

Examining the influence of cultural and ethical ideology on consumers' perceptions about the ethics of online retailers and its effects on their loyalty.

Abstract

The main purpose of this study was to develop and empirically test an integrated model that examines the antecedents and outcomes of consumers perceptions regarding online retailing ethics. A quantitative approach was utilised and the data were collected from 797 consumers. We used AMOS 22.0 for assessing the associations between the latent variables. The results of the analyses revealed that uncertainty avoidance and power distance are a key driver of idealism, while masculinity and individualism are a key predictor of egoism. Idealism was negatively related to consumers perceptions about e-retailing ethics, while egoism had a positive effect. Finally, customers perceptions about e-retailing ethics was positively related to customers loyalty. Implications for practitioners and academics were discussed.

Keywords; E-retailing ethics; Ethical ideologies; Cultural orientation; Loyalty.

1. Introduction

The web has reached us as a distinct option, replacing physical business. The web itself is a worldwide marvel, with greater than 4.8 billion users in 2020, rising from 420 million in 2000 and one billion in 2005 (Statista, 2020). In this burgeoning scene, 61% of the world's populace is on the web (Statista, 2020). Egypt had 49 million web users in 2020, compared 4,5 million in 2000 (Statista, 2020). In 2019, retail e-commerce sales worldwide amounted to 3.53 trillion US dollars and e-retail revenues are projected to grow to 6.54 trillion US dollars in 2022 (Statista, 2020).

The amazing development of online business presents moral issues by the manner in which the Internet reveals new conditions for exploitative conduct (Agag, 2019). Although several organizations are recognizing the significance of online business and Internet retailing exercises, little consideration has been paid to the business network's view of the ethical rigour of this new medium (Nadeem et al., 2019). Following the most recent mechanical improvements in Internet retailing, this study assesses our comprehension of the moral issues in web-based retailing. In doing so, it responds the call by James and Rajiv (2009) In this respect we follow the call by James & Rajiv (2009) for internet studies to make significant contributions to the literature of retailing "by utilizing theories not frequently applied to internet issues as well as investigating antecedents variables heretofore overlooked".

Estimating a firm's reliability on behalf of purchasers has for quite some time been viewed by advertisers as one of the main points of contention, since this legitimizes firms to face different challenges (for example, developing new items, offering support mechanisms, and entering new business sectors). In any case, ongoing evidence has unmistakably demonstrated that customer's loyalty is incompletely established when it comes to their trust in firms' self-

promotion exercises (Agag et al., 2019; Li et al., 2019; Sharam and Lijuan, 2014; Valenzuela et al., 2010).

Various examinations have been made of shoppers' moral convictions and practices (Cheung & To, 2020; Nadeem & Al-Imamy, 2020) and similarly of customers' views of retailers' morals (Nadeem et al., 2019; Sharam & Lijuan, 2014). However, the potential moral issues with respect to web-based retailing have not often been examined from the customers' viewpoint. Most prior exploration by far has been reasonable in nature, and has essentially centred on issues of protection (e.g., Yoganathan, Osburg, & Akhtar, 2019), overlooking other significant moral issues to do with the Internet, for example, double dealing and unscrupulousness (Mcintyre et al., 1999; Roman and Cuestas, 2008). Roman (2007) developed a scale for estimating shopper observations with respect to the morals of online retailers (CPEOR). It incorporates five measurements: security, privacy, non-deception, fulfilment/reliability, and service recovery. This scale allows morals to be quantified in a more multifaceted way, showing more of their dimensions than previous scales, which measured customers' views of Internet shopping locales on one dimension at a time (Roman, 2007). Although the CPEOR scale was created 13 years ago (2007), only a few scholars (e.g., Roman and Cuestas, 2008; Sharam and Lijuan, 2014; Michaelidou, Micevski, & Cadogan, 2020) have inspected the prerequisites of a purchase (for example, a purchaser's overall web skill) or the results (for example, trust, perceived esteem, fulfilment, dedication, and informal) of CPEOR. Further, this scale is especially applicable to assessing how shoppers assess the morality of a given website, given the rivalry among vendors and their own continually rising desires as customers (Roman, 2007). A huge number of factors that affect purchasers' decisions, for example, singular individual qualities, could and should be analysed (Lukyanenko, Wiggins, & Rosser, 2019).

Despite culture, characterized as the aggregate programming of the psyche that differentiates the individuals from one class from those of another, has been inseparably connected with

individuals' moral qualities at the national level (Hofstede, 2002), earlier exploration, apart from special cases such as that of Yoo and Donthu (2001), has done little to highlight the moral ramifications of a person's social decisions. To minimise any issues between the direction of social decisions and e-customers' perspectives, this research looks at the impact of purchasers' moral belief systems (for example, their vision and pride) on their impression of the morals of online retailers.

To this end, this study plans to add to the literature on sellers' self-promotion by creating and testing an integrated conceptual framework centred on the preconditions and results of purchasers' views of web based retailing morals. In particular, the research goals are:-

- to examine the role of customer cultural orientation in creating ethical ideologies;
- to investigate the influence of the customer's ethical ideology (i.e., idealism and egoism) on customers' perceptions of online retailing ethics; and
- to explore the influence of customer perceived ethics on their loyalty.

The structure of this paper is as follows: Section 2 gives the hypothetical foundation of the investigation and presents the exploration model and speculations. Sections 3 and 4 reveal the research philosophy and method of investigating the data. Discussion is the function of section 5. The implications and limitations are demonstrated in section 6.

2. Literature review and conceptual framework

2.1. Online retailing ethics

In the online retailing context, prior research generally focuses on the main consequences of consumers' ethical perceptions such as loyalty (Valenzuela et al. 2010), purchase intentions (Agag, 2019), and consumer trust (Diallo and Lambey-Checchin, 2017), however, to the best

of our knowledge, no prior research has addressed the main antecedents and consequences of consumers' ethical perceptions, despite retailers' need to understand the effectiveness of these antecedents as strategic tactics to improve their consumers loyalty. Overlooking these possible antecedents processes has limited the practical implications of prior research and left causality questions unaddressed. Therefore, our study examines the role of cultural and ethical ideology as antecedents of consumers' ethical perceptions as well as the influence of these perceived ethics on consumers loyalty towards loyalty.

A scale for measuring consumers perceptions about the ethics of online retailers (CPEOR) has been developed by Roman (2007) and Agag et al (2016), which includes five constructs: privacy, security, non-deception, fulfilment/reliability, and service recovery. This scale adds greater dimensionality to measure ethics than scales using a unidimensional approach to measure consumers perceptions of online service providers ethics. In our paper, we hypothesized that customer perceptions about the ethics of online retailers (CPEOR) encompasses five constructs: privacy, security, reliability/fulfilment, non-deception, and service recovery. We developed these constructs on the basis of our review of the marketing and customer research literature.

Online ethics, like those of normal commercial concerns, are multidimensional, complex and exceptionally conceptual. In an online setting, purchasers' identification of the morality of Internet retailers (CPEOR) have been defined as the purchasers' perceptions of the conduct of online retailers who treat buyers in a private, reasonable, honest and trustworthy way that eventually reassures them. The CPEOR scale, which is still evolving, involves five measurements: security, privacy, non-deception, fulfilment/reliability, and service recovery (Roman, 2007). At the same time, customers' chance of recovering their outlay, if necessary, also colours their impression of the morality of an online business organization (Agag, 2019).

Thus the present investigation utilises this scale to measure consumers perceptions about online retailers' ethics.

The first factor, "privacy", is broader than the vulnerability felt by customers who supply their data to websites. It incorporates the amount of data shared or offered to outsiders whose promoting interests are similar (Miyazaki & Fernandez, 2001). Online retailers should include in their protection approaches the reception and use of a security strategy, rules about divulging personal data and purchasers' assent to this (Bart et al., 2005). The subsequent factor, "security", refers to the computers safety and financial information such as credit card details (Brusch, Schwarz, & Schmitt, 2019). Consumers accept that web instalment channels are not generally secure and may allow hacking (Ibrahim & Wang, 2019). This diminishes consumers' trust, discouraging them from giving individual data and making online purchases. Klang (2001) contends that the degree of vulnerability and danger that clients see in online exchanges does not depend on the security of the transaction. Even when the retailer promises a logical evaluation of security dependent on mechanical arrangements and lawful rules, clients' apparent feeling of security is enough to supply the trust that online exchanges are safe (Brusch, Schwarz, & Schmitt, 2019). The third variable, "reliability/fulfilment" relates to the exact showcasing and depiction of an item so buyers get what they thought they requested, added to a guarantee that the item will be sent in a way that leaves it undamaged (Wolfenbarger & Gilly, 2003). Prior examination has discovered reliability/fulfilment to be one of the key components of a shopper's view of online quality (Parasuraman et al., 2005). Solid reaction is a significant factor of efficient administration, since it can impact on the fulfilment of clients' wishes (Riquelme et al., 2019). Roman (2007) discovered fulfilment to be one of the significant components of Internet retailing morals. The fourth variable, "Non-deception" alludes to customers' conviction that an e-specialist organization will not trick them into buying unwanted online items (Limbu et al., 2011). This measurement centres on a customer's view

of the online retailer's deluding/misleading activities, but not on the demonstration of misleadingness itself. Earlier examination on tricky advertising concentrated to a great extent on recognizing the specific sorts of case that lead buyers to make mistaken decisions and their outcomes for customers' convictions and aims in conduct (e.g., Li et al., 2019; Riquelme et al., 2019). For example, results from Darke and Ritchie (2007) demonstrated that misleading advertising causes shoppers to doubt. Very few investigations (e.g., Karabas et al., 2020; Wang et al., 2019) have found that tricky selling activities reduce consumer loyalty and trust. The fifth factor, "service recovery" gauges buyers' impression of the reasonableness of the effort made by web based business organizations to restore payment when goods have been returned. Social trade scholars have distinguished three kinds of perceived justice that influence the way in which individuals assess exchanges: procedural, distributive, and interactional justice (Wu, 2013). The consequences of an earlier report likewise offered solid help with the impact on shoppers' view of equity of firms' methods of compensation (Samara, Jamali, & Parada, 2019).

The CPEOR scale has been embraced for its power to estimate shoppers' impression of Internet retailers' ethics, explicitly in analysing the likely connections between choice and CPEOR. Roman (2007), first, demonstrated that CPEOR is fundamentally identified with shoppers' fulfilment and trust. Moreover, some studies have demonstrated that CPEOR effects the degree of trust in consumers' perceptions of online retailers' ethics (Agag, 2019; Li et al., 2019), perceived value (Mpinganjira & Maduku, 2019), satisfaction (Shanahan & Hopkins, 2019), and consumer loyalty (Cheng, et al., 2013; Lu, et al., 2013).

2.2. Cultural orientation

Cultural orientation is identified utilising Hofstede's (1980) fourfold typology, specifically power distance (i.e., how much an individual acknowledges treacheries in the working out of force), uncertainty avoidance (i.e., the degree to which an individual can adapt successfully to

dubious circumstances, and the way that s/he makes decisions that help them to clear such ambiguities), individualism (i.e., how much an individual is concerned predominantly with his/her own advantages), and masculinity (i.e., the degree to which an individual underlines quality, rivalry, and execution as drivers of life). Customer ethical ideologies in the present study have been inspected from the viewpoint of vision (i.e., following absolute goods in making moral decisions) and relativism (i.e., defining good activities according to the particular circumstances and the people in question), which individually relate to dealing with morals in deontological ways (i.e., assessing whether an activity is correct or wrong by referring them to standards or laws) or teleological ways (i.e., making moral decisions according to the attractiveness of what they apparently lead to) (Leonidou, Leonidou, & Kvasova, 2013). Our paper focused on idealism factor, because it is more linked to the uncertainty avoidance and power distance consumers (Leonidou, et al., 2013). It also investigates the egoism factor, which is most linked to a consumer's degree of masculinity and individualism (Riquelme & Román, 2014).

2.3. Consumer loyalty

Consumer loyalty plays a critical role in attracting and maintaining consumers (Choudhary, Jhamb, & Sharma, 2019). The literature incorporates various definitions of the idea of dependability, and the conceptualization and estimation of dedication differs considerably in investigations (Oliver, 1999) as the development of consistency turns out to be increasingly intricate (Park, Kim, & Kwon, 2017). There are two fundamental approaches to the idea of client loyalty: conduct and attitudinal (Day, 1969). The conduct approach defines client loyalty as a type of conduct, and estimates it by instances of purchasing and the recurrence of purchase (Konuk, 2018.). This approach is acknowledged as helpful for anticipating clients' decisions (Fournier, 1998). However, it is also often criticized for disregarding clients' dynamic cycles (Tsao, Hsieh, & Lin, 2016). Conversely, the attitudinal approach defines client loyalty as a

good disposition toward a firm or brand, bringing about re-purchasing behaviour (Anderson & Srinivasan, 2003), the expectation of repurchasing and susceptibility to suggestion (Wang & Chen, 2019). Recently, client dependability has been viewed as the development of a disposition (Tseng & Lee, 2018). Along these lines, we defined customer loyalty in our examination as a buyer's positive stance toward an Internet business site that inclines her/him to continue with the act of purchasing.

Our conceptual framework is demonstrated in Figure 1, which suggests that two factors of a consumers' cultural orientation (i.e., uncertainty avoidance, power distance) effect idealism, while two other factors of cultural orientation (i.e., masculinity, individualism) effect egoism. Both egoism and idealism have a significant influence on customers perceptions regarding the ethics of online retailing (CPEOR). This perceptions about online retailing ethics in turn effect on customers loyalty.

Insert Figure 1 about here

2.4. Cultural orientation and ethical profile

Power distance is the primary element of a person's social direction and mirrors how much a culture accepts the normal ways of circulating institutional and hierarchical force (whether this should be unchanging or inconsistent) and how the choices of the force holders ought to be seen (whether they should be tested or acknowledged) (Hofstede,1997).Ultimately, individuals in high power distance societies accentuate the areas of power, for example, family, religion, and enactment, while individuals in low force separation societies concede in these areas. The former are socialized to adjust to cultural standards and agree to the assessments of their bosses (Hofstede, 2002). They use their dependence on formal norms to direct what they see as proper moral conduct in all parts of life, including the circumstances in which something is used, which implies a state of mind not found in hopeful individuals (Vitell et al., 1993).

Likewise, because people described by high power distance indiscriminately comply with authority or anyone in a more significant position (Lin et al., 2019), they are additionally prone to unquestioningly follow higher or better obligations and standards, which is the hallmark of optimism (Paharia & Swaminathan, 2019). Therefore, we may guess that:

H1. Power distance is positively related to idealism.

Another cultural factor is uncertainty avoidance, while the third one alludes to vulnerability shirking, that is, the degree to which a culture feels compromised by vague, unsure circumstances and attempts to evade them by building up more structure (Hofstede, 1997). People who exhibit vulnerability evasion to a serious extent are especially worried about security throughout every day of their lives, favour clearly stratified structures, dislike deviations from standard practices, and probably show a narrow-minded rejection of unusual beliefs and conduct. They generally embrace traditional guidelines and standards, in order to insulate themselves against the feeling of vulnerability in their affairs and steer clear of any ambiguities (Hollebeek, 2018; Lu et al., 2018). If they try to face vulnerability-testing moral issues, people with high vulnerability shirking will in general adopt a more optimistic position, since they accept that attractive results must be guaranteed before people calculate correctly what they should do (Pasiouras et al., 2020). For this reason, one would anticipate that:

H2. Uncertainty avoidance is positively related to idealism.

Individualism is the third cultural orientation, measured by the likelihood of individuals from an individualistic culture being concerned for their own advantage and whether the government will help their close family (Canestrino et al., 2020). Furthermore, customers go into society to advance their own advantage, without taking account of the interests of the wider society (Wong, Sancha, & Thomsen, 2017). Likewise, they frequently question established moral

principles, are more resilient to external impacts when confronting a moral difficulty, and will in general calculate the ethicality of choices and activities from the standpoint of self-advancement and their own importance (Lewellyn, 2017). Indeed, it has been demonstrated experimentally that a powerful urge to act independently is decidedly identified with self-absorbed conduct (Yin, Qian, & Singhapakdi, 2018). In light of the above argumentation and proof, we may speculate that:

H3. Individualism is positively related to egoism.

The final dimension of cultural orientation refers to masculinity, the degree to which an individual anticipates that men should be more emphatic than women, and more in touch with the outer world (Hofstede, 1997). Very manly people, who esteem material achievement and emphaticness, are probably not going to be effected by formal moral codes, and are not relationship-oriented. They are essentially defined by close to home accomplishment and acknowledgment as individuals and will in general put their own personal responsibility over the interests of others (Hofstede, 1997). Every one of these qualities show that a person with an appreciable degree of manliness is probably going to build up a significant level of self-esteem, since vain people are described by an objective sense of personal responsibility, conceitedness, and the need for self-realization (Nayır, Rehg, & Asa, 2018; Oumlil & Balloun, 2017). It could thus be stated that:

H4. Masculinity is positively related to egoism.

2.5. Ethical ideology and CPEOR

Idealism with reference to vision is measured by how much an individual accepts that correct choices can be made in morally flawed circumstances (Steenhaut & Kenhove, 2006). Idealistic people hold fast to moral perspectives and general absolutes when making moral decisions (Zou & Chan, 2019). Optimists as a rule settle moral issues by looking only for precepts set in

stone, paying little attention to the circumstance and results of their choice (Singhapakdi et al., 1999). As the visionary element prevails, moral decisions become stricter (Pan et al., 2012). More hopeful buyers are hence expected to be less lenient to online retailers who prove untrustworthy, while less optimistic purchasers will probably be more tolerant of attempts to deceive them (Agag & Colmekcioglu, 2020; Henle, Giacalone, & Jurkiewicz, 2005). Given these findings, purchasers who are more hopeful (power separating and vulnerability shirking people) would normally be bound to make negative judgements about the ethics of web based retailing. We propose the following hypothesis:

H5. Idealism is negatively related to CPEOR.

Egoism refers to the extent to which individuals elevate their own prosperity over that of others (Palihawadana, Oghazi, & Liu, 2016). For a egoist, an activity is moral when it best advances his/her wider interests (Prakash et al., 2019). Selfish people will in general be more apathetic about a firm's exploitative conduct, as long as it falls short of endangering their advantage (Agag & El-Masry, 2016). Vanity influences moral judgment; hence, influences direct people's goals (Yoon, 2011). In addition, people who are inclined to be independent (self-seeking) will in general be less hostile (Lu et al., 2013). This research consequently expects that, since character qualities such as cooperativeness and animosity are contrarily identified with the buyer's view of morality (Balch & Armstrong, 2010), customers who are more vain (showing independence and manliness) would be more likely to have a positive perception of the ethics of Internet retailing. Hence, we may test whether:

H6. Egoism is positively related to CPEOR.

2.6. CPEOR and consumer loyalty

A customer's evaluation of business in the market is aligned to the equivalent commitment of organizations and consumers. The basic hypothesis in the present study was used to clarify

the connection between Internet business morals and purchaser loyalty. The hypothesis shows that if consumers see an online business site treating transactions decently (for example, as moral practices), they will view its value positively (Alexander, 2002), and this will encourage clients to buy more from same site. At the point when consumers perceive that a firm behaves ethically, they are more disposed to commit themselves to the firm and keep on buying (Ahearne et al., 2005; Diallo & Lambey-Checchin, 2017). The discoveries of Valenzuela et al. (2010) and Roman (2005) demonstrated that a consumer's evaluation of a dealer's moral level is decidedly and legitimately identified with this client's loyalty to the dealer. Online purchasers will be constant when they see an e-specialist organization as moral (Agag et al., 2019; Sharam & Lijuan, 2014). All the above leads us to theorize that:

H7. Customer with higher CPEOR tends to exhibit a higher intention of loyalty toward online retailers.

3. Methodology

3.1. Measurement of Constructs

The study variables measurements were adopted from prior studies. The scales for measuring cultural orientation (i.e., “power distance”, “uncertainty avoidance”, “individualism”, and “masculinity”) were adopted from Hofstede's (1980). Idealism was adopted from Forsyth (1980), while “egoism” was measured by a scaled developed by Reidenbach and Robin (1988). CPEOR was measured as a second-order factor using five dimensions (i.e., privacy, security, non-deception, fulfilment, and service recovery) from prior research (e.g., Agag, 2019; Roman, 2007). Finally, customer loyalty was assessed using four items from Anderson and Srinivasan (2003). All variables were measured with a five-point Likert scale, ranging from “totally disagree” to “totally agree”

We used back-translation method to translate the measurements items into Arabic. To ensure the questionnaire authenticity, our questionnaire was revised by experts and academics in the marketing field. A convenient sample is used to pilot the questionnaire. 100 consumers and 5 academics were used to pilot our study reliability and validity.

3.2. Data collection and sample description

The questionnaire was distributed in Egypt among indigenous purchasers aged 18 or more. Egypt is a logical context for this kind of examination, since (a) Egyptian culture is characterized by Parnell and Hatem (1999) as having a rich culture and business tradition and a way of life that mixes Islamic, Arabic and Middle Eastern elements. Egypt has a remarkable culture that distinguishes it from all other Arab societies. Egyptians themselves consider their future and their history as remarkable. Anthropologists like to use the term Egyptianized rather than Arabized to best describe the Egyptian social personality. Essentially, Parnell and Hatem (1999) concur with past anthropologists in the uniqueness of the Egyptian character compared with other Middle Eastern societies and with other African countries; (b) lately, it recorded increasing episodes of unscrupulous advertising practices, which have largely disregarded shopper rights and interests; and (c) the Egyptian Revolution of 2011 (Revolution of 25th January) and the resulting changes, which present new guidelines for regulating the ethical behaviour of trading corporations. To experimentally test the hypotheses, we used a survey questionnaire.

Copies of questionnaires were distributed by email. The email message gave the reason for this survey and welcomed every recipient to show their interest in the findings by completing the attached questionnaire. Reviewing by email has various strong points missing from ordinary survey interviews. Email surveys offer a more productive and helpful assortment of information sources (Best & Krueger, 2002). Likewise, an online methodology can recognize and attract online customers. Respondents were requested in several ways: advertisements in a

college paper, in accommodation lobbies and PC labs, and announcements were made via overhead projectors in an assortment of the bigger lecture halls. Volunteers who met the investigation criteria (for example, people who had bought an item online at least once in the past six months) were asked to fill in the self-reported questionnaire when it was sent to them. The information was gathered in Egypt between 1st March and 22nd April 2020

A total of 819 surveys were received from the 1,000 that had been sent out. The condition of having bought at least one item on line in the past six months was imposed to encourage buyers' assessments of an online retailer's site and furthermore to evade the possibility of determination bias (Cannon et al., 2000). Participants were explicitly asked to relate their answers to the site where they had made their last online purchase. The respondents represented online shoppers from various online retailers, having bought an assortment of things (e.g., travel, books, CDs, PCs). 22 of the surveys were incomplete or were otherwise inadmissible for use in this study. This left a total of 797 questionnaire for further analysis.

4- Results

4.1. Descriptive statistics

Of the 797 respondents of the sample, 437 were men (55.0 %) and 360 were women (45.0 %). Most of the respondents were aged somewhere in the range of 20-30 (43.0 %), were receiving undergraduate degree (e.g., bachelor's degree) (56.0 %), and had engaged in web-based shopping four or more times in the previous year (66.0 %). The latest online customer experience for most of the respondents (54.0 %) was within the past 2 years and the most that the majority (720 %) earned per month was £1000-£2500 .

4.2. Non-response bias and common method bias

The Chi-Square test for the early and late participants indicates these groups did not vary fundamentally ($p > .05$) in sex or age distribution. We consequently barred the chance of non-response bias. A basic strategy bias exists when an overall build represents most of the covariance among all the developments. We conducted a principal component factor analysis and the outcomes showed little risk of common method bias. The main (biggest) factor represented 37.39% (the differences disclosed extents from 17.08% to 37.39%) and no factor represented over 50% of variance, demonstrating that common method bias was unlikely to be a significant issue in our data set. Furthermore, we utilised the common latent factor technique by subsuming the study items into a common latent factor (CLF). We added the LFC to the measurement model and compared the standardized regression weights of the two models with and without the CLF. The results of the analysis revealed a similar values (different value was less than 0.2) (Gaskin, 2017). The indices of the models fit of the two models were similar (model with CLF: $\chi^2/df = 1.8704$; model without CLF: $\chi^2/df = 1.9730$). We also utilised a marker variable (MV) method (Lindell & Whitney, 2001). In our study, we used an item measures economic confidence: “How much confidence do you have in your national economy today?” This item is not associated with our study variables. The results indicated that the correlations among the MV and the study variables ranged from -0.24 to 0.06 with an average size of 0.04 and it was not significant. These analyses revealed that common method bias should not be a concern in our research.

4.3. Measurement model

To analyse the legitimacy and consistent quality of our estimation model, we utilised Structural Equation Modelling (SEM) for confirmatory factor investigation utilising the AMOS 22.0 software package. We assessed the estimation model, using generally accepted rules,

through convergent validity, discriminant validity, and reliability. The results of this tests are shown in Tables 1 and 2. We likewise performed tests for multi-collinearity because of the generally high connections in some of the study factors. All the constructs had different variance inflation factors (VIF) values under 2.3, which is within the cut-off limit of 3.0. They all stacked onto the inactive variable structure that we compared and they all displayed loadings more noteworthy than 0.761. They all showed dependable and satisfactory interior consistency, because the Chronbach alpha coefficients exceeded 0.7 (Table 1). The Chronbach alpha coefficients for the masculinity ($\alpha = 0.70$) was the most vulnerable of all the dependability measures, but still remained adequate (Nunnally & Bernstein, 1994). All the rest of the structures indicated highly internal consistency reliability.

The estimation model additionally showed significant convergent validity, because no part of the cross-loading framework displayed cross loading that exceeded the with-in limit and segment loadings. Discriminant validity was considered in two stages. To start with, the basis for Fornell and Larcker (1981) was used to test whether the square foundation of a construct's AVE was higher than the connections within it and some other variables within the model. Second, the factor loading of a construct on its related development had to be more prominent than the loading of another non-construct on the construct. Table 2 shows the results of this investigation and reports factor correlation matrix with the AVE on the diagonal. Accordingly, we reasoned that the estimation model displayed great discriminant validity and met the measures proposed by Fornell and Larcker (1981). We also used the heterotrait-monotrait ratio (HTMT) (Henseler et al., 2015) to assess the discriminant validity. The values of HTMT for all constructs were below 0.85, indicating a confirmation of the discriminant validity.

Insert Tables 1 & 2 about here

4.4. Structural model assessment

The results in figure 2 indicate that our model justifies 39% of the change for idealism, 46% of the change for egoism, 48% of the change for CPEOR, and 53% of the change for loyalty. We tested our hypotheses (H1-H7) using SEM-AMOS. Figure 2 and Table 3 show the results of the study. The analysis revealed acceptable global fit indices: The results revealed a satisfactory fit, given the large sample size of 797 (Hair et al., 2010) ($\chi^2/df = 1.806$, CFI = 0.907, AGFI = 0.837, RMSEA = 0.042), which indicated that the model fits well. Table 4 indicates the results of the study hypotheses. H1 investigates the link between power distance and idealism.

Insert Figure 2 about here

The analysis revealed that power distance has a significant positive effect on idealism ($\beta = 0.31$, $p < 0.001$), thus H1 is supported. Our results also indicated that uncertainty avoidance is negatively related to idealism ($\beta = -0.08$, $p < 0.05$), thus H2 is rejected. Individualism was found to have a significant positive effect on egoism ($\beta = 0.47$, $p < 0.001$), which supports H3. The results revealed that masculinity has a positive effect on egoism ($\beta = 0.38$, $p < 0.001$). Our analysis indicated that idealism and egoism have a significant influence on CPEO ($\beta = -0.42$, 0.36 , $p < 0.001$), respectively. Thus, H5 and H6 were supported. Finally, the analysis revealed that CPEOR has a significant positive effect on customer loyalty ($\beta = 0.45$, $p < 0.001$). Furthermore, based on Cohen's (1988) effect size technique, our model indicated that CPEOR ($f^2 = 0.417$) and loyalty ($f^2 = 0.691$) have a large effect size whereas egoism ($f^2 = 0.216$) has a medium effect size.

4.5. Extended analysis: robustness check

The robustness of the findings was assessed by testing two competitive models. First, demographic factors (incomes, age, education, gender) were included as control factors to examine their effects on our study results. Adding the covariates had no effect on the key findings or the model's explanatory strength (R2 values remained the same). The dependent variable (loyalty) was not influenced by any of the demographic factors. Thus, the links between the study variables were unlikely to be affected by demographic factors.

Second, a concurrent model was tested that included consumers familiarity with the online retailer such as frequency of online retailer visits and length of relationship as a main driver of the study variables. The analysis of our study revealed that familiarity has a significant influence on consumer perceptions of online retailing ethics ($\beta = 0.19, p < 0.05$), and loyalty ($\beta = 0.13, p < 0.05$). These results support the nomological validity of our proposed model.

Insert Table 3 about here

5. Discussion and implications

5.1. Discussion

The point of this investigation was to create and test a complete model that centres on the drivers and results of buyers' perceptions with respect to the ethics of online retailers. To achieve the first objective of our study, the results of the analysis revealed that cultural orientation (i.e., power distance, uncertainty avoidance, individualism, and masculinity) have a significant influence on ethical ideology (i.e., idealism and egoism). To begin with, the way that power distance positively affected idealism is predictable from the discoveries from

previous examinations exploring the impact of culture on shoppers' dynamic in ethical advertising (e.g., Agag, 2019; Agag & El-Masry, 2016; Chen et al., 2018; Halder et al., 2020). These investigations found that people from societies with high power distance (such as Egypt) generally acknowledge the imbalance of intensity and see contrasts between bosses and subordinates, are hesitant to differ from bosses and accept that bosses are qualified to receive benefits. From this it follows that people from societies with high power distance for the most part stick to severe deontological standards, on an optimistic moral belief system is based.

Second, the discoveries of this examination show the negative direct impact of uncertainty avoidance on idealism. This startling outcome demonstrates that, in specific situations (for example unfavourable economic conditions, political disturbance, and high market instability), the optimistic way of thinking, which sets store by supreme values set in stone, may not remain constant (see, for instance, the clashing aftereffects mentioned in Erffmeyer et al. (1999) and Leonidou et al. (2013). Another clarification was that it is conceivable that people with inflexible moral standards might contrast in the matter of moral convictions with normal Egyptians, since the Egyptian example included such a high level of educated purchasers.

Third, we found that individualism had a positive critical impact on egoism. These outcomes affirm the discoveries of past examinations that exceptionally individualistic citizen might worry whether pursuing their greatest advantages and most cherished objectives might give them a selfish perspective (Leonidou et al., 2013). It likewise reveals insight into the discussion on the interface of the individualism-egoism raised by Beekun et al. (2002), who, in their assessment of business morals practices in Brazil and the US, revealed no association between these two factors. This is significant in light of the fact that individuals from individualistic societies demand that similar principles should apply to everyone and are less worried about profiting from their own dominance regardless of whether it contravenes standards.

Fourth, the discoveries of this investigation show the immediate impact of masculinity on egoism. These results endorse the discoveries of previous investigations (e.g., Agag & Colmekcioglu, 2020; Leonidou et al., 2013; Vitell et al., 1993; Zou & Chan, 2019) which imply that even more driven and profoundly serious people, as they progress toward material achievement, are bound to show more significant levels of egoism.

Fifth, to achieve the second study objective, our discoveries propose that people with a higher inclination to be optimistic are bound to conclude that the moral practices of an online retailer are low, which is consistent with the conclusions of past researchers on the matter (Al-Kahtib et al., 2005; Lu et al., 2013). People who are more hopeful take the position that everyone hurts others everywhere, that this invariably deplorable and that it ought not to continue. Individuals who are less hopeful imagine that in some cases delivering mischief well is important. Such people will in general take a utilitarian viewpoint, seeing that a demonstration is correct so long as it delivers the greatest benefit to the greatest number of relevant individuals, even though it may harm a specific few. Thus, the observations of optimistic purchasers about the morals of Internet retailing are negative. Sixth, the solid positive relationship between egoism and CPEOR suggests that vain buyers have positive observations to make about the ethics of web-based retailing, which conforms to those of past explorations of this question (e.g., Agag & Colmekcioglu, 2020; Al-Khatib et al., 2004; Rawwas, 2001).

Finally, regarding our study third objective, the investigation affirmed the common view that organizations acting in a moral way are probably going to keep purchasers loyal, which is in agreement with the outcomes detailed by past analysts in this field (e.g., Aramburu & Pescador, 2019; Iglesias et al., 2020; Roman & Ruiz, 2005; Sharam & Lijuan, 2014; Valenzuela et al., 2010). This investigation reveals that CPEOR is a noteworthy factor in e-loyalty intentions, with the end goal that expanded CPEOR should prompt expanded repurchase practices. It gives

exact proof of the theory that moral conduct in Internet retailing assumes a significant part in improving the nature of sellers' relationships with consumers.

5.2. Theoretical contributions

Our paper adds to the literature on marketing and business ethics in several ways: first, while consumers observations about online retailers may restrict the expected exchanges of Internet business, it appears that the precursors and results of CPEOR are the most significant determinants for web-based business achievement. This investigation bridges the existing gap by assembling in a single model the two precursors and results of the ethics of online retailers, as seen by the individual purchaser; second, it simultaneously inspects the part played by cultural orientations and ethical ideologies in framing the mental approach to the ethics of Internet retailing and customers' reactions; third, it reveals the significant function of individualism and egoism in forming a person's attitudes about online retailers' morals, and the way in which his/her cultural orientation impact on them; fourth, the CPEOR scale offers a multidimensional conceptualization that is a much powerful option than the unidimensional ways used in the past to estimate buyers' moral judgements. It culminated in using five measurements of CPEOR (i.e., security, privacy, non-deception, fulfilment, and service recovery) to analyse individual mindfulness in virtual conditions. In conclusion, fifth, it gives a point by point assessment of the impact of customers' verdicts with respect to the ethics of online retailing and customer loyalty.

5.3. Managerial implications

The results of this paper have a number of implications. If they want to run a business site effectively from a moral viewpoint, Internet business firms need to understand how purchasers' moral observations are shaped. The current examination incorporated a total of 15 items

(gathered under five factors) that online business firms can use to evaluate buyers' discernments. These would give online business firms a few insights into ways to build up their purchasers' loyalty. Before choosing to enter another market (whether locally or abroad), managers basically need to grasp the moral belief system of their prospective consumers. Just as social variation separates nations at the "macro-country" level, so contrasts in customers' cultural profiles are conceivable at the "micro-individual" level. Subsequently, making such distinctions in individual social attributes is crucial to understanding better the moral impressions of different groups of consumers. For instance, when consumers have high levels of power distance and uncertainty avoidance they tend to have high idealistic values; hence marketers should draw up marketing programs which accentuates the moral strength of the organization.

The discoveries of this examination could likewise support public policymakers, in both administrative associations (e.g. Ministry of Commerce) and parastatal (e.g. Chamber of Commerce) organisations, to participate more carefully in examining the ethicality of firms so as to set up more appropriate moral rules. Through progressive campaigns, they should pass on to organizations the message that consumers do develop assumptions regarding the ethicality of their marketing behaviours, and hence firms ought to empower ethicality, not merely for the security of their public image but also to support monetary profit. The reception of significant rules would be one of the ways to control organizations' moral practices and guarantee that genuine, straightforward, and sensitive ways should be found to market their products. Public policymakers could likewise offer projects planning to improve firms' moral mindfulness and mutual awareness between firms and consumers.

6. Limitations and future research directions

Notwithstanding the contributions of this paper, some constraints on its range should be admitted. To begin with, it would have been particularly intriguing to examine shoppers' moral discernments (and equally, the predecessors and results of these) between nations with low versus high cultural contexts, and with developed as opposed to developing economies. It would likewise have been valuable to analyse the contrasts in buyer awareness of web-based retailing morals with regard to various firms, items, or brands. Second, the business ethics literature distinguishes a few variables which impact on the moral decisions of shoppers (e.g., sex, age, and education). Exploring these could distinguish how every factor, exclusively and helpfully, impacts purchasers' moral assessments of web-based retailing. Third, information from non-Internet customers was not collected, given that the focal point of this investigation was online shoppers and referred to their most recent online purchase. It might have been a fascinating expansion, however, to test this calculated model for different samples, like non online customers. Fourth, the surprising negative affiliation seen in this examination between uncertainty avoidance and idealism requires further examination, particularly in the context of various financial and administrative conditions, which are generally answerable for further vulnerabilities in a society. Finally, shoppers' prior experience with web-based retailing morals, their assumptions about this moral conduct, future moral expectations, and the verbal impact on moral decisions could likewise be analysed in future exploration regarding the matter. Similarly, it would have been fascinating to test the effect of other Internet retailing preoccupations, such as customer satisfaction, customer trust, and purchase intention.

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