# **Dissertation on**

# **Online Ethics and Repurchase Intention**

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May, 2017

## DECLARATION

I Anmol Gupta (2K15/MBA/14), student of Delhi School of Management would like to state that I have pursued research project under guidance of Dr, Rajan Yadav. The report of the title work entitled "Online Ethics and Repurchase Intention", is based on my work carried out during the course of my training.

I assure that the statements made and conclusions drawn are an outcome of the project work. I further declare that to the best of my knowledge and belief that the project does not contain any part of any work which has been submitted for the award of any other degree/diploma/certificate in this organization or any other organization.

Date:

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## ACKNOWLEDGEMENT

"Successful Passage and outcomes of every work comes with dedication, determination and team work. All these turn futile in absence of a visionary guidance."

I gratefully acknowledge my profound indebtness towards my esteemed guide, Dr. Rajan Yadav for his invaluable guidance, excellent supervision and constant encouragement during the entire duration of the project work. This project would never have been possible without his guidance and supervision.

I would also like to express my sincere thanks to Ms. Khusboo, Research Scholar, DSM DTU for her valuable guidance in different stages of Project.

And last but not the least I am heartily thankful to my friends who directly or indirectly helped me in the successful completion of the project.

Anmol Gupta

## ABSTRACT

**Purpose** - The theoretical understanding of online shopping behaviour has received much attention. Less focus has been given to online retailing ethics. Therefore, the purpose of this paper is to test a comprehensive model of online retailing ethics.

**Design/methodology/approach** - The study used a survey amongst a sample representative from various regions in India. In total, 132 questionnaire were collected and analysed using SPSS.

**Findings** - The results indicate that the consumer intention to repurchase depends on online retailing ethics (Reliability, privacy, shared values, and service recovery).

Limitations and Future Research - In this study there are some research limitations which needs acknowledgement. Very firstly this method employed a convenience sample and not the random sampling of general customers. This study do not talk of antecedents of e-retailing ethics such as Culture, religion etc. These type of factors can also influence the customer's perception about e-retailing ethics. During literature review some factors were also identified like sex, age and education. A research could also be done to identify how these factors affect the buying pattern of consumers. This model could also be test for other population like non-online customers to identify some other aspects of retailing ethics.

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#### **CHAPTER 1**

#### **INTRODUCTION:**

#### **1.1 Concept of E-Retailing:**

The e-retailing(less frequently; e-Retailing, e-Tailing, etc.) is the concept of selling of retail goods using electronic media, in particular, the internet. The vocabulary electronic retailing, that used in internet discussions as early as 1995, the term seems an almost in evitable addition to e-mail, e-business and e-commerce, etc. e-retailing is synonymous with business- to- consumer (B2C) transaction model of e-commerce. Although e-retailing is an independent business model with certain specific constituents like; trust model, electronic transaction process, etc, but in reality it is a subset of e- commerce by nature.

E-Retailing stores sell online promotion only for goods that can be sold easily online, e.g., Amazon did for Books & CDs, etc. The online retailing require lots of displays and specification of products to make the viewers have a personal feel of the product and its quality as he gets while physically present in a shop.

E-Retailing refers to retailing over the internet. Thus an e-Retailing is a B2C (Business to customer) business model that executes a transaction between businessman and the final consumer. E-Retailers can be pure play businesses like amazon.com or businesses that have evolved from a legacy business such as tesco.com. The e-retailing is a subset of e-commerce. Thus, e-commerce is the master domain defining the e-retailing operation.

The e-retailers can be of two types:

- <u>Pure Play e-retailers</u> such as Amazon, that emerged as the online bookseller. It is present only online and do not have any physical outlet for the customers.
- <u>Brick and click e-retailers</u> such as Dell, that sells computers through the internet as well as has the physical store front for the customers.

#### **1.2 Essentials of E-Retailing**

Electronic retailing or e-tailing, as it is generally being called now, is the direct sale of products, information and service through virtual stores on the web, usually designed around an electronic catalogue format and auction sites. There are thousands of storefronts or e-commerce sites on the Internet that are extensions of existing retailers or start-ups. Penetration of computers and proliferation of the Internet has given rise to many new forms of businesses, such as business process outsourcing, call centre based customer relationship management, medical transcription, remotely managed educational and medical services and of course, electronic retailing.

There are certain essential ingredients for an electronic retailing business to be successful. One must consider these components well in advance before setting up an electronic storefront. These essential components are:

- Attractive business-to-consumer (B2C) e-commerce portal
- Right revenue model
- Penetration of the Internet

#### 1.3 Characteristics of Successful Electronic Retailing

Successful e-tailing requires strong branding. Websites must be engaging, easily maneuverable and regularly updated to meet consumers' changing demands. Products and services need to stand out from competitors' offerings and add value to consumers' lives. In addition, a company's offerings must be competitively priced so consumers do not favor one business over another based on cost alone.

E-tailers need strong distribution efficiency so consumers are not waiting long periods of time for the products or services they purchase. Transparency in business practices is also important so consumers trust and stay loyal to a company. As consumers continue buying from the business, revenue increases.

#### 1.4 Advantages of Electronic Retailing

E-tailing helps traditional brick-and-mortar stores reach more consumers worldwide and increase sales. Individual and startup e-tailers may be launched from a single room with one computer and expand rapidly rather than pay for an entire building with expensive overhead.

E-tailers may trace consumers' shopping behavior while gaining valuable insights into their spending habits, which may lead to increased revenue. In addition, customers shop from the comfort of their homes at any time rather than being physically present in the store during specific hours. Following are the advantages of e-tailing:

- Through electronic retailing, customers can save both the efforts and time.
- The wide range of products is available online, so the comparison can be made easily before the purchase.
- The customer can shop anytime and from anywhere, the facility is available 24\*7
- The huge discounts can be availed while shopping online.
- The detailed information about the product is available online; that helps the customer to make the purchase decision.
- The electronic retailing offers the easy payment terms such as payment on delivery that instigate the customer to shop online.

#### **1.5 Disadvantages of Electronic Retailing**

However, creating and maintaining an e-tailing website may be expensive. Infrastructure costs for order fulfillment, warehousing goods, dealing with returns and other issues add up quickly. Also, consumers may not trust a company that is not well-established and may not buy from it as frequently as a brick-and-mortar store.

In addition, e-tailing does not provide the emotional shopping experience encouraging consumer spending the way being physically present in stores does. E-tailing does not let consumers hold,

smell, feel or try products or services for the sensory support of buying them. It also does not provide the personal service many consumers are accustomed to when shopping.

Consumers may be concerned about providing credit card information online and having their personal details jeopardized. Also, operating with an unproven business model increases the odds of an e-tailer failing. Consumers may have no recourse if the company becomes insolvent and cannot refund product or service payments as requested. Following are the disadvantages of e-tailing:

- The customers may not be sure of the quality of the products offered online.
- It is the tendency of every individual to bargain before making the final purchase, but this quotient is missing in electronic retailing.
- Also, the customers may not trust on the payment gateways and fear the misuse of credit cards or any other mode of payment.
- Every customer wants to see and feel the product that he purchases, but it is not possible in case of electronic retailing where the customer makes the decision just by looking at the image.
- The product is not readily available; the customer has to wait for some time to get the product in his hands.
- The customer misses the emotional attachment with the seller that leads to less faith on the offerings.
- The electronic retailing is the subset of E-Commerce that means, E-commerce is the principle domain that includes the e-tailing operations.

#### **CHAPTER 2**

#### **OVERVIEW OF RESEARCH:**

These days internet has become a strong alternative of physical commerce. Purchasing via internet as become one of the most rapidly growing forms of shopping, with over four billion users worldwide in 2016, total retail sales across globe reached upto \$22.049 trillion, up by 6% from 2015(e-marketer statistics 2016). The internet has created an ocean of opportunities for both sellers and buyers. Using e-commerce websites members can extend their reach and visibility to partners beyond geographical boundaries. In this regard, internet is a widely used medium that acquires and delivers information and services to customers and business. E-commerce has already transformed the way people and businesses are interacting with other.

e-commerce is expected to touch a sales mark of \$ 20 trillion by 2020. This incredible growth in e-commerce presents ethical issues by the way internet represents new environment for unethical behavior. Now a days many businesses are acknowledging the importance of e-commerce and online retailing activities, but very less attention is given by business community towards the ethicality of this business platform. Mitchell, 2004; Elbeltagi and Agag, 2016; Agag and Elbeltagi, 2013). For instance, Citeraet al. (2005) cited that ethical transgressions are more likely to happen in e-transactions as compared to face-to-face transactions because of the very nature of the medium. Issues such as privacy, unsolicited e-mail, transaction security, deception continue to be hotly debated in the academic and practitioner literature (e.g. Meinert et al., 2006; Roman and Cuestas, 2008).

Given the latest technological advancements in e-retailing, this study talks of the ethical issues in the online retailing context. A number of studies have addressed consumers' moral believes and practices (Fullerton et al., 1996; Strutton et al., 1997; Vitell and Muncy, 2005), as well as consumers' perceptions of online ethics (Roman, 2003; Roman and Cuestas, 2008; Kaynak and Sert, 2012; Wang, 2014). additionally, the overwhelming majority of earlier analysis is abstract in nature, and has primarily centered on privacy problems (Palmer, 2005; Pollach, 2005) neglecting alternative necessary moral selling problems hitting the net like deception and dishonesty (Murphy et al., 2005). Yet, very little analysis has been conducted on the potential moral problems concerning on-line selling from the consumers' perspective (Roman and

Cuestas, 2008).Therefore, it becomes essential to measures e-commerce ethics from the consumers' perspective; totally validates a comprehensive on-line selling ethics construct; and explores the spatial property of on-line selling ethics. The foremost motivation for this study is therefore the event and validation of a scale to check e-commerce selling ethics from the consumers' perspective.

It is easy for retailers to develop relationships with customers through a trust-based collaboration process. While negative events have a bitter impact on relationships with customers there could be several strategies in maintaining positive frame of mind among customer mind.

Consumers today are most concern about business ethics than ever. Now a days they don't hesitate to react to un-ethical business practices.

This study discusses about important ethical issues in e-retail such as

- Privacy
- Safety
- Reliability
- Non-deception
- Service Recovery
- Shared Values

This study also discusses how these ethical parameters affect the repurchasing intention of the consumers.

It also discusses which ethical parameters are most important in present time that can boost sales of these online retailers.

#### 2.1 Why it is important to be Ethical in present time:

To follow ethical issues, is very important in today's business world. Irrespective of the business sector manufacturing retail or whatever, ethical behavior has become a part of the business. Recent survey by Lander Associate suggested that 77% percent of customers wants a e-retailer to be ethical and social responsible. According to ICM research, people now a days consider ethical stance while choosing a retailer to purchase anything.

Now a days consumers are likely to avoid organizations which have unethical images. Many a times, the companies who ignore business ethics are likely to get in to legal troubles. In this modern world, customer can access information very quickly on just a click of button. Be it a good or a bad news , it spreads very quickly. Any company's ethical practices are no longer a secret to the society (Gustin, 2012). According to ICM research 2009, 31% more people are now considering ethical and social practices now than 2 year ago to choose their market place for shopping.

Now a days consumers are not just only interested in new products. Consumers have become more sensitive and responsive towards ethical practices followed by organizations. At present They are more aware about product evaluations(Hemingway and Maclagan 2004). This makes the organizations to become more and more ethical in order to satisfy consumer needs. Unethical businesses are no longer tolerated by customers. So being ethical has become very important in business field in present time.

#### 2.2 Benefits of Being Ethical:

#### Improving Financial performance of Organzsation.

Following ethical practices has a positive impact on company sales. Many researchers found that there is a direct connection between being ethical and Financial Performance of company. Companies now a days are strategically engaging themselves in ethical practices to increase their sales and thus profits. Given that the firm's stakeholders may value the firm's ethical efforts, the firm can obtain additional benefits by being ethical, including:

- Enhancing the firm's reputation.
- Ability to generate profits by differentiating its product.
- Ability to attract more highly qualified personnel.
- Ability to extract a premium for its products

There is a lot of data to confirm this profit-generating potential. More than 50 percent of consumers surveyed by Havas media lab wanted to reward companies which have best ethical practices, by buying their products. 53% of the customers were even ready to pay a 10% premium for buying products from these market places. But the benefits don't stop just at

charging a premium to customers. Benefits extend to the stocks value as well, as suggested by Harvard Business School data confirming that company which follows best ethical practices gets more favorable ratings from securities analysts (Levick 2012). Companies who are engaged in ethical business practices activities are more likely to improve the performance or the overall profitability of the firm (Orlitzky, Schmidt and Rynes 2003). There are a lot of evidences to prove that being ethical helps to improve profits.

#### Enhancing the reputation of Brand:

By following best ethical business practices, Companies can increase their brand loyalty. CSR particularly helps to raise the brand loyalty along with other ethical practices. CSR helps to improve the loyalty of customer and employees (Pepe 2003).Good ethical practices can create an emotional connection with the brands which in return will increase the brand loyalty.

#### Enabling Long term growth and success:

Ethical issues helps in building relationships with customers. Integrating ethical aspects into the business model, has become one of the key to long-term growth and success (Minakakis 2012). Ethical practices is very important for long-term sustainability for companies and their employees (Jones et al 2007).

#### Competitive Advantage:

Following ethical practices helps to create a competitive advantage for organizations. Some organizations differentiate their business particularly by following best ethical practices. Central to the conceptualization of good business ethics as a business orientation is the pursuit of a positional advantage. Through good ethics, retailers can enhance recruitment and retention rates and strengthen their bottom line. In fact, there is growing evidence that companies with good business ethics outperform their counterparts (Minakakis 2012).

#### **CHAPTER 3**

#### THEORETICAL BACKGROUND OF ETHICS IN E-RETAILING:

Research on ethical marketing first made its presence in late 1960s, with the pioneering work of Bartels(1967), which provided the first conceptualization of the factors which affect marketing ethics decision making. Since then there has been a steady growth in research in this sector. Many researchers have done a lot of researches reflecting public concern about unethical marketing practices such as dangerous products, misleading prices and deceptive advertisements. But earlier to 1980 companies didn't recognize the role that following good ethical values can play in the betterment and expansion of business. It was only in early 1980s when companies and business identified the importance and they began to adopt certain code of ethics in their conducting their business operations. Since then it also gained attention from lot of academic and independent researchers and a large number of academic researches has been carried out on the subject.

Different researchers have different concerns about the most influential ethical parameter.Bush et al (2000) argued that security was the most concerned ethical aspect, the next three most often mentioned ethical concerns were illegal activities such as fraud, hacking privacy, and truthfulness of information on internet.

Singh and Hill (2003) who studied on consumer's concern regarding online privacy in Germany suggested that the consumer's views about the internet use and online behaviors are influenced maximum by their views on Privacy and how they view the role of government and the role of companies in protecting the consumer's privacy.

Schlegelmilch and Öberseder (2010) argued that internet ethical issues are privacy, identity theft, and phishing.

In exploring a special e-commerce ethics, Kracher and Corritore (2004) identified the key issues of access, intellectual property, privacy and informed consent, protection of children, information security, and trust.

Miyazaki and Fernandez (2001) evaluated consumers' concerns regarding online shopping. Four major concerns emerged from a sample of 189 consumers; three of these concerns were related

to ethical issues. The first category, privacy, contained a variety of worries, such as unauthorized sharing of personal information and undisclosed tracking of shopping behaviours. The second category, system security, included concerns about potentially malicious individuals who breach technological data protection devices to acquire consumers' personal and financial information. The third category, online retailer fraud, focused on concerns regarding fraudulent behaviour by the online retailers, such as purposeful misrepresentation or non-delivery of goods.

Similarly, Forsythe et al. (2006) developed a three-factor scale to measure the perceived risks of online shopping. One of them (financial risk) was related to ethical issues. Financial risk was defined as potential net loss of money, and included consumers' sense of insecurity regarding online funds transfer.

So it is clear that the current literature is fragmented and any typeof relationship between ethics and customer repurchase intention is not there.

#### 3.1 Consumer Perception of online retailing ethics (CPORE):

Online ethics like traditional marketplace ethics are multidimensional, complex and highly abstract. In this context CPRE have been defined as positive consumer perceptions about the behaviour of e-retailers to handle customer in a confidential, fair, honest, and sincere way that ultimately protects customers' interests. The conceptual domain of this reserach is still evolving, but the reserch displays these characteristics are:

- Security
- Privacy
- Fulfillment/Reliability
- Non-deception
- Service recovery

Besides these factors one extra factor of Shared Values is also considered.

#### Security:

Data theft is the most talked topic of present time in case of e-commerce. A lot of data breaches have taken place in online e-commerce websites. Sellers have responsibility for customers.

Sellers must ensure that any e-commerce transaction should not result in data theft or security breaches. Customers gives a lot of sensitive information while completing an online transaction. While transating online usually following information gets stored:

- Credit/Debit card numbers.
- Personal information like address, contact number, e-mail address etc.
- Purchase history.

With this much of information hackers can do a lot of damages. So it becomes essential to use certain security measures for all e-commerce platforms so that this information can be encrypted.

#### Privacy:

Next factor, "privacy" extends itself beyond the uncertainty of providing personal information on the websites, but includes the degree to which information is shared or sold to third parties that have marketing-related interests (Miyazaki and Fernandez, 2001). Privacy policies of an online retailer involve the adoption and implementation of a privacy policy, disclosure, and choice/consent of consumer (Bart et al., 2005). Benassi (1999) states that mechanisms such as trust-providing intermediaries and institutional infrastructures that establish and enforce rules and regulations can build trust by addressing privacy concerns.

#### Reliability:

Reliability is associated with the accurate display and description of a product so that the customer receives the same thing what he has ordered, and delivery of product takes palce within given time frame promised by the service provider. Reliable response is an important factor of service quality as it can influence the customer's satisfaction. It indirectly leads to loyality which is mediated by satisafaction.

#### Non-Deception:

Non-deception refers to the extent to which the customer believes that the online retailer is not using deceptive or manipulative practices with the intent to persuade consumers to buy unnecessary things or any other offering of the website. This dimension focuses on customer's perceptions of online retailer's misleading practices, rather than on the act of deception itself. Prior research on deceptive advertising has focused largely on identifying the specific types of claims that lead consumers to make erroneous judgments and its consequences on consumers' beliefs, affect, and behavioural intentions (Burke et al., 1988; Darke and Ritchie, 2007). For instance, findings from Darke and Ritchie (2007) showed that deceptive advertising engenders consumers' distrust. Few studies (Ingram et al., 2005; Ramsey et al., 2007) found that deceptive selling actions decrease customer satisfaction and trust.

#### Service Recovery:

Service Recovery refers to consumer's perceptions of the fairness of the e-commerce companies recovery effort during the transaction processes. Social exchange theorists have identified three dimensions of perceived justice that influence how people evaluate exchanges: distributive justice, interactional justice, and procedural justice (Wu, 2013). The results of a prior study also provided strong support for the effects of service recovery on consumers' perceptions of justice (Smith et al., 1999). In addition to the support in the literature, during the studies indepth interviews and focus group meetings with online consumers, many of the participants expressed concern about service recovery in the context of e-commerce companies' ethics.

#### Shared Values:

Shared value is the extent to which partners have beliefs in common about what behaviours and goals are important or unimportant and right or wrong (Morgan and Hunt, 1994; Agag and El-Masry, 2016a, b, c). Ethics is one of the key aspects of shared value. Morgan and Hunt (1994) have conceptualized shared values through the extent to which ethics is compromised and the consequences of unethical behaviours. High standards of retailer's ethics such as e-governance, taking permission from user for mailing lists or preventing children from accessing adult content are especially important for e-retailing.

#### **CHAPTER 4**

#### **RESEARCH METHODOLOGY**

Research Methodology is the way to solve the problem systematically. It is an important component of the study. Methodology involves the research design, data collecting and sampling technique. Research design indicates the plan of action to be carried out in connection with proposed objective. Research design provides a guidance to enable to keep track of all actions in order to meet the objectives.

The research design is descriptive when it comes to evaluating addiction of respondents towards social media. Descriptive research, also known as statistical research, describes data and characteristics about the population or phenomenon being studied. Descriptive research answers the questions who, what, where, when and how. Research is a systematic and objective investigation of a subject or a problem in order to discover relevant information or principles. Research methodology is basically the method of how to collect the data.

#### 4.1 Sampling Unit and Sampling Method

The study focuses on youth of different age groups particularly below 35 years of age. The sample of the study consists of students, working professionals and self employed youths.

Sampling method used in this research is Non-probability sampling method (Convenience sampling technique).

#### 4.2 Data Collection

The data is collected utilizing a short and structured questionnaire. The questionnaire is designed to capture the basic demographic profile (gender, age and occupation), frequency of online shopping and seven other factors of ethics which a online retailer should use.

The requisite data been gathered through two important sources

1. Primary Data

2. Secondary Data

#### Primary Data

"The primary data are those, which are collected afresh and for the first time, and thus happen to be original in character."

There are several methods of collecting primary data, particularly in surveys and descriptive researches. Those are:

(i) Observation method

(ii) Interview method

(iii) Through Questionnaires

(iv) Through Schedules

The primary data collected in this survey is through questionnaires floated among different groups.

#### Secondary Data

"The secondary data, on the other hand, are those which have already been collected by someone else and which have already been passed through the statistical process."

Usually secondary data available in various publications of the central, state are local governments, technical and trade journals, reports and historical documents and other sources of published information.

#### Sample Size

132 filled questionnaires were received through different respondents. So finally the sample size considered for the study is 132.

#### 4.3 Scale Used

The questions measuring respondent attitudes used Likert Scale (1-5), in questionnaire statements were given to respondents to measure their attitude towards use of social media

1= Strongly Disagree

2= Disagree

3= Neither Agree Nor Disagree

4= Agree

5= Strongly Agree

#### 4.4 Method of Data Analysis

The proposed statistical analysis will include descriptive statistical analysis. Dependent and independent variables are analyzed using linear regression in SPSS. ANOVA and t-test is also performed using SPSS.

Coding: For questions involving qualitative values the responses were codified using numerical categories or values.

Transcribing: The data collected from all 132 questionnaires was edited, codified and finally transferred on MS Excel.

#### **Data Analysis:**

Post Data Reduction, the data was further used for analyzing the impact of various factors on each other as well the correlation amongst them using SPSS. The factors as well as their correlation were studied with the help of the following techniques.

ANOVA: Analysis of variance, better known as ANOVA, helps us to group the data into various population samples and then check their relationships with an independent variable, which consider being significant depending on responses from the questionnaire. The null hypothesis for this is created at 95% significant variable and then depending in the significant value from the results, the hypothesis is accepted or not accepted.

### **CHAPTER 5**

### DATA ANALYSIS AND RESULT:

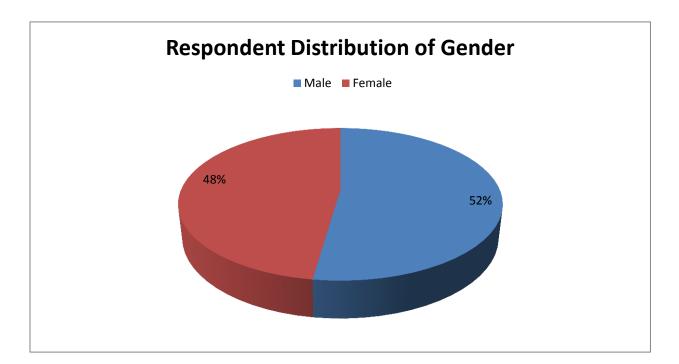
### 5.1 Descriptive Statistics:

A total of 132 respondents were surveyed online. Results of survey are as following:

### **Distribution Of Gender:**

Out of 132 respondents 69 were males and 63 were females.

Gender	Frequency	Percentage
Male	69	52%
Female	63	48%



### **Fig.5.1 Showing Distribution of Gender**

## Age wise distribution:

Majority of the respondents were aged between 18-25 (61 %), followed by 45 respondents of age group 25-30. Age wise distribution is as follows.

Age	Number of Respondents
Below 18	81
18-25	45
25-35	5
Above 35 years	1

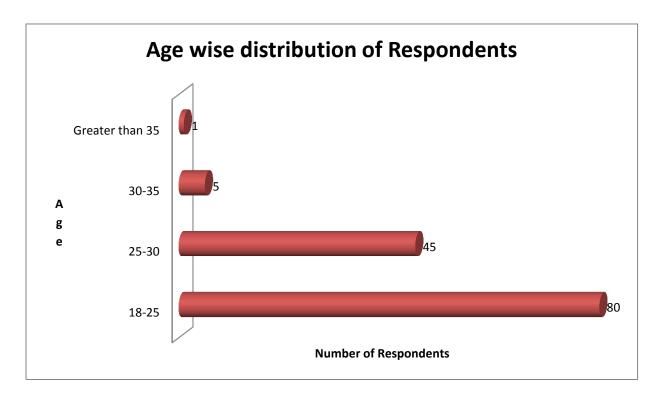


Fig 5.2 Showing Age wise Distributions of Respondents

## **Distribution of Profession**:

Majority of the respondents were working professionals (39.7%) followed by the students (32.8%). Profession wise distribution of respondents is as follows:

Profession	Frequency
Student	44
Working Professional	52
Self Employed	34
Other	2

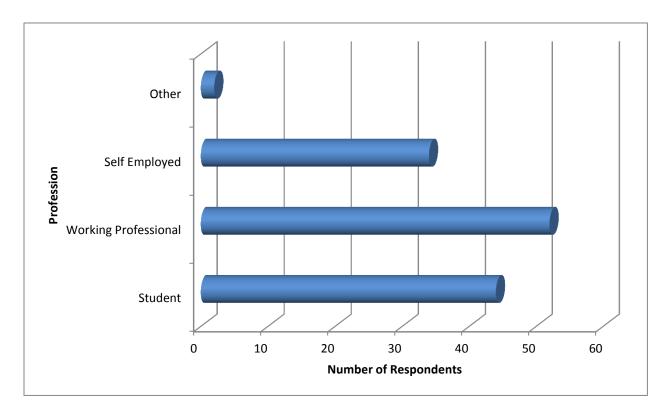


Fig. 5.3 Showing distribution of respondents based on Profession.

### **Distribution based on Monthly Income:**

Maximum number of respondents lies in category of 2.5-5 LPA(36%) followed by less than 2.5 LPA(29%). Their distribution is as follows:

Monthly Income	Number of Respondents
0-2.5 LPA	39
2.5-5 LPA	28
5-10 LPA	48
Greater than 10 LPA	16

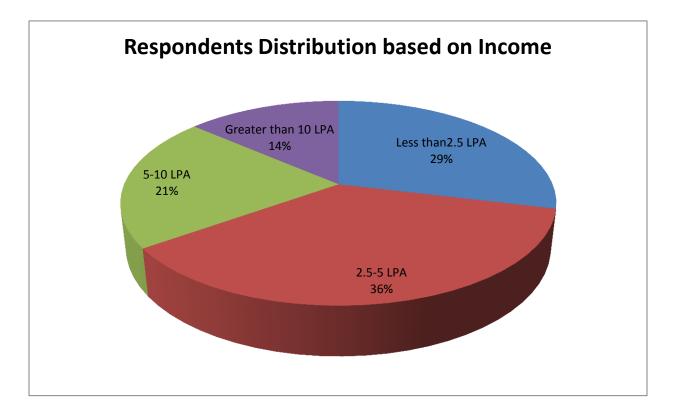


Fig. 5.4 Showing Distribution of respondents based on annual Income.

## Frequency of shopping by respondents :

Majority of the respondents shop once a week on e-platforms followed by customers who shop for 2-3 times per week.

Frequency of Shopping	Number of Respondents
Once a week	65
2-3 times a week	47
4-6 times a week	15
Greater than 6 times a week	2

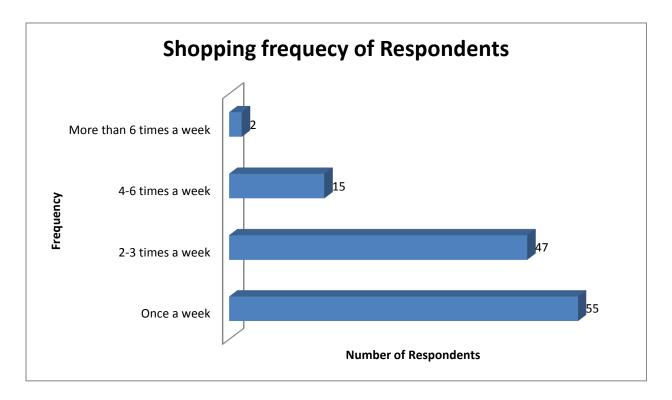


Fig. 5.5 Showing Distribution of respondents based on shopping frequency.

#### 5.2 Analysis of SPSS Results:

Here onwards following terminology will be used:

PR : Privacy

SE : Security

RE : Reliability

ND : Non-Deception

SR : Service Recovery

SV : Shared Values

**RP** : Repurchase Intention

#### Hypothesis of the Study:

Ho1 : There is no distinction between gender on the repurchase intention based on Ethics followed by Seller

Ho2 : There is no effect of age on repurchase intention based on ethics followed by seller.

Ho3: There is no effect of Profession on repurchase intention based on ethics followed by seller.

Ho4: There is no effect of Annual Income on repurchase intention based on ethics followed by seller.

Ho5: There is no relationship on Repuchase Intention of customers and factors asuch as PR, SE, ND, RE, SR and SV

## **T-Test Analysis**:

## **T-Test on Gender**:

	What is your Gender?	Ν	Mean	Std. Deviation	Std. Error Mean
Privacy	Male	68	4.2426	.37399	.04535
	Female	63	4.3135	.29773	.03751
Security	Male	68	3.6140	.88881	.10778
	Female	63	3.7857	.77623	.09780
Reliability	Male	68	3.6213	.84032	.10190
	Female	63	3.6151	.86466	.10894
Non_Deception	Male	68	3.3860	.88144	.10689
	Female	63	3.5198	.84398	.10633
Service_Recovery	Male	68	3.4912	1.04549	.12678
	Female	63	3.4794	1.08333	.13649
Shared_Values	Male	68	3.5588	.97300	.11799
	Female	63	3.6349	.83110	.10471
Repurchase_Int	Male	68	3.9216	.70562	.08557
	Female	63	3.8889	.66935	.08433

Independent	Dependent variable	Significant level	Null
	Privacy	0.091	Accepted
	Security	0.157	Accepted
	Reliability	0.784	Accepted
GENDER	Non-Deception	0.644	Accepted
	Service Recovery	0.691	Accepted
	Shared values	0.162	Accepted
	Repurchase Intention	0.761	Accepted

Inference:

From analysis it is found that P value is coming out to be greater than .05. Hence the null Hypothesis is accepted. So it can be said that there is no significant distinction between genders with respect to Ethics followed by retailer and repurchase intention of customer .

## Anova-Analysis on Age:

		Sum of Squares	df	Mean Square	F	Sig.
Privacy	Between Groups	.054	3	.018	.152	.928
	Within Groups	14.978	127	.118		
	Total	15.031	130			
Security	Between Groups	6.699	3	2.233	3.354	.021
	Within Groups	84.552	127	.666		
	Total	91.251	130			
Reliability	Between Groups	1.041	3	.347	.476	.700
	Within Groups	92.625	127	.729		
	Total	93.666	130			
Non_Deception	Between Groups	3.502	3	1.167	1.589	.195
	Within Groups	93.300	127	.735		
	Total	96.802	130			
Service_Recovery	Between Groups	2.096	3	.699	.617	.606
	Within Groups	143.907	127	1.133		
	Total	146.002	130			
Shared_Values	Between Groups	.604	3	.201	.242	.867
	Within Groups	105.842	127	.833		
	Total	106.446	130			
Repurchase_Int	Between Groups	.565	3	.188	.395	.757
	Within Groups	60.607	127	.477		
	Total	61.172	130			

#### ANOVA

Independent	Dependent variable	Significant level	Null
	Privacy	0.928	Accepted
Age	Security	0.021	Rejected
Reliability		0.700	Accepted

Non-Deception	0.195	Accepted
Service Recovery	0.606	Accepted
Shared values	0.867	Accepted
Repurchase Intention	0.757	Accepted

Inference:

From tests it can be inferred that P value comes out to be greater than 0.05 for most of the variables except for Security, We can say that age has no dominant effect on ethics followed and repurchase intention.

## Anova on Profession:

		Sum of Squares	df	Mean Square	F	Sig.
Privacy	Between Groups	.321	3	.107	.923	.432
	Within Groups	14.711	127	.116		
	Total	15.031	130			
Security	Between Groups	1.199	3	.400	.564	.640
	Within Groups	90.052	127	.709		
	Total	91.251	130			
Reliability	Between Groups	1.920	3	.640	.886	.450
	Within Groups	91.746	127	.722		
	Total	93.666	130			
Non_Deception	Between Groups	2.126	3	.709	.951	.418
	Within Groups	94.676	127	.745		
	Total	96.802	130			
Service_Recovery	Between Groups	2.968	3	.989	.878	.454
	Within Groups	143.034	127	1.126		
	Total	146.002	130			
Shared_Values	Between Groups	.713	3	.238	.286	.836
	Within Groups	105.733	127	.833		
	Total	106.446	130			
Repurchase_Int	Between Groups	.955	3	.318	.671	.571
	Within Groups	60.217	127	.474		
	Total	61.172	130			

ANOVA
ANUTA

Independent	Dependent variable	Significant level	Null
	Privacy	0.432	Accepted
	Security	0.640	Accepted
Profession	Reliability	0.450	Accepted
	Non-Deception	0.418	Accepted
	Service Recovery	0.454	Accepted

Shared values	0.836	Accepted
Repurchase Intention	0.571	Accepted

### Inference :

From results it can be inferred that P value for all the variables is greater than .05. We can accept the null hypothesis for all variable and can say that profession have no relationship with ethics followed by retailers and repurchase intention of customers.

## Anova Analysis on Annual income:

		Sum of Squares	df	Mean Square	F	Sig.
Privacy	Between Groups	1.116	3	.372	3.394	.020
	Within Groups	13.916	127	.110		
	Total	15.031	130			
Security	Between Groups	1.444	3	.481	.681	.565
	Within Groups	89.807	127	.707		
	Total	91.251	130			
Reliability	Between Groups	3.261	3	1.087	1.527	.211
	Within Groups	90.405	127	.712		
	Total	93.666	130			
Non_Deception	Between Groups	4.391	3	1.464	2.011	.116
	Within Groups	92.412	127	.728		
	Total	96.802	130			
Service_Recovery	Between Groups	8.669	3	2.890	2.672	.050
	Within Groups	137.334	127	1.081		
	Total	146.002	130			
Shared_Values	Between Groups	3.464	3	1.155	1.424	.239
	Within Groups	102.982	127	.811		
	Total	106.446	130			
Repurchase_Int	Between Groups	2.018	3	.673	1.444	.233
	Within Groups	59.154	127	.466		
	Total	61.172	130			

Δ	NO	VA
		· · · ·

Independent	Dependent variable	Significant level	Null
	Privacy	0.020	Rejected
	Security	0.565	Accepted
Profession	Reliability	0.211	Accepted
	Non-Deception	0.116	Accepted
	Service Recovery	0.051	Accepted

Shared values	0.239	Accepted
Repurchase Intention	0.233	Accepted

Inference:

From results it can be inferred that P value for most of the variables is greater than .05 except that of Privacy. It says that Privacy and Annual Income is connected. On doing Post-Hoc tests further it was found that people with income less than 2.5 LPA are concerned most about privacy. Thus except privacy there is no evariance of Ethics and Repurchase Intention with Annual Income.

## Analysis of Regression Test:

#### Model Summary

			Adjusted R	Std. Error of the
Model	R	R Square	Square	Estimate
1	.900 <sup>a</sup>	.810	.801	.30602

a. Predictors: (Constant), Shared\_Values, Privacy, Security, Non\_Deception, Service\_Recovery, Reliability

#### **Coefficients**<sup>a</sup>

		Unstandardized (	Coefficients	Standardized Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	1.510	.370		4.086	.000
	Privacy	.074	.079	.037	.939	.032
	Security	014	.040	017	350	.727
	Reliability	235	.167	291	-1.407	.004
	Non_Deception	050	.037	063	-1.339	.183
	Service_Recovery	.451	.131	.697	3.439	.001
	Shared_Values	.439	.047	.580	9.340	.000

Independent	Dependent variable	Significant level	Null
	Privacy	0.032	Rejected
	Security	0.727	Accepted
Repurchase	Reliability	0.004	Rejected
Intention	Non-Deception	0.183	Accepted
	Service Recovery	0.001	Rejected
	Shared values	0.000	Rejected

Inference:

From results it can be inferred that P values for most of the variables is less than .05. So null hypothesis is rejected and alternative hypothesis is accepted for most of the variables, that there is a significant relationship between Repurchase Intention and ethical factors. It says that repurchase intention depends upon Privacy, Reliability, Service Recovery and Shared values. However Security and Non\_deception have no effect on repurchase intention.

#### **DISCUSSION ON RESULT:**

Main aim of the study was to design a model which talks of Repurchase Intention of the customer based on the general ethics followed by the e-retailers. In the study it was found that Repurchase Intention of the customers is a multidimensional construct consisting of Privacy, Reliability, Service recovery and Shared values. Most of the earlier researches have considered repurchase intention uni dimensional as a approach. It was also founded that there is a direct relationship between customer satisfaction and repurchase intention. These finding consistent with previous studies that support a direct positive relationship between customer satisfaction and repurchase intention (e.g. Zhang et al., 2011; Tsai et al., 2006; Rose et al., 2012). Third, the model and results show that there are partial mediating effects of Security and Non-Deception, that impact the relationship between online retailing ethics and consumer repurchase intention. Previous studies have suggested that Security and Non-Deception appear to be antecedents or precursors to satisfaction (e.g. Göran et al., 2010). Security and Non-Deception promote relationship marketing success (Morgan and Hunt, 1994). It was also founded that there is no direct effect of gender and the customer expectation of ethics values that a retailer should follow. Both the genders have almost same expectation from retailers to follow high ethical values. However there is certain effect of age on expectations of

ethical values, where people lying in age groups of 18-25 have highest expectation people in other age groups are least bothered about the ethical values that retailer follows. If we look at the professional wise expectation then people in working class are concerned maximum about the Privacy factor of ethics where as other category people are not concerned very much at all.

#### MANAGERIAL IMPLICATIONS OF STUDY:

Studies shows that ethics can play a essential role within the formation and upkeep of lengthyterm relationships with clients (Gundlach and Murphy, 1993). with a purpose to efficiently operate a business internet site from an moral attitude, online shops want to recognize how client's ethical perceptions are shaped. The prevailing study compiled a listing of 28 items (grouped into seven elements) that on-line retailers can use to assess such perceptions. Those items could offer several hints to online shops in terms of a way to shape their customer's pleasure and repurchase intentions.

The effects also display that CPORE can help in enhancing repurchase behavior. safety and reliability are the maximum relevant predictors of purchaser satisfaction. considering that it's far tough to build stronger relationships with customers in on-line commercial enterprise due to the fact on-line consumers can without problems transfer between shops with minimum associated switching charges, e-retailers need to first focus on decreasing consumer anxiety concerning transaction security and fulfillment. In e-trade market, wherein there's the excessive competition, e-commerce web sites ought to differentiate their products or carrier from different sites with the aid of supplying the advanced ethical overall performance. The cost done by way of purchasers' increases while on line practitioners constantly try to improve their ethical performance.

Online retailers should construct organizational accept as true with throughout gear of the ethical control along with codes of ethics, education on ethics, and auditing ethics (Pucetaite and Lamsa, 2008).Present study discovered that on-line retailing ethics play an vital position in customer trust and dedication development in online retailing. Thus, online shops ought to foster practices which can reliably screen the honesty of products and services to online customers to promote beneficial patron attitudes of on-line stores, which in turn will increase consumer pleasure and thus the repurchase intention of customers.

Customers in nations like India have high perceptions regarding store provision of secure price techniques, protection in their non-public information, and accuracy of pleasant and quantity of ordered items. Multinational businesses may additionally first consider stepping into the online markets in which consumers with those cultural styles proliferate, to make an awesome impression with new/vintage on-line carrier vendors which will move into on-line income.

additionally, groups should understand the unique cultural context in Egypt to take part in this attractive on-line marketplace.

## LIMITATIONS AND FUTURE RESEARCH:

In this study there are some research limitations which needs acknowledgement. Very firstly this method employed a convenience sample and not the random sampling of general customers. This study do not talk of antecedents of e-retailing ethics such as Culture, religion etc. These type of factors can also influence the customer's perception about e-retailing ethics. During literature review some factors were also identified like sex, age and education. A research could also be done to identify how these factors affect the buying pattern of consumers. This model could also be test for other population like non-online customers to identify some other aspects of retailing ethics.

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2017-5-21

Ethics in Online Retailing

# Ethics in Online Retailing

Please answer all questions in reference to any e-commerce website which you frequently use for shopping.

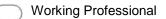
\*Required

- 1.5 What is your Gender? \* Mark only one oval.
- Male Female Prefer not to say 4. What is your Age? \* Mark only one oval. Less than 18 18-25 25-35
  - Greater than 35

## 4.5 What is your profession? \*

Mark only one oval.

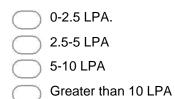




Self Employed

Other

## 5.3 What is your Annual Income? \* Mark only one oval.



 $https://docs.google.com/forms/d/1mIQcgfJV-4LK\_ybMKupmKR8kMHIXRnHI2z-A7dyx8DY/edit$ 

12. Which e-commerce website you generally prefer for shopping? \* Mark only one oval.

Amazon	
Flipkart	
Snapdeal	
Paytm	
Other	
6. How often you do shopping online? Mark only one oval.	
Once a week.	
2-3 times a week.	
4-6 times a week.	
Greater than 6 times a week.	

## Please Select the most relevant option in reference to any ecommerce website which you frequently use for shopping.

1- Strongly Disagree with the statement. 2-

Somewhat Disagree with the statement.

3- Neither Agree Nor Disagree with the statement. 4-

Somewhat Agree with the statement

5- Strongly Agree with the statement.

7. Website adheres to rules and regulations of Online Data Protection. \*

Mark only one oval.

		1	2	3	4	5	
	Strongly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Strongly Agree
8.	Privacy Policy of we Mark only one oval.		easy to	unders	tand. *		
		1	2	3	4	5	
	Strongly Disagree	$\bigcirc$	$\bigcirc$	$\cap$	$\cap$	$\cap$	Strongly Agroo
	Strongly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Strongly Agree



10. Website asks for only necessary information require to do purchase. \* Mark only one oval.

		1	2	3	4	5	
	Strongly Disagree	$\sim$	$) \subset$	$) \subset$			) Strongly Ag
۱.	Website has adeq Mark only one ova		ecurity F	eatures	S. *		
		1	2	3	4	5	
	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
-	Website offers See Mark only one ova		iyment i	methods	S. *		
		1	2	3	4	5	
	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
•	Website have a Se Mark only one ova	al.	·		4	F	
		1	2	3	4	5	
	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
•	Security Policy is a Mark only one ova	-	unders	tand. *			
		1	2	3	4	5	
	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
•	Price shown and a Mark only one ova		billed is	same.	*		
		1	2	3	4	5	
	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
	Same Product get Mark only one ova		er to you	ı as you	ordered	d. *	
		1	2	3	4	5	

17. Products shown on website are available for purchase. \* Mark only one oval.

Website gives options to check amount before final payment. *         1       2       3       4       5         Highly Disagree       Image: Constraint of the state of the stat		1	2	3	4	5	
1       2       3       4       5         Highly Disagree       Image: Stress of the stress of t	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Highly Disagree       Highly Agree         Website persuade you to buy unnecessary things.*         Mark only one oval.         1       2       3       4       5         Highly Disagree       Highly Agree         Website uses misleading tactics to convince you to buy its products. *         Mark only one oval.         1       2       3       4       5         Highly Disagree       I       2       3       4       5         Highly Disagree       I       2       3       4       5         Highly Disagree       Highly Agree       Highly Agree         Website takes advantages of your less experience in online shopping.         Mark only one oval.       1       2       3       4       5         Highly Disagree       I       1       2       3       4       5         Highly Disagree       I       <			check a	mount t	oefore fi	nal payr	nent. *
Website persuade you to buy unnecessary things. *         Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Convince you to buy its products. *         Mark only one oval.       1       2       3       4       5         Website uses misleading tactics to convince you to buy its products. *         Mark only one oval.       1       2       3       4       5         Highly Disagree       Image: Converse experience in online shopping.       Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Converse experience in online shopping.       Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Converse experience in online shopping.       Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Converse experience in online shopping.       Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Converse experience in online shopping.       Mark only one oval.         1       2       3       4       5         Highly Disagree		1	2	3	4	5	
Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Construct of the system of	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Highly Disagree       Highly Agree         Website uses misleading tactics to convince you to buy its products. *         Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Conversion of the state stat	-	-	buy uni	necessa	ry thing	S. *	
Website uses misleading tactics to convince you to buy its products. *         Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Conversion of the state stat		1	2	3	4	5	
Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Constraint of the system of	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Website takes advantages of your less experience in online shopping.         Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Constraint of the state of	Mark only one ova		2	3	4	5	
Website takes advantages of your less experience in online shopping.         Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Constraint of the state of		1	2	3	4	5	
1       2       3       4       5         Highly Disagree       Image: Constraint of the second	Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Highly Disagree Highly Agree   Website exaggerates the benefits and characteristics and benefits of its   Mark only one oval.   1 2   3 4   Highly Disagree Highly Agree   Website has a fair Return Policy . *   Mark only one oval.							
Website exaggerates the benefits and characteristics and benefits of its         Mark only one oval.         1       2       3       4       5         Highly Disagree       Image: Comparison of the second			s of you	ır less e	xperien	ce in on	line shopping.
Mark only one oval. 1 2 3 4 5 Highly Disagree O O O Highly Agree Website has a fair Return Policy . * Mark only one oval. 1 2 3 4 5		al.					line shopping.
Highly Disagree       Highly Agree         Website has a fair Return Policy . *         Mark only one oval.         1       2       3       4       5	Mark only one ov	al.					line shopping. Highly Agree
Website has a fair Return Policy . * Mark only one oval. 1 2 3 4 5	Mark only one over Highly Disagree Website exaggera	al. 1	2	3	4	5	Highly Agree
Mark only one oval.	Mark only one over Highly Disagree Website exaggera	al. 1	2 O benefits	3	4	5 O	Highly Agree
	Mark only one over Highly Disagree Website exaggera Mark only one over	al. 1	2 O benefits	3	4	5 O	Highly Agree
Highly Disagree	Mark only one over Highly Disagree Website exaggera Mark only one over Highly Disagree Website has a fair	al. 1 ates the al. 1 r Return	2 benefits 2	3 S and ch 3	4	5 O	Highly Agree
	Mark only one over Highly Disagree Website exaggera Mark only one over Highly Disagree Website has a fair	al. 1 () ates the al. 1 () r Return al.	2 benefits 2 Policy	3 s and ch 3 . *	4 maracter 4	5 istics an 5	Highly Agree

24. Some sort of compensation is there for defective or delayed delivery. \* Mark only one oval.

	1	2	3	4	5	
Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Website handles o Mark only one ova	•	nts prop	perly and	d promp	tly. *	
	1	2	3	4	5	
Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Website have a O Mark only one ova		cking m	echanis	m. *		
	1	2	3	4	5	
Highly Disagree	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	Highly Agree
Mark only one ova	a <i>l.</i> 1	2	3	4	5	
Highly Disagree	$\bigcirc$	$\bigcirc$		4	0	Highly Agree
	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\bigcirc$	
Service Provider r Mark only one ova	-	its bus	iness va	alues. *	5	
Service Provider r	al.				5	Highly Agree
Service Provider r Mark only one ova	al. 1	2	3	4	$\bigcirc$	Highly Agree
Service Provider r Mark only one ova Highly Disagree Service Provider s Mark only one ova	1 Sticks to al.	2 the hig	3	4	Siness e	Highly Agree
Service Provider r Mark only one ova Highly Disagree Service Provider s	al. 1 sticks to al. 1 s active	2 the hig 2	3 hest lev	4 el of bu: 4	Siness e	Highly Agree

31. I would like to shop the same product again from the same website. \* *Mark only one oval.* 

			1	2	3	4	Ę	5	
	Highly Disagre	ee 🤇	$\supset$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\subset$	)	Highly Agree
	would like to b Mark only one	•	er p	roducts	s from s	ame w	ebsite	agai	n. *
			1	2	3	4	ţ	5	
_									
_	Highly Disagre	ee 🤇	$\supset$	$\bigcirc$	$\bigcirc$	$\bigcirc$	$\subset$	)	Highly Agree
	Highly Disagre would like to r Mark only one	recomm	nenc	d the we	ebsite to	o my fri 4	end ci	~	Highly Agree

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