'' the first-order factors (security, privacy, reliability, and non-deception). "*This provides support for the four dimensions of CPEOR. The four-factor models, one with a higher-order factor and one without, perform similarly on all measures and much better than the other models. Consequently, either of the four-factor models can be used to model CPEOR*".

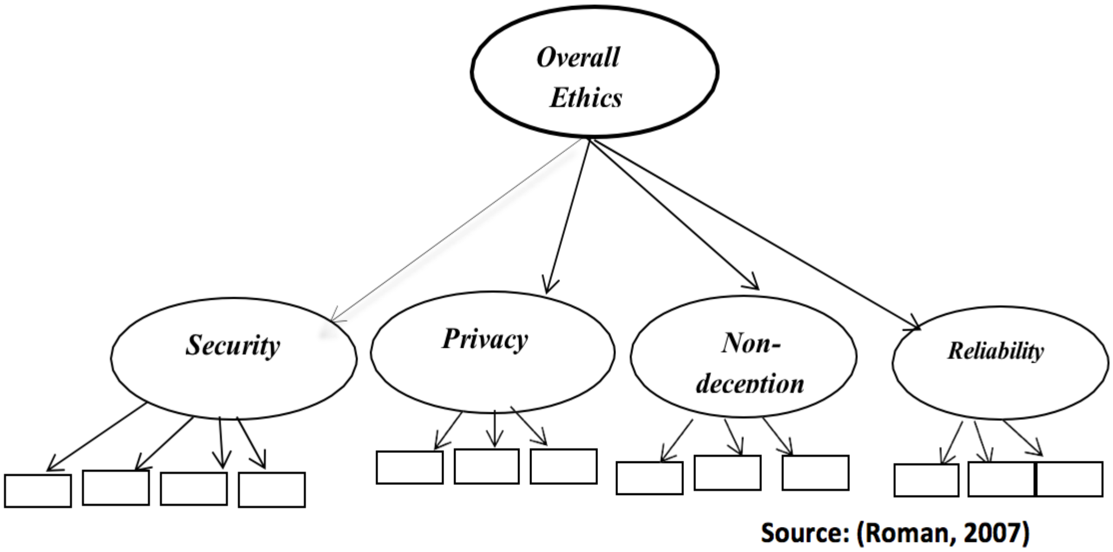


Figure 3. 1: Modelling CPEOR as a Reflective Second-Order Factor.

The findings of Roman (2007) imply that the four scale factors are as follows – privacy, security, reliability, and non- deception – are strongly predictive of online trust and purchaser satisfaction.

Wafa *et al*. (2011) developed a model to examine the moralistic impact of the selling behaviour in the finance sector, these marketing variables being satisfaction, commitment, trust, and loyalty (see this model in figure 3.2). They used Structural Equation Modelling (SEM) to assess the concurrent effects of the predictive variables in their research.

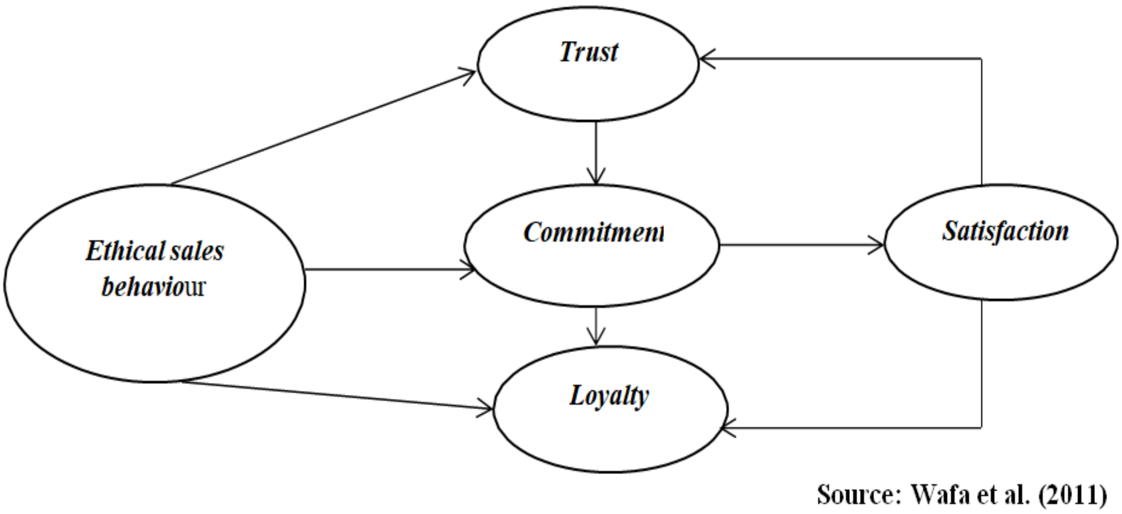


Figure 3. 2: Impact of Ethical Sales Behaviour on Purchaser Satisfaction

An empirical survey confirms the impact of trust. Satisfaction played a vital role in purchasers' trust, which influenced the purchasers' commitment to the product and their satisfaction. "*Limbu et al. (2011) developed a construct to measure a consumer's perceptions of the ethics of online retailing (see this model in figure 3.3). An online survey was administered to a sample of 220 students who were enrolled in various business undergraduate classes at a mid-sized university located in the south-western USA. Participants completed a questionnaire based on their latest online purchases. The structural relationships and measurement model were estimated using AMOS 18*."

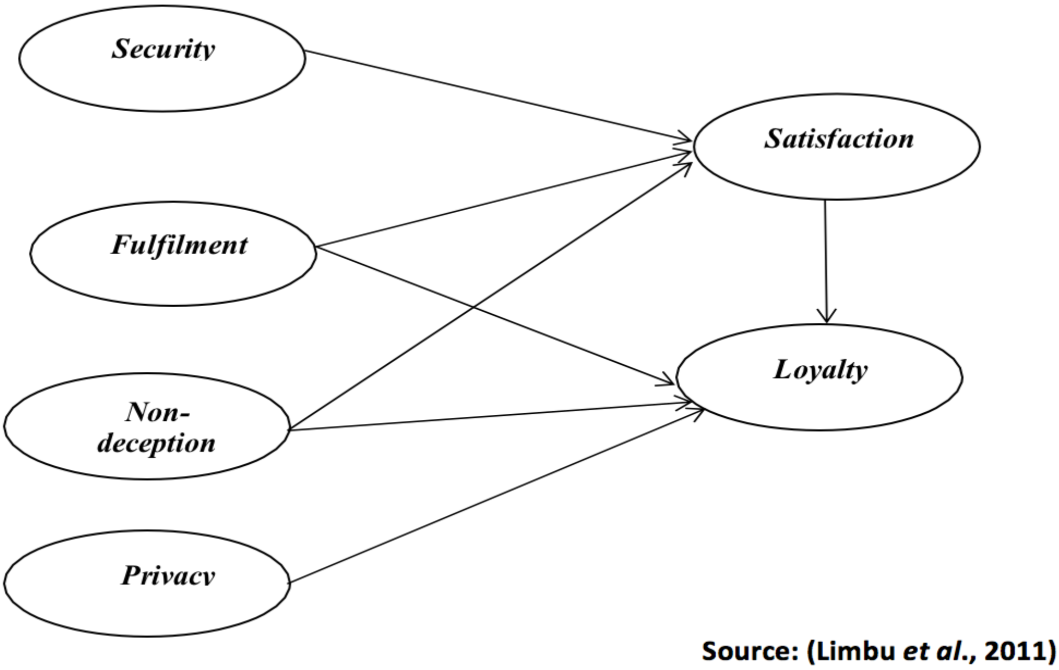
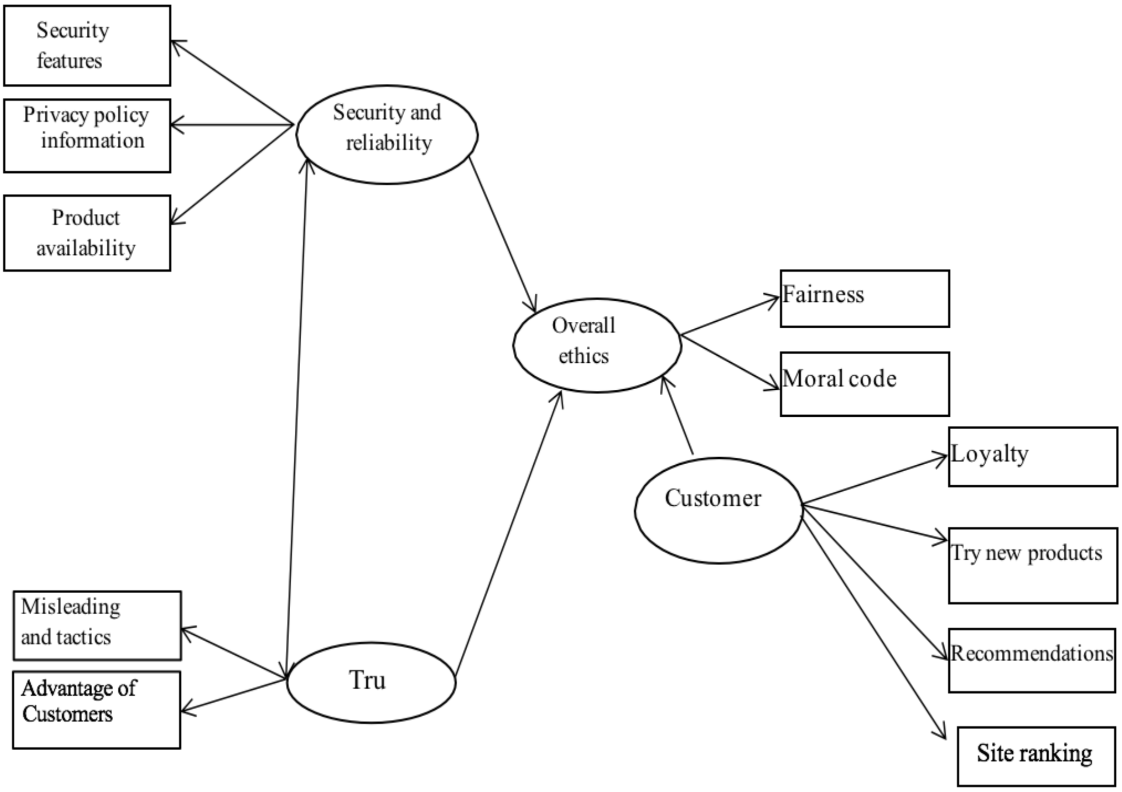


Figure 3. 3: Impact of CPEOR on Purchaser Satisfaction and Loyalty

Findings depicted that reliability, security, and honesty were significant predictors of website satisfaction. While the direct effects of non-deception and fulfilment and on loyalty are insignificant, satisfaction mediates these relationships. Results provided strong support for the website loyalty-satisfaction relationship. Arjoon and Rambocas (2011) developed a model to provide insights using the case of Trinidad and Tobago's (TandT) consumer perceptions on the ethical issues related to online retailers (see this model in figure 3.4). Structural equation modelling was employed in this study.



Source: (Arjoon and ambocas, 2011)

Figure 3. 4: SEM Re-specification of the CPEOR Model

The results depict the influence of secure e-trade on consumers' views while making purchases online. The study showed a positive correlation between consumers' perceptions and conscientious trading by the retailers, and how this impacted their loyalty to the services provided.

Lu et.al (2013) gave the model of the impact of cultural orientation on consumers' perception of the ethics of online retailers (CPEOR) to understand their fealty. How moral standards were applied to organizations and behaviour, and business ethics was demonstrated by (Velasques, 1998). Other researchers have added that general ethics cannot be distinguished from business ethics (Fritzsche and Becker, 1984; Hunt and Vitell; 1986; and Schumann, 2001). The normative ethical theory described which actions can be considered right or wrong in a few situations (Ferrell and Gresham, 1985; Alder *et al.*, 2008). Business ethics often focused on human resources, social responsibilities, and managerial evaluations (Shultz and Brender-Ilan, 2004; Schumann, 2001; Reidenbach and Robin, 1990; Frederiksen, 2010). Some Theories such as egoism, utilitarian behaviour, deontology, human rights theory, and justice, are all valiant points that need to be discussed (Reidenbach and Robin, 1988; Schumann, 2001; and Shultz and Brender – Ilan, 2004).

Ethical practices followed by online retailers regulated the perceptions held by the customers on how secure a site was and its reliability. The study provided empirical support for a direct positive correlation between online retailers' adherence to ethical standards and customer loyalty. the established relationships had direct implications for online merchants attempting to attract Caribbean consumers.

3.4 The Research Model and Hypotheses

Similar to previous studies (e.g., Flanagin and Metzger, 2000; Roman, 2010; Song and Zinkhan, 2008; and Agag, 2019), this research combines the major ethical issues of security, privacy, reliability, non-deception, information quality, website credibility, and purchaser support in online settings of B2B (IT). The key mediators are ethics, trust, and commitment (Morgan and Hunt, 1994), and the outcome is purchaser satisfaction (Anderson Serinivasan, 2003). The conceptual framework of this research is shown in Figure 3.5 The conceptual framework has been developed by the author based on the most significant variables found in the relevant literature. The following section discusses the hypothesized relationships.

3.4.1 The Purchasers' Perception of Seller Ethics (PPSE) Nature

Roman (2007) and Roman and Cuestas (2008) highlight that the ethics of online service providers, as are those of providers in conventional markets, are multifaceted, complex, and very abstract in nature. It is suggested by research that ethics can play a major role in creating and maintaining long-lasting relationships with purchasers (Roman, 2007; Gundlach and Murphy, 1993; Agag and Elbeltagi, 2013).

In terms of e-commerce, purchase perceptions of seller ethics (PPSE) are defined by Elbeltagi and Agag (2016) as "*buyer perceptions about the integrity and responsibility of the company (behind the website) in its attempt to deal with purchasers' in a secure and fair manner that ultimately protects purchasers' interests*" (p. 290). This construct area, which, according to Roman (2007), is still developing, includes privacy. security, reliability, non-deception, information quality, website credibility, and purchaser support.

The first factor concerned with the security that is included in a website points to the computer safety and information about the credit card or finances of the organisation (Roman and Cuestas, 2008; Bart *et al*., 2005). According to Jones and Vijayasarathy (1998), organisations are of the opinion that security is not always present in electronic payment channels and can potentially be obstructed. The issue of security may be due to the lack of protection on the internet, on which e-commerce is based; this results in a greater risk of data manipulation and information and services being stolen, which is a reality of this channel. In addition, Suh and Han (2003) indicate that the likelihood of fraudulent activities tends to increase significantly due to the complexity of accounting for the use of services. Li (2014) highlights the need for maintaining confidentiality, reliability, and protection of information and for having security control, which is a crucial requirement for e-commerce to function effectively.

Ponte *et al*. (2015) and Miyazaki and Fernandez (2001) explain that the second factor, privacy, goes beyond the uncertainty related to sharing information online and includes the extent of information that a firm may share or sell to third parties with similar interests. Adopting as well as implementing the privacy policy, disclosing it, and taking the choice or consent of buyer are included within the privacy policies of websites (Wu *et al*., 2012). Information on B2B websites needs to be safeguarded in the same way as information on B2C websites. However, purchasers in a B2B setting may have fewer privacy and security concerns, as B2B transactions involve providing corporate and not personal information. A website in a B2B setting may already contain the relevant information that is required from the particular business from previous transactions, as most transactions conducted on a website are done so with the aim of creating strong relationships with other organisations. According to Goodman (2000), privacy and security issues have been a major cause of worry in B2C settings, but those in B2B transactions have been neglected.

The third factor, reliability, includes the clear showing and providing accurate information about a product or service. Wolfinbarger and Gilly (2003) indicate that this allows organisations to receive their ordered products and services within the promised time frame. According to Parasuraman *et al*. (1988), reliability means that the assured services are performed accurately and can be depended on. Li and Suomi (2009) point out that in the virtual environment, it is vital that purchasers trust the organisation to deliver as promised. In their study, Lee and Lin (2005) indicate the importance of reliability in information technology-based services.

The next factor, non-deception, is explained by Limbu *et al*. (2012) as the buyer's belief that the provider of an online service will not utilise misleading practices in order to convince purchasers' to make a purchase. There exist several misleading practices in online settings, such as overstating the benefits and features of products. These practices are different versions of already known practices of deception that are used in conventional selling. One of the reasons why deceptive practices by sellers are facilitated online is that the internet is basically a representational domain, whereby purchase decisions are made by purchasers' based on reasoning. According to Ben-Ner and Putterman (2003), the comparatively unfamiliar and impersonal nature of the internet world and the lack of chances for face-to-face interactions means that the ability of users to detect deception is reduced. As an example, in conventional seller settings, Small alterations in a person's nonverbal behaviours, such as eye contact and body language, can convey a message. might reveal dishonesty. (Isabel *et al*., 2014; DePaulo, 1992). Deception has received focused attention in the field of marketing, particularly in the areas of advertising and personal selling and conventional retailing. In relation to marketing practices, deception is described as *''unethical and unfair to the deceived''* (Roman, 2010; Aditya, 2001). The next factor concerns the information quality of the website.

While some of the reasons for completing an online search or abandoning a search website credibility and information quality are believed to be influential factors during a purchaser's search for information (Robson and Robinson, 2015; and Lucassen, 2013). According to Metzeger (2007), purchasers may abandon a website if it does not seem trustworthy and credible. Metzeger (2007) indicates that with the enormous amount of information available online and with no real gatekeeper, individuals are somewhat subjected to information on websites and websites themselves that may not be of much value. Hilligos and Rieh (2008), Fogg (2003), Sundar (2008), Lucassen (2013), and Westerwick (2013) established online credibility evaluation models, identifying the ways in which purchasers may evaluate a website and the quality of the content on that particular website. The information search models and theories outlined in this chapter have highlighted those individuals who carry out an evaluation of collected information. Understanding the ways in which purchasers evaluate the credibility of a website and information quality can be beneficial for organisations in outlining the actions that can be taken to help enhance the perceived credibility and information quality of their websites. The subsequent literature review chapter will explore the role of information quality and website credibility during a utilitarian search for information.

Hilligoss and Rieh (2008), Fogg and Tseng (1999), and Lucessen *et al*. (2013) identify website credibility as another important factor that influences purchasers online. However, website credibility has not been examined in relation to purchaser experience in previous studies. Many study respondents have commented that website credibility is important to them. Two forms of credibility evaluation exist, surface evaluation and factual accuracy evaluation. It can be seen from their research findings that factual accuracy evaluation of a website is more in line with the assessment of information quality. On the other hand, the literature highlights that surface evaluation of a website examines the characteristics of the site, such as the appearance of the site, the brand name, URL, navigation, and the ability to contact the organisation. "*This can be seen as an element of factual accuracy confirmation. Respondents outlined that anyone can simply create a website or a blog offering business advisory services; however, respondents commented that the credibility of that website needs to be brought into consideration. Respondents highlighted the importance of decisions made from the information sought; as a result, information quality, as well as credibility, appear to be a priority for businesses*".

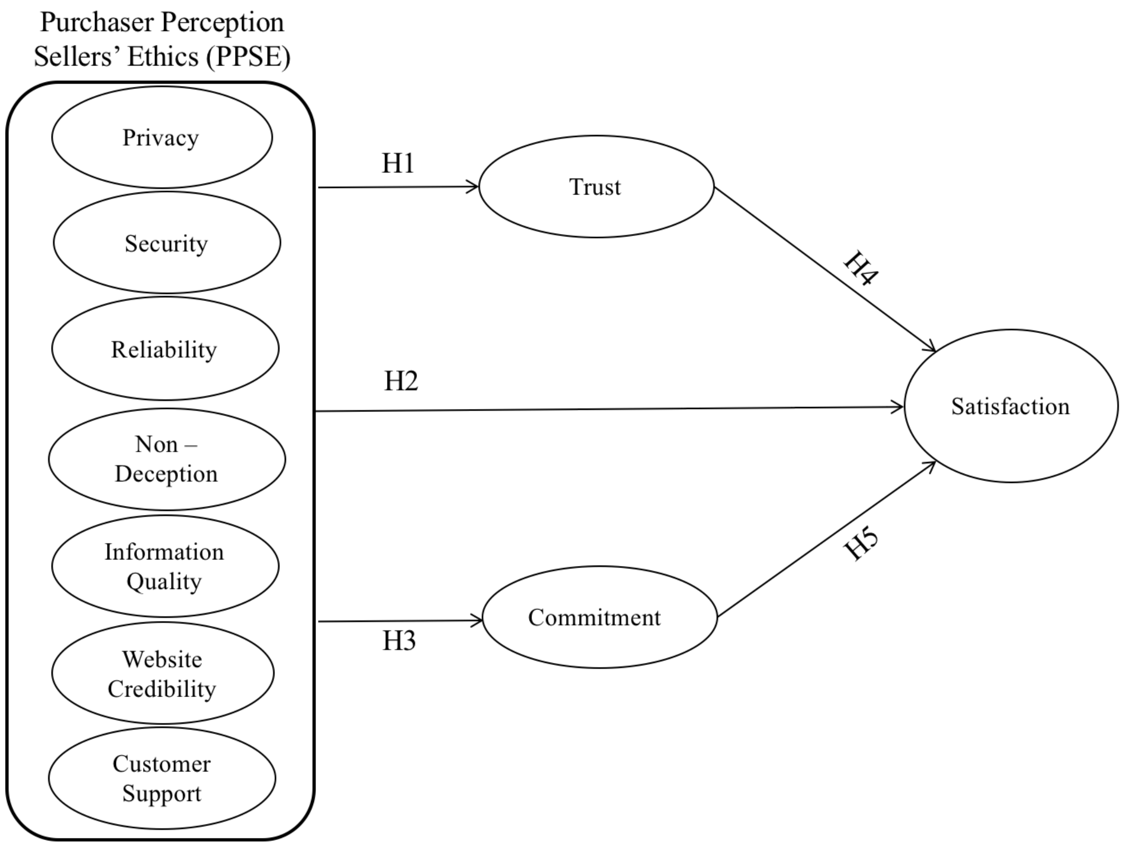
Gronroos (1988) explains that the next factor, purchaser support, relates to the actions that an e-commerce provider can take to address a failure in service. When there is a loss perception by the buyer due to an inability by the service provider, a failed service encounter results. This is when a service provider who is considerate tries to make a profit through an effort in recovery so as to do a loss offset faced by the buyer. As per Adams (1965) and Homans (1958), this view is in agreement with the social trade and theories related to equity. Sparks and McColl-Kennedy (2001) highlight that the steps taken by an e-commerce provider to make the user return to a state of satisfaction are a part of service recovery strategies. Acknowledging the problem, rectifying the problem in a prompt manner, providing details about the failure of a service, apologizing, empowering staff to resolve issues as they occur, showing courtesy and respect during the process of recovery, and making compensation offers like refunds, discounts on the price, up-gradation of services, or free products or services are some examples of service recovery strategies. For example, see Cheng *et al*. (2014), Hoffman *et al*. (2000), and Patterson *et al*. (2006).

Finally, the author of this research concludes that PPSE can be developed as a second-order construct that includes seven aspects: security, privacy, reliability, non-deception, information quality, website credibility, and customer support.

3.4.2 Hypothesis One (H1): The Relationship between PPSE and Trust

An organisation's marketing activities are considered an impetus for enabling the purchaser to act in a certain way, as per the theory of purchaser behaviour. Similarly, organisations must have ethical marketing behaviours in order to incite some reactions. As per Dwyer *et al*. (1987), trust, which is the faith that the assurance of a party is worthy and any obligations shall be fulfilled in the relationship of exchange, is one such important reaction. It is stated by Dirks *et al*. (2011) that an effective solution is necessary when the violation of trust is due to a lack of competence and integrity in e-commerce. According to Robertson and Anderson (1993), the fact is that a purchaser's faith in the activity of a service provider is dependent on the disapproval of an organisation's ethical practices related to price, product, promotion, and distribution. It was found by Roman (2007) that purchaser perceptions regarding the ethics of e-retailers can strongly predict purchaser trust during online activities. Yang *et al*. (2009) conducted an experimental study where a shopping website was simulated, and the results showed that purchasers would place their faith in an online portal if, in their opinion, it consistently manages a good ethical performance. A positive association between the marketing ethicality of an organisation and the trust of its purchasers has been evidenced by various studies (e.g., Roman, 2007; Leonidou *et al*., 2013; Román and Ruiz, 2005; Lucessen *et al*., 2013; Elbeltagi and Agag, 2016; Agag *et al.,* 2016; A gag, 2019). This leads to the following hypothesis:

H1: There is a positive relationship between PPSE and purchaser trust.



(Source: The author)

Figure 3. 5: The conceptual framework of research

3.4.3 Hypothesis Two (H2): The Relationship between PPSE and Satisfaction

Oliver (1980) refers to purchaser satisfaction as the post-purchase comparison between the purchaser's expectations prior to the purchase and the performance received. As per the findings of some studies, an ethically good service provider is able to form favourable associations with its purchasers, hence resulting in purchaser satisfaction and trust (Vesel and Zabkar, 2009). Roman (2007) suggests that security and privacy are important predictors of purchasers' contentment with an online provider's website. Wolfinbarger and Gilly (2003) stated that financial security is the main concern of online purchasers, influencing their level of contentment. Also, Roman 2007 indicates that non-deception has a direct relationship with satisfaction. Studies that have been conducted in the online area have focused on the relationship between business ethicality and purchaser contentment. Previous studies have shown that the ethicality of online service providers has a significant impact on purchaser contentment (Kurt and Hacioglu, 2010; Limbu *et al.*, 2012; Cheng, 2011, Agag, 2019). Therefore, the following hypothesis is posited:

H2: There is a positive relationship between PPSE and purchasers' satisfaction.

3.4.4 Hypothesis Three (H3): The Relationship between PPSE and commitment

According to Oliver (1980), online commitment, also called e-commitment, refers to the purchaser's desire to maintain a relationship with an e-commerce provider. For instance, if a purchaser feels that they have been treated unfairly and unethically by the salesperson, this may lead the purchaser to want to discontinue the relationship. Theoretical and empirical studies, like those conducted by Collier and Esteban (2007) and English (2008), have evidenced a positive association in marketing between the ethical values of a service provider and purchaser commitment. It is believed by these researchers that the level of purchaser commitment should be high, and to maintain it, leaders and managers have to define, evaluate, and adopt ethical principles in their policies, practices, and objectives. This will lead to the realization of particular organisational benefits related to productivity and effectiveness. Agag *et al*. (2016) confirmed a positive relationship between the marketing ethicality of an organisation and the commitment of its purchasers.

H3: There is a positive relationship between PPSE and purchaser commitment.

3.4.4 Hypothesis Four (H4): The Relationship between Trust and Satisfaction

Román and Ruiz (2005) and Kim *et al*. (2009) identify trust as an important precursor to building associations between the seller and the purchaser. As per Fang *et al*. (2014), in the area of online, trust is essential for creating satisfied purchasers. This also holds true in the specific area of online shopping online, whereby there is a higher risk perception associated with online shopping than with conventional selling. The perceived risks related to the disclosure of information, security of payment, reliability of delivery, and other similar factors. Hence, Kim *et al*. (2009) highlight that online purchasers may prefer to only with online retailers who are trustworthy. Unlike in offline retail stores, online purchasers are not able to deal with a real salesperson and must make payments electronically, which may increase the purchaser's perception of the risks of making online transactions. Therefore, trust can encourage purchasers to make online purchases. A circular trust model by Singh *et al*. (2000) proposes that if trust is built before a specific exchange happens, this is likely to increase purchaser satisfaction after the purchase. This then leads to an increase in purchaser trust after the purchase is conducted. This study also states that when purchasers feel conformable placing orders over the internet, purchaser satisfaction can be achieved.

According to previous studies, trust is gained through the belief that other parties are behaving in an acceptable manner and according to expectations (Gao and Waechter, 2017; Kim *et al*., 2004; Stouthuysen *et al*., 2018; Kim *et al*., 2016; Wang and Tan, 2018). In contrast, as per Oliver (1992) and Lin and Wang (2006), satisfaction relates to the evaluation of a user after the purchase and the response to the experience of the overall purchase process. In this relation, trust can be taken as an important satisfaction predictor. A bigger trust reception may result in a favourable feeling about the reliability of a purchaser's needs by the e-commerce providers and sellers (Shiau and Luo, 2012). There is a trust-satisfaction link that is positive direct, as per the empirical results (e.g. Leonidou *et al.,* 2013; Goran *et al.,* 2010). So, it can be deduced that user satisfaction can be reflective of trust towards the e-commerce provider.

H4: purchaser trust is positively related to satisfaction.

3.4.5 Hypothesis Five (H5): The Relationship between Commitment and Satisfaction

Numerous studies, such as the study of Johnson *et al*. (2008), have evidenced that commitment is an antecedent to purchaser satisfaction. Farrelly and Quester (2005, P. 216) state 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".* The environment in which both parties believe to achieve their aims without being opportunistic should be able to present proof of a high level of commitment and consequently higher satisfaction levels in the relationship (Farrelly and Quester, 2005; Richard and Zhang, 2012). As per the findings of Goran *et al*. (2010), commitment is positively related to satisfaction.

H5: Purchaser commitment is positively related to purchaser satisfaction.

3.5 Summary of the conceptual framework

To conclude, the commitment-trust theory provides the concept of the associations that are causal within the constructs of this research. The PPSE dimensions are privacy, security, reliability, non-deception, information quality, website credibility, and customer support. This study includes five hypotheses relating to the causal associations between PPSE and commitment, trust, and satisfaction. The causal associations between PPSE and purchaser satisfaction are mediated by purchaser trust and purchaser commitment.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1 Introduction

This chapter presents the research methodology that signifies a systematic way of attaining the research objectives and notes how the research is scientifically executed. Research methodologies refer to the many techniques and procedures employed to carry out research. These methods include data collection techniques, statistical techniques, and techniques used to evaluate the accuracy of the results. As observed by Kothari (2020), 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.*"

As for the structure of this chapter, Section 4.1 introduces the chapter. Section 4.2 outlines the study's philosophical assumptions, and Section 4.3 outlines the research approach. Section 4.4 presents two types of research methods in general (qualitative and quantitative methods), and Section 4.5 presents an explanation of specific research methods (e.g. strategy, design, measures, and sampling). Section 4.6 presents the research ethics, and section 4.7 clarifies the statistical data analysis technique. Finally, section 4.8 concludes the whole chapter.

4.2 Philosophical Assumptions

Crossan (2003) suggests that an exploration of the philosophical assumptions during a research study has great significance for the researcher and imparts several benefits. According to Easterby-Smith *et al*. (1991), an understanding of the philosophical presumptions helps the researcher select and implement pertinent research methods. This section specifically illustrates and justifies the research philosophy, inquiry paradigm, and research approach of the current study.

4.2.1 Research Philosophy

Philosophers like Aristotle and Plato spoke about the difference between empiricism and rationalism. It is notable that, as per empiricism, reality is premised only on the basis of experience and observations. According to Bianchi (2022), empiricism specifically asserts that knowledge only ensues when observations can be validated by experiences. Philosophers such as Berkeley, Locke, Stuart Mill, and Hume adopted this approach. However, this was not deemed representative since empiricists were essentially mutually distinct. Subsequently, in an effort to combine rationalism and empiricism, positivism emerged as a credible philosophical ideology imbibed by the French philosopher August Comte. Hjorland (2005) points out that currently, the two key concepts are interchangeably used.

Easterby-Smith *et al*. (1991) found out the social sciences parlance, a prolonged and contentious discussion, has traditionally opposed the two primary philosophical positions: phenomenology and positivism. According to Hussey and Hussey (1997) and Easterby-Smith *et al*. (1991), positivism posits that the concept of reality is extraneous to the researcher, and hence, its investigation necessitates an assessment of objective methods that are impervious to perceptions, intuitions, or sensations. This genesis of this philosophy is attributed to Auguste Comte (1853) Auguste Comte [1798 – 1857] (Comte, 1858, p.28; Bourdeau, 2018), who announced that reality is objective/external and that it is not possible for knowledge to be real unless it becomes observable; therefore, the reality is premised on actual facts that can be verified. In general, positivism implies that there is a gap and independence between the object and the subject. Results are generalizable, measurable, and capable of being derived from hypothesis testing (Easterby-Smith *et al*., 1991). In other terms, the truth can be observed from the passive collation of facts on the part of the researcher in order to establish reality (Johnson and Duberley, 2000). Similarly, Gray (2009) indicates that according to the positivist philosophy, knowledge can be gained only by observation, experience, and experiment. Hence, as per Rosenberg (2005), the application of such philosophies in social sciences can possibly facilitate the development of regularities, models, and laws that can forecast human behaviour.

Meanwhile, Zikmund *et al*. (2012) and Hussey and Hussey (1997) explain that according to the phenomenological philosophy, the reality is socially shaped and constructed by people, which explains their subjective importance. Gray (2009) and Easterby-Smith *et al*. (1991) indicate that as per this approach, it is important for the researcher to concentrate on perceptions and constructions that people tend to attach to their experiences, as opposed to measures and facts. Miller and Brewer (2003) explain that this philosophy, introduced by Edmond Husserl, proposes that people develop an understanding of reality only in the form of experience, which is why every individual's knowledge of the world is contingent on their subjective interpretations and interpolations.

Against such a backdrop, this study aims to examine the potential impact of purchasers' perception of sellers' ethics (PPSE) on purchasers' satisfaction in small and medium IT enterprises (SMEs) in North West, UK. Notably, the study has attempted to pinpoint the indirect impacts of the ethics of online service providers. Taking into consideration the nature of the study problem and after reviewing similar studies, the positivist philosophy was deemed most suitable for the current study. Positivism supports the study of phenomena as observable and independent social realities (Saunders *et al.*, 2012). Thus, positivists hold the view that the researcher does not influence a social reality; rather, the researcher can only measure and quantify a social reality in an objective manner (Collis and Hussey, 2013)

4.2.2 Paradigm of Inquiry

Despite not always being directly evident, the inquiry paradigm serves an important purpose in the research process. Creswell (2009) highlights that, in particular, the inquiry paradigm applies some facets of research inquiry, including its own epistemology, methodology, and ontology. As per Bloomber *et al.,* (2018), paradigm refers to the world-view or belief that helps the researcher implement their preferred epistemological and ontological views in addition to the methodologies that must be adopted.

Warwick (2022), indicate that an ontological assumption signifies the form and nature of reality which is discoverable. On the other hand, the epistemological approach provides clarity on what must be deemed as valid information (Hussey and Hussey, 1997) and acts as a link between the subject and the researcher (Guba and Lincoln, 1994). According to Eriksson and Kovalainen (2008), an ontological viewpoint considers the world and its reality as being distinct from individuals, whereas subjective ontology contends that there is a direct link between people and their reality.

The ontological position of this research is that of critical realism, according to which reality can, at best, be deciphered probabilistically and imperfectly and is, even at its full understanding, impeded by the human factor (Howell, 2013). In other words, this study makes observations on the viewpoint assumed by PPSE about purchaser satisfaction. Notably, this reality is perceived to assume significance for the researcher, which is why it can be objectively gauged via the operationalization of security, privacy, non-deception, reliability, information quality, website credibility, and customer support. However, the study does take cognisance of the impact of purchasers' subjective attitudes, perceptions, and views concerning the ethical behaviour of their sellers. This effect is attributed to the use of Likert scales that are premised on such perceptive beliefs and purchaser perceptions, thereby justifying the ontological approach. With regards to epistemological positions, it is believed that the researcher and the subject of research are not two entirely distinct beings since the former has already developed pre-existing knowledge based on a literature review. That being said, the objectivity of an investigation can be pursued through the quantitative measurement of variables that form part of the study. Hence, the findings of the research, despite being replicable, can continue to be fallible.

4.3 Research Approach

Associating the research approach with the research philosophy is a useful exercise. The choice of a research approach allows the researcher to take a decision on the research design, data collection techniques, and analysis procedures. Moreover, the chosen research approach enables the researcher to choose an appropriate research method. According to Saunders *et al.* (2019), the two kinds of research approaches are the induction approach and the deduction approach.

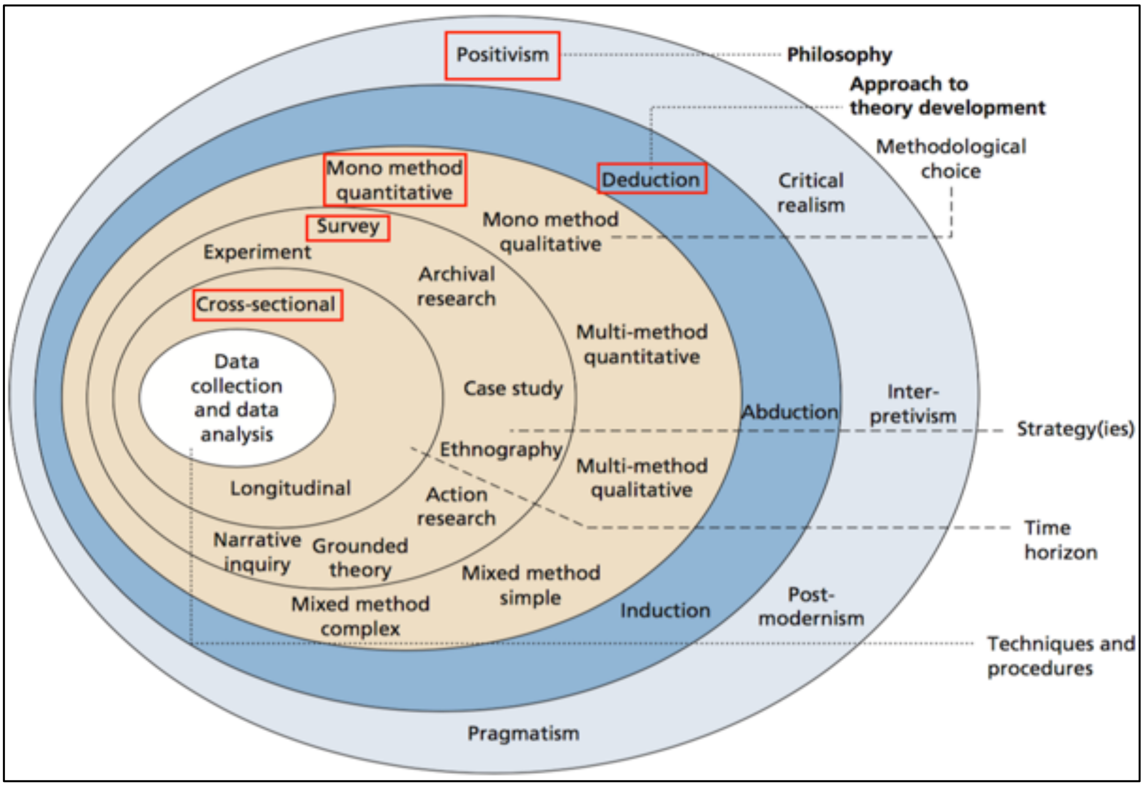


Figure 4. 1: The Research Design and the selected choices red marked for the current study (Saunders *et al.*, 2019)

According to Saunders *et al*. (2012), a positivist philosophy and a deductive approach go hand in hand, as deductive researchers rely on quantitative data collection and analysis techniques whilst maintaining a positivist view of reality. A deductive study begins with a literature review in order to establish hypotheses that portray testable causal relationships between different variables and which are then tested using quantitative methods, making the results generalisable to the whole population represented by the study sample (Creswell, 2014).

4.3.3 Induction Approach (Build Theory)

According to Sekaran (2003) and Lancaster (2005), inductive research effectively reverses all the phases that are implemented during the course of deductive research. The uniqueness of inductive research is that it is not contingent on previous hypotheses or theories, which is why it is more flexible as compared to the deduction approach. Saunders *et al*. (2012) posit that inductive research leans towards interpretivism. On the other hand, Bryman and Bell (2007) mention that the induction approach primarily relates to qualitative research that adopts the interpretivism approach.

4.3.4 Deduction Approach (Test Theory)

According to Seman (2019), a deduction approach, which entails testing a particular theory, adopts existing concepts and theories in order to justify research relationships. In order to test the theory, empirical findings are utilised. Under a deduction approach, the researcher is interested in examining issues pertaining to previous concepts/theories, which comprise the entire hypotheses. Moreover, Bryman and Bell (2007) state that the deductive approach is specific to quantitative research.

The major differences between the deductive approach and the inductive approach to research are outlined below (Table 4.1).

Table 4.1: Major differences between the deductive approach and the inductive Approach.

Deductive Approach	Inductive Approach
Scientific principles	Gaining an understanding of the meaning humans attach to events
Moving from theory to data	A closer understanding of the research context
The need to explain causal relationships among variables	A more flexible structure to permit changes of research emphasis as the research progresses
The collection of quantitative data	The collection of qualitative data
The application of controls to ensure the validity of data	A realisation that the researcher is part of the research being undertaken.
The operationalism of concepts to ensure clarity of definition	Less concern with the need to generalise.
A highly structured approach	
Researcher is independent of what is being researched	
The necessity to select samples of sufficient size in order to generate a conclusion	

adapted from Saunders *et al.* (2009)

4.3.5 Research Approach Adopted in this Study:

This study specifically adopts an adequate statistical technique called structural equation modelling in order to measure the hypotheses, which can either be supported or turned down. For this reason, the most feasible approach for the current study is the deductive approach.

4.4 Research Methodology (qualitative and quantitative methods)

Crotty (1998) states that research methodology refers to the strategy underlying the process, whereby relevant research is selected. It is possible to implement several research methodologies using a combination of various methods. The current study employed the survey methodology. According to Collis and Hussey (2009), the survey is a positivistic methodology that probes a sample comprising of subjects that are extracted from a given population. As per Gray (2009), this methodology enables the researcher to obtain implications from sample studies before generalizing them to the target population.

In the positivist approach, which has been adopted in this study, the survey methodology regards an unbiased objective, as well as a particular set of methods (Kumar, 2008). Gray

(2009) explains that surveys try to probe the causes and impacts of both independent and dependent variables under-regulated scenarios. To this end, the current study examines the PPSE over purchaser commitment and trust, which, in turn, impacts purchaser satisfaction. According to Cresswell (2013), three research methods are deemed suitable for social science and human-centric research: qualitative methods, quantitative methods, and mixed methods.

4.4.1 Qualitative Method

As a naturalistic approach, qualitative research pertains to extracting and interpreting the perceptions, attitudes, and beliefs of individuals. Qualitative researchers basically probe topics placed within their original contexts to discern the phenomena premised on the meanings of those who have greater experience on the subject. As stated by Thomas (2003), qualitative research attempts to decipher personal stories in order to resolve the research problem. It is contingent on words as opposed to numbers (Miles and Huberman, 1994), which is particularly useful when uncovering a new phenomenon or concept. Malhotra *et al*. (2012) indicate that a qualitative method attempts to understand predicaments that are situated within a particular environment and are not overtly considered in the observations of the surrounding environment.

4.4.2 Quantitative Method

On the other hand, the quantitative method refers to a systematic, objective process wherein numerical data are utilised in order to draw information relating to the world around the researchers and then analysed via mathematical methods. As indicated by Burns and Grove (2003), quantitative research draws its stance from the paradigm of positivism, which is based on the stringent rules of truth, logic, laws, and forecasts. It is primarily concerned with producing data within a quantitative form that is then subject to precision-laden quantitative analysis. Johnson and Onwuegbuzie (2004) posit that there are several compelling reasons as to why quantitative research is utilised in research:

- The quantitative method yields research findings which are generalizable, particularly when the study gathers data from a sample (random) that is appropriately sized and which represents its population.

- The quantitative method yields more accurate results and greater objectivity than the qualitative method. It is contingent on certain variables and utilizes a number of tools to gauge the reliability and validity of the data.
- The quantitative method allows researchers to statistically compare findings between various groups.
- Results are ascertained in such a manner that obviates the personal bias of the researchers and which maintains a safe distance from the respondents, as the employed subjects remain unknown to the researchers.

4.5 Research Method for this Study

In accordance with the research aims and the concomitant research philosophy of positivism, the quantitative method was seen to be the most suitable method for the current study. In particular, a deductive design makes use of quantitative methods in order to meet the different research objectives and, in this study, seeks to analyse/gather numerical data so as to gauge the relation between PPSE and purchasers' satisfaction.

According to Yin (2003), the research design, which refers to a framework or plan for carrying out the research, is deemed an integral aspect of a valid research study. As per Kothari (2020), research design refers to the gathering and evaluation of data required to resolve the research problem or serve the stated purpose of research. Gray (2004) stated that research design encapsulates the scope and type of questions under investigation, the data collection techniques, and the different approaches for selecting samples and determining how data will be examined. The subsequent section presents a discussion on these issues.

4.5.1 Types of Research

The three types of research include exploratory, descriptive, and explanatory research.

4.5.1.1 Exploratory Research

Kothari (2004) stated that exploratory research is aimed at developing a hypothesis as opposed to ascertaining a particular hypothesis. According to Saunders *et al*. (2009), this type of research seeks either to determine the problem under investigation or to tackle an issue when no or little research has been carried out in the past to provide sufficient information pertaining to the given subject. The primary focus of exploratory research studies is to discover new insights and ideas. For this reason, exploratory research becomes useful when the researcher is unfamiliar with the essential variables that need to be examined (Creswell, 2009).

4.5.1.2 Descriptive Research

Descriptive research depicts the traits of a specific event, phenomenon, or individual. It provides a succinct description of the scheme of things in the current moment. Researchers aim to gather data about certain variables, including the respondents' shopping habits and other data which is demographic in nature (Kothari, 2020; Salkind, 2010). For this reason, descriptive research pertains to counting frequencies. Kothari (2004) states that with a view to gather this data under descriptive studies, researchers typically incorporate survey methods and employ correlation/comparative methods in order to carry out the analysis.

4.5.1.3 Explanatory Research

Explanatory or causal research is aimed at answering the question of why certain variables affect other variables. This type of research also seeks to confirm a theory that comprises interconnected and logically organised rules, principles, assumptions, propositions, and statements employed to explain and forecast the given phenomenon. It may be noted that there are several theories that describe the vital impacts of the link between different variables. They make a hypothesis on the basis of positive or negative direction, as well as the causal link between variables. According to Kothari (2020) and Saunders *et al*. (2019), explanatory research also aims to go beyond exploratory/descriptive research findings in order to better decipher the actual reasons underlying the phenomenon. More specifically, it distinguishes between both independent and dependent variables (Gray, 2009). Accordingly, the present study adopts an explanatory research approach. In this regard, the commitment-trust theory is used for testing the link between the independent variable PPSE and the dependent variable of satisfaction.

4.5.2 Research Strategies

The employment of research strategies is intended to identify the sources of data, as well as the limitations of time, money, and location. In turn, these strategies enable researchers to furnish data that can help achieve the research objectives or address the research questions, Saunders *et al*. (2012) highlights that several forms of research strategies are used, including surveys, experiments, and case studies.

- Experiments

Experimental research is an empirical method of quantitative research. Miller and Salkind (2002) indicate that experimental research follows the paradigm of positivism and seeks relevant knowledge via systematic and objective methods. Testing a research hypothesis is the primary objective of experimental research. Kothari (2004) explains that researchers tend to manipulate either the experimental group subject or the independent variable to some special conditions or programs. Meanwhile, according to Saunders *et al*. (2009), experiments are aimed at discovering explanatory variables that need to be measured after being defined.

- Case study

According to Yin (2009, p.18), a case study "*is an empirical inquiry that investigates a contemporary phenomenon in depth and within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident*". Case studies are commonly used in qualitative research that aims to gather data or make observations on a social unit in order to illustrate an individual, group, organisation, or entire community. Case studies also require the examination of phenomena in detail, as well as the detailed examination of a select number of conditions/events and their associations. Kothari (2004) points out that for this reason, a case study is primarily an intensive analysis of a particular unit under specific considerations.

- Survey

Typically, survey is used to address questions of what, how, who. (Saunderss *et al.,* 2012) and more likely to be applicable in explanatory and descriptive research. Survey are primarily associated with the deduction approach (Gray,2009). quantitative data are generally collected via structured interviews or questionnaires. These data elucidate the linkage between research variables. In particular, this stragy makes use of statistical analysis to in order to attain the research objectives (Saunders *at al*., 2019).

- **Suitable Research Strategy:**

The current study is aimed at examining the link between PPSE and purchaser satisfaction. As mentioned above, surveys are usually employed for addressing the questions of how many, what, how much, etc. and are more closely linked to the deductive approach. For this reason, data can be gathered quantitatively. Moreover, the data gathered from the survey strategy can be used for suggesting a feasible explanation of the link between study variables. For this reason, surveys are most pertinent to a research philosophy.

4.5.3 Questionnaire surveys

According to Lancaster (2005), a questionnaire is known to be a very important data collection tool and remains one of the most popular tools used in the context of social research. A survey is undertaken to elicit information pertaining to online store purchasing managers and internet-based purchasers. This approach is in consonance with the positivistic-oriented viewpoint in the form of a dominant paradigm used within this study. In comparison to the interview approach, a survey is not only less expensive but also covers a wider geographical area to target respondents.

Questionnaires are categorized into two types based on their administration method: interviewer-administered and self-administered. Saunders *et al*. (2012) explain that in an interviewer-administered questionnaire, the interviewer is required to record the responses via a telephone questionnaire (whereby the interviewer makes a phone call to the participant and concludes the questionnaire on the basis of their reply) or an interview-based questionnaire, whereby the questionnaire is completed face-to-face. On the other hand, self-administered questionnaires are generally concluded by the respondents themselves. These are of three types: postal questionnaire (sent by post in a hard copy with a cover letter); internet-mediated questionnaire (via website or e-mail); and delivery/collection questionnaire (delivered by hand first and then collected).

In the current study, a self-administered questionnaire using "*hand delivery*" was chosen as the data collection technique of this research. Despite the high costs and low geographical coverage, the hand-delivered self-administered questionnaire technique was selected based on the need for a relatively small sample of respondents, a high response rate, and a low rate of missing data. Also, some of the targeted participants, such as project managers and senior management, were expected to be busy and difficult to contact over the phone or to interview for more than a few minutes. Finally, training is not required for this technique, and participants can respond freely, comfortably, and without bias, which adds to the accuracy and credibility of the results (see section 3.5.9 for more details).

Finally, as with regards to the time frame used to conduct the study, researchers may choose between a cross-sectional study or a longitudinal study. A cross-sectional study is conducted within a limited, set time frame, whilst a longitudinal study is conducted over several periods of time (Saunders *et al*., 2019). Seeing as a longitudinal study can take up to several years and taking into account the time constraints facing the current study, the cross-sectional method was seen as most suited for this study. The questionnaire items of the constructs were formulated as statements, applying a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). Following are details of the operationalisation of the variables and the questionnaire items of the measurement model.

4.5.4 Questionnaire design

Survey questions can possibly accommodate three structures: closed, open-ended, and contingency questions. With multiple-choice (closed) questions, respondents are supposed to circle or tick an option from a given set of answers; since they are curtailed to the offered choices, some possibility of bias cannot be ruled out. In addition, this type of question eliminates the possibility of any creativity by the respondents. Answers can be yes/no or a broad array of positive to negative, indicated by three, five or more responses. On the other hand, open-ended questions provide the respondents with the opportunity to devise their own answers by writing a word, text, or number.

Whilst open-ended questions can allow the researcher to collect new information on the topic under investigation, such types of answers can be hard to decipher and analyse. Contingency questions, also known as filter questions, refer to a special category of closed questions. Such questions are usually asked to a sub-category of the participants in order to seek additional or elaborative information about a question that has already been answered (Sinscalco and Auriat, 2005).

According to Hague (2002), there are three types of questionnaires: structured questionnaires, unstructured questionnaires, and semi-structured questionnaires. A semi-structured questionnaire is a combination of open-ended, closed-ended, and partially closed-ended questions. Meanwhile, a structured questionnaire comprises questions that have predefined answers, which is ideal for quantitative and investigative studies. As for an unstructured questionnaire, it is comprised of questions that pave the way for free responses, which is why it is generally known as a 'topic guide' and is most feasible for qualitative research.

Four kinds of information are sought in a questionnaire: opinions/beliefs/attitudes, knowledge, attributes, and behaviour. Knowledge information pertains to what people are aware of or the efficacy with which they decipher something. Such type of information is related to the perceptions, thoughts, feelings, ideas, opinions, and judgements of people. Behavioural information pertains to what people currently do, have done in the recent past, or intend to do sometime in the future. Finally, as stated by Taylor -Powell (1998), information related to attributes refers to the personal demographic characteristics of people, including education, age, occupation, or income. As for the questionnaire that was designed for the current study, a combination of information types is sought. The next section operationalizes the conceptual framework variables that were developed in Chapter 3.

4.5.5 Research Measures

Referring back to the conceptual framework that was developed in Chapter 3, the study's main constructs include PPSE, purchaser satisfaction, trust, commitment as well as demographic factors. Meanwhile, PPSE is the independent variable that is inclusive of security, privacy, non-deception, and reliability, quality of information, online credibility and purchaser support. On the other hand, dependent variables include purchaser satisfaction, whereas commitment and trust are mediators' variables. This section outlines the measures that were used in this quantitative survey.

A questionnaire that incorporates the use of five-point Likert scales with multiple items (1=strongly disagree; 5=strongly agree) would be developed for the theoretical constructs that are utilised in the aforementioned conceptual framework. The biggest advantage of the Likert scale is its ability to obviate the predicament of dichotomous adjectives' development pairs. It comprises a series of statements that either expresses a positive or negative attitude to the underlying concept. Respondents would be required to indicate the level of their agreement or disagreement with the statement through a numerical score. These scores are totalled in order to measure the attitude of the respondents.

Relevant previous literature has been reviewed when developing the measurement scales. The majority of measurement constructs are readily available in the extant literature, despite the fact that some of them have been adapted in order to suit the environment of e-commerce.

4.5.5.1 Measures of PPSE Components

Security, Privacy, Security, non-deception and reliability were measured using three items (Roman, 2010; Roman, 2007; Nardal and Sahin, 2011). (Roman, 2007; Bart *et al*., 2005; Isabel *et al*., 2014; Mukherjee and Nath, 2003; Nardal and Sahin, 2011; Agag *et al*. 2016). For information quality, website credibility was measured using three items; the scale has been adopted from the postulations of (Flanagin and Metzger, 2000; Guo *et al*., 2012. .74). Thereafter, purchaser support is obtained using a four-item scale that is modified from (McMillan and Hwang, 2002; Khulthau, 2004; Song and Zinkhan, 2008).

4.5.5.2 Measures of purchaser satisfaction

The process of measuring purchaser satisfaction has received plenty of importance over the past thirty years or so. In the extant literature, Likert-scale three items have been used to check the extent to which purchasers are pleased/displeased, satisfied/dissatisfied, or favourable/unfavourable (Anderson and Srinivasan, 2003; Jones and Suh, 2000). In this study, satisfaction was operationalized using four items as propounded by previous studies (Kim *et al*., 2011).

4.5.5.3 Measures of trust and commitment

Measures of purchaser trust and commitment were adopted from the findings of as Kim *et al*. (2011), as well Morgan and Hunt (1994). Three items were modified on the basis of a pilot study and purchasers' interviews. These items undertake a measurement of the reliability, integrity and the trustworthiness of the service providers' websites. Three items that were borrowed from prior developed scales were utilized for measuring commitment (Morgan and Hunt, 1994; Ellen *et al*., 1999; Bertil, 2007; Mukherjee & Nath, 2007), and were then modified on the basis of pilot study and purchaser.

Table 4.2: Items Measurement

Constructs	Items	References
Privacy	The site clearly explains how user information is used.	(Mukherjee and Nath, 2003; Kim *et al.*, 2012; Bart *et al.*, 2005; Nardal and Sahin, 2011, Roman, 2007; Roman, 2008; Ponte *et al.*, 2015; Mohamed and Fahmy, 2019)
	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; Roman, 2007; Mukherjee and Nath, 2003; Nardal and Sahin, 2011; Mohamed and Fahmy, 2016 ;Roman, 2008; Ye and Xu, 2018; Kumar, 2017;)
	The security policy is easy to understand.	
Reliability	The price shown on the site is the actual amount billed.	(Mukherjee and Nath, 2003; Roman, 2007; Bart *et al.*, 2005; Nardal and Sahin, 2011, Roman, 2008; Elbaz *et al.*, 2018; Agag, 2019)
	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.	(Ramsey *et al.*, 2007; Isabel *et al.*, 2014; Roman, 2010; Agag, 2019)
	This site takes advantage of less experienced consumers to make the purchase.	
Information quality	This online store has a return policy.	(Guo *et al.*, 2012; Flanagin and Metzger, 2000; Ghotbabadi and Baharun, 2016; Guo *et al.*, 2012; Ludin and Cheng, 2014)
	There is a compensated policy for any delay in delivery of products/services	
	This online store responds to purchaser complaints promptly.	
	This online store has a tracking mechanism for service recovery to identify purchaser satisfaction.	
Website credibility	The online service provider respects our business values.	(Guo *et al.*, 2012; Flanagin and Metzger; 2000; *Jung et al.*, 2016)
	The online service provider and our company have a mutual understanding of each other's business values.	
Customer support	The online service provider provides high-quality information.	(Lui, 2003; Khulthau, 2004; McMillan and Hwang, 2002; Song and Zinkhan, 2008; Truel and Connelly, 2013; McLean and Wilson, 2016)
	The online service provider allows purchasers to track order status on the website.	
	The online service provider keeps its purchasers informed about the latest developments.	
Trust	This online service provider the website has integrity.	(Kim *et al.*, 2011; Morgan and Hunt, 1994; Oliver, 2014; Ye and Xu, 2018)

	This online service provider website is reliable.	
Commitment	I feel a very high degree of association with the online store that I transact with.	(Ellen *et al*., 1999; Morgan and Hunt, 1994; Bertil 2007; Mowday et al., Mukherjee and Nath, 2007; 2013; Wijnmaalen *et al*., 2016; Agag, 2019)
	I feel a sense of belonging to the online store that I transact with.	
	I am proud to be a purchaser of this online store.	
Satisfaction	Overall, I was satisfied with this online commerce.	(Bai *et al*., 2008;Kim *et al*., 2011; Anderson and Srinivasan, 2003; Oliver, 2014; Mohamed and Fahmy, 2016; Ye and Xu, 2018)
	The online service prprovider website information content met my needs.	
	I was satisfied with online buying when compared to offline buying.	

4.5.4 Questionnaire Layout and Pilot Testing

The questions are received via three questions. To illustrate, the price shown on the website shows the actual amount billed, as well as the promise to accomplish something by a certain point in time. Four non-deception questions are used to measure purchasers' views on the online service provider's deceptive practices. Purchaser support questions measure the privacy policy of the online service provider and the provider's commitment to promptly responding to purchaser complaints. As mentioned before, three questions are known to measure purchaser perceptions as per which, the quality of website credibility of relevance, timeliness, and reliability. In this regard, four questions explore the extent to which purchasers place their trust in the online service provider and the extent to which this online service provider's website can be deemed dependable. In addition, three questions measure purchaser perceptions regarding the link between the online service provider and purchasers. Meanwhile, four questions are used to measure purchaser satisfaction with a certain online service provider. Section 2 of the questionnaire is aimed to seek personal information about the respondents, including their academic qualification, experience, how many employees, age, and frequency of online purchasing.

A pilot study was carried out in order to ensure the validity and reliability of the conceptual framework and to identify any undetected errors and ambiguities before carrying out the final study. The validation of the questionnaire items of the conceptual framework during the initial stages confirms its' reliability as a data collection tool. A pilot study also aims to enhance the design of the questionnaire and to eliminate any potential deficiencies or weaknesses in the research instrument. Therefore, the sequencing, wording, response rate, analysis process, and completion time of the questions are all tested out during a pilot study (Sekaran, 2003; Saunders *et al*., 2012). Further, any major concerns or problems pertaining to the questionnaire and which may impact the research process can be identified during the piloting stage. The pilot study for the current research was carried out on a sample of 20 volunteer respondents who represented the targeted population to an accurate degree. This was in line was the recommended sample of 10 to 30 respondents (Saunders *et al*., 2016).

4.5.5 Target population and sampling

According to Dillon *et al*. (1994), a sample refers to a sub-category of the components of the target population chosen to take part in this study, whereby inferences about the population parameters are made using sample characteristics. On the other hand, hypotheses testing and estimation procedures associate sample characteristics with population parameters.

Webb (1992) states that no stringent rules need to be followed to properly define the target population, adding that the researcher instead must depend on their logic and sense of discernment. The author also posits that the definition of the population must be aligned with the study objectives; in cases where the entire population is adequately small, the entire population can be included in the study. According to Churchill and Brown (2007), studies of this type are known as census studies since data on every member of the population is collected. Nevertheless, Dillon *et al*. (1994) adds that typically, the population is too exhaustive for the researcher to directly observe every individual within the population under investigation.

Webb (1992) stated that the definition of this target population needs to be based on the sampling units, elements, time, and extent. As per Webb (1992), the element is the object about or from which this information would be sought. In this survey (for B2B IT), the element is signified by the managers responsible for making the purchase in internet-based retailing stores. Crask *et al*. (1995) are of the view that a sample unit is either an element or a unit that contains the element made available during the sampling process. The sample unit to be used when examining online purchase behaviour is non-different from the element. As with regards to B2B, this sample unit is signified by purchasing managers in IT companies within the area of online stores.

According to Schuman and Kalton (1985), extent denotes the geographical boundaries of a particular phenomenon; therefore, the current research will examine online purchaser behaviours in the North West United Kingdom in the period between 2020 and 2021. For this reason, this study focuses on the perceptions of the purchasing managers of online retailers towards online suppliers' ethics.

4.5.6 Sample Size

Selecting an appropriate number of participants is a complex and tricky decision. Therefore, this section explains the techniques that are most frequently used to determine sample size. Some scholars are known to follow a rule of thumb in deciding the appropriate sample size. As a case in point, Roscoe (1975) suggests four rules of thumb:

(i) The number of study participants must be higher than 30 but less than 500;

(ii) If there is more than one group (e.g., female or male), researchers are recommended by Roscoe (1975) to employ over 30 participants in each group.

(iii) During the course of multivariate analyses, Roscoe (1975) suggests that the sample size must be at least ten times greater than the total number of variables that are used in the analysis. Furthermore, researchers like Stevens (1996) recommend having 15 cases per construct for calculating the adequate sample size, as this figure is sufficient for obtaining trustworthy findings from multivariate analyses. Meanwhile, Bentler and Chou (1987) recommend that researchers use several parameters to determine sample size. They postulate that in cases where data are distributed normally, a minimum of five cases per parameter is sufficient.

(iii) Roscoe (1975) indicates that in cases where the researcher is carrying out a simple survey wherein certain conditions get controlled, the appropriate sample size should be between 10-20 respondents.

According to Hair *et al*. (2016), the second technique used to determine adequate sample size hinges on data analysis techniques. The current study makes use of considerations proposed by Hair *et al*. (2016) to determine an adequate sample size whilst using structural equation modelling (SEM) techniques. As per Hair *et al*. (2006), in case data distribution deviates from multivariate normality's assumption, it can be inferred that 15 respondents are an adequate figure for each parameter to solve or minimize the predicament of deviation. Secondly, the size of the sample needs to range between 150 and 400 respondents in cases where an estimation technique is being used. Put differently, SEM has premised on the MLE (maximum likelihood estimation) method, which provides adequate in cases where the sample size is between 150 and 400 respondents. If the sample size goes beyond 400, the MLE method becomes increasingly sensitive, thereby causing the findings of goodness-of-fit measures to become less than adequate.

Thirdly, model complexity pertains to the number of constructs used in the analysis; the higher the number of constructs belonging to a model, the bigger sample and more parameters are needed. Moreover, Hair *et al*. (2006) posits that in cases where the researcher makes use of multi-group analysis, he/she would require an adequate sample for all groups. Fourthly, Hair *et al*. (2006) is of the view that the greater the amount of missing data in research, the greater the sample size needs to be.

The SEM fit model primarily hinges on sample size and supports the sufficient precision and statistical power of parameter estimates in the context of research on SEM (Brown, 2006). As per a review of SEM literature, certain guidelines can help determine the optimal sample size. To illustrate, the cases/parameter ratio must be 5:1 (Kline, 2011), 10 or 15:1 (Garson, 2009), or 20:1 (Schreiber *et* *al*., 2006). Loehlin (2004) indicates that the size of the sample should involve a minimum of 100 to 200 cases. According to Kline (2011), the size of the sample is reasonable only if it touches or exceeds 100.

Zain (1995) explains that it is important that the sample size is neither too large, so as to avoid the hazard of being ineffective, nor too low, to obviate the risk of inadequate information. Determining sample size is based on many factors, such as the entire population Saunders *et al*. (2016) explain that size, extent of margin of error that is necessary, the extent of certainty, and the forms of statistical techniques that are used for data analysis. Research generally touches up to a 95% certainty level, implying that out of the selected 100 cases in his study, a minimum of ninety-five samples are needed to capture the entire population. Meanwhile, the margin of error determines the accuracy of the researcher in estimating the population. For business/management studies, the majority of researchers make use of a margin of 3 to 5% (minus or plus) of the true values. As per Saunders *et al*. (2016), it is possible to calculate sample size (Na) using the following equation: Therefore, the minimum sample size required to use the PLS-SEM (multivariate analysis) was calculated using the G*Power 3.1 program (Hair *et al*., 2016). Based on this, the minimum sample size required to conduct the analysis is 166 valid questionnaires, considering four independent variables (predictors), the statistical power of 95%, the effect size of 0.15, and significance level of 5%.

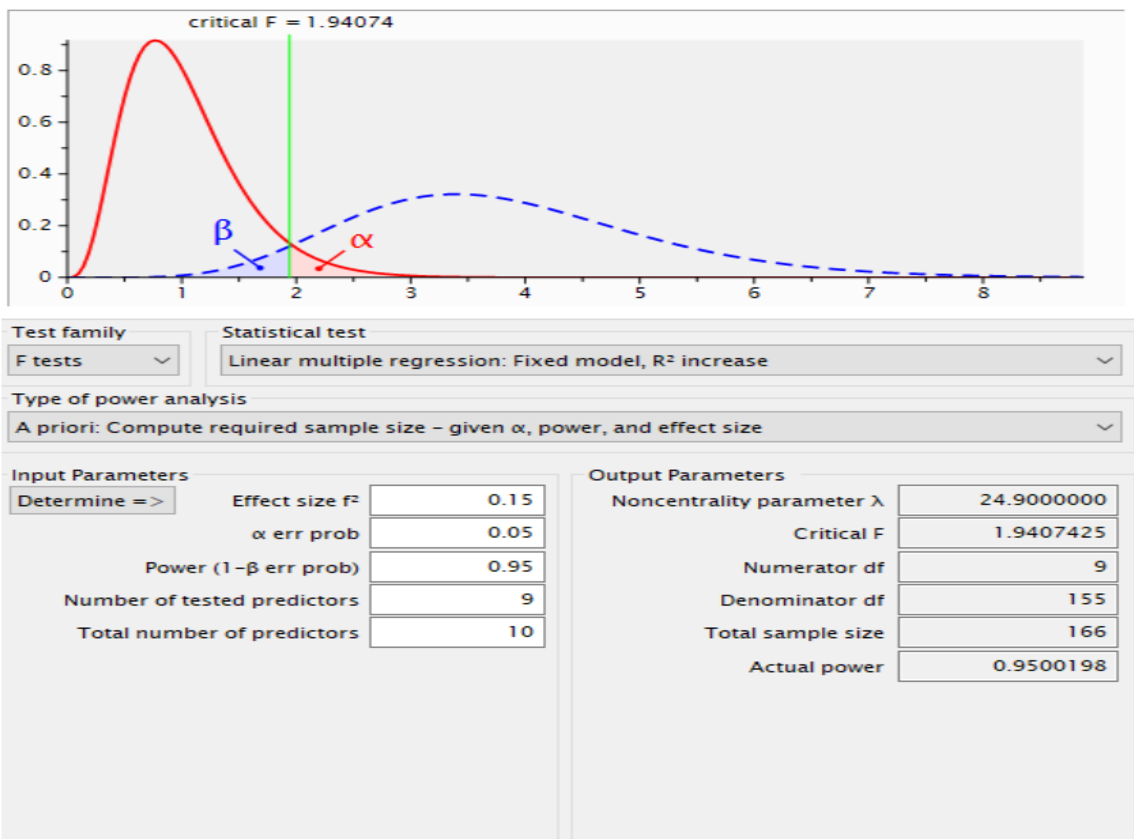


Figure 4.2: The minimum sample size required based on the G*Power program 3.1

After estimating the likely response rate to be 75% and determining the minimum sample size required (180 valid questionnaires) to conduct the analysis, the actual sample size required was determined as 223 respondents and was calculated using the following formula (Saunders *et al*. 2016: 283):

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

where

n^a is the sample size required,

n is the adjusted minimum (or minimum) sample size, and

re % is the estimated response rate.

Based on the above, questionnaires were distributed to randomly in information technology firms as a representative sample of the target population. After contacting the heads of departments related to purchasing managers, the collection of the questionnaires was arranged to be on the same day of delivery. However, in a few cases, the collection of the questionnaires was after a few days of their delivery, depending on the availability of some respondents. Finally, a total of 193 questionnaires were returned, giving an initial response rate of almost 89%, which indicated low risk of non-response bias (Tuckman and Harper, 2012; Ary *et al.,* 2018). However, among the returned questionnaires, 13 were unusable and excluded. Among these, nine questionnaires had suspicious response patterns and five questionnaires had a missing data more than 15% (Saunders *et al.,* 2016; Hair *et al.,* 2017). Thus, this left 180 valid questionnaires with no missing data, giving an actual response rate of 81.4%. This rate was higher than the estimated response rate (75%), and the sample was larger than the minimum sample size required for analysis (166 valid questionnaires).

4.5.7 Sample selection and data collection

The current study evaluates the purchasers' perception of several online retailers which provide a range of services and products through their websites. Mano and Oliver (1993), Balabanis *et al*. (2006), Gefen (2003), Ganesh *et al*. (2000), Holloway (2003), Li, Browne, and Chau (2006), Keaveney and Parthasarathy (2001), and Roman (2010) accorded widespread acceptance to the methodology of soliciting the views of respondents their experiences with online service providers has gained widespread acceptance in previous research on information/marketing systems. As a case in point, the researcher asked the respondents to choose one e-retailer from which they made frequent purchases from when answering the questions. Holloway (2003) adopted a similar approach when studying the failure of online service, whereas Ganesh *et al*. (2000) when evaluating the experiences of purchasers with banks, asked their respondents to focus on their primary banking provider if they dealt with more than one bank.

Li *et al*. (2006) meanwhile posited that the underlying rationale behind such an approach was to make sure that their analysis and inferences concerning each and every bank were accurate. Similarly, the current study aims to effectively evaluate the effect of online service provider ethics on purchaser satisfaction by asking the respondents to answer the questions in connection to a particular e-retailer from which they have made frequent purchases. Li *et al*. (2006), in this regard, stated that another rationale for trusting such a procedure is that it enhances the generalisability of the findings by trialling the research framework with purchasers across a plethora of e-suppliers and e-retailers, as opposed to depending on one supplier or retailer.

With respect to data collection methodology, the self-administered questionnaire and the interviewer-administered questionnaire are the two commonly utilised questionnaire techniques. The difference between the two techniques lies in the extent of the interviewer's involvement, with the former technique requiring no interference on behalf of the interviewer and the latter requiring some form of verbal interference. Maylor and Blackmon (2005) and Saunders *et al*. (2016) said that this interference may be in the form of a telephone interview or a structured face-to-face interview and that both techniques have their advantages and disadvantages.

Bryman and Bell (2015), Hair *et al*. (2007), and Maylor and Blackmon (2005) stated that an interviewer-administered questionnaire is a preferable option among researchers because it is useful for all kinds of research and allows the researcher to elaborate the answers provided by respondents by asking further questions or making comments. Whilst the flexibility of interviews may be favoured by researchers, this survey technique is often costly, time-consuming, and difficult to use with a large number of respondents or respondents in different locations. Gable (1994) and Kaplowitz *et al.* (2004), therefore, opined that the self-administered questionnaire could be considered a more time-saving, cost-effective, and feasible option, as it can easily be distributed to a large number of respondents in different locations online or through the internet, postal, or hand-delivery.

Jackson (2011) and Saunders *et al*. (2012) say that although some respondents may appreciate the lack of interviewer intervention in a self-administered questionnaire, respondents who require further clarification of certain questions may find this disadvantageous. Creswell (2014) and Saunders *et al.* (2016) pointed out that a self-administered questionnaire leaves no room for the researcher to ask extra questions and gather more information. Table 3.2 compares the two questionnaire techniques based on their distribution types (the method of delivery and collection). Researchers who opt for questionnaires must take into account the type of technique they use.

Table 4.3: Questionnaire techniques and their distribution types

Questionnaire techniques	**Interviewer-administered**		**Self-administered**		
Distribution types	**Telephone interview**	**Personal Interview**	**Postal**	**Hand-delivery**	**Internet**
Cost	Medium	High	Low	High	Very Low
Response rate	Medium	High	Medium	High	Very low
Amount of Sample	Medium	Low	Large	Low	Large
Survey Length	Up to 30 minutes	Up to 2 hours	Up to 20 minutes	Up to 20 minutes	Up to 20 minutes
Training	Required	Required	Not required	Not required	Not required
Respondents' feeling of	Uncomfortable	Less comfortable	Comfortable	Comfortable	Comfortable
Missing data	Low	Low	Medium	Low	Medium
Reaching respondents	Easy	Difficult	Medium	Medium	Easy
Interviewer bias	Yes	Yes	No	No	No
Geographical coverage	Easy	Difficult	Easy	Difficult	Very Easy

Based on Gable (1994), Kaplowitz *et al*. (2004), Jackson (2011), and Saunders *et al*. (2012)

A self-administered questionnaire using "*hand delivery*" was chosen as the data collection technique of this research. Despite the high costs and low geographical coverage, the hand-delivered self-administered questionnaire technique was selected based on the need for a relatively small sample of respondents, a high response rate, and a low rate of missing data. Also, some of the targeted participants, such as purchaser mangers and purchaser person who purchase for the company, were expected to be busy and difficult to contact over the phone or to interview for more than a few minutes. Finally, training is not required for this technique, and participants can respond freely, comfortably, and without bias, which adds to the accuracy and credibility of the results.

4.5.8 Quantitative Sampling Techniques

Most researches have a specific population for which the results are likely to find application for. This could be a broad-based or narrow population to be used in a study. Generally, the size of this population is far too large, and a sampling technique is needed to select an appropriate number of respondents. Adopting a sampling technique leads to lower costs, faster data collection, and improved accuracy/quality of data since, according to Ader *et al*. (2008), a small data set ensures homogeneity. However, the size of the sample should be large enough to obtain generalised findings that reflect the entire population's characteristics (Tharenou *et al*., 2007) and strong enough to detect quantitative associations in the realm of social sciences (Mone *et al*., 1996).

Malhotra (1996) and Churchill (1995) highlight that sampling methods are of two broad types in terms of the approaches used: probability sampling and non-probability sampling. In the case of probability samples, all elements of a population have a non-zero probability of being sampled. In other words, the choice is bereft of any bias, and all households in the sampling frame have the same probability of being selected. Tharenou *et al*. (2007) indicate that for this reason, the generalizability of a study typically must be stronger upon the usage of a probability sampling approach. Meanwhile, another distinct advantage of probability is the fact that it allows for the calculation of sampling error, which denotes the extent to which a sample could differ from the population. When referring to the population, samples are reported plus or minus the error of sampling. The primary types of probability sampling include simple systematic sampling, random sampling, and stratified sampling.

According to Blaxter *et al*. (2001), the most probably random sampling is the most frequently-deciphered probability sampling approach wherein each object or individual in the population of interest has an equal probability of being selected to be part of the study sample. On the other hand, with non-probability sampling, specific elements from the population are selected in a non-random manner.

Non-randomness results imply that the selection of the population's elements is made based on assumptions concerning the population of interest; this, in turn, forms the selection criteria since they are straightforward or inexpensive to reach. For this reason, nonprobability sampling approaches can typically be used when the sampling frame for a particular population is found lacking or where it is not deemed necessary to determine a probabilistic approach. As opposed to probability sampling, nonprobability sampling is unable to determine the sample error. Put succinctly, these conditions only provide limited information concerning the link between the population and the sample, which makes the extrapolation from the sample to the population difficult. Nonprobability sampling methods include judgment sampling, convenience sampling, quota sampling, and snowball sampling.

This study employs the convenience sampling technique since it employs easily accessible participants, as per McDaniel and Gates (2006). According to Bryman and Bell (2007), this technique provides an effective blueprint for data collection, measurement, and analysis. In the current study, this technique was selected due to the fact that the researcher needed to seek permission from the participants before carrying out the survey. Once the participants had expressed their willingness to take part in the survey, data collection was preceded; otherwise, data collection was stopped, and other participants were recruited.

4.6 Pre-testing: Face Validation

Multiple testing stages and methods were carried out in order to ensure the validity and reliability of the data collection instrument (the questionnaire), in addition to performing a revision of the instrument by eight academics and practitioners from relevant fields. Dillman (1991) provided the basis on which this review was carried out prior to the pilot study to ensure the content validity, readability, clarity, structure and completeness of the designed questionnaire. The pilot study was carried out after the reviewers' recommendations were taken into consideration and the necessary modifications were made. Sekaran and Bougie (2010) note that a pilot study is aimed at identifying any undetected errors and ambiguities before carrying out the final study, as the validation of the questionnaire during the initial stages confirms its reliability as a data collection tool.

Zikmund (2003) notes that a pilot study also aims to enhance the design and the internal validity and design of the questionnaire and obliterate any potential deficiencies or weaknesses in the research instrument, which is why, as Veal (2005) explains, the sequencing, wording, response rate, analysis process, and completion time of the questions are all tested during a pilot study. Furthermore, any major concerns or problems pertaining to the questionnaire that may affect the research process can be identified during the piloting stage. The pilot study for the current research was carried out on a sample of 20 volunteer respondents, who represented the targeted population to IT companies. Saunders *et al*.'s (2012) study recommended that a sample comprising 10 to 30 respondents is ideal. Section 5.6 presents the results of the pilot study.

4.6.1 Data Quality (Reliability and Validity)

Farrell (2016) was of the view that the quality of the collected data must be verified, as this guarantees data consistency and questionnaire accuracy for measuring what is intended for measurement before data analysis can be carried out and the findings can be generalised, adding that the important quality criteria that consist of reliability and validity. The following sections expound on these criteria and the methods.

4.6.1.2 Reliability

Carmines and Zeller **(**1979: 11) refers to reliability as *"the extent to which an experiment, test, or any measurement procedure yields the same results on repeated trial*." Therefore, the measurement scale of a data collection instrument is stable and consistent across time. Golafshani (2003), in this context, opined that it is necessary to examine the reliability, as this guarantees a high rate of stability and consistency and ensures that no measurement errors occur.

Tavakol and Dennick (2011) and Creswell (2012) put forth the Cronbach's alpha technique—a common method used to measure the homogeneity of scale, considering the multiple-item scale of the variable(s); data reliability in this study was examined using the Cronbach's alpha technique. Hair *et al.* (2017), on the other hand, mentioned the composite reliability method, based on which the constructs' reliability was verified. The following chapter further discusses the assessment of reliability.

4.6.1.3 Validity

Carmines and Zeller (1979: 17) refers to Validity as "*the extent to which any measuring instrument measures what is intended to measure.*" A validity test can be conducted to evaluate the level to which the instrument can measure the element it intends to measure while also evaluating research quality. The current study checked for validity by assessing content and construct validity. Polit and Beck (2006: 490) defines content validity as *"the degree to which set of items, taken together, constitute an adequate operational definition of a construct."* Content validity was evaluated by conducting an extensive literature review, and the questionnaire constructs' measurement was performed by operationalising relevant aspects and indicators adopted from previous contributions. Additionally, a revision of the questionnaire by eight academics and practitioners from relevant fields (a face validation procedure) was performed.

4.7 Research Ethics

When conducting a research study, a number of important ethical aspects tend to emerge, and it is imperative for researchers to take these aspects into consideration. Myers (2013) notes that these considerations safeguard the researcher and the study subjects. Kalof *et al*. (2008) highlight that research ethics demarcate what is permitted from what is prohibited when a research study is undertaken. Meanwhile, McNabb (2013) defines research ethics as the consideration of moral values/ethics during all phases of a research study. Correspondingly, Saunders *et al*. (2012) define research ethics as the adoption of behaviour that can be deemed appropriate for the rights of the individuals or groups under investigation.

McNabb (2013) pinpointed four issues that need to be taken into consideration during all stages of a study, from data collection to reporting the results. These issues include thoroughness, objectivity, truthfulness, and relevance. Thoroughness refers to the researchers being thorough during the entire research process and not resorting to shortcuts. Truthfulness implies that researchers must not lie or deceive. On the other hand, objectivity means that researchers must not be biased, which assumes significance for positivistic studies. Finally, relevance means that the research should serve a definite purpose and lead to relevant contributions to the available literature. Accordingly, in the current study, every effort was made by the researcher to ensure that these ideals were preserved. As a matter of fact, the researcher spent close to eleven months extensively reading books and journal articles pertaining to business ethics. In turn, this allowed the researcher to pinpoint gaps in the existing literature, thereby developing purposeful research questions.

Additionally, when communicating and publishing the findings, other ethical principles were taken into consideration. According to McNabb (2013) and Kalof *et al*. (2008), it is important for the researcher to safeguard the privacy of the participants, ensure their anonymity, and respect their confidentiality. In line with this, the researcher assured the participants that their identities would remain anonymous. Furthermore, in line with McNabb (2013), the researcher specifically focused on the characteristics of the participants as opposed to their identity when describing the study sample. In order to safeguard confidentiality, the investigator eradicated all identifying information concerning the participants from pertinent reports and research records. All ethical considerations were outlined in the email invitations and the covering letter in order to provide the participants with further reassurance.

Furthermore, Myers (2013) and Kalof *et al*. (2008) introduced an ethical principle referred to as "informed consent", which essentially implies that participation in the survey should be voluntary and that the researcher must clearly describe the study's purpose and the risks and benefits of participation. In addition, participants also need to be provided with clarification with regards to what they are supposed to do. Therefore, in this study, it was made clear to the participants that their participation was completely voluntary, and the risks, purpose, and benefits of participation in the survey were clearly detailed in the questionnaires and email invitations. In line with McNabb (2013), the researcher ultimately acknowledged the restrictions of this study in order to help the readers ascertain the study's credibility. Saunders *et al*. (2012) assert that the main premise behind all such ethical considerations is the intention to avoid harm. In this research, this aspect was carefully considered by providing an explicit covering letter that explained the aforementioned ethical details and following the research ethics procedures of the University of Bolton.

Therefore, as per the guidelines of the Ethics Committee at the University of Bolton, the researcher in the current study ensured that each distributed questionnaire was accompanied by a cover letter which clarified to the participants that their participation was voluntary, that they had the right to withdraw from the study at any time, and that they could refuse to answer any questions if they wished. The participants were also assured that all information would be kept confidential.

4.8 Data Analysis

4.8.1 Structural Equation Modelling (SEM)

According to Hair *et al*. (1998), the multivariate technique, which combines multiple regression analysis with factor analysis in order to concurrently predict a series of interrelated dependence relationships, is referred to as Structural equation modelling (SEM). The econometric modelling of multiple equation systems underpins the development of SEM and demonstrates an extensive use in social sciences and psychology. For example, Hansen *et al*. (2004) notes that the attitude theory applications exhibit the abundant use of SEM. The utilization of confirmatory methods makes SEM extremely popular amongst researchers, as it acts as a comprehensive tool for the assessment and modification of theoretical models and therefore provides much scope for theory development evolution.

SEM notably facilitates the formulation of relationships between latent and observed variables. By definition, non-observable variables, otherwise called latent variables, employ a scale development process for operationalising using observable measures. Correspondingly, factor analysis provides an intersection between the latent variables and factors. As such, SEM can be considered a factor and regression/path analysis combination. In comparison to other multivariate techniques, a host of studies in the literature stress the notable features SEM. For example, Hair *et al.* (2014) have emphasized that the utilization of separate relationships for each set of dependent variables marks the difference between SEM and other multivariate techniques. In other words, SEM simultaneously computes multiple regression equations, which may exist in a series interdependently but separately, through identifying the structural model employed by the statistical program. The structural model primarily takes into account the different regression effects of the independent variables on each other and on the dependent variables. Tharenou *et al*. (2007) support that through an influencing mediator, the dependent variable can be affected either directly or indirectly by the independent variables, and these mediators subsequently impinge on the dependent variables. In addition, contrary to other statistical techniques, SEM shows potential due to its framework, which allows for the data from each latent variable being estimated aligning with the test concurrently with the measurement error (unreliability) by factor models. Thus, Tharenou *et al*. (2007) point out that when correcting for measurement error, structural equation modelling estimates the general fit of the model to the data, as well as the size of the paths in the model.

Typically, SEM analysis has two components, the structural model and the measurement (factor) model.

The measurement model presents the association between:
(i) A latent variable;
(ii) (Observed) measures;
(iv) Their measurement errors.

This model is computed through confirmatory factor analysis, which is subsequently employed to yield a good factor structure that fits well. According to Anderson and Gerbing (1998), the measurement model estimation should be used to examine all the scales used to define the constructs. Subsequently, factor structure (i.e., the mapping of observed variables onto the latent factors) is used for the estimation of the full latent variable structural path model (Kelloway,1996). Correspondingly, according to Hair *et al*. (2014), the main elements of the structural model comprise the correlational and dependence relationships between observed variables and latent variables.

4.8.2 Partial Least Squares

A second-generation multivariate statistical technique, which is Structural Equation Modelling (SEM), has been employed to analyse the data and estimate the parameters of a structural model. Schumacker and Lomax (2004) claim that hypothesized models are primarily tested through SEM in order to identify relationships among variables. The popularity of SEM among researchers can be attributed to measurement error factoring, which is carried out when statistically analysing data. It has been observed that SEM can be either variance-based or covariance-based. Respectively, Partial Least Squares (PLS) analysis exemplifies variance-based SEM, and LISREL shows covariance-based SEM Due to restrictions in some types of studies, covariance-based SEM techniques are not considered appropriate. Covariance-based SEM techniques, unlike variance-based SEM, support only confirmatory types of research and not exploratory research. Correspondingly, variance-based SEM does not require a sound theory base. In addition, Gefen *et al*. (2000) highlight those covariance-based SEM techniques also pose restrictions in the form of normal distribution requirements, only reflective variables, and a large sample size. According to Chin (1998), when indicators of a latent variable *"are viewed",* it corresponds to reflective latent variables.

Wold (1975) developed the Partial Least Squares (PLS) method, which is a second-generation multivariate variance-based technique, to estimate the parameters of structural models. Fornell and Bookstein (1982) note that the PLS method pertains to situations that do not allow restrictive assumptions of covariance-based SEM techniques to factor in data. In fact, according to Chin (1998), through disaggregating the overall causal model into partial equations, the explained variance of dependent variables is maximized by PLS, and the equations are solved simultaneously. Though it shares some similarities with covariance-based SEM, multivariate variance-based SEM analysis has different underpinning techniques, such as resampling, which do not necessitate parametric assumptions alignment (Rencher, 1998). Also, according to Chin (1998), when the dataset defies multivariate normality requirements, variance-based SEM is found to be more suitable. The several flexibilities of PLS make it a preferred choice among researchers because it can test and validate exploratory models and can be used for theory development. In addition, PLS can predict complex models that contain several latent and manifest variables, does not require a large sample size or normality, aligns with reflective and formative measurement models, and is suitable for prediction-oriented research (Henseler *et al*., 2009).

The current research is focused on identifying the variances in purchaser satisfaction, trust, and commitment. The study sample was relatively small, and the data showed a non-normal distribution, which could be attributed to the targeted population (i.e., online store purchasing managers in a B2B (IT) context. As such, in order to estimate the proposed conceptual framework, the most appropriate statistical technique to use is the PLS-SEM technique. There are several SEM-PLS software programmes available, including SmartPLS, SPSS , and for all study purposes, the partial least squares (PLS-SEM) and the covariance-based (CB-SEM). The choice between them is determined by the nature of research and its main objectives. In causal modelling conditions where previous theory is strong and additional confirmation and testing are the main goals of research, CB-SEM is the preferred method. In situations where the research nature is exploratory, and the aim is prediction rather than theory confirmation, PLS-SEM is the more appropriate statistical methodology (Hair et al., 2011). Therefore, because this research is exploratory in nature and the primary aim is prediction, PLS-SEM is considered more appropriate.

In order to assess the reliability and validity of the measures, the measurement model was evaluated initially, followed by an assessment of the hypothesized strength of the links among the variables and an evaluation of the structural model. An assessment of discriminant validity and reliability was conducted within the structural model context in order to assess the psychometric properties of all scales.

4.9 Conclusion

This chapter has presented in-depth descriptions of the philosophical position and approach, methodological choice and strategy, sampling procedure, data collection technique, and ethical considerations of the current study. The chapter also explored the different philosophical positions in general and the positivist position, which was chosen for this study, in specific. Further, in accordance with the positivist position and the nature of the investigation, the deductive approach was seen to be the best-suited approach for the current study. The methodological choice was mono method quantitative with a cross-sectional time horizon. A survey strategy was chosen, and it was applied using a self-administered questionnaire technique, as that would allow the researcher to collect a large amount of highquality empirical data quickly and effectively within a dedicated time frame. The operationalisation of the variables and the development of the questionnaire items were in accordance with previously published works and included a face validation procedure and pilot testing. the final version consisted of 31 questions and required approximately 15 to 20 minutes' completion time. Attached to the questionnaire was a cover letter (Appendix B) which described the aim of the research, , and asked the respondents to feel free to make any further comments or recommendations. The actual sample size of the study is 223 participants from the target population (online purchasers of the north west ,uk The questionnaires were distributed randomly, and they were delivered and collected by hand to guarantee a high response rate and a low rate of missing data. However, as data collection time increases markedly for hand-delivered questionnaires in cases where the samples are geographically dispersed, A total of 193 questionnaires were returned; however, among the returned questionnaires, 13 were not valid and excluded to ensure accurate and credible outcomes. This left 180 valid questionnaires, resulting in a sample larger than the minimum sample size required for conducting the PLS-SEM analysis (169 valid questionnaires) and a response rate of 81.4%

CHAPTER FIVE: DATA RESULTS AND ANALYSIS

5. Data Analysis

This chapter contributes to this thesis'by presenting the results and analysis with respect to the empirical data. It consists of nine primary sections. Specifically, Sections 5.1 and 5.2 outline the method and the technique of adopted statistical analysis. Section 5.3 discusses modelling in the adopted analysis tactic – the partial least squares structural equation modelling (PLS-SEM). Section 5.4 clarifies the adopted analysis procedure, while Section 5.5 presents the utilised software for undertaking PLS-SEM. The conducted pilot study can be found in Section 5.6. Furthermore, Section 5.7 examines the collected data, whereas Section 5.8 provides the main empirical study's results. Finally, Section 5.9 summarises the whole chapter.

5.1 Adopted Statistical Analysis Method (Multivariate Regression)

The conceptual framework of this research proposes a number of relationships between the variables of both concepts, PPSE and Purchasers Satisfaction. Ho (2006) posited in such situations where the hypothesis of the research investigates the relationships and patterns simultaneously between different variables and the strength of such relationships, 'Multivariate Regression' is perceived as an appropriate analysis method. In simple words, it is a method that predicts the value of dependent variable(s) on the basis of the independent variables' values. According to Hair *et al.* (2017, p. 2), multivariate analysis "*involves the application of statistical methods that simultaneously analyse multiple variables. The variables typically represent measurements associated with individuals, companies, events, activities, situations, and so forth. The measurements are often obtained from surveys or observations that are used to collect primary data, but they may also be obtained from databases consisting of secondary data"*.

Fornell (1982) and Hair *et al*. (2017) opined that the statistical techniques available for multivariate analysis could be classified into first- and second-generation methods, with the former class being the most common amongst researchers in the social science field. First-generation techniques adopt a range of advanced approaches, including multiple regression, logistical regression, analysis of variance and exploratory factor analysis. Nonetheless, second-generation techniques have been increasingly gaining popularity since the early 1990s, and they are now used for data analysis in almost half of the empirical studies across multiple fields (Hair *et al*., 2017).

This increasing popularity is due to the fact that first-generation techniques have several limitations, including limited techniques for dealing with complex model structures and because of the fact that first-generation techniques assume that all variables are observable. Limited techniques for administering latent variables are indirectly measured by the first order as high order constructs (Vinzi *et al*., 2010; Haenlein and Kaplan, 2004). These limitations can be avoided with the use of second-generation techniques, which are otherwise named structural equation modelling (SEM) techniques and which were developed in order to address these limitations. Furthermore, SEM techniques can be used to model complicated relationships that are found between several independent and latent dependent variables simultaneously, thereby utilising endogenous and exogenous terminologies in order to describe dependent and independent variables (Hair *et al*., 2014; Vinzi *et al*., 2010). Therefore, an SEM construct can be simultaneously dependent and independent. Another advantage of SEM technique(s) is that they allow the researchers to use indicator variables to measure unobservable variables whilst also accounting for the measurement error for the indicator variables (Hair *et al*., 2017). These advantages led to the selection of SEM techniques for the current study in order to verify the correlation between the study models' multi-variables. The following is a more comprehensive description of SEM approaches, in general, and the approach adopted followed for this study.

5.2 Adopted Statistical Analysis Technique (PLS-SEM)

Hair *et al.* (2017) notes that the Structural Equation Modelling (SEM) comprises an effective statistical analysis technique for conducting multivariate regression for both exploratory and confirmatory studies; it also provides researchers with findings that can be generalised. Two types of analysis are found in SEM, namely the partial least squares (PLS-SEM) and the covariance-based (CB-SEM). Hair *et al.* (2017) and Vinzi *et al*. (2010) noted that the choice between them depends on the nature of research and its main objectives as well as on the particular approach that is utilized in order to gauge the developed model's parameters.

Although covariance-based SEM (CB-SEM) can be useful for testing the extent to which a proposed model can estimate the covariance matrix for a sample data set in order to confirm or reject a theoretical model, variance-based SEM [for example, the partial least squares (PLS-SEM)] is useful for clarifying the variance in reference to endogenous constructs – dependent variables (DVs) – which are a direct result of exogenous constructs – independent variables (IVs) – within the model. Researchers may frequently choose to use one type of method over the other based on the required functions for the empirical investigation at hand.

Vinzi *et al*. (2010) nevertheless posited that the two types are not different from one another to a great extent and that in some cases, the results generated through PLS-SEM are similar to those generated through CB-SEM. This choice to adopt must be based on several conditions. Researchers who have chosen to use PLS-SEM over CB-SEM in previous studies have based this decision on several factors, including the higher complexity of the model, normality distributional assumptions, required sample size (relatively small), investigation's nature (for example, exploratory study) and the determination of whether the model has formative constructs).

The data was analysed with the SPSS and SmartPLS3 statistical techniques. SPSS was utilised to test for the common method bias where PLS-SEM was utilised to test the study hypotheses. I used the PLS-SEM because: *"it is the most accurate option for models where all constructs are reflective";* it is recommended for "*multigroup analyses*" (Hair *et al.,* 2021); and it is *"less sensitive to violation assumptions of data normality"* (Klesel *et al.,* 2021). PLS-SEM is also *"more robust than CB-SEM when data are not normal"* (Hair *et al.,* 2021).

A review performed by Ringle *et al*. (2012) studied 65 empirical studies that had been conducted between 1992 and 2011 using the PLS-SEM technique. The results showed that PLS-SEM had mainly been chosen due to the small sample size in almost 36.9 per cent of the studies (24 studies), the non-normally distributed data in 33.8 per cent of the studies (22 studies) and the existence of formative constructs in the study model in 30.7 per cent of the studies (20 studies). Hair *et al*. (2011) concluded that in causal modelling conditions where previous theory is strong and additional confirmation and testing comprise the main aims of the research, CB-SEM constitutes the preferred method. On the other hand, in situations where the research nature is exploratory, and the aim is theory prediction and development – not theory confirmation – PLS-SEM comprises the more appropriate statistical methodology. Therefore, as this research is exploratory in nature and the primary aim involves theory prediction and development, PLS-SEM is considered more optimum for use.

5.3 Modelling in PLS-SEM and the proposed framework

Modelling in the partial least squares (PLS-SEM) is divided into two parts, the measurement models and the structural model (Figure 5.1). The measurement models - also known as outer models in PLS-SEM - are used to evaluate the relationships between the construct - latent variable (LV) - and its indicators (also known as manifest variables (MVs), items, or questionnaire items). The structural model - or inner model - shows the paths (relationships) between the constructs - LVs such as Y1, Y2, Y3, Y4, Y5 - being evaluated (Hair *et al*., 2014).

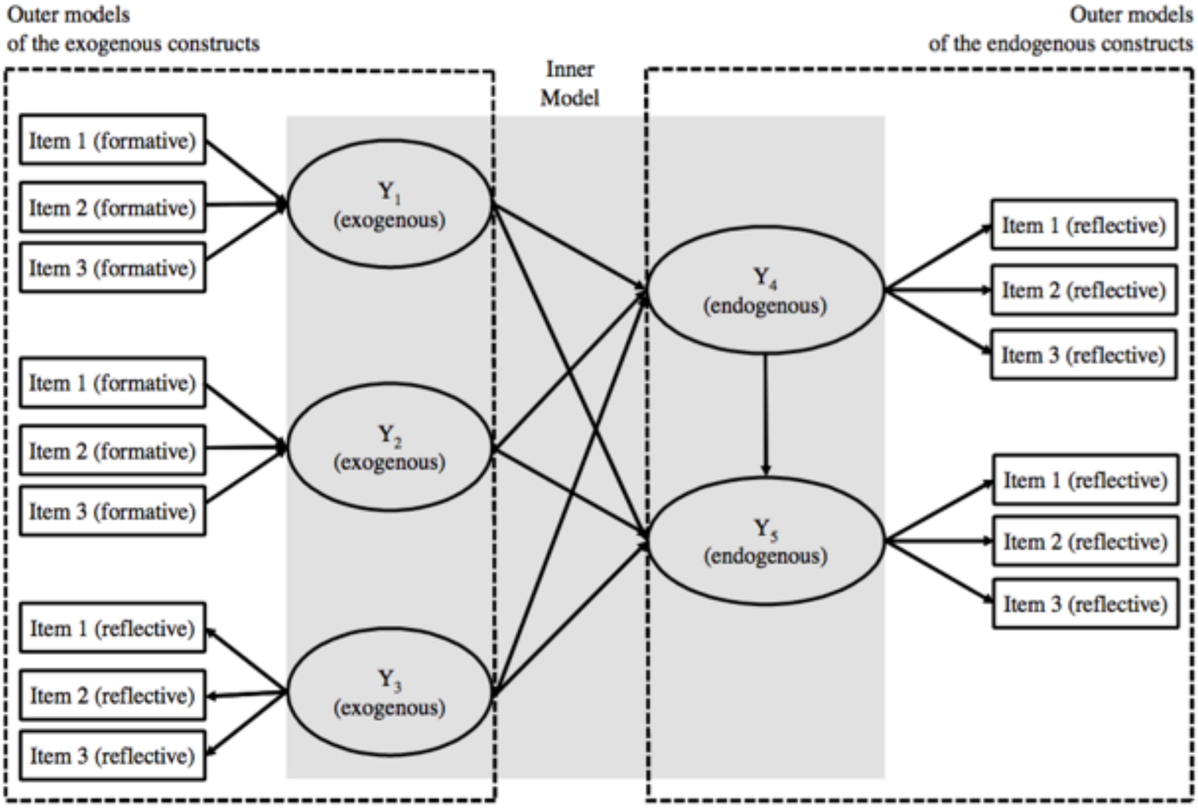


Figure 5. 1: **An example of a structural equation model (SEM)**

(Hair *et al*., 2014)

Constructs in the structural model are considered either exogenous or endogenous. Exogenous constructs (Y_1, Y_2, and Y_3) act as independent variables (IVs) and do not have an arrow pointing at them, whereas endogenous constructs (Y_4 and Y_5) usually considered as dependent variables (DVs) - have an arrow pointing at them - which are explained by other constructs. However, in their outer models, endogenous constructs may also act as independent variables, as in the case of Y_4. It should be noticed that multiple relationships between indicator variables (items) and constructs (latent variables) are not permitted in the PLS-SEM algorithm. Therefore, items are linked with only a single latent variable in a unidirectional relationship. Circular relationships between the constructs are not permitted as well. For example, reversing the relationship Y2→Y5 will create a circular loop as Y2 would predict Y4, Y4 would predict Y5, and Y5 would predict Y2 again (Y2→Y4 →Y5→Y2) (Hair *et al*., 2014). Modelling the conceptual framework of this research is presented in Figure 5.2.

Finally, since the logic behind each measurement model is different, it is important to differentiate between the reflective design and the formative design when developing a measurement model and its relevant variables. In the reflective design (items of Y4 and Y5), the direction of causality goes from the construct (latent variable) to its indicators (manifest variables), which are interchangeable; thus, the correlation and internal consistency are fundamental. Indicators are seen as functions of the latent construct in the reflective design, and changes in the latent construct are reflected in changes in the indicators. In contrast, in the formative design (items of Y1, Y2, and Y3), the direction of causality goes from the indicators (manifest variables) to the construct (latent variable), and indicators are assumed to cause the latent construct, and changes in the indicators determine changes in the value of the latent construct regardless that the correlation among the indicators is not necessary or desired (Hair *et al*., 2011; Carvalho and Rabechini, 2017). Still, *"the decision as to which measurement model is appropriate has been the subject of considerable debate in a variety of disciplines and is not fully resolved"* Hair *et al*. (2017, p. 51). Hair *et al*. (2011, p. 141) conclude, *"these situations are often the ones in which the measurement properties are questionable, and the results may diverge, thus requiring the researcher to make a reasoned judgment as to which approach is most appropriate"*.

As *"the primary means to decide whether to specify a measurement model reflectively or formatively is by theoretical reasoning"* (Hair *et al*., 2017, p. 285), the development of the proposed conceptual framework and its constructs (latent variables) was carried out using indicators (manifest variables) which had previously been used in the relevant literature. Following Jarvis *et al*. (2003), Hair *et al*. (2011), and Carvalho and Rabechini (2017), the reflective design mode was chosen for the independent variables and for the dependent variable because the indicators of each variable are seen as interchangeable functions, and changes in the variable are reflected in changes in the indicators and not vice versa. Also, dropping an indicator will not change the conceptual domain of the variable.

Purchaser's perception of sellers' ethics (PPSE) was developed as a multidimensional concept represented by seven interrelated and complementary constructs: privacy (Priv), security (Secu), reliability (Rell), Non-deception (Non-dec), Information quality (Info-Q), website credibility (Wbs-cr), and Customer support (Cus –sup). These constructs were developed as independent latent variables (IVs) and operationalized using TBL-related aspects as reflective indicators variables-also known as manifest variables (MVs) or items –based on the analysis of a variety of best contributions in the relevant literature., Shenhar *et al*. (1997 and 2001), Shenhar (2011), and Shenhar and Dvir (2007), in consideration of the fact that purchasers' satisfaction (SataF) was positioned as a latent dependent variable (DV) in the proposed framework, put forth some theoretical models, based on which the design was to be measured through reflective items. Davis (2014) and Silvius and Schipper (2016) observed that these include one of the most-cited criteria for measuring purchasers' satisfaction.

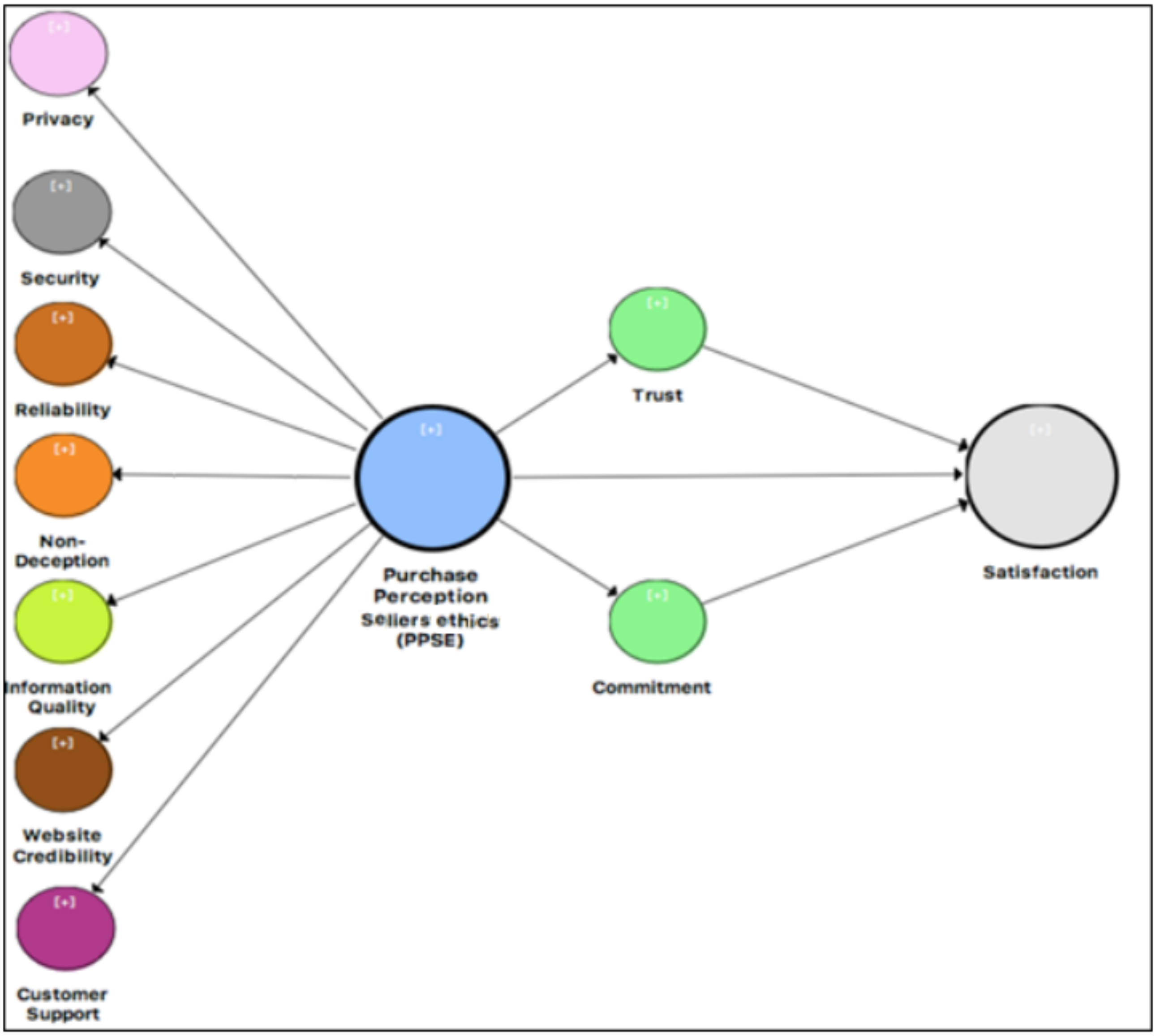


Figure 5. 2: **Modelling the conceptual framework**

The design of the measurement models is crucial as the evaluation of reliability and validity of formatively measured constructs relies on a totally different set of criteria compared to their reflective counterparts, and misspecification in design can significantly impact the validity and reliability of the hypothesised relationships within the inner model. For example, the evaluation of formative measurement models is based on convergent validity, collinearity between indicators, and the significance and relevance of outer weights. However, the evaluation of reflective measurement models is based on convergent validity (indicator reliability, average variance extracted), internal consistency (Cronbach's alpha, composite reliability), and discriminant validity. As the measurement models of the conceptual framework of this research were designed reflectively, the criteria of evaluating validity and reliability of formatively measured constructs are considered not appropriate for use in the analysis process and out of the scope of this study. The following section discusses the analysis procedure through the PLS-SEM and presents the evaluation criteria of the reflective measurement models and the evaluation criteria of the structural model as well.

5.4 Adopted Analysis Procedure

After setting up the framework specifications – as discussed in the previous chapter, section 4.8 – the analysis procedure of PLS-SEM comprises two main stages: evaluating the outer models (measurement models) and evaluating the inner model (structural model). As per Hair *et al*. (2017, p.105), *"the most important measurement model metrics for PLS-SEM are reliability, convergent validity, and discriminant validity. For the structural model", "the most important evaluation metrics are* R^2 *(explained variance),* f^2 *(effect size),* Q^2 *(predictive relevance), and the size and statistical significance of the structural path coefficients"*.

However, this structural model should not be analysed until the validity and reliability of measurement models have been secured. The author starts with measurement models' evaluation; then researchers can nurture the belief that the constructs (latent variables) that comprise the foundation for evaluating the hypothesised relationships within the structural model have been accurately represented and measured as well. Hair et al. (2017) and Sarstedt et al. (2014), therefore, postulated that it is important to differentiate between formatively and reflectively measured constructs, as the two approaches to measurement need to consider different metrics when assessing the measurement models.

Figure 5.3 illustrates the two main stages of the analysis procedure in PLS-SEM. Stage 1 "*examines the measurement models, with the analysis varying depending upon whether the model includes reflective measures (Stage 1.1), formative measures (Stage 1.2) or both. If the measurement model evaluation provides satisfactory results, the researcher moves on to Stage 2, which involves … determining whether the structural relationships are significant and meaningful, and testing hypotheses"* (Sarstedt *et al*., 2014, p.108). Accordingly, as constructs of the conceptual framework of this research were designed to be reflectively measured, the analysis procedure will start with stage 1.1

and then move on to stage 2 if the validity and reliability of the measurement models are satisfactorily established. Stage 1.2 is not considered appropriate for use in the analysis process, and it is out of the scope of this study, as the framework has no formative measures. In particular, the evaluation criteria of reflective measurement models (Stage 1.1) and the structural model's evaluation criteria (Stage 2) will be stated in Sections 5.8.2 and 5.8.3, respectively.

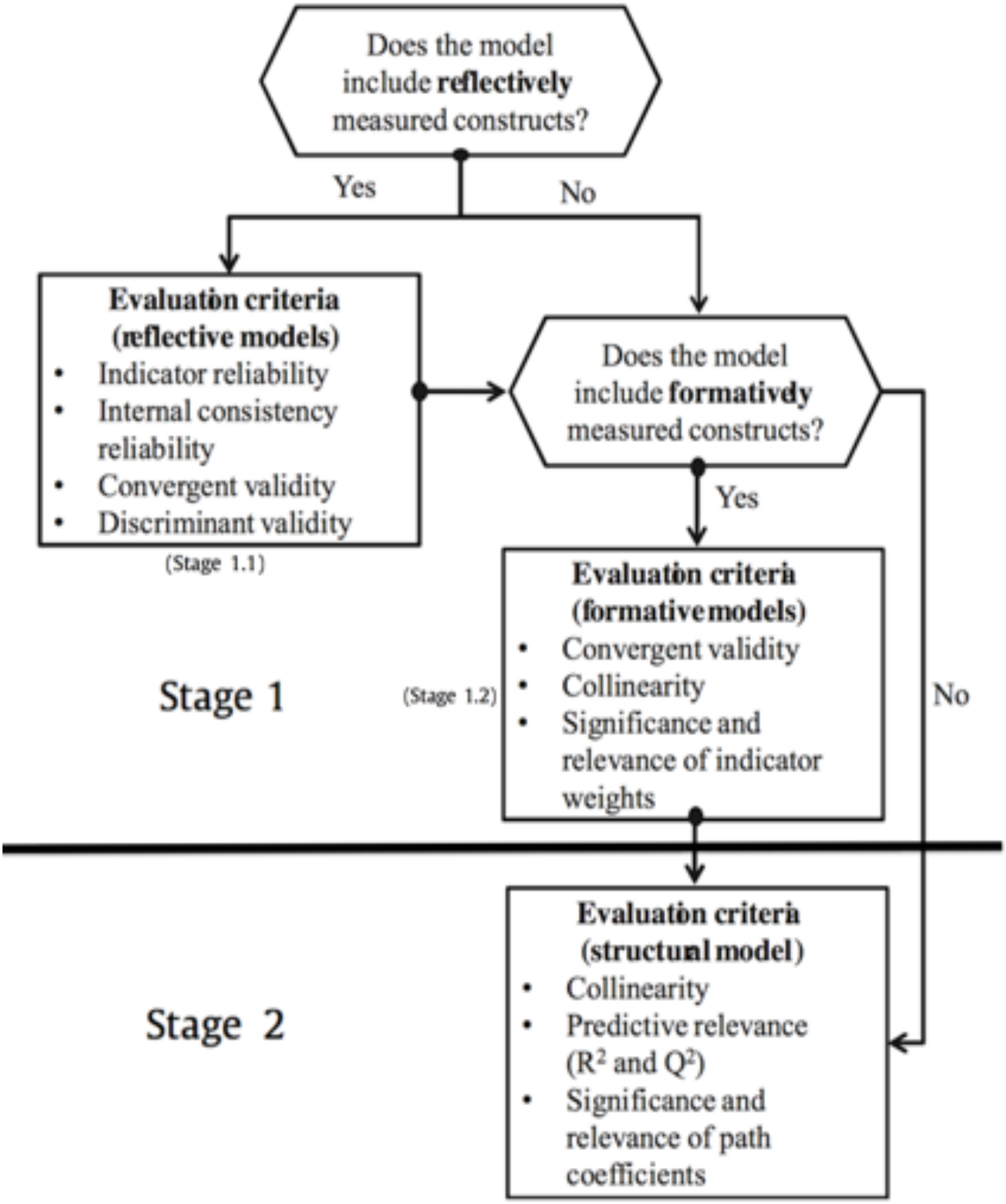


Figure 5. 3: **PLS-SEM evaluation stages Adapted from Sarstedt *et al*. (2014)**

5.5 Utilised Software for undertaking PLS-SEM

Hair *et al.* (2021) and Temme *et al.* (2006) said that the development of multiple software packages was accomplished with the goal of statistically analysing the data available under the PLS-SEM, adding that software packages comprise Visual-PLS, PLS-GUI, SmartPLS, PLS-Graph and LVPLS and so on. However, this study used SmartPLS software because it has an easy and user-friendly graphical user interface (GUI), and literature is available when it comes to the use of the software. Hair *et al*. (2021) demonstrated that some actions are required for executing the data analysis process. In addition, the availability of an online forum for all SmartPLS users to discuss and share their knowledge and experiences regarding any issues, which could be encountered during the use of the software and the analysis process, has to be taken into consideration. SmartPLS (2018) finally makes it evident that this research uses used version 3.2.8of the SmartPLS software that was released in 2018.

5.6 Conducted Pilot Study: Pre-testing the Reliability and Validity of the Questionnaire

Like the previous chapter, section 4.6 mentioned, multiple testing stages and methods were carried out in order to ensure the validity and reliability of the data collection instrument (the questionnaire) in addition to a revision of the questionnaire by eight academics and practitioners from relevant fields. Dillman's (1991) findings were consistent with the review, which was performed as a face validation procedure prior to the pilot study and aimed to ensure the content validity, readability, clarity, structure and completeness of the designed questionnaire. Bryman and Bell's (2015) observations were considered to pilot-test a questionnaire on a sample of 20 volunteer respondents who represented the targeted population to an accurate degree). The pilot study aimed to ensure the reliability and validity of the questionnaire items, including the measurement model items, and eliminate any potential deficiencies, weaknesses, errors and ambiguities before conducting the final study. Saunders *et al*. (2012), Sekaran and Bougie (2010), and Veal (2005) posited that any major concerns or problems pertaining to the questionnaire that may affect the research process could be identified during the piloting stage by testing the sequencing, wording, response rate, analysis process and completion time of the questions.

As the items of the questionnaire (the questions) were used and tested previously in the literature, few modifications were revealed during the face validation procedure and after conducting the pilot study, and all were considered by the researcher. For example, during the face validation procedure, the reviewers advised that one question needs to be rewritten and that two questions, which they considered as repetitions of other questions, need to be deleted.

Moreover, after conducting the pilot study, the analysis of the collected data revealed that three questions needed to be deleted (Figure 5.4). Hair *et al*. (2017) recommended a threshold of 0.70, but this study's outer loadings were much lower than that. However, after deleting the weak outer loadings and re-ensuring individual question reliability (Table 5.1), the reliability and validity of the questionnaire were established by evaluating the Cronbach's alpha and the composite reliability (both should be above the threshold of 0.70

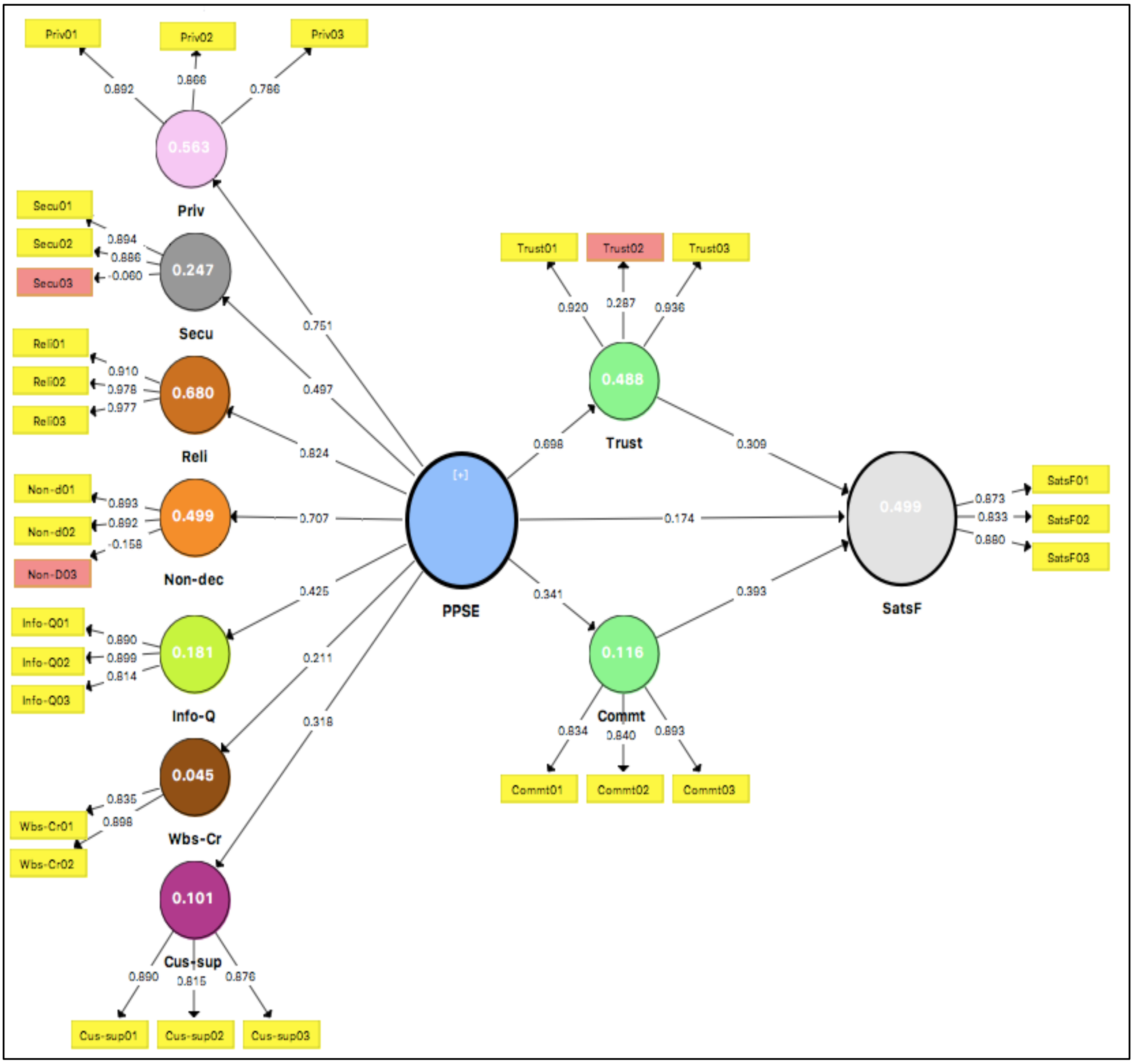


Figure 5. 4: **Pilot testing - evaluating the outer loadings of variables' questions**

Table 5. 1: Pilot testing - individual question reliability

	Commt	Cus-sup	Info-Q	Non-dec	Priv	Reli	SatsF	Secu	Trust	Wbs-Cr
Commt01	0.834									
Commt02	0.840									
Commt03	0.893									
Cus-sup01		0.890								
Cus-sup01										
Cus-sup02		0.815								
Cus-sup02										
Cus-sup03		0.876								
Cus-sup03										
Info-Q01			0.890							
Info-Q01										
Info-Q02			0.899							
Info-Q02										
Info-Q03			0.814							
Info-Q03										
Non-D03				-0.158						
Non-D03										
Non-d01				0.893						
Non-d01										
Non-d02				0.892						
Non-d02										
Priv01					0.892					
Priv01										
Priv02					0.866					
Priv02										
Priv03					0.786					
Priv03										
Reli01						0.910				
Reli01										
Reli02						0.978				
Reli02										
Reli03						0.977				
Reli03										
SatsF01							0.873			
SatsF02							0.833			
SatsF03							0.880			
Secu01								0.894		
Secu01										
Secu02								0.886		
Secu02										
Secu03								-0.060		
Secu03										
Trust01									0.920	
Trust02									0.287	
Trust03									0.936	
Trust03										
Wbs-Cr01										0.835
Wbs-Cr01										
Wbs-Cr02										0.898
Wbs-Cr02										

The Final Version of the Questionnaires is presented in Appendix A

Table 5. 2: Pilot testing - results of Cronbach's alpha and composite reliability

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Commt	0.817	0.891	0.732
Cus-sup	0.826	0.896	0.742
Info-Q	0.834	0.900	0.751
Non-dec	0.749	0.888	0.799
PPSE	0.835	0.860	0.284
Priv	0.809	0.886	0.722
Reli	0.953	0.970	0.915
SatsF	0.829	0.897	0.745
Secu	0.717	0.876	0.779
Trust	0.891	0.948	0.902
Wbs-Cr	0.666	0.857	0.749

Finally, the last version of the questionnaire consists of 31 questions and needs approximately 15 to 20 minutes to be completed. The questionnaire consisted of two parts. The first part (Questions 1 to 4) included general information (demographic data) regarding the respondents (e.g., education, number of employees, experience, age). The second part (Questions 5 to 31) included questions regarding the framework constructs and one question as a trap question (question 10) as discussed in section 5.7.2. The two parts of the questionnaire included descriptions of the upcoming questions to ensure the accuracy of the obtained responses. The final version of the questionnaire versions is presented in Appendix A.

5.7 Data Collection and Examination

As discussed in the previous chapter, a total of 193 questionnaires were returned out of the 223 that were distributed. In this context, examining the returned questionnaires is a very important stage in the application of PLS-SEM in order to obtain valid, reliable and credible outcomes. The main issues that need to be examined involve missing data, suspicious response patterns, data distribution, outliers, response rate and non-response bias. The following sub-sections briefly address each of these issues.

5.7.1 Missing Data

Missing data are often a problem in social science studies, as many researchers collect data using survey strategy. Missing data may be observed when a respondent either inadvertently or purposely fails to answer one or more questionnaire item(s) (questions). When the missing data on a questionnaire exceeds 15 per cent, the observation should be removed from the data file. Indeed, "*an observation may be removed from the data file even if the overall missing data on the questionnaire do not exceed 15%. For example, if a high proportion of responses are missing for a single construct, then the entire observation may have to be removed. A high proportion of missing data on a single construct is more likely to occur if the construct is measuring a sensitive topic, such as racism, sexual orientation, or even firm performance" (Hair et al., 2017: 56). "decreases the variability in the data and likely reduces the possibility of finding meaningful relationships*" (Hair *et al*., 2017, p. 57).

Alternatively, in the SmartPLS software, all cases that include missing values – in any of the questions – can be removed by case-wise deletion (also known as listwise deletion) or pairwise deletion. In case-wise deletion, the software discards all observations with missing values. However, this method is crucial, as it can dramatically decrease the number of observations in the data set or omit a group of respondents who did not answer a specific question (for example, refuse to answer questions related to income). In pair-wise deletion, the software continues to calculate all valid values within the questions even if there are missing values in one or more questions. However, some researchers consider this approach unwise as it can make the results biased (Hair *et al*., 2017; Ringle *et al*., 2015).

Amongst the 193 returned questionnaires of this research, five questionnaires were typically removed from the data set, as they have more than 15 per cent missing data (Hair *et al*., 2017; Saunders *et al*., 2016). The remaining questionnaires have no missing data. However, as discussed in the following sections, some of them have suspicious response patterns and, therefore, were removed from the data set as well.

5.7.2 Suspicious Response Patterns

Before analysing the collected data, suspicious response patterns such as straight-lining and diagonal lining should be inspected and removed from the data set. The straight-lining is exhibited when the same answer is provided for a high proportion of the questions (for example, selecting all 3s in a 5-point scale or choosing only 1s or 5s). Diagonal lining means using the available answers on a scale (for example, a 5-point scale) to answer different questions diagonally (for example, having a diagonal line by selecting answers from 1 to 5, respectively). Hair *et al*. (2021), moreover, postulated that it is important to inspect the provision of the same answer for all questions and remove inconsistency in answers from the data set.

Researchers may use one or more screening questions to elicit the attention of respondents and ensure the validity of their answers. For example, researchers may ask the same question twice with a slight variation and then compare the two answers. A big difference between the two answers indicates that the respondent did not read the questions carefully or simply wanted to complete the questionnaire quickly and exit the survey. Another way, which was used in this research, comprised the inclusion of a specific question (*attention question*, or so-called trap question) to inspect the attention of respondents. In the middle of the questionnaire, this research's author asked the respondents in Question 10 to choose only answer number 2 on a 5-point scale before moving on to the next question. Hair *et al*. (2017) opined that any other answer could lead to the removal of the whole questionnaire from the data set.

Finally, amongst the 193 returned questionnaires of this research, eight questionnaires were removed from the data set as they had suspicious response patterns. Five questionnaires had straight-lining answers, while the attention question (Question 10) was not carefully answered in three questionnaires because the answers did not include choice number 2.

5.7.3 Data Distribution

PLS-SEM is a non-parametric statistical technique that does not require normally distributed data. Still, it is significant to ensure that the data are not too far distributed from normal. Highly non-normal data distribution proves problematic in analysing the significances of relationships and generates invalid statistical results (Kline, 2011; Hair *et al*., 2017). Skewness and kurtosis are well-known measures for examining normality. Skewness measures the symmetry of a variable's distribution. The distribution is characterised as skewed when responses for a variable spread toward the left or right tail of the distribution. Kurtosis measures the "*flatness*" and "*peakedness*" of distribution no matter whether the distribution is too flat (with long, thin tails) or too peaked (with short, thick tails). When both skewness and kurtosis are close to zero, the data (pattern of responses) are considered normally distributed. In general, skewness values lower than -1 or greater than +1 indicate a skewed distribution. In the case of kurtosis, values lower than -1 indicate a flat distribution, whereas values greater than +1 indicate a peaked distribution.

Values that exceed these guidelines (for skewness and/or kurtosis) are considered non-normally distributed (Hair *et al*., 2017). According to Tabachnick and Fidell (2013, p. 83), *"it is more likely that the assumption of multivariate normality is met if all the variables are normally distributed"*. Based on this proposition, the author of this research assumes that the multivariate normality is met because most of the variables' indicators were normally distributed (values of skewness and kurtosis are within the range of ± 1). Hair *et al*. (2017: 62) concluded, *"lack of normality in variable distributions can distort the results of multivariate analysis"*. However, *"this problem is much less severe with PLS-SEM, but researchers should still examine PLS-SEM results carefully when distributions deviate substantially from normal"*.

5.7.4 Response Rate and Non-Response Bias

Non-response bias occurs when respondents (people who participated) in a study are inherently different in meaningful ways from the non-respondents (people who did not participate) (Collis & Hussey, 2013; Bryman & Bell, 2015). As defined by Vogt and Johnson (2011: 256), non-response bias is *"the kind of bias that occurs when some subjects choose not to respond to particular questions and when the non-responders are different in some way from those who do respond"*. Non-response bias may negatively affect the representativeness of the research sample in which the results become non-representative to the target population, not valid and, therefore, they cannot be generalised (Saunders *et al*., 2012; Bryman & Bell, 2015).

According to Malhotra and Birks (2007), there is a negative relationship between response rate and non-response bias, so that a high response rate indicates a low rate of non-response bias. However, *"this is not to say that a low response rate will necessarily result in your sample being biased, just that it is more likely"!* Therefore, researchers *"need to obtain as high a response rate as possible to reduce the risk of non-response bias" "need to obtain as high a response rate as possible to reduce the risk of non-response bias"* (Saunders *et al*., 2016, p. 281) is palpable.

Based on the findings of the research conducted by Tuckman and Harper (2012), non-response bias should be investigated if the response rate is less than about 80 per cent. According to Ary *et al.* (2018), the investigation must be conducted if the response rate is less than 75 per cent. Therefore, no further investigation is required regarding non-response bias in the current study because the initial and actual response rates (86.5 per cent and 80.7 per cent, respectively) are higher than the two percentages mentioned above.

5.8 Results

The analysis of the main collected data involves four stages: analysing the demographic data and presenting the descriptive statistics of the framework constructs, evaluating the measurement models, evaluating the structural model and evaluating the impact of the control variable. The following sections clarify these four stages and present their results.

5.8.1 Demographic Data and Descriptive Statistics of the Framework Constructs

The targeted population is mainly purchasing team members and purchasing managers of the internal business in information technologies of the North West, UK. The first part of the questionnaire included general information regarding the respondents.

As mentioned earlier, the final sample of this research consisted of 180 respondents, which provides an actual response rate of 80.7 per cent. As shown in Table 5.6, 35 per cent of the respondents have a Diploma or lower educational degree, 15 per cent hold a master's degree or certification, while 7 per cent have a doctorate degree. The remaining 58 per cent hold a bachelor's degree. Only 3 per cent have over 20 years of relevant experience, and 13 per cent of the respondents have 11 - 20 years of experience in IT companies. The experience of the majority; 35 per cent ranges from 5 to 10 years, and 49 per cent have less than five years.

In addition, 52 per cent of the respondents are in the age range of 18 to 28 years, 23 per cent are in the range of 29 to 39 years, 17 per cent are in the range of 40 to 50 years, while the remaining (8 per cent) are above 50 years old. Finally, the number of the employees less than 10 is 27 per cent, in the range from 10 to 49 is 60 per cent, in range of 50-250 is 13 per cent, and 0 per cent are above 250 employees.

Table 5. 3: profile of surveyed respondent (n = 180)

Educational degree	Percentage		Experience	Percentage		How many employees	Percentage		Age	Percentage
Diploma or lower	35%		Less than 5 years	49%		Less than 10	27%		18-28	52%
Bachelor	58%		5-10 Years	35%		10-49	60%		29-39	23%
Master or certification	15%		11-20 Years	13%		50-250	13%		40-50	17%
Doctorate	7%		Over 20 years	3%		Over 250	0%		Above 50	8%

5.8.2 Evaluating the Measurement Models (Reliability and Validity)

Evaluation of reflective measurement models involves the examination of outer loadings to assess individual indicator reliability, Cronbach's alpha and composite reliability to assess internal consistency reliability, and average variance extracted (AVE) to examine convergent validity. The assessment also includes the Fornell-Larcker criterion and cross-loadings to evaluate discriminant validity. The following sub-sections address each of these criteria.

5.8.2.1 Indicator Reliability

Indicator reliability is defined as the square of a standardised indicator's outer loading. It is called either the 'communality' of an indicator or the variance extracted from an indicator, or it represents how much of the variation in an indicator is explained by the variable. To be statistically significant at a minimum, a common rule of thumb is that the outer loadings of all indicators in the framework should be higher than the threshold value of 0.70. In social science studies, researchers often get lower outer loadings than 0.70. In such cases, when an indicator has outer loading between 0.40 and 0.70, it should be removed only if the deletion leads to an increase in the values of composite reliability (Section 5.8.2.2) and AVE (Section 5.8.2.3). Bagozzi *et al*. (1991), Hulland (1999), and Hair *et al*. (2017), however, noted that indicators with outer loadings lower than 0.40 should always be removed from the variable.

Table 5. 4: Individual Indicator Reliability of the Framework Constructs

Indicators	Commt	Cus-sup	Info-Q	Non-dec	Priv	Reli	SatsF	Secu	Trust	Wbs-Cr
Commt01	0.834									
Commt02	0.840									
Commt03	0.894									
Cus-sup01		0.889								
Cus-sup02		0.814								
Cus-sup03		0.877								
Info-Q01			0.886							
Info-Q02			0.898							
Info-Q03			0.820							
Non-d01				0.897						
Non-d02				0.892						
Priv01					0.894					
Priv02					0.870					
Priv03					0.778					
Reli01						0.910				
Reli02						0.978				
Reli03						0.977				
SatsF01							0.875			
SatsF02							0.830			
SatsF03							0.880			
Secu01								0.901		
Secu02								0.884		
Trust01									0.946	
Trust02									0.952	
Wbs-Cr01										0.845
Wbs-Cr02										0.889

Table 5. 4: shows that most of the indicators' outer loadings of the framework constructs are well above the threshold value of 0.70, which suggests sufficient levels of individual indicator reliability.

5.8.2.2 Internal Consistency Reliability

The second criterion to be evaluated is internal consistency reliability. It is *"a form of reliability used to judge the consistency of results across items on the same test. It determines whether the items measuring a construct are similar in their scores (i.e., if the correlations between the items are large)" (*Hair *et al., 2017: 320).* Cronbach's alpha is the traditional criterion for evaluating internal consistency reliability. It provides an estimation of the reliability based on the intercorrelations between indicators. However, Cronbach's alpha is sensitive to the number of indicators in the variable, and it supposes that all the indicators have equal outer loadings on their variables. Therefore, it is generally considered as a conservative measure that tends to underestimate the internal consistency reliability. Due to these limitations of Cronbach's alpha, composite reliability is perceived as a more appropriate criterion that should be used as well (in addition to Cronbach's alpha) for measuring internal consistency reliability. Composite reliability unlike Cronbach's alpha, it does not presume that all indicators have equal outer loadings on their variables, which is consistent with the principle of the PLS-SEM algorithm that prioritises the indicators based on their individual reliability. In addition, composite reliability is not sensitive to the number of indicators in the variable and enables PLS-SEM to accommodate differences in the outer loadings and tends to overestimate the internal consistency reliability (Hair *et al*., 2017).

Finally, values of composite reliability vary between 0 and 1 and in general, it is interpreted just like Cronbach's alpha. Values below 0.60 indicate a lack of internal consistency reliability. Values should be higher than 0.70, but values above 0.60 are acceptable in exploratory research. Dale and Morrison (2001), Hair *et al*. (2011), and Sarstedt *et al.* (2014), however, cautioned that values above 0.95 are not desirable because they suggest all the indicators assess the same phenomenon and, therefore, they may not be a valid measure of the construct. Hair *et al.* (2017, p. 112) noted: *"the true reliability usually lies between Cronbach's alpha (representing the lower bound) and the composite reliability (representing the upper bound)"*.

As shown in Table 5.5, Cronbach's alpha values for all variables of the proposed framework (IVs and DVs) are above the threshold value of 0.70. In addition, the values of composite reliability for all variables are above 0.70. Therefore, all of the framework constructs of the current research have high levels of internal consistency reliability.

Table 5. 5: Internal Consistency Reliability of the Proposed Framework

Variables	Cronbach's Alpha	Composite Reliability
Commt	0.818	0.892
Cus-sup	0.826	0.896
Info-Q	0.838	0.902
Non-dec	0.751	0.889
PPSE	0.832	0.857
Priv	0.807	0.885
Reli	0.952	0.969
SatsF	0.828	0.897
Secu	0.745	0.887
Trust	0.89	0.948
Wbs-Cr	0.672	0.859

5.8.3 Convergent Validity

Convergent validity is defined as the extent to which an indicator correlates positively with alternative indicators of the same variable. Establishing convergent validity, in other words, means that a certain variable is represented well by its indicators. Therefore, the indicators that are measures of a specific variable should share or converge a high proportion of variance. The outer loadings of the indicators (as discussed in Section 5.8.2.1) are used for establishing convergent validity on the indicators' level. However, at the constructs' level, AVE is considered as a well-accepted criterion for establishing convergent validity. AVE is defined as *"the grand mean value of the squared loadings of the indicators associated with the construct (i.e., the sum of the squared loadings divided by the number of indicators". "Therefore, the AVE is equivalent to the communality of a construct". (*Hair *et al., 2017, p. 114).* AVE value of 0.50 or higher implies that, on average, the variable explains more than half of the variance of its indicators, whereas an AVE value of less than 0.50 implies that, on average, more variance remains in the error of the indicators than in the variance explained by the variable. Table 5.6 illustrates that the convergent validity of the proposed framework is established, as the AVE values of all variables are well above the required minimum level of 0.50. Thus, the indicators of these variables have high levels of convergent validity as well.

Table 5. 6: Convergent Validity of the Framework Constructs

Variables	Average Variance Extracted (AVE)
Commt	0.733
Cus-sup	0.741
Info-Q	0.755
Non-dec	0.800
PPSE	0.280
Priv	0.721
Reli	0.913
SatsF	0.743
Secu	0.797
Trust	0.901
Wbs-Cr	0.752

5.8.3.1 Discriminant Validity

If we define discriminant validity, it can be inferred to be the level at which a specific variable is authentically different from different variables on the basis of standards that are empirical in nature. Consequently, the establishment of discriminant validity indicates that a variable is unique and it has phenomena that are not represented by other variables in the model. Examining discriminant validity has the same meaning as examining collinearity. However, the term "*collinearity*" may be more used for formative measurement models. Collinearity is defined as a state of very high inter-associations or intercorrelations or amongst the predictor constructs. It arises when there is a high correlation between two or additional independent variables in the inner model. Hair *et al*. (2017) pointed out that high collinearity levels may bias the path coefficients (as discussed in Section 5.8.3.1) and they can cause problems when fitting the model and interpreting the results, as independent variables are supposed to be distinct in terms of predicting and exploring the dependent variable(s).

In reflective measurement models, researchers rely on two approaches for evaluating discriminant validity – examining the cross-loadings and examining the Fornell-Larcker criterion. Establishing discriminant validity through cross-loadings means that an indicator's outer loading on the associated variable must be more than any of its cross-loadings – its correlation – on other variables. Hair *et al*. (2014) and Sarstedt *et al.* (2014), on the other hand, said that the establishment of discriminant validity through the Fornell-Larcker criterion necessitated the identification of the square root of the AVE for every variable to be more than its highest correlation in relation to any other variable. Hair *et al*. (2017) posit that the guiding principle behind the Fornell-Larcker method is that a variable has more variance with its associated indicators in comparison to other variables.

Table 5. 7: The outer loadings and the cross-loadings of the indicators

Indicators	Cus-sup	Info-Q	Non-dec	Priv	Reli	SatsF	Secu	Commt	Trust	Wbs-Cr
Cus-sup01	0.889	0.324	0.120	0.168	0.100	0.171	0.066	0.367	0.054	0.167
Cus-sup02	0.814	0.280	0.063	0.129	0.057	0.117	0.029	0.223	0.029	-0.049
Cus-sup03	0.877	0.346	0.076	0.063	0.033	0.105	0.104	0.290	0.037	0.225
Info-Q01	0.263	0.886	0.130	0.132	0.297	0.083	0.112	0.086	0.193	0.195
Info-Q02	0.363	0.898	0.122	0.069	0.227	0.046	0.168	0.145	0.135	0.268
Info-Q03	0.345	0.820	0.078	0.033	0.187	-0.022	0.059	-0.018	0.023	0.134
Non-d01	0.104	0.126	0.897	0.429	0.487	0.375	0.291	0.124	0.316	0.038
Non-d02	0.081	0.106	0.892	0.415	0.493	0.292	0.250	0.148	0.303	0.061
Priv01	0.124	0.088	0.419	0.894	0.506	0.419	0.216	0.292	0.513	-0.079
Priv02	0.211	0.113	0.485	0.870	0.423	0.467	0.149	0.259	0.457	-0.023

Priv03	-0.006	0.024	0.267	0.778	0.256	0.393	0.170	0.278	0.643	0.010
Reli01	0.019	0.207	0.586	0.508	0.910	0.340	0.257	0.113	0.377	0.031
Reli02	0.094	0.291	0.475	0.420	0.978	0.330	0.288	0.212	0.425	0.149
Reli03	0.105	0.294	0.509	0.449	0.977	0.355	0.274	0.218	0.444	0.159
SatsF01	0.102	0.000	0.344	0.406	0.238	0.875	0.201	0.622	0.521	-0.021
SatsF02	0.205	0.117	0.332	0.415	0.373	0.830	0.220	0.396	0.499	0.122
SatsF03	0.101	0.013	0.287	0.485	0.330	0.880	0.192	0.452	0.463	-0.047
Secu01	0.088	0.217	0.244	0.131	0.296	0.211	0.901	0.118	0.296	0.283
Secu02	0.050	0.015	0.299	0.249	0.212	0.211	0.884	0.082	0.413	0.171
Commt01	0.275	0.089	0.052	0.285	0.147	0.480	-0.013	0.834	0.290	0.019
Commt02	0.272	0.006	0.144	0.289	0.140	0.461	0.079	0.834	0.270	0.048
Commt03	0.340	0.126	0.185	0.261	0.197	0.538	0.203	0.834	0.310	0.240
Trust01	0.022	0.096	0.303	0.555	0.356	0.560	0.383	0.376	0.946	0.033
Trust02	0.067	0.174	0.352	0.611	0.467	0.532	0.366	0.272	0.952	0.076
Wbs-Cr01	0.063	0.181	0.010	-0.076	0.132	-0.024	0.278	0.072	0.031	0.845
Wbs-Cr02	0.176	0.222	0.080	-0.002	0.078	0.050	0.176	0.147	0.068	0.889

Cross-loadings' analysis as well as the Fornell-Larcker criterion reveals that the research framework's discriminant validity has been established. Table 5.7 shows the analysis of the Ten latent variables of the research framework (Cus-sup, Info-Q, Non-dec, Priv, Reli, Secu, Wbs-Cr, Commt, Trust, and SatsF), each of which are measured by different indicators. It can be perceived that the outer loadings of the variables' indicators are always more than the cross-loadings of other variables. For instance, Priv02 has the highest loads (0.870) with its corresponding variable (Priv) in the row.

Table 5. 8: Fornell-Larcker criterion

Discriminant Validity

Fornell-Larcker Criterion | Cross Loadings | Heterotrait-Monotrait Ratio (H... | Heterotrait-Monotrait Ratio

	Commt	Cus-sup	Info-Q	Non-dec	PPSE	Priv	Reli	SatsF	Secu	Trust	Wbs-Cr
Commt	0.856										
Cus-s...	0.348	0.861									
Info-Q	0.090	0.368	0.869								
Non-...	0.152	0.104	0.130	0.895							
PPSE	0.324	0.344	0.456	0.719	0.529						
Priv	0.323	0.142	0.094	0.472	0.722	0.849					
Reli	0.191	0.077	0.277	0.547	0.835	0.480	0.955				
SatsF	0.578	0.155	0.047	0.374	0.483	0.502	0.358	0.862			
Secu	0.113	0.078	0.134	0.303	0.488	0.210	0.286	0.236	0.892		
Trust	0.339	0.048	0.144	0.346	0.581	0.615	0.435	0.575	0.394	0.949	
Wbs-Cr	0.129	0.143	0.234	0.055	0.228	-0.041	0.119	0.018	0.256	0.058	0.867

Table 5.8 demonstrates the Fornell-Larcker criterion's evaluation results with the square root of the AVE of the variables on the diagonal position in addition to the correlations between the variables in the off-diagonal position in particular. Specifically, the correlations should be considered in both the columns and the rows. For example, the square root value of the AVE of Secu (0.892) is higher than all correlation values in the row and column of Secu. Similarly, the AVEs' square roots for all variables are more than their correlations with other variables, which indicates that all variables are valid measures of unique concepts. To summarise, the Fornell-Larcker criterion and cross-loadings facilitate concrete evidence in favour of the research framework's discriminant validity.

5.8.3.2 Evaluating the Structural Model (Predictivity, Relationships and Hypotheses Testing)

Once the reliability and validity of the measurement models (outer models) are recognised and accepted, researchers need to take several steps to evaluate the structural model (inner model) and the hypothesised relationships between the constructs (variables). This includes, as shown in Figure 5.6, examining the significance and relevance of the inner model hypothesised relationships (path coefficients), the level of coefficient of determination (R^2), the effect size (f^2) and the predictive relevance (Q^2) of the inner model (Sarstedt *et al.*, 2014; Hair *et al.*, 2014). The following sub-sections address each of these steps.

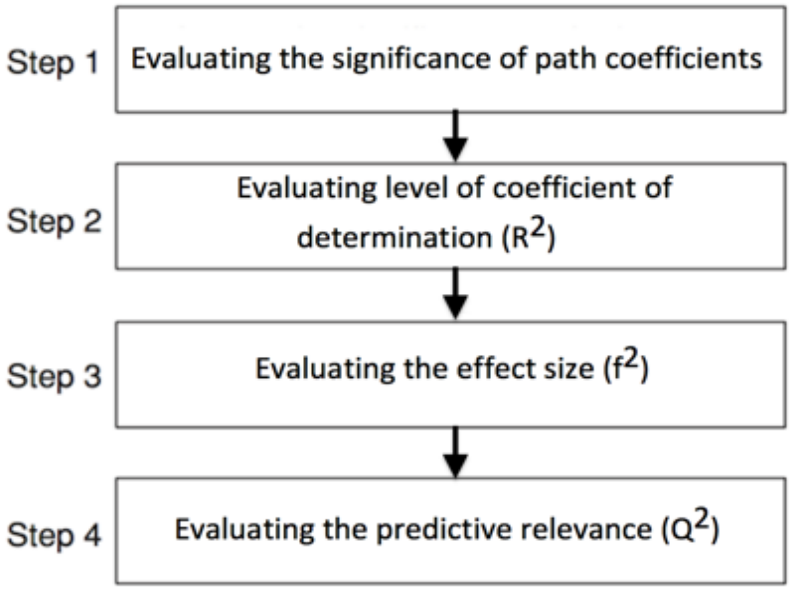


Figure 5. 5: **Assessment Procedure of the Inner Model (Hair *et al.*, 2017)**

5.8.3.3 Evaluating the Significance of Path Coefficients (Hypotheses Testing)

Path coefficients represent the hypothesised relationships between variables in the structural model. Researchers usually use P values to evaluate the significance of path coefficients. In the context of evaluating the structural model, the P-value (or calculated probability) is the probability of finding the observed results, assuming the null hypothesis (H0) is true. As indicated in section (4.8), assuming a significance level of 5 per cent (and level of confidence or statistical power of 95 per cent), the P-value should be smaller than 0.05 (for a certain coefficient) to conclude that the relationship is significant. In addition, to observe the level and the type of relationships between variables in the structural model, the standardised values of the path coefficients (β) should be evaluated. The standardised values range (approximately) from -1 to +1. Values near to +1 represent strong positive relationships, and values close to -1 represent strong negative relationships. Values closer to 0 represent weaker relationships (Sarstedt *et al*., 2014; Hair *et al*., 2017). Figure 5.7 represents the conceptual framework of the current research using PLS-SEM, and Table 5.9 illustrates the statistical results of the hypotheses of the framework. The result of hypotheses five (H5) are represented in Table 5.9

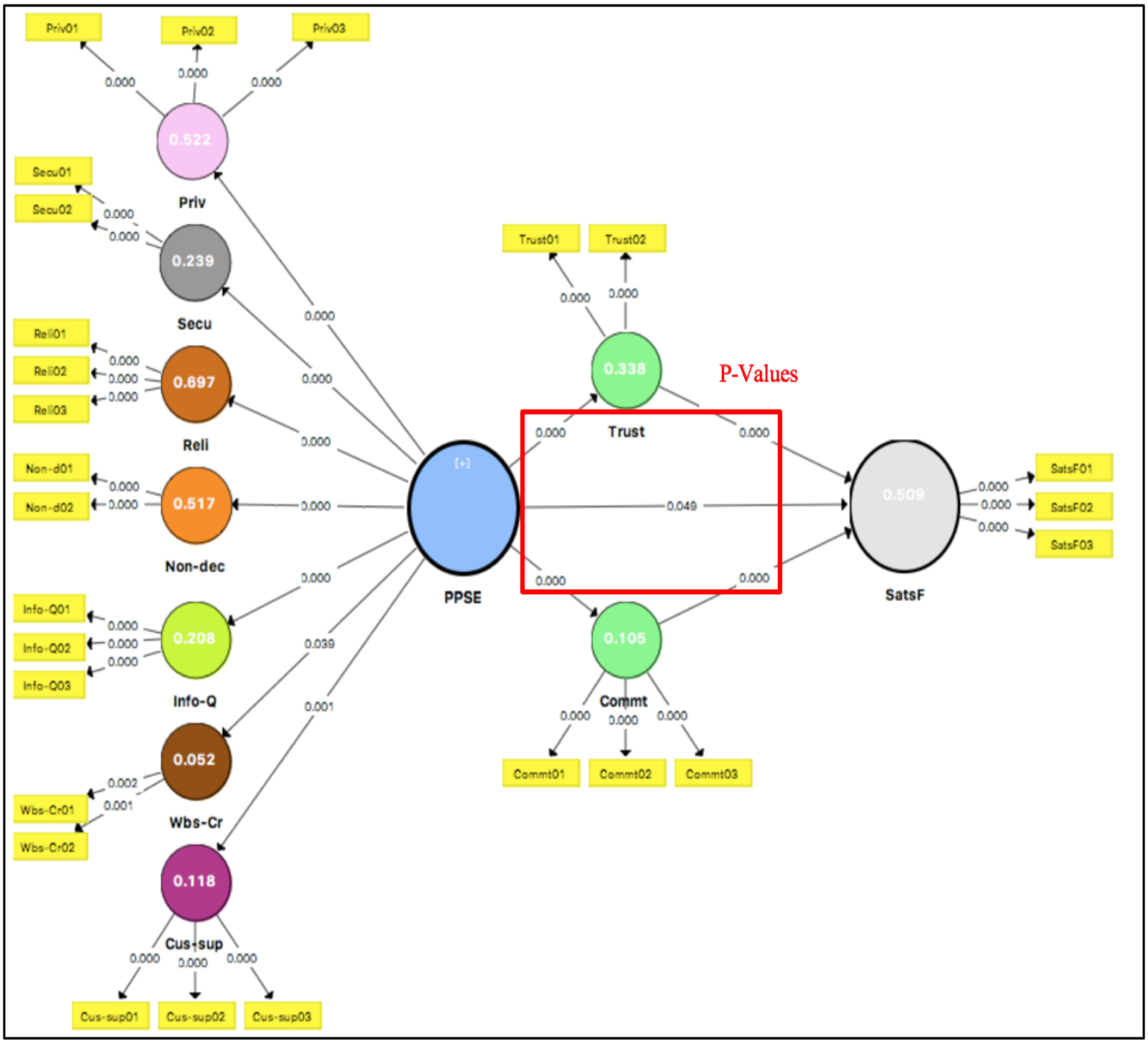


Figure 5. 6: The significance of the relationships in the conceptual framework (P-values)

The results of the first five hypotheses in Table 5.9 indicate that purchsers'preception seller's ethics (PPSE) has a significant relationship with the satisfaction (Satsf), However, to evaluate the significance of path coefficient (P-value), and the level and the type of the relationship (β-value), a higher-order model design (Hair., 2017) was applied.

1. H1 There is a significant positive relationship between PPSE and purchasers' trust
2. H2 There is a significant positive relationship between PPSE and purchasers' satisfaction
3. H3 There is a significant positive relationship between PPSE and purchasers' commitment
4. H4 Purchasers trust is positively related to purchasers' satisfaction
5. H5 purchasers' commitment is positively related to purchasers' satisfaction

Table 5. 9: **Statistical Results of the Hypotheses**

Hypotheses	Relationships	β-Values	P-Values	Significance ($p < 0.05$)?	Relation-ships type
H1	PPSE -> Trust	0.581	0.000	Yes	Positive
H2	PPSE -> SatsF	0.146	0.000	Yes	Positive
H3	PPSE -> Commt	0.324	0.049	Yes	Positive
H4	Trust -> SatsF	0.550	0.000	Yes	Positive
H5	Commt -> SatsF	0.411	0.000	Yes	Positive

As shown in Table 5.9, the P-values of the five hypotheses are all less than 0.05 and β-values are all positive. This confirms that all hypotheses are supported.

Hypothesis 1 proposed a positive relationship between PPSE and purchasers trust. For B2B, as expected, PPSE had a significant positive relationship with purchasers trust (β=0.581, P<0.000), indicating that the more ethical behaviours by the online service provider, the greater level of purchasers trust. Thus, the proposed relationshipbetween PPSE and purchasers trust was supported (H1).

Hypothesis 2 proposed a positive relationship between PPSE and purchaser's satisfaction. For B2B, as expected, PPSE had a significant positive relationship with purchaser's satisfaction (β=0.146, P<0.000), indicating that the more ethical behaviours by the online service provider, the greater level of purchaser's satisfaction. Thus, the proposed relationship between PPSE and purchaser's satisfaction was supported (H2).

Hypothesis 3 proposed a positive relationship between PPSE and purchaser's commitment. For B2B, as expected, PPSE had a significant positive relationship with purchaser's commitment (β=0.324, P<0.049), indicating that the more ethical behaviours by the online service provider, the greater level of purchaser's commitment. Thus, the proposed relationship between PPSE and purchaser's commitment was supported (H3).

Hypothesis 4 proposed purchasers trust is positively relationship with purchaser's satisfaction. Purchasers trust had a significant positive relationship with purchaser's satisfaction in B2B (β = 0.550, P>0.000), indicating that there is a direct effect of purchasers trust on purchaser's satisfaction in B2B Therefore, the proposed association between purchasers trust and purchaser's satisfaction was supported in (H4).

Hypothesis 5 proposed purchaser's commitment is positively relationship with purchaser's satisfaction. Purchasers commitment had a significant positive relationship with purchaser's satisfaction in B2B (β = 0.441, P>0.000), indicating that there is a direct effect of purchaser's commitment on purchaser's satisfaction in B2B Therefore, the proposed association between purchaser's commitment and purchaser's satisfaction was supported in (H5).

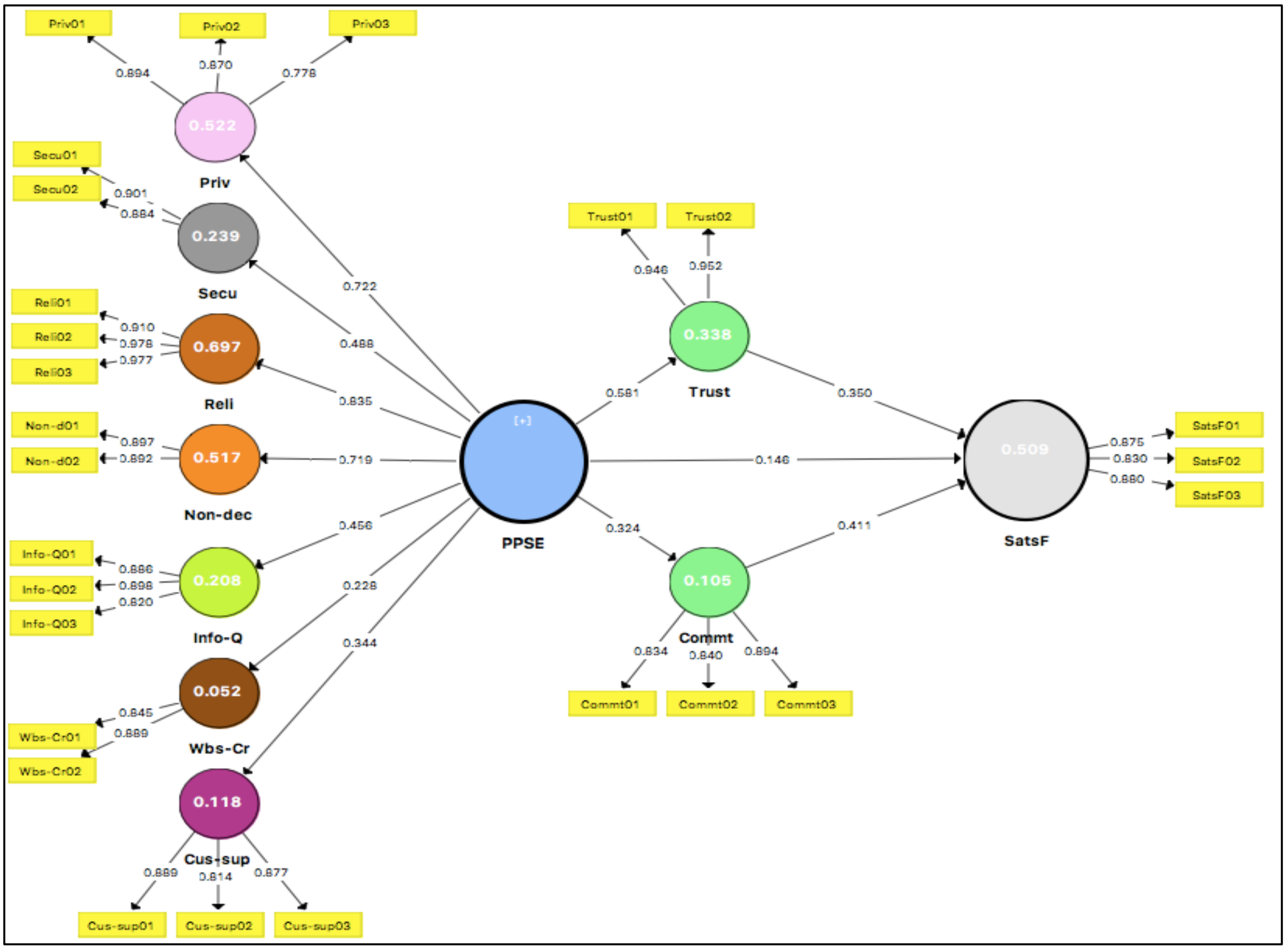


Figure 5. 7: The relationship between PPSE and purchasers' Satisfaction through mediators (Trust and Commitment).

The Result of the full model as shown in the figure 5.7 four estimated paths coefficient were significant, therefore H1, H3, H4, H5 were supported in this study.

Table 5. 10 :The Total Effects Results (Source: Smart PLS 3)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Commt -> SatsF	0.411	0.418	0.073	5.653	0
PPSE -> commt	0.324	0.33	0.08	4.054	0
PPSE -> Cus-sup	0.344	0.35	0.104	3.315	0.001
PPSE -> Info-Q	0.456	0.449	0.119	3.839	0
PPSE -> Non-dec	0.719	0.722	0.047	15.18	0
PPSE -> Priv	0.722	0.72	0.069	10.403	0
PPSE -> Reli	0.835	0.832	0.034	24.445	0
PPSE -> SatsF	0.483	0.486	0.063	7.604	0
PPSE -> Secu	0.488	0.481	0.095	5.162	0
PPSE -> Trust	0.581	0.584	0.068	8.576	0
PPSE -> Wbs-Cr	0.228	0.249	0.106	2.146	0.032
Trust -> SatsF	0.35	0.344	0.061	5.774	0

The PPPSE had direct effect on apurchaser's satisfaction also the PPSE had indirect effect on the purchaser's satisfaction via purchasers trust, with path coefficient $\beta = 0.581$ ($P<000$), the PPSE had signigicant indirect effect on commitment, with path coefficient $\beta = 0.324$ ($P<0001$). In addition, purchasers trust had significant direct and positive effect on purchasers satisfactionwith the path co-efficient $\beta = 0.350$ ($P<000$). also purchaser's commitment had significant direct effect and positive effect on purchaser's satisfaction with the path coefficient $\beta = 0.411$ ($P<000$).

Table 5. 11: **Indirect Effect Result (Source: Smart PLS 3)**

Specific Indirect Effects

Mean, STDEV, T-Val... | Confidence Interva... | Confidence Interva... | Samples | Copy to Clipboard:

	Original Sample (C	Sample Mean (M)	Standard Deviatior	T Statistics (|O/ST	P Values
PPSE -> Commt -> SatsF	0.133	0.138	0.042	3.137	0.002
PPSE -> Trust -> SatsF	0.204	0.201	0.041	4.975	0.000

as shown in Table 5.11 the relationship between PPSE and purchasers' satisfaction are significant and positive through mediators (Trust and Commitment) as all P-values are less than 0.05, and β - values are all positive.

5.8.3.4 Evaluating the Level of Coefficient of Determination (R^2)

When examining structural models, the coefficient of determination (R^2) is the most commonly used measure. It consists of the predictive accuracy of the structural model, and is calculated as the squared correlation between the actual and predicted values of a specific dependent variable. In addition, it represents the combined effect of independent variables on the dependent variable(s). The effect of R^2 ranges between 0 and 1 with values close to 1 representing high predictive power. Hair *et al*. (2017: p, 199), however, said, *"It is difficult to provide rules of thumb for acceptable R^2 values as this depends on the model complexity and the research discipline*." As a case in point, in scholarly marketing research or in explanatory studies that focus on explaining the loyalty and satisfaction of consumers, R^2 values of 0.75, 0.50 and 0.25 represent high, moderate and weak levels of predictive power or accuracy, respectively.

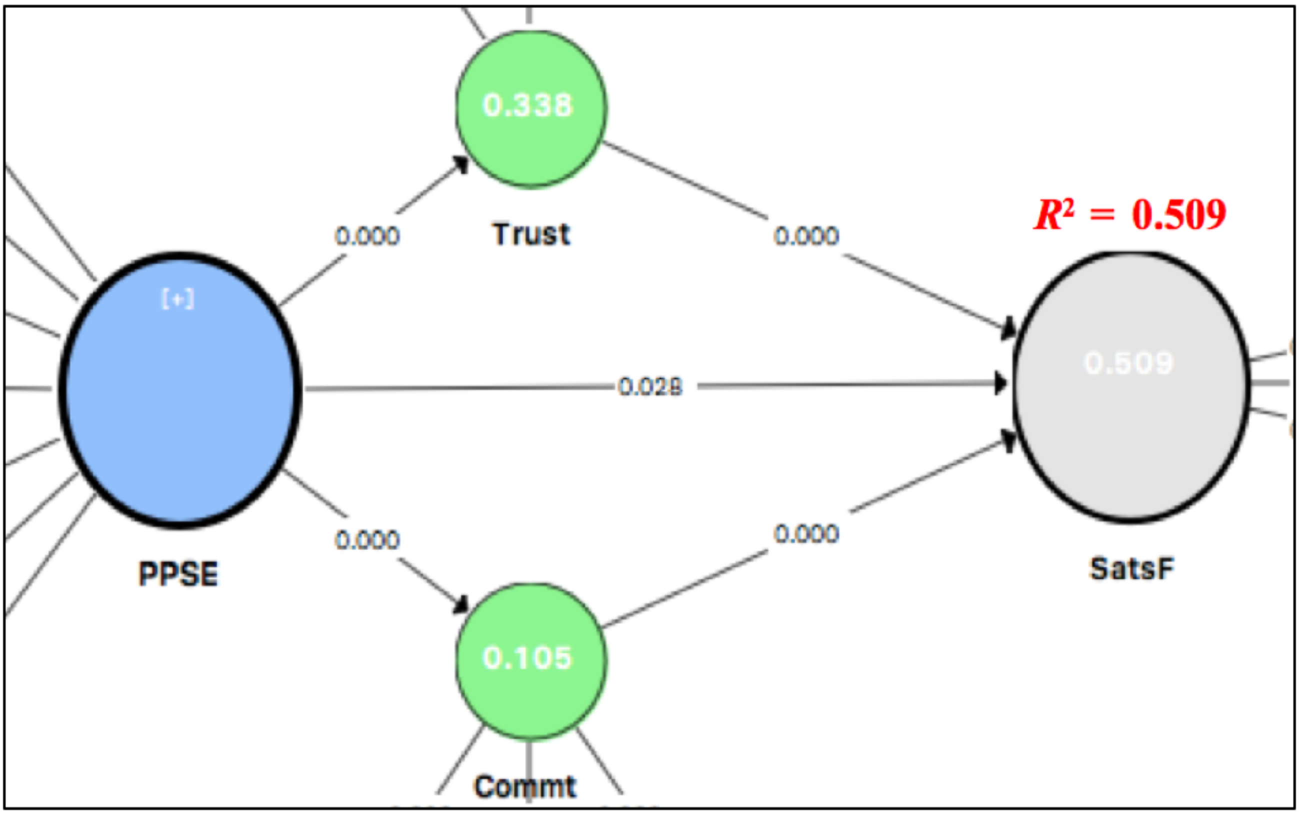


Figure 5.9: Level of Coefficient of Determination of the Structural Model (R^2)

Table 5. 12: Level of Coefficient of Determination (R^2)

	R Square	R Square Adjusted
Commt	0.105	0.1
Cus-sup	0.118	0.113
Info-Q	0.208	0.203
Non-dec	0.517	0.514
Priv	0.522	0.519
Reli	0.697	0.695
SatsF	0.509	0.501
Secu	0.239	0.234
Trust	0.338	0.334
Wbs-Cr	0.052	0.047

Hair *et al*. (2011, 2017) and Henseler *et al.* (2009), who focused on exploring customers' perception and behaviour, revealed that R^2 values of 0.20 are deemed high. Cohen (1992) and Jabbour *et al*. (2015) conducted studies where R^2 values of 0.02, 0.13 and 0.26 represent weak, moderate and high levels of predictive power or accuracy, respectively. The analysis in figure 5.9 shows that the result of R^2 is 0.105 for Commt ,0.338 for trust, and 0.298 for SatsF. Cohen (1992), Hair *et al*. (2011), Hair *et al*. (2017), Henseler *et al*. (2009), and Jabbour *et al*. (2015) revealed some findings, based on which and after considering the exploratory nature of the current research, the combined effect of the independent variables (PPSE) on the dependent variable (SataF) can be considered as high.

5.8.3.5 Evaluating the Effect Size (f^2)

The f^2 effect size is a measure that is used to evaluate the relative impact of an independent variable (apredictor construct) on a dependent variable (an endogenous construct). The effect size (f^2) is calculated by noticing the change in the coefficient of determination (R^2) when a specific variable is removed from the model. Based on the value of f^2, the effect size of the removed variable for a particular dependent variable can be determined. Cohen (1992) and Hair et al. (2014) said that values of 0.02, 0.15 and 0.35 represent small, medium and large effects, respectively. The effect size can be calculated as follows:

$$f^2 = \frac{R^2_{\text{included}} - R^2_{\text{excluded}}}{1 - R^2_{\text{included}}},$$

Table 5. 13: Effect Size of the Structual Models (f^2)

f Square

Matrix | f Square | Copy to Clipboard:

	Commt	Cus-sup	Info-Q	Non-dec	PPSE	Priv	Reli	SatsF	Secu	Trust	Wbs-Cr
Commt								0.297			
Cus-sup											
Info-Q											
Non-dec											
PPSE	0.117	0.134	0.262	1.071		1.091	2.296	0.028	0.313	0.511	0.055
Priv											
Reli											
SatsF											
Secu											
Trust								0.159			
Wbs-Cr											

Hair *et al*. (2017) noted that as the model has one main independent variable, the value of f^2 will be the same of R^2 value, which equals 0.509; hence, PPSE can be concluded to have an effect size on customer satisfaction (Hair *et al*., 2017) Where R^2 included and R^2 excluded are the R^2 values of the dependent variable when a selected independent is included or excluded from the model. f^2 is 0.297 for Commt, 0.028 for PPSE, and 0.159 for trust.

5.8.3.6 Evaluating the Predictive Relevance (Q^2)

Hair et al. (2014: p,113) opined that the Q^2 evaluates whether a model accurately predicts data that is not used in the assessment of model parameters and in doing so, it builds on *"a sample re-use technique, which omits a part of the data matrix, estimates the model parameters and predicts the omitted part using the estimates. The smaller the difference between predicted and original values the greater the Q^2 and thus the model's predictive accuracy"*. Hair *et al*. (2014) also revealed that a Q^2 value larger than zero (0) indicates that the IVs have predictive relevance for the DV(s).

Table 5. 14: Predictive Relevance of the Structural Model (Q^2)

	SSO	SSE	Q^2 (=1-SSE/SSO)
Commt	540	501.259	0.072
Cus-sup	540	497.147	0.079
Info-Q	540	461.235	0.146
Non-dec	360	214.803	0.403
PPSE	3240	3240	
Priv	540	347.057	0.357
Reli	540	201.715	0.626
SatsF	540	341.493	0.368
Secu	360	294.251	0.183
Trust	360	252.744	0.298
Wbs-Cr	360	348.461	0.032

The analysis results in Table 5.13 clearly support the predictive relevance of the current research framework regarding the dependent variable, as the Q^2 value of purchasers' perception sellers' ethics (PPSE) commitment, trust and satisfaction is considerably above zero in the main pls model, Q^2 is 0.072 for Commt ,0.368 for SatsF, and 0.298 for trust. The SSO column shows the sum of the squared observations, whereas the SSE column shows the sum of the squared prediction errors. The

Q^2 value in the last column is the result of 1 – SSE (PPSE) / SSO (PPSE).

5.9 Summary

The adopted statistical analysis technique of the empirical data in this thesis was the partial least squares structural equation modelling (PLS-SEM). The conceptual framework was validated as a model by establishing the internal consistency reliability (Cronbach's alpha and composite reliability), the convergent validity (indicator reliability and average variance extracted), and the discriminant validity (Fornell-Larcker criterion and cross-loadings).

The results show a good commitment toward the purchaser's perception of seller ethics and satisfaction. The analysis revealed a significant relationship between the four construct of PPSE, trust, commitment and satisfaction. The relationship between PPSE and trust was positive, the relationship between PPSE and commitment was positive, The relationship between trust and satisfaction was positive, The relationship between commitment to satisfaction was positive. The results of the study have confirmed that all hypotheses except for the indirect relationships between PPSE and purchasers' satisfaction for the north west of England in the B2B IT context.

CHAPTER SIX: DISCUSSION

6.1 Introduction

The main empirical findings, as specified in the previous chapter Five, have been highlighted here and the research hypothesis analysis results have been described in detail in this chapter. This study is the results of the research and previous studies' findings from literature. A short study overview has been provided in this chapter's first section. Section 6.3 Research Gap and Research Questions. Section 6.4 Develop and validate a conceptual framework. Section 6.5 PPSE Dimensions discussing the major findings. Section 6.6 Purchasers' Trust, Commitment and Satisfaction. Section 6.7 Impact of PPSE on Trust, Commitment and Satisfaction. Section 6.8 Implication, Contribution and Originality. Finally, Strengths of the Study.

6.2 Overview of the Study

The hypothesised relationships between PPSE, trust, commitment and purchasers' satisfaction have been tested in this study. Table 4.2 lists these variables, and it also showcases the manner in which these hypothesized relationships' testing was using the partial least squares structural equation modelling (PLS-SEM) and analysed statistically by leveraging path analysis using Smart PLS 3.0 software, which comprises a software package pertaining to structural equation modelling. SmartPLS 3.0 was utilised to analyse the path model statistically. The Smart PLS 3.0 modelling tool was used in this study. The utilisation of PLS-SEM has the following advantages:

- Ability to handle very complex models
- As specified by Ha and Park (2013), production of standardised regression coefficients, loadings and R^2 for endogenous constructs
- As mentioned by Ruiz *et al*. (2010), the provision of relaxed assumptions regarding data distribution

The increasing prevalence of the use of the Internet has given rise to the possibility of using hand delivery surveys to reach IT companies in online fields has been posed by researchers such as Agag and El-Masry (2016), Kim *et al*. (2011) and Agag (2019). For data collection, the conceptual framework comprises some independent variables, that is, from literature the PPSE dimensions second order construct (privacy, security, reliability, non-deception, information quality, website credibility, and customer support). Trust and commitment are the mediating or intervening variables in the conceptual framework, while purchaser's satisfaction is the main dependent variable.

The measurements psychometric properties were evaluated using discriminant validity, internal consistency, items loadings. The results indicated that both items loadings and- internal consistency were above 0.70, indicating that our measurementsmeet this criterion (Fornell and Larcker, 1981). *"The average variance extracted values"* for all variables (AVE) were above 0.5, demonstrating that convergent validity was satisfactory. The discriminant validity was evaluated according to the recommendations by Chin (1998): (1) *"in- dicators should load more strongly on their corresponding constructs than on other constructs in the model"* and (2) *"the square root of the average variance extracted (AVE) should be larger than the inter- construct correlations"*. Our study results revealed that the research variables meet this criterion. Therefore, the discriminant validity of thestudy measures was supported.

6.3 Research Gap and Research Questions

The research conducted has highlighted how the analysis of the purchasers' perceptions regarding online service providers' ethical behaviour is mostly based on studies that have a conceptual nature. In fact, some have started examining purchasers' perceptions of online' ethics in more recent studies. For instance, the scale provided by Roman (2007) and Agag (2019) measures the perception of an online retailer's responsibility and integrity while dealing with purchasers in a confidential, secure, fair, and honest manner. On the other hand, other studies, for example, the one conducted by Roman and Cuestas (2008) and Qalati *et al* (2021) have investigated the impact of perceived online ethics on the internet expertise, in general, as well as word-of-mouth testimonials, while the study conducted by Yang *et al*. (2009) has examined the effect of shopping web sites' perceived ethical performance on purchasers' trust and Grabner-Kraeuter (2002) and Iqbal *et al.* (2021) has studied the important role played by purchasers' trust on the acceptance of electronic commerce in general.

In order to address the aforementioned shortcomings in the empirical literature, the present study has proposed and tested a conceptual framework that discovers relationships between ethical factors (for example, security, privacy, reliability, non-deception, website credibility, information quality, and customer support). Associated with the websites of online providers and purchasers' satisfaction. (please refer to Figure 3.5). the author develops conceptual framework to examines the mediating role of commitment and trust on the relation between purchaser's seller's ethics and their satisfaction.

A set of research questions were created along with this model to address the shortcomings identified in the online ethics literature. Therefore, it would be useful to recall these questions, as this chapter associates the findings of the study findings to the research questions:

- Research question 1 (RQ1). What issues contribute to online business ethics?
- Research question 2 (RQ2). What is the impact of online business ethics have on purchasers' satisfaction?
- Research question 3 (RQ3). Do purchasers' trust and commitment act as mediator in the relationship between online purchasers' ethics and purchasers' satisfaction?

The subsequent sections in this chapter follow a scheme that has been described in detail through the subsequent sentences. The PPSE dimensions are discussed in the first section and the first research question (RQ1), and the hypothesis identifying the PPSE as a second-order construct comprising seven variables (security, privacy, reliability, non-deception, information quality, website credibility, and customer support). (H2) in the proposed conceptual framework) has also been described here. In the second section, an association has been drawn between the PPSE and customers' commitment and trust, and the indirect impact of PPSE on customer satisfaction has been discussed in the subsequent section. Consequently, the second and third research questions (RQ2 and RQ3) are addressed, whereas the hypotheses that predict the impact of PPSE on commitment and trust and the indirect impact of the PPSE on purchaser's satisfaction have been explained (H1, H3, H4 and H5) in the proposed conceptual framework.

The Inferential statistics for the data were calculated using SPSS. The study's conceptual framework was analysed using path framework analysis with PLS 3.0. The results of this conceptual framework and data were used to test the hypotheses of the study. The results of the hypotheses testing are outlined in Table 6.1 The results of the data analysis were presented in the proposed conceptual framework. This is the first time this result is achieved and has not been previously reported in literature, therefore this is an original piece of work by the author.

6.4 Discussing the major finding

To achieve the aim and objectives, the first step the author develops a conceptual framework that helps in the empirical examination of the relationship between these two concepts. That examine the relationship between PPSE and customer satisfaction through the purchaser's trust and commitment in small and medium IT enterprises (SMEs) B2B in the north west, UK. The proposed

The first constructs, which are independent variables (IVs) PPSE as a second-order construct comprising seven variables (privacy, security, reliability, non-deception, information quality, website credibility, and customer support). which are dependent variables (DVs) Satsf However, the analysis revealed that the overall relationship of the four constructs "combined" with purchasers is significant and positive. Also, it was found that the combined effect of the four constructs of PPSE on purchasers is substantial. Table 6.2 shows the summary of research findings.

Table 6.1 **Summary Table of Research Findings**

#	Findings of the study	Agree with litera-ture	Not present in literature. Thus original.	Major Finding
1	Developed Conceptual framework of research	No	An indirect relationship between PPSE and satisfaction through the mediator trust and commitment for the UK in the B2B IT context was discovered	Yes – as it disputes literature and is therefore new knowledge
2	Regarding H1 There is a significant positive relationship between PPSE and purchasers' trust	Yes	No	No – as it confirms literature
3	Regarding H2 There is a significant positive relationship between PPSE and purchasers' satisfaction	No	An direct relationships between PPSE and satisfaction for the UK in the B2B IT context was discovered.	Yes – as it disputes literature and is therefore new knowledge
3	Regarding H3 There is a significant positive relationship between PPSE and purchasers' commitment	Yes	No	No – as it confirms literature
4	Regarding H4 Purchasers trust is positively related to purchasers' satisfaction	Yes	No	No – as it confirms literature
5	Regarding H5 purchasers' commitment is pos-itively related to purchasers' satisfaction	Yes	No	No – as it confirms literature
6	RQ1. What issues contribute to online ethics?	yes	No	No – as it confirms literature
7	RQ2. Do online ethics have any impact on purchasers' satisfaction?	Yes	No	No – as it confirms literature
8	Regarding RQ3. Do purchasers' trust and commitment mediate the relationship between online purchasers' ethics and purchasers' sat-isfaction?	Yes	No	No – as it confirms literature
9	Privacy	Yes	No	No – as it confirms literature

10	Security	Yes	No	No – as it confirms literature
11	Reliability	Yes	No	No – as it confirms literature
12	Non-Deception	yes	No	No – as it confirms literature
13	Information Quality	Yes	No	No – as it confirms literature
14	Website Credibility	Yes	No	No – as it confirms literature
15	Customer Support	Yes	No	No – as it confirms literature
16	Trust	No	An indirect relationship between PPSE and satisfaction through purchaser's trust for the UK in the B2B IT context was discovered.	Yes – as it disputes literature and is therefore new knowledge
17	Commitment	No	An indirect relationship between PPSE and satisfaction through purchaser's commitment for the UK in the B2B IT context was discovered.	Yes – as it disputes literature and is therefore new knowledge

Based on these results, it is concluded that PPSE can impact purchaser's satisfaction significantly and positively regardless of the level of business ethics; and particularly as a PPSE is considered as a second-order construct comprising seven variables (privacy, security, reliability, non-deception, information quality, website credibility, and customer support) relationships with purchaser's satisfaction, throught the mediating of commitment, and trust**.** The findings of this thesis may reflect actual reality, as most of the essential criteria required for examining the relationship between PPSE and purchaser's satisfaction comprehensively were sufficiently considered. Also, the collected data set was examined for missing entries, suspicious response patterns, data distribution, response rate, and non-response bias. Furthermore, the analysis results provide clear support for the predictive relevance of the model (Q^2) values above zero indicate that they are well reconstructed and that the model has predictive relevance regarding purchaser's satisfaction.

Findings The results indicated that the purchaser's perception on line business ethics composed of seven construct from literature: (privacy, security, reliability, non-deception, information quality, website credibility, and customer support). These online ethics strongly predict online purchaser's satisfaction. Furthermore, the author found a significant mediating effect of commitment, and trust on the relationship perception online business ethics and their satisfaction between the purchasers.

6.5 PPSE Dimensions

It cannot be denied that the Internet has fundamentally and intrinsically transformed purchasers' relationships with businesses. Despite the extensive growth of online in recent years, purchasers' concerns regarding ethical issues pertaining to online shopping have also continued to gradually increase. In particular, factors such as security and privacy are some of the most important ethical concerns that have been raised by purchasers and researchers such as Roman and Cuestas (2008) In addition, some researchers, such as Roman (2010), have focused on deceptive sales practices that are widely followed in the online domain. However, studies conducted by Beltramini (2003) and Elbeltagi and Agag (2016) were primarily conceptual regardless of the importance of security, privacy and deception in the online contexts.

The vast majority of the earlier research that has been conducted on this subject is conceptual in nature and is limited in scope, as it focuses on the privacy issues raised by customers. One primary objective of this study entailed fulfilling the gap in the literature and testing the PPSE as a second-order construct comprising seven dimensions (privacy, security, reliability, non-deception, information quality, website credibility, and customer support). Wolfinbarger and Gilly (2003) and Parasuraman *et al*. (2005) and were of the view that the difference between the concepts of security and privacy is particularly relevant, adding that many scales have been developed to measure online service quality, which generally gravitates towards collapsing the concepts of security and privacy into one dimension.

The existence of the non-deception, which comprises the third dimension, indicates that the concerns of purchasers in traditional market contexts arise due to manipulative or deceptive advertising and sales practices. Agag (2016; 2019), Ben-Ner and Putterman (2003), DePaulo (1992, and Elbeltagi and Agag (2016) opined that these are exacerbated in the context of Internet commerce due to the relatively unfamiliar and impersonal nature of the Web, wherein the lack of face-to-face interaction opportunities reduce the ability of people to detect deception. DePaulo (1992), in particular, mentioned that in the traditional retail context, the identification of deception is mostly dependent on the recognition of subtle changes in a person's non-verbal behaviours, such as body movements and eye contact.

Moreover, the fourth dimension, that is, reliability, indicates that online ethics are also associated with online firms' delivery of goods. Wirtz and Lihotzky (2003) have specified that customers are in a disadvantageous position, as they are not in control of order reliability. Hence, customers have to rely on the belief that sellers will deliver ordered services or products as per their promises. Thus, customers' ethical perceptions of online websites' promise reliability are present in PPSE. Wolfinbarger and Gilly (2003) explain reliability as the delivery of the right product within the promised time frame in addition to the addition of accurate product information on the website so that customers can receive products or services as per their expectations.

Moreover, Kuhlthau (1999) highlighted that information quality is an important variable while searching for information, as it helps reduce the uncertainty level as well as anxiety associated with the quest for information. Research conducted by Rieh (2008) and Flavain-Blanco *et al*. (2011) has shown that restricted information availability has been replaced by information overload since the advent of the Internet. This information overload has, in turn, prompted customers to raise questions about the overall credibility and quality of the information while prior research has outlined the difficulty in distinguishing the information quality.

The existence of Hilligoss and Rieh (2008) and Robson and Robinson (2015) have outlined the role played by credibility in the online context. Evaluations of credibility play an important role when seeking information and services online. Fogg and Tseng (1999) and SA Qalati *et al*.; (2021) mentioned that purchasers' trust is based on an online retailer's credibility, as trust can be perceived based on a user's property and the credibility of the object or information (that is, the website in the context of this research). Furthermore, the literature specified that individuals completely base their evaluations of credibility on the content of a website. Whenever a website is perceived as not credible by a purchasers' they are most likely to terminate their search for a particular product or service. Subsequently, as Lucessen *et al*. (2013) stated, it is quite unlikely for them to revisit that website again.

Finally, the research conducted by Lucessen *et al*. (2013) discovered that only field experts could conduct semantic factual accuracy evaluations, provided the expert is motivated to undertake such activities. Hence, evaluations of credibility are most frequently based on heuristics, which stem from a website's surface characteristics. A website's credibility is another variable, which has been overlooked in terms of its impact on customers' online satisfaction. Klaus (2013) has stressed that positive customer Satisfaction can help in the development of trust. However, this study will facilitate additional a conceptual framework understanding about the role played by website credibility in relation to the purchasers and their satisfaction.

6.6 Purchasers' Trust, Commitment and Satisfaction

The unique results of this study outline the criticality of purchaser relational behaviours for improving purchasers' satisfaction. In turn, these results suggest that commitment and trust are essential in order to improve purchasers' satisfaction in the B2B context.

Trust is a mediating variable supersedes commitment as well as future aims in reference to the Commitment Trust Theory Model. Trust is multi-faceted in nature, and Morgan and Hunt (1994) examined the outcomes with reference to trust instead of trying to understand the dimensions of trust. Therefore, the critical question that is posed is *"Do you trust?"* instead of *"why do you trust?"*

This relationship has not been shown in the literature before, therefore, it is a major contribution that commitment and a trust-based relationship amongst purchasers and online service providers significantly and positively affect purchasers' satisfaction. Moreover, the recognition of the purchasers' trusts as an important factor that influences purchasers') confirm on the online setup and the commitment–trust theory, Hence, these results harp on the advantageous impact of purchasers' commitment and trust and strengthen the idea that trust and commitment are important for enhancing purchasers' satisfaction.

The author found that the results of trust and relationship commitment significantly affect the satisfaction of online purchasing users, relationship commitment, and these seem to make a greater impact. These finding highlights relationship commitment's importance with respect to strengthening the bonds between online purchasing websites and their users from a relational perspective. The reason behind this is that committed Users of websites may be less responsive or even insensitive to the information on other websites. they might receive an outpouring of marketing messages, which might aim to encourage switching behaviours.

6.7 Impact of PPSE on Trust, Commitment and Satisfaction

This study to investigate the potential impact of online purchasers' perception of sellers' ethics (PPSE) on purchasers' satisfaction through purchser's trust and purchaser's commitment in small and medium IT enterprises (SMEs) in North West, UK. in-depth, the potential impact of each construct of PPSE on purchaser's trust, purchaser's commitment and purchasr's satisfaction was examined; then, the potential impact of all of the constructs "combined" purchaser's satisfaction was examined as well. Additionally, because it has been argued in the relevant literature that purchasers' satisfaction can be affected - positively or negatively - by business ethics. Based on the above, the following five research hypotheses were developed.

The originality of the conceptual framework on expanding the scope of the current research on the ethics in which PPSE affects commitment, trust and satisfaction. This study's findings showed the important positive impact of PPSE on commitment and trust. This relationship has not been shown in the literature before, therefore, it is a major contribution to this work, which allows us to expand our knowledge in this field.

The novel which haven't been reported before in the literature the relationship between PPSE was significant in explaining purchaser's satisfaction, both indirectly and directly. The more positive the purchaser's perception toward online ethics, the higher their satisfaction.

New findings which haven't been reported before of the conceptual framework in this research confirm the hypothesis of the existence of a positive link between PPSE, purchasers' commitment and purchaser's satisfaction (coefficient = 0.146, $P < 0.000$, effect size = 0.11), respectively. It can be derived from this that online service providers' ethical actions can contribute towards the enhancement of the commitment of purchasers. which state that positive relationships can be observed between a company's ethical behaviour and the commitment of purchasers. They believe that managers and leaders must evaluate, define and establish ethical principles in the policies as well as the company's objectives and practices while maintaining a high level of purchasers' commitment. This leads to organisational benefits, for example, effectiveness and productivity.

The prevailing perception that firms act unethically might result in loss of purchasers' trust – a finding that has been confirmed by this study, and these findings are in sync with the results specified by previous researchers such as Agag *et al*. (2016) and Roman (2008). Thus, it can be deduced that customers trust the website more when the perception of ethical seller's behaviour is high. Similarly, it has been shown by various exploratory studies that the trust of customers should be reinforced through sales representatives' honesty, as mentioned by Beatty *et al*. (1996), in addition to selling methods that are low pressure, as specified by Kennedy *et al*. (2001). Bird and Gandz (1991) have said that companies should strive to support their stakeholders. Ferrell (2004) clarified that this indicates the moral principles beyond legal issues, which demarcate right and wrong in business. As Valenzuela *et al*. (2010) mentioned, firms' utilisation of ethics in business activities is a crucial non-monetary factor that improves the trust of consumers in a brand.

The unique which haven't been reported before of the conceptual framework in this research confirm the hypothesis of the existence of a positive link between PPSE, purchasers' trust and purchaser's satisfaction (coefficient = 0.581, $P < 0.000$, effect size = 0.511), respectively. It can be derived from this that online service providers' ethical actions can contribute towards the enhancement of the trust of purchasers. which state that positive relationships can be observed between a company's ethical behaviour and the tust of purchasers. They believe that managers and leaders must evaluate, define and establish ethical principles in the policies as well as the company's objectives and practices while maintaining a high level of purchasers' trust. This leads to organisational benefits, for example, effectiveness and productivity.

As per the expectancy disconfirmation paradigm proposed by Oliver and DeSarbo (1988) and Tse and Wilton (1988), the comparison between performance and service expectations made by customers contribute to disconfirmation or confirmation. The expectations of customers are guaranteed whenever the performance of a service or product meets expectations in exact terms. On the other hand, disconfirmation is a result of the discrepancies between performance and expectations. the author observes positive disconfirmation whenever the performance of a service or product exceeds the prior expectations, whereas negative disconfirmation is observed whenever the performance exceeds expectations. Positive disconfirmation and confirmation often result in satisfaction. On the other hand, negative disconfirmation causes dissatisfaction.

6.8 Implication, Contribution and Originality

This thesis contributes to the literature by providing empirical evidence and test a new conceptual framework that to investigate the potential impact of online purchasers' perception of sellers' ethics (PPSE) on purchasers' satisfaction through purchser's trust and purchaser's commitment in small and medium IT enterprises (SMEs) in North West, UK. This is considered significant due to the present contradictions in the literature regarding the incorporation of purchaser's perception seller's ethics and its impact on their satisfaction. Some authors argue that purchasers' perception sellers' ethics has a negative impact on their satisfaction, while others say the opposite. These contradictions frustrate and impede moving towards the relationship between purchasers' perception sellers' ethics (PPSE) and their satisfaction remains among the top priorities and of significant concern for researchers and practitioners. Unfortunately, this relationship has been inadequately researched until now, and most of the few relevant contributions are conceptual studies. Currently, there is no recorded contribution that focuses on this relationship in the field of Information Technology business (B2B) North West, Therefore, by focusing on this gap, this thesis contributes significantly to knowledge, and the empirical findings may relieve the contradictions between relevant authors.

Another significant contribution is the development and validation of a conceptual framework that systemises this relationship based on explicit constructs and helps in examining the potential impact of purchasers' perception seller's ethics (PPSE) on their satisfaction. Until now, there is no conceptual framework for examining this relationship in the relevant literature. The constructs of the conceptual framework provide a unique combination of variables that may give researchers and practitioners a better understanding of how to examine whether purchaser's satisfaction in purchaser's perception seller's ethics. Also, it can be argued that the thesis in developing the conceptual framework for the relationship between PPSE and purchaser satisfaction will add value to the relevant literature.

In addition, partially applied the commitment–trust theory to online ethics; however, this study applied it to simultaneously examine the consequences of relationship commitment and trust on the intentions of purchases in terms of online purchasing website use, thereby extending its overarching applicability.

In addition, the proposed conceptual framework provides business leaders, decision-makers, purchasers' managers, software engineers, and consultants with useful guidance on how to incorporate, enhance, and monitor their ethical practices. Further, the model allows practitioners to identify changes in priorities as a result of the consideration of purchasers' satisfaction.

Moreover, relevant associations - may use the proposed conceptual framework as a measurement tool to evaluate their current business ethics practices. Consequently, these organisations may pay more attention to ethical behaviour in their business practices.

Finally, the Results of this study will add a valuable contribution to the existing body of knowledge related to PPSE in general, as it can be applied in other sectors and may benefit all involved stakeholders across different disciplines. Despite the need for more research in this potential paradigm shift in PPSE, this study may facilitate decision-making by considering satisfaction. That PPSE played a critical role in outlining the aspects of customer satisfaction. Also, the purchasers' satisfaction tends to increase with the positivity of their purchasers' perceptions towards online ethics. It is hoped that this study can expedite the adoption of ethical practices to contribute towards more satisfaction and success of organisations and society at large.

6.9 Conclusion

Overall, the results suggest that online service provider business ethics play a significant role in influencing the trust, commitment, and satisfaction of purchasers. this study proposes conceptual framework in that it examines purchasers' perceptions about sellers' ethics against the backdrop of online ethics. Numbers of studies have been performed on other business ethics topics, but they rarely used hand data collected from the context of B2B IT online ethics.

A wide effectiveness range is showcased by PPSE dimensions in terms of the development of strong relationships. In a general sense, non-deception and reliability are two of the most effective relationship-building dimensions in the context of PPSE. Although in the context of B2B online reliability has not been studied in detail, accurate description and display of service and the delivery of the right service within the promised timeframe have emerged as important issues in reference to B2B online.

The reliability factor largely deals with the perceptions of purchasers regarding the accurate description and display of service. Therefore, whenever a purchaser receives what they had initially thought that they had ordered and the right product is delivered within the promised timeframe, trust and commitment are enhanced. On the other hand, the other dimensions of PPSE impact trust and commitment in a different manner. For example, when examining the perceived security, the results have identified the direct impact of the perceptions of purchasers about security on the quality of the relationship (with respect to commitment and trust). Therefore, credit card information leakage and website hacking attempts might negatively affect the relationship quality between purchasers and sellers.

First, no study was found to be based in the business ethics literature, which investigated the impact of the ethics of online service providers on purchasers' satisfaction in the B2B IT North West, organisation.

Secondly, this study examines online service provider business ethics in the B2B IT online ethics in reference to purchasers' trust, commitment and satisfaction. Agag *et al*. (2016), Cheng (2011), Kurt and Hacioglu (2010) and Agag (2019) recognised the importance of business ethics as a powerful predictor of purchasers' satisfaction. Examining business ethics in the B2B online ethics context in connection with purchasers' commitment, trust, and satisfaction paves the way for online service to enhance purchasers' satisfaction.

Finally, this study partially applied the commitment–trust theory to online ethics studies; however, this study applied it to simultaneously examine the consequences of relationship trust and commitment on the intentions of purchasers' satisfaction in terms of online purchasing website use.

This study's findings have showcased the direct positive impact of purchaser's perception of seller ethics on their satisfaction (with reference to commitment and trust). This finding has not been found in the literature; therefore, it is a significant outcome and original contribution.

CHAPTER SEVEN: CONCLUSION

7.1 Introduction

In this chapter, the conceptual framework it was developed in chapter three to investigate the ethics in which a firm can demonstrate ethical behaviour, thereby retaining their end purchasers. This conceptual framework has illustrated the indirect as well as direct relationship between PPSE, commitment, trust and purchaser satisfaction on the basis of commitment–trust theory. This study primarily used a quantitative method to analyse the role played by these factors in the retention of purchasers.

At first, the author of this research will facilitate study Section 7.2 conclusions, Section 7.3 Presents the significant contributions to theoretical implications. and Section 7.4 present the significant contributions to managerial implications. finally, Section 7.5 the future research's direction and limitations will be specified.

7.2 Conclusions

Over the last couple of years, the internet has transformed into a strong alternative for physical commerce. The internet itself is a global phenomenon, The incredible growth of online presents ethical issues, as Internet provides a fertile new environment for unethical behaviour to prosper (Freestone & Michell, 2004). Although many businesses currently acknowledge the importance of online activities, little attention has been directed towards the perceptions of the business community about the ethicality of this new media (Bush, Venable & Bush, 2000). In particular, this study found that online ethics, such as privacy, reliability, non-deception, security, information quality. Website credibility and customer support played an important role in purchasers' satisfaction. In this respect, the study has adopted a comprehensive approach, simultaneously exploring the impact of online service provider ethics on purchasrs' satisfaction in the context of B2B IT online. Moreover, this study investigates the mediating role played by trust and commitment in the relationship between online ethics and purchasers' satisfaction.

The study confirmed that PPSE had a significant and positive influence on purchaser's trust, purchasers' commitment, and satisfaction. It found that online stores leveraged ethical management tools such as following codes of ethics, auditing ethics to raise clients' and undergoing training on ethics, as mentioned before, a positivist philosophy was implemented in this study (which also entailed the use of PLS), along with an approach of deduction relating to quantitative methodology. Accordingly, internet purchasers' (B2B) IT were provided with. 223 questionnaires, of which 193 were received and valid 180.

The findings of this study support the argument that online ethics play an important role in maintaining long-term relationship with purchasers. Therefore, online stores that deal with purchasers in a confidential, honest, fair and sincere manner ultimately protect purchasers' interests by holistically understanding how purchasers' ethical perceptions are formed and, therefore, showcase improved purchasers' trust, commitment, and satisfaction. The findings suggest how important it is for online stores to understand how purchasers' ethical perceptions are formed, which, in turn, enhances the overall purchasers' satisfaction. Therefore, online stores seek to enhance their purchasers trust, commitment and satisfaction. Subsequently, they have to deal with purchasers in a confidential, fair and honest manner, which ultimately protects their purchasers' interests.

Notably, the model of PLS measurement model ascertained the acceptance of all hypotheses, implying that ethics on the internet help sustain long-term relationship with purchasers. It is for this reason that internet stores engaging sincerely and confidentially with purchasers are better prepared to safeguard their interests. They do so by deciphering the formation of the ethical perceptions of purchasers', thereby improving their overall satisfaction levels.

The study's results illuminate the significance of online stores in ensuring purchasers' satisfaction in more ways than one by shaping their ethical perceptions, which, in turn, reflects in the efforts of internet stores to focus on purchasers' happiness. Subsequently, they deal with purchasers honestly and sincerely which safeguards their interests. Purchasers opine that the levels of risks are higher among online stores as compared to their conventional counterparts regarding payment mechanisms, delivery of services, and disclosure of information, among others.

Therefore, online purchasers may prefer to conduct transactions with online stores where they can trust purchasers' ethical beliefs and practices along with purchasers' perceptions of retailers' ethics. However, there is on the possible ethical predicaments concerning ethics (online) from the purchasers' perspective in B2B IT contexts has also shown that purchasers that place high levels of Trust on online store Commitment is more likely to exist on websites. Consequently, internet retailers can establish mutually beneficial connections with customers through a process of trust-based collaboration.

The author of this research primarily focused on privacy issues at the expense of issues relating to the ethics of marketing, including deceit and fraudulence. Contrastingly, the study addresses the lacuna in studies pertaining to internet-specific ethics via data collection within B2B IT North west, UK settings before implementing it on internet domains.

7.3 Theoretical Implications

The theoretical implications of this study are as follows. To begin with, via multifarious constructs, it offers empirical evidence concerning PPSE's conceptual framework. This multidimensional construct's salient feature is the separation of privacy and security with respect to discriminant validity. Against this backdrop, numerous scales have been formed to gauge the quality of internet services, which has a penchant for coalescing the concepts of security and privacy. In their study, Wolfinbarger and Gilly (2003) said that the dimensions of privacy/security denote security. However, this study examined PPSE as a construct that comprises as many as seven aspects apart from privacy and security – honesty, attainment of goals, quality of information, customer assistance, and the credibility of a website. In doing so, the study allows managers as well as scholars to assess their purchasers' perceptions regarding ethics in the domain of B2B.

Second, for the first time, this study provides information about the impact of online ethics on purchasers' trust, commitment, and satisfaction. According to Trawick *et al*. (1991), when industrial purchasers opine that the demeanour of salespeople is unethical, there is an adverse impact on their decision to go ahead and make a purchase decision involving that company. In this context, Beatty *et al.'s* (1996) findings revealed that sales representatives' honest decisions that aim to impart to their purchasers' fostered a strong relationship between all stakeholders.

Thirdly, the study ascertains that purchasers' satisfaction is impacted by the level of commitment in terms of online retail. The research also sheds light on the impact of purchasers' perception of seller ethics on trust and commitment.

Fourth, this study has developed a scale to measure how the perceptions of purchasers about the online ethics. internal consistency, discriminant validity and convergent validity are all features of this paradigm. When academics conduct additional research related to business ethics in the online context. This study has shown that this scale is applicable to the online context.

Fifth, another theoretical contribution focuses on how ethical practises of B2B SMEs online retailers might help to explain purchasers' satisfaction. No study that directly assessed how purchasers' perceptions of B2B IT online ethics and its impact on their satisfaction could be identified in the customer satisfaction literature. This study shows that one of the most significant determinants of purchasers' satisfaction for B2B IT SMEs is online ethics. It affects the dedication, trust, and satisfaction of customers in addition to purchasers' satisfaction. This result demonstrates the need for more consideration of B2B IT SMEs online ethics in the literature on customer satisfaction. Its causes and effects need to be investigated in further detail.

Sixth, this study makes two contributions to the marketing literature. It first provides empirical support for the claim that ethical sales behaviour significantly enhances the quality of the relationship with customers, including increased purchasers' satisfaction, commitment, and trust to the salesperson. Second, it is demonstrated that ethical behaviour not only directly affects the quality of relationships, but also indirectly affects customer commitment and buyer trust through both satisfaction and trust.

Seventh, this study confirms that purchasers' satisfaction with online purchasing websites is highly impacted by trust and commitment. The study sheds new light on the relationship between customer support and commitment and trust.

Finally, it has been shown that Morgan and Hunt's (1994) commitment–trust theory aptly elucidates the role played by the online trust as well as commitment in terms of purchasing on the internet. In addition to re-evaluating the theory of commitment and trust, the study also enhances the comprehension of internet purchasers' patterns.

7.4 Managerial Implications

This study communicates multiple implications for marketing managers, in particular, and online service providers, in general, from a practical viewpoint. It is, therefore, understandable and reasonable to determine that those professionals who have the responsibility of guiding purchasing managers would be able to reap benefits if they strive to understand the correlations that have been facilitated through this study. In particular, it is suggested by this study that ethics can play an important role in forming and maintaining long-term relationships with purchasers. To successfully operate a commercial website from an ethical perspective, managers of online stores need to comprehend the manner in which the ethical perceptions of purchasers are developed. This study has accumulated a list of 31 questionnaire items that can be used by online stores in order to facilitate assessments of such perceptions. These items would hint at the ways in which online stores can strive to shape their purchasers' commitment, guarantee their satisfaction and maintain their trust. Reliability can help in forming and maintaining long-term relationships with purchasers.

To ensure successful website operations, the online firms must facilitate purchasers with right services within the promised timelines such that purchasers receive exactly what they had believed that they were ordering. Marketers and Purchasers are more willing to provide information and engage in online transactions with greater perceived security and privacy.

Also, purchasers' impressions and viewpoints with respect to online ethics can positively impact their satisfaction levels. Thus, the dealings with purchasers on behalf of online stores should be in a confidential, secure and honest way. This would ultimately safeguard the interest of purchasers, as it, directly and indirectly, affects purchaser satisfaction, which is mostly positive. In addition, the protection of purchasers' personally identifiable information and the accuracy of quality and quantity of ordered items is important.

Moreover, this study's results imply that purchaser-perceived viewpoints about online websites ethics are positively associated with purchaser satisfaction and loyalty. Specifically, online websites' ethical performance could affect the perceptions of purchasers about online ethics. This, in turn, would influence their attitudes and actions (loyalty and satisfaction). Therefore, it is important for enterprises to participate in activities to further ethical practices. Through careful examinations of the approaches of the organizations to PPSE's seven dimensions, namely privacy, reliability, security, non-deception, information quality, website credibility, and customer support, managers can help in the identification of underlying problems and aid in the adoption of appropriate remedial actions. This study highlights the importance of developing an ethical climate and enforcing stringent ethical standards within online retailers' organisations.

Furthermore, online retailers must be clear about privacy policies to make a positive difference in purchasers' online purchases. The willingness of purchasers'to offer confidential information is predicated on the strength of privacy policies and the security of the website. According to Cheng *et al*. (2014), there is a positive correlation between privacy percentage, intentions of online purchasers', and websites' security statements. Online retailers need to define unambiguous privacy policies so that purchasers' can easily understand them. Reassuring purchasers' about their payments' security is likely to make them feel more secure about the website and in turn, the company they are exploring. In this context, the exploration of technical strategies like data encryption, secure and convenient multiple payment systems (such as cash on delivery), and digitalisation assume great significance. The present study recommends such firms reveal well-defined return policies and compensation-related information as well in case of untimely service delivery.

Customer support does not comprise the only aspect of post-sale mechanisms. While initial purchasers' may experience it as a post-sale matter, repeat purchasers may find it useful since it has a bearing on company loyalty/satisfaction. New customers become repeat purchasers only when they can trust and believe the quality of services offered by online firms.

As per the findings, purchasers' with heightened high views about the ethicality of online purchasing demonstrate higher levels of satisfaction, thus implying that managers of internet stores must do what it takes to reassure purchasers about the company's security, privacy, and ethical soundness. In this context, engendering decisions to illuminate services and products' authenticity is one viable means that the study suggests. For this reason, managers would do well to consider online ethics when trying to satisfy customers. As per the findings of this study, online ethic's effect as far as customer satisfaction is concerned is mediated by trust. Consequently, online stores' ethical behaviours can prompt purchasers' to increase their trust levels in online firms.

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

Finally, online stores must focus on activities that can demonstrate and increase products/services' authenticity to purchasers' on the internet to create an indelible, favourable impression on their minds, thereby making a positive difference as far as purchasers'satisfaction is concerned.

7.5 Limitation and Directions for Future Research

This study examined the realm of ethics on the internet to determine purchasers' behaviours and decisions when interacting with online purchasers'. According to the author of this research, future studies must increase the utilization of random sampling. Future studies, however, must broaden their horizons when evaluating ethics regarding one specific product type, such as travel offerings.

On the basis of this study's PPSE scale, studies in the future would do well to develop incisive conceptual frameworks with a view to examining the ramifications of this scale, antecedents, and associated elements. Researchers must consider factors that can impact ethical aspects of purchases like age, expertise in using the internet, educational qualifications, and religious views, among others. They must then further investigate these aspects to understand the manner in which they impact perceptions related to PPSE. According to Tsalikis and Seaton (2006), the success of a business hinges on a firm's ability to create positive perceptions regarding privacy and ethics. For this reason, future studies must assess how PPSE affects performance on the internet.

The research excluded non-online purchases when it came to data collection. This is attributed to the fact that the focus of the present study was narrowed to the tendency of online purchasers' who purchase products and services over the internet. Having said that, future studies may find it helpful to extend this study's framework to encompass other populations as well. These include those who do not buy products and services on the internet.

This study reveals that many other factors can play an important role in ascertaining purchasers' satisfaction levels against the backdrop of online B2B. Future studies must investigate the possibility of other components that can potentially explicate the complicated associations between various variables to develop a well-informed understanding of not only online ethics but also purchasers' satisfaction within the context of internet shopping.

Finally, to mitigate the impact of additional facets on the attitude levels of individuals in terms of ethics, trust of purchasers, their commitment, as well as their satisfaction levels upon being surveyed, it would be helpful to conduct another survey to ensure a more cogent picture related to purchasers' satisfaction and online ethics.

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Appendix (A): The Covering Letter and Questionnaire

University of Bolton
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Email: Bo1res@bolton.ac.uk

PURCHASERS' PERCEPTION OF ONLINE BUSINESS ETHICS AND ITS IMPACT ON PURCHASERS' SATISFACTION: A CASE STUDY OF IT COMPANIES IN North West, UK.

QUESTIONNAIRE

Dear Sir/Madam,

I am currently conducting a PhD research project regarding the effect of online business ethics on purchaser's satisfaction. This study covers a range of ethical issues about customers' experiences, and opinions, towards online purchasing

It would really help me if you could please complete this questionnaire.

There are two main parts to the questionnaire. The first part of the questionnaire is concerned with demographic Data. The second part enquires information about the purchasers' perceptions of online business ethics.

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.

This questioner should take around 15-20 minutes to complete. There are no right or wrong answers.

This research is purely for academic use within Bolton 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 bo1res@bolton.ac.uk

Many thanks for your assistance. I look forward to collecting the questionnaire in two to three weeks' time

Instructions

- Most questions require just tick-box answers occasionally;
- Please 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 purchasing 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,

Baseem Omar

Doctoral Candidate of School of Business

Part 1: This part requests general information.

Section A. Please complete this section by selecting one of the response options.					
1	What is the highest educational degree you hold?	Diploma or lower	Bachelor's degree	Master or high certification	Doctorate
2	How many years of experience do you have?	Less than 5 years	5 to 10 Years	11 to 20 Years	Over 20 years
3	How many employees work in your company?	1 to 9	10 to 49	50 to 249	250 and above
4	What is your age?	18 to 28	29 to 39	40 to 50	Above 50

Please indicate your level of agreement with each statement by selecting one of the response options, ranging from strongly disagree (1) to strongly agree (5).		**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
5	The site clearly explains how user information is used.	1	2	3	4	5

6	Information regarding the privacy policy is not clearly presented.	1	2	3	4	5
7	The site show that it complies with the rules and regulation online protection.	1	2	3	4	5
8	The site appears to offer secure payment method.	1	2	3	4	5
9	The security policy is easy to understand.	1	2	3	4	5
10	Please select the answer number two only, and then go to the next question.	1	2	3	4	5
11	The price shown on the site is the actual amount billed.	1	2	3	4	5
12	You get what you ordered from this site.	1	2	3	4	5
13	Promises to do something by a certain time.	1	2	3	4	5
14	The site does not exaggerate the benefit and characteristics of its offering.	1	2	3	4	5
15	This site does not persuade you to purchase things that you do not need.	1	2	3	4	5
16	The information on the website was accurate.	1	2	3	4	5
17	The information on the website was current.	1	2	3	4	5
18	The information on the website was complete and understandable.	1	2	3	4	5

Part 2: This part enquires information about the purchasers' perceptions of online business ethics.

Please indicate your level of agreement with each statement by selecting one of the response options, ranging from strongly disagree (1) to strongly agree (5).		**Strongly disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly agree**
19	I was able to look for an official "*stamp of approval*"	1	2	3	4	5
20	I was able to verify the website accreditations or credentials	1	2	3	4	5

21	The website facilitated two-way communications	1	2	3	4	5
22	The website facilitated live communications	1	2	3	4	5
23	The website facilitated different types of communications (e.g. Chat, voice, and video).	1	2	3	4	5
24	This online service provider web site is trustworthy.	1	2	3	4	5
25	This online service provider website is reliable.	1	2	3	4	5
26	I feel a sense of belonging to the online store that I transact with	1	2	3	4	5
27	I am proud to be customer of this online store	1	2	3	4	5
28	Overall, I was satisfied with this online commerce	1	2	3	4	5
29	The online service provider website information content met my need	1	2	3	4	5
30	I was satisfied with online purchase when compared to offline purchasing	1	2	3	4	5
31	My choice to purchase online was a wise one	1	2	3	4	5

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 purchasers' perceptions of online business ethics and its impact on purchasers' satisfaction.