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## **Impact of Behavioral Ethics of Online Stores on Consumers' Behavioral Intention in Saudi Arabia**

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### **Abstract**

E-retailers in Saudi Arabia can improve their performance through adequate consideration of the ethical behavior and the different factors that can influence consumers' behaviors and their intentions to visit their commercial websites, purchase, or recommend it to other people. The importance of studying these factors is raised from the fact that marketing activities gain more dimension in online business environment due to lack of direct interaction between buyers and sellers, in addition to the fears associated with the usage of electronic or e-payment channels which forms the heart of online shopping industry. The study used a survey questionnaire which distributed to around 300 candidate participants in Saudi Arabia, mainly in Riyadh, Jeddah, and Tabuk, and the refined sample consisted of only 138 responses due to time limitation. Further studies need to include cultural differences in order to reach more comprehensive outcome regarding the online business environment in Saudi Arabia.

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<sup>1</sup> Riyadh, Saudi Arabia.

**Keywords:** consumer, business ethics, Behavioral Intentions, online shopping, trust, security

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## **Introduction**

In 1999, internet connectivity in Saudi Arabia became available for public via commercial ISPs (Khalil, 2014). The availability of internet has facilitated a wide range of web-based services, ranging from entertainment, education, government services, online banking, and online shopping. Online shopping is the process where customers purchase goods or services from e-retailers or merchants who sell through commercial websites (Khalil, 2014).

According to Al-Hudhaif and Alkubeyyer (2011), retailing industry is one of the largest industries in Saudi Arabia, and over the recent years it became more dependent on information technology. The growing trend to adopt web-based retailing resulted in a new form of retailing industry, that is e-retailing which involve additional aspects and features such as availability regardless of time and geographic constraints, providing more information about goods and services, allowing consumers reviews, and adopting electronic or e-payment methods.

According to Go Gulf (2016), the e-retailing industry in Saudi Arabia is estimated to grow over the next years and to reach around USD billion in 2020. For e-retailers to benefit from the potential prosperity of the e-retailing industry in Saudi Arabia, they should account for the challenges associated with such business environment which involves more ambiguity and security issues that increase consumers' anxiety regarding the quality of product, accuracy of the presented information and delivery conditions, and the privacy of their financial and personal information.

Ambiguity and security issues requires e-retailers to show more commitment to ethical behavior in order to gain consumers' confidence and influence their behavioral intentions such as the intention to purchase, to revisit,

or to recommend the e-retailer's website. This is crucial for attracting and retaining customers and achieving better reputation, sales, and profitability. Ethical behavior is a combination of several factors that can affect the consumers' perception towards the e-retailer. These factors include trust, and security and privacy.

E-payment systems form the heart of the online shopping (Basahel & Khoualdi, 2015), but consumers' concerns about the privacy and security of their financial information can hinder or reduce the adoption of online shopping, where according to Al-Ghamdi, Drew and AlFaraj (2011), a large proportion of the online consumers prefer to use traditional payment methods such as cash payment or cash on delivery rather than e-payment systems such as credit cards and online banking services.

The scope of this study focuses on the e-retailing industry in Saudi Arabia in an attempt to achieve better understanding of how can e-retailers adapt to the prevailing ethical concerns in Saudi Arabia in order to strengthen their relationships with consumers and hence improve the business's performance and profitability.

### **The study problem**

This study examines the impact of ethics factors such as trust, and security and privacy on consumers' behavioral intention. The study revealed that ethics have significant impact on trust, and security and privacy; trust and security and privacy have positive impact on consumers' behavioral intention. This research will answer the following questions:-

- 1- What is the online shopping business environment in Saudi Arabia?
- 2- What is the business ethics?
- 3- How can ethical behavior impact on Trust?
- 4- How can Ethical Behavior impact on Security and Privacy?

5- How can business ethics impact Behavioral Intentions?

### **What distinguishes this study from previous studies?**

This study explores and understands the concerns of consumers in Saudi Arabia when using online shopping. The study will examine the different factors that can shape consumers' perception about the ethical behavior of e-retailers.

### **The study content**

#### **1.0 Online Shopping in Saudi Arabia**

Online shopping is defined as interactions where consumers engaged in an online commercial website (Khosrow-Pour, 2004). The concept of online shopping was first demonstrated in late seventies, and was facilitated after the creation of World Wide Web (WWW) in 1990 and after the development of the SSL encryption which was crucial for online shopping, and after the concept has been adopted by Amazon and Pizza Hut (Sarayrah & Aldhmour, 2016).

According to Demangeot and Broderick (as cited in Alsharief, 2017), today, because of the internet consumers enjoy a wide variety of products and services at online stores. In addition to customers and sellers, online business environment includes also delivery and electronic payment channels. Online shopping includes browsing commercial sites that provide products or services, ordering, making payment, in addition, purchases will be delivered by the seller and received by the buyer within certain time (Khosrow-Pour, 2004). Companies' websites became a major mean for marketing because they form an integral part of the daily lives of customers (Rodriguez-Torrico, Jose & Martin, 2017).

For businesses, adopting online shopping can reduce the need for physical showrooms and hence contributes to cost reduction. In addition, online shopping can help businesses to increase their sales volume since their products are available for consumers regardless of time and geographic restrictions. Seock and Norton (as cited in Alsharief, 2017) argued that for consumers, online

shopping can provide them lower prices, convenience, and access to information about different products. Furthermore, online consumers also look for a variety of delivery options which can make them enjoy the benefits of this method of shopping (Khosrow-Pour, 2004). Figure 1, shows some possible reasons why consumers adopt online shopping.



**Figure1. Why consumers shop online adapted from CDB Research and Consulting, 2003.**

But consumers would not be able to enjoy these advantages of online shopping without the commitment of the online sellers to show ethical behavior regarding the accuracy of the product and delivery information, and the security of the consumers’ personal and financial information. In addition, effective online business environment requires the presence of adequate infrastructure and regulations.

**1.1 Online Business Environment in Saudi Arabia**

In Saudi Arabia the internet was established in 1998 (Al-Maghreb, Dennis & Halliday, 2011). The population of Saudi Arabia is one of the six largest populations among Arab countries and the usage of internet in Saudi Arabia is growing rapidly, which facilitated the fast growth of e-commerce in Saudi Arabia over the last several years (Hannon & Schumm, 2017). Internet technology growth contribute to the decreases in goods and services prices, and expansion of the geographical restrictions of the market (Alam & Elaasi, 2016), and online sales reached about USD 800 million by 2009 (Almoussa, 2014) and

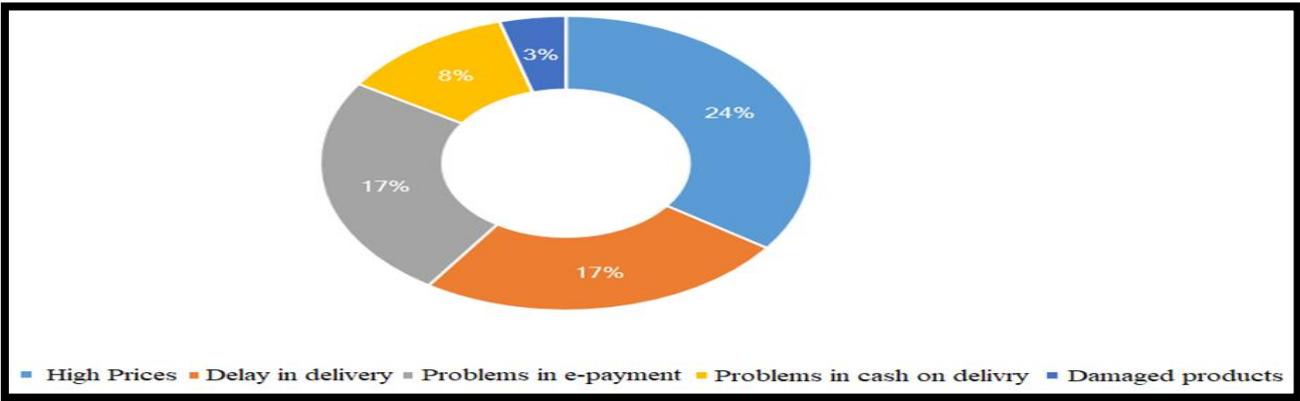
it is estimated Go Gulf (2016) to reach about USD 11 billion in 2020 as shown in Table 1.

**Table 1 E-Commerce Estimated Revenues in KSA (million USD)**

Year	Estimated Revenues in (million USD)
2014	5,100
2015	5,900
2016	6,800
2017	7,745
2018	8,720
2019	9,790
2020	10,870

Note. Adapted from E-Commerce in KSA, 2016, Go Gulf.

Although this fast and enormous growth of online shopping in Saudi Arabia, but a study conducted by DRC (2016) under the supervision of the Saudi Ministry of Commerce, revealed that both e-retailers and consumers still facing different difficulties that can limit further and faster expansion of online shopping in Saudi Arabia. Difficulties facing e-retailers include inefficient transportation and delivery channels, the cost of payment channels, and consumers’ perception towards e-payment methods. According to the report, consumers find several problems, shown in Figure 2; these problems include e-payment, delivery, and higher prices.



**Figure 2 Problems facing e-Commerce in Saudi Arabia adapted from E-Commerce Report, 2016, Digital Research Company (DRC),**

There a various number of online stores in Saudi Arabia, many of them are enrolled and registered in Maroof platform which established by the Saudi Ministry of Commerce to provide more creditability for online stores in Saudi Arabia (Maroof, 2017). The most popular online stores in Saudi Arabia include Souq.com, Wadi.com, Namshi, and Herbs. Payment methods adopted by online stores in Saudi Arabia include credit cards such as VISA and Master Card, SADAD platform which was initiated by Saudi Arabian Monetary Agency (SAMA) to permit a wide range of electronic transactions (SADAD, 2017), online and mobile banking services. In addition, online stores provide their customer a traditional payment option that is cash on delivery.

## **2.0 Ethics**

"Ethics is concerned with the kinds of values and morals an individual or a society finds desirable or appropriate" (Northouse, 2013, p.424). Jackson, Miller and Miller (as cited in Cheng, Yang, Chen & Chen, 2014) argued that ethics are related to justice, fairness, and whether an action is right. While according to Sherwin (as cited in Elbeltagi & Agag, 2016) ethics refer to moral values or principles that can guide behaviors.

### **2.1 Business ethics**

Ethics refer according to Ferrell (as cited in Cheng, et al., 2014), to the moral standards and principles that guide commercial activities. And business ethics is simply the applying ethical principles to business (Elbeltagi & Agag, 2016). For a business, lack of ethical values such as fairness, integrity, and honesty can cause ethical problems and weaken relationships with customers, where customers do not like to be subject to unethical sales actions (Cheng et al., 2014), and consumers may reward or punish a business according to what they perceive as ethical or unethical behavior (Babin et al., 2004). Business practitioners became more aware of the significant role that ethics can play in marketing, and according to Elbeltagi and Agag (2016), many firms and associations developed codes of ethics for their practices.

Didea (as cited in Lache, 2013) suggests that unethical marketing practice include commercial offers that do not reflect the actual characteristics of a product, abusive exploitation of the customers' emotions, take advantage of the vulnerability of certain customer segments, and abusive usage confidential or private information. Unethical marketing practices also include misleading advertising, deceptive prices, and sales of hazardous or illegal products (Elbeltagi & Agag, 2016).

## **2.2 Online ethics**

Ethical practices in business and conventional marketing gain more complexities in e-commerce or online retailing, where according to Limbu, Wolf and Lunsford (2012), consumers need more information to judge the ethical behaviors of e-retailers due to lack of physical interaction. Citera (as cited in Cheng et al., 2014) e-commerce is likely perceived as unethical more than face-to-face commerce.

Therefore, in e-commerce, there is a need to additional aspects, such as information ethics, to the framework of ethical practices of conventional marketing. Pierce and Henry (as cited in Cheng et al., 2014) defined Information ethics as the principles and rules of moral decisions by applying computer technology and computer usage. Hence, it is useful to focus on the transaction process when surveying interactions between e-retailers and consumers (Bauer, Falk & Hammer Schmidt, 2006). Mason (as cited in Cheng et al., 2014) suggested four fundamental issues for information ethics; these are privacy, accuracy, property, and accessibility. In addition, trust is another important issue in electronic interaction. Schlegelmilch and Oberseder (2010) added phishing and identity theft as critical issues in internet ethics.

Roman (2007) argued that consumers' perception of ethical behavior of an e-retailer is related to responsibility and integrity of firm that attempt to interact with consumers in honest, fair, confidential and secure manner that protect their interests. In order to measure the consumers' perceived ethics of online or e-

retailers, Roman (2007) developed the consumer perceptions of online retailing ethics (CPORE) which incorporates these aspects into a scale consists of four dimensions, security, privacy, non-deception, and fulfillment parameters. The evaluation of how ethically is the e-retailer depends on the presence of these dimensions as perceived by the consumer.

Security is related to the safety of the payment channels and the protection of protection of financial information (Roman,2007), privacy is related to protection of the identity information of consumers (Bart, Shankar, Sultan &Urban,2005), non-deception is more related to misleading or deceiving practices (Roman,2007), and according to Wolfinbarger and Gilly (as cited in Roman, 2007), fulfillment and reliability concerned with the accuracy of product description, timing and quality of delivery.

### **2.3 Behavioral Intention**

#### **2.3.1 Behavior**

It refers to the way in which an individual or group acts with or respond to the surrounding environment. Lorber, Treven, and Mumel, (2017), defined behavior as the individuals' actions that are made in relation with others or environment.

#### **2.3.2 Intention**

It means the planned goal or purpose of undertaken actions, where Oxford dictionaries (2017), defines intention as an aim or plan. While according to Triandis (as cited in Sarayrah & Aldhmour, 2016), intentions represent self-instructions to behave in a certain way.

#### **2.3.3 Behavioral intention**

Based on these definitions of behavior and intention, behavioral intention could be defined as the planned goals or the purpose of adopting a specific behavior. Ajzen (1991) stated that intentions "are indications of how hard people are willing to try, of how much of an effort they are planning to exert, in order to perform the behavior"(p.181). Warshaw & Davis (1985) defined behavioral

intention as the extent to which an individual has formulated aware plans to do or not to do a specific future behavior. In the same context, Ajzen (1991) stated that the factors of motivations that influence behavior are assumed to be captured by intentions.

#### **2.3.4 Behavioral intention in marketing**

In marketing context, this statement initiates for the discussion on the impacts of these motivational factors on consumers' behavior which can help in setting marketing strategies and developing appropriate resources and capabilities. According to Choi et al. (As cited in Bakirtas, H., Bakirtas, I. & Çetin, 2015), consumer's behavioral intentions include revisiting, recommending, and spending more time in the store. This implies that understanding consumers' behavioral intention and setting marketing strategies accordingly can play an important role in improving marketing performance through strengthening relationships with customers who likely would result in better image and increased sales.

#### **2.3.5 Behavioral intention in online shopping**

It applies also in online shopping, since according to Pavlou and Chai (2002), "Intention to transact is broadly described as the consumer's intent to engage in an electronic exchange relationship with a Web retailer" (p.11) In addition, according to Ajzen (1991), consumers' intention includes intention to subscribe and to use of internet in the future. This indicates that consumers' intentions can influences online retailers' relationships with their customers. The performance outcomes of these relationships are generated mainly from the consumers' intention to purchase and to revisit the online retailing website.

Intention to purchase online reflects the consumer's desire to buy from a particular online retailer. Salisburyetal (as cited in Limbu et al., 2012) stated that it is related to the strength of a consumer's readiness and desire to conduct a specific purchasing behavior through the internet. While revisit intention is the consumer's desire to use the same website again, Turban, Lee, King, and Chung

(as cited in Limbu et al., 2012) stated that when a consumer finish visiting and making orders from a website for a specified period, the next hit by this consumer is a new visit. Limbu et al. (2012) concluded that retail sales are linked to the consumer's intention to purchase and to revisit. Consumers' intention to recommend the website is essential for retailers to develop and maintain loyalty, and to expand the relationship with customers. Román and Cuestas (2008), argued that loyalty is combination of consumer's intention to recommend the firm, and to maintain an ongoing relationship with it.

This highlights the importance of consumers' behavioral intentions in formulating marketing strategies for online retailing businesses. But, for online retailers, in order to incorporate behavioral intention in their marketing strategies, they need first to understand and respond to the factors affecting these intentions. There are many factors that can determine consumers' behavioral intention, such as website design, and ease of navigation (Alsharief, 2017), trust, security and privacy, and ethical concerns (Elbeltagi, Agag, 2016).

#### **2.4 Trust**

Trust refers to the level of uncertainty and risk involved in a relationship between two parties engaged in an exchange relationship and looking for specified mutual benefits. According to Limbu et al. (2012), "Trust is a concept closely related to perceived ethics" (p.136) According to Moormanetal (as cited in Elbeltagi & Agag,2016), the concept of trust is considered as willingness and readiness to depend on an exchange partner to do a specified task in given conditions. While, Wilson (as cited in Cater, 2008) stated that trust is considered as a crucial relationship model-building block and it refers to the confidence that one party will considerate the benefits and interests of the other.

In the field of marketing, trust is the main pillar of relationship between a business and customers. According to Sarwar, Abbasi and Pervaiz (2012), trust is the relation that links the consumer with the seller. In addition, trust reflects belief and confidence that customer attaches with sellers and consider that what

he aspect that should be delivered (Deutschi, 1958). And according to Swan (as cited in Roman, 2007), consumer trust is related to his believe that his needs and wants will be fulfilled. Unlike traditional shopping, in online shopping consumers are not able to contact directly with the seller and physically conduct and examine the product they intent to purchase, and they depend only on information provided by e-retailers.

Such situation will increase uncertainty and perceived risk towards what would they get actually. Where the lack of face-to face interaction between the consumers and both seller and product will reduce his trust in in the online shopping environment (Al-Ghaith, Sanzogni, & Sandhu, 2010). Naseri and Elliott (as cited in Alsharief, Al-Saadi, 2017) argue that from customers' perspective, online shopping involves more risk and uncertainty than traditional shopping, there lies a link between trust and risk. The more consumer trust on a particular e-retailers the less perceived risk (Banerjee, M. and Banerjee, D., 2012).

Security and privacy issues related to personal information and quality of the transaction also influence consumers' trust, where consumers are much concerned about privacy and security policies and how e-retailer will protect and use their personal information.

Consumers' willingness to transfer their payment information relies on their confidence in the e-retailer's promise to treat and protect their information with respect (Limbu et al., 2012). According to Roman (2007), security, privacy, and fulfillment contribute to the ethical environment in online shopping that influence consumers' trust, since according to Yang Chandlrees, Lin and Chao (2009), ethical online shopping environment can make a consumer perceive e-retailer website as eligible for trust in his commercial transactions

## **2.5 Security and Privacy**

Doing internet based business transactions became an easy task, but still involve a variety of potential risks since, spying, stealing data, and acting under

false identity are also relatively easy tasks. For example, personal information such as credit card number and identification information can be appropriated to impersonate someone else and obtain loans or purchase items using his credit (Brown, DeHayes, Hoffer, Martin, & Perkins, 2012). Therefore, in online shopping, security and privacy are the major ethical issues have been raised by both researchers and consumers (Roman and Cuestas 2008).

Information security is ensured depending on rules and procedures developed to verify the sources of information using specialized software. According to (Teoh, Chong, Lin & Chua, 2013), information security in online shopping is related to the system, transactions, and regulations, and relies on technical characteristics to ensure that depends on the technical characteristics to ensure integration, verification, and privacy. Different types of business have different goals in securing electronic transactions. Therefore, every business needs to have clear security and privacy policies.

Privacy policy describes the business's rules for the protection of information related to customers and online transactions, while the aim of the information security policy is to account for information risks and to ensure compliance with related laws (Brown et. al., 2012).

Security and privacy issues in online shopping are related to consumers' behavioral intention, which according to Mekovec and Hutinski (2012) is influenced by what the website provide regarding information.

### **3.0 Impact of Ethical Behavior**

#### **3.1 Impact of Ethical Behavior on Trust**

Limbu et al. (2012) discussed consumers' behavioral intentions to revisit and to purchase based on their perception of e-retailer ethics. The study was based on the ethical dimensions developed by Roman (2007). The results showed that consumer's intention to revisit and intention to purchase are impacted by their attitude and trust toward e-retailer's website, and that the attitude towards the websites is related to website trust. Although these results

showed that behavioral intention is affected by website trust, the results did not show that behavioral intention is directly affected by perceived ethics.

Sharma and Lijuan (2014) investigated the factors that influence consumers' privacy, trust, and perception toward electronic commerce. The results showed a significant effect of e-commerce ethics on consumers' purchase, and that better ethical practices can increase trust which in turn will strengthen consumers' loyalty and commitment. The following hypothesis is proposed: H1 Ethical behavior of e-retailers in Saudi Arabia positively impacts the trust.

### **3.2 Impacts of Ethical Behavior on Security and Privacy**

Limbu et al. (2012) assessed the relationships between consumers' loyalty and satisfaction, and ethical dimensions, and found that security, non-deception, and order fulfillment have significant impacts on consumers' satisfaction. In their attempt to develop and test a model for ethics in e-retailing, Elbeltagi and Agag (2016) found that service recovery, fulfillment, non-deception, privacy, and security construct the consumers' perceptions of e-retailing ethics, and help to predict consumers' trust, commitment, and satisfaction.

A study conducted in Germany by Singh and Hill (2003) concerned with consumer's concerns regarding online privacy. The study revealed that consumers' concerns about how e-retailers protect consumers' privacy influence their perspectives towards internet use and online behavior. The following hypothesis is proposed: H2 Ethical behavior of e-retailers in Saudi Arabia positively impacts security and privacy.

### **3.3 Impact of Trust on Behavioral Intentions**

The impact of trust on the consumers' behavioral intention, such as revisit, repurchase, and recommendation, in e-retailing has been studied from different perspectives. Limbu et al. (2012) examined the role that trust can play in the perceived ethics and behavioral intentions relationship and found that trust has positive impacts on consumers' behavioral intentions such as purchase and

revisit intentions. Lim, Sia, Lee and Benbasat (2006), emphasized that trust leads customers to have a favorable attitude toward a retailer, thus result in more purchases.

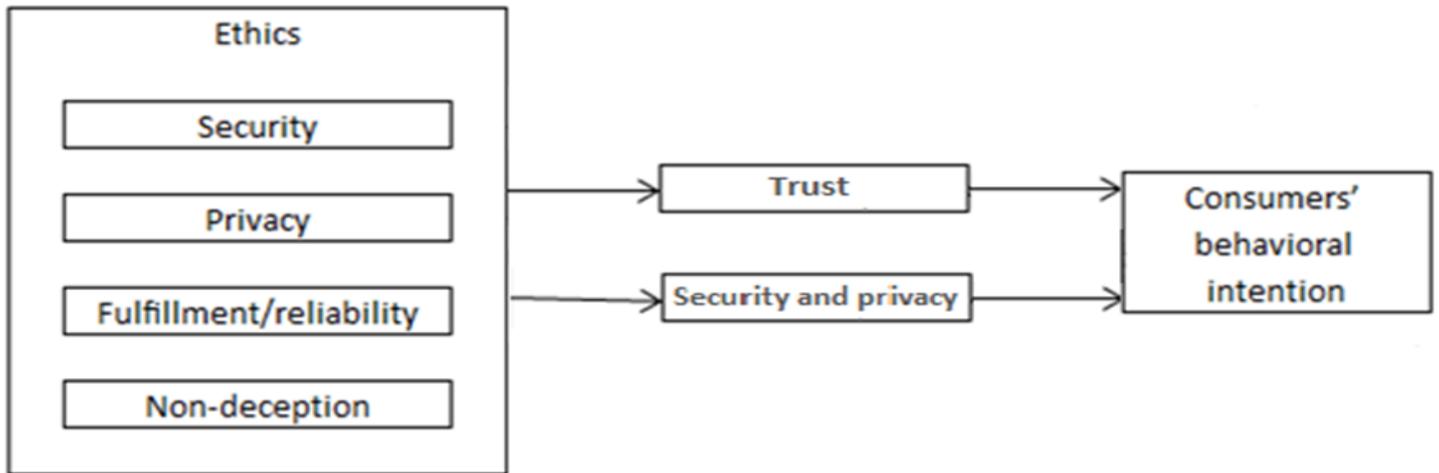
Bhattacharjee (as cited in Elbeltagi & Agag, 2016), found trust is important to predict consumers' willingness to transact with e-retailers and online purchase intent. Trust enables customers to overcome uncertainty and risk perceptions, and to engage in three behavioral intentions that are critical to e-retailers to realize their strategic objectives, recommendation, sharing information, and purchasing (McKnight, Choudhury & Kacmar, 2002). The following hypothesis is proposed: H3 Consumers' trust in e-retailers positively impacts the consumers' behavioral intentions.

### **3.4 Impact of Security and Privacy on Behavioral Intentions**

The research conducted by Azadavar, shahbazi and Teimouri (2011) discussed the important factors affecting consumers' shopping behavior in online shopping, and revealed that anxiety related security negatively affects consumer intention to repurchase. Moreover, Miyazaki and Fernandez (as cited in Azadavar et al., 2011) argued that there is a positive relationship consumers' intention to purchase and the percentage of security and privacy statements provided by the website. Baruh, Secinti and Cemalcila (2017) studied the individual behavioral intention as outcomes of privacy practices in social network and online services sites regarding information sharing and privacy protective measures. They concluded that the degree to which an individual use online service can be predicted based on his privacy concerns.

Fortes and Rita (2016) conducted a study aims to assess the impact of privacy concerns on consumers' intention to purchase in online shopping. The study concluded that commercial websites should be careful about consumers' information privacy that can extremely influence their online purchasing intention. Fortes and Rita (2016) also stated that many studies show that privacy concerns have a negative influence on intention to buy online. The following

hypothesis is proposed: H4 Security and privacy as component of ethical environment in e-retailing positively impact the behavioral intention of consumers in Saudi Arabia.



**Figure 3 The Conceptual Model presented the conceptual model including all the relations between variables.**

#### 4.0 Research Framework

This study is based on the ethical dimensions identified by Roman and Cuestas (2008), security, privacy, fulfillment/reliability, and non-deception. Security refers to consumer's perceptions about safety of the methods of payment and their financial information, privacy is related to consumers' perceptions towards the protection of identity and personal information, fulfillment/reliability is about the extent to which the received product and deliver time match the description and the time frame provided by the website, and non-deception is related to the consumers' belief that the website dose not attempt to persuade them to purchase through deceptive or misleading practices (Roman & Cuestas, 2008). Therefore, the hypotheses related to the impact of ethics will be verified through the impact of its dimensions on the dependent variables. The study attempts to examine the how these ethical dimensions can affect three independent variables (trust, security and privacy) which are suggested to have significant effect on the overall dependent variables (consumers' behavioral intention).

#### 4.1 Sampling Method

The survey was distributed in both paper and electronic version to around 300 candidate participants within Saudi Arabia, mainly in Riyadh, Jeddah, and Tabuk. The received responses were 169, and after refining the responses, the number of valid responses became 138. According to the respondents' demographic information, as shown in Table 00, males respondents formed about 68.8 %, and 40.6 % of the respondents were between 18-29 years old, while Saudis formed 79.7 % of the sample.

**Table 2 The Respondents' demographic information**

Variables	Classification	Number	Percentage %
Gender	Male	95	68.8 %
	Female	43	31.2 %
Age	Below 18	0	0 %
	18-29	56	40.6 %
	30-40	36	26.1 %
	41-50	34	24.6%
	50 and above	12	8.7 %
Online Store	Souq.com	58	42%
	Wadi.com	14	10.1%
	Namshi	32	23.2 %
	HERBS	7	5.1 %
	Other	27	19.6 %
Nationality	Saudi	110	79.7 %
	Non-Saudi	28	20.3 %

Note: Adopted from the Survey questionnaire

#### 4.2 Research Instrument

This study used a quantitative approach based on survey questionnaire divided into two main parts. Part one includes four sections include questions about gender, age, nationality, and the online store the respondent has visited recently. Part two includes 39 statements divided into six sections as shown in Table 3. These statements aim to measure the dependent and the independent variables. The statements are adopted from different sources i.e. ethics (Roman, 2007), trust and behavioral intention (Wu et al, 2012), Security and privacy

(Sharma & Lijuan, 2014). The variables were measured using the five-point Likert scale that is consisted of 5 weighted alternative answers ranked from 1 to 5, where (1) totally disagree, (2) disagree, (3) neutral, (4) agree, and (5) totally agree.

Likert scale was developed in 1932 by Dr. Rensis Likert as a technique for the measurement of attitudes in a scientific way, where response of each statement can be analyzed separately or can be summed with other related statements (Uebersax, 2006). Therefore, confirmation or rejection of hypotheses proposed in this study will be based on the analysis of the responses to the statements included in the survey.

**Table 3 Statements and dimensions**

The Factor	Dimension	Statement	Possible Answers
Ethics	E1	The site clearly explains how user information is used	Likert scale (1-5)
	E2	Information regarding the privacy policy is clearly presented	Likert scale (1-5)
	E3	Only the personal information necessary for the transaction to be completed needs to be provided	Likert scale (1-5)
	E4	The site appears to offer secure payment methods	Likert scale (1-5)
	E5	The security policy is easy to understand	Likert scale (1-5)
	E6	This site has adequate security features	Likert scale (1-5)
	E7	The site displays the terms and conditions of the online transaction before the purchase has taken place	Likert scale (1-5)
	E8	The price shown on the site is the actual amount billed	Likert scale (1-5)
	E9	You get what you ordered from this site	Likert scale (1-5)
	E10	Promises to do something by a certain time, they do it	Likert scale (1-5)
	E11	The site exaggerates the benefits and characteristics of its offerings	Likert scale (1-5)
	E12	This site takes advantage of less experienced consumers to make them	Likert scale (1-5)

		purchase	
	E13	This site attempts to persuade you to buy things that you do not need	Likert scale (1-5)
Trust	T1	Even if not monitored, I would trust the website to do the job right	Likert scale (1-5)
	T2	I trust the website that protects personal information	Likert scale (1-5)
	T3	I believe that the website is trustworthy	Likert scale (1-5)
	T4	This web site clearly provides ethical standards for transactions to customers	Likert scale (1-5)
	T5	This web site clearly explains how the information provided by consumers is used	Likert scale (1-5)
	T6	This web site makes false statements about products and service	Likert scale (1-5)
	T7	This web site will not use personal information other than the original transactions	Likert scale (1-5)
Security and privacy	SE1	The e-payment system of this web site is safe and is verified	Likert scale (1-5)
	SE2	This web site will not use special technology to collect consumers online behavior	Likert scale (1-5)
	SE3	This web site guarantees the handling of personal information of the consumers	Likert scale (1-5)
Behavioural intention	B1	The probability that I will use this online store again is high	Likert scale (1-5)
	B2	I consider myself a loyal patron of this online store	Likert scale (1-5)
	B3	If I had to do it over again, I would choose the online store	Likert scale (1-5)

Note: Based on the Conceptual Model

## 5.0 The results of the study

### 5.1 Scale of ethics: Principal Component and Reliability Analysis

In the table tests, KMO is equal to 0.780 which is very good indicator of the adequacy of the sample. This idea is confirmed by the Bartlett's Test of sphericity which probability is less than 0.05. The communality table shows that three items, E3, E7, E10 shown in Table 3, have to be removed from the analysis because of their bad communalities where extraction is less than 0.5.

After removing these three items, the total variance explained by the factorial solution became 66.811, indeed three dimensions representing the ethics of retailing websites retain 66.81% of the initial information.

The rotated matrix shows that the first dimension of ethics is ethical security and privacy (ESP) and it is composed of the three ethical dimensions, E1, E2, E5, and E6. All these items represent the website effort to maintain the privacy and security of customers. The second dimension is the unethical behavior or treatment, summarizes the ethical dimensions E11, E12, E13, and is about unethical behaviors when treating and communicating customers. The third dimension is ethical in transaction and summarizes the ethical dimensions E4, E8, E9 ethical behaviors related to the transaction.

The reliability of the first dimension that is the ethical security and privacy is very interesting because it corresponds to Cronbach's Alpha which is equal 0.82. The reliability of the second dimension, the unethical treatment, has an alpha equal 0.758 which shows a good reliability. Reliability of the third dimension, the ethical transaction, has respectable Cronbach's alpha equal to 0.639 which is acceptable.

### **5.2 Scale of Trust: Principal Component and Reliability Analysis**

The first principal component analysis has shown that one of the items, T1 has a bad communality which led us to remove it from the analysis. The final structure has KMO equal to 0.5 and Bartlett's test of sphericity which is significant. The factorial solution retains 74.366% of the initial information in one dimension. The reliability of the factorial solution is acceptable because Cronbach's Alpha has a value of 0.65 as shown in the following table.

### **5.3 Scale of General Ethics: Principal Component and Reliability Analysis**

The Bartlett's Test has a bad value because the value of KMO is less than 0.5 (0.48), but the test of sphericity shows a good indicator because its significance is less than 0.05. The factorial solution retains 69.6% of the initial information and shows two-dimensional structure. The first dimension

represents the ethical use of personal information of customers. The second dimension represents ethical behavior in communication and transaction. The reliability of the second dimension is not acceptable because alpha is less than 0.6 (0.545). The second dimension also has a bad reliability which is 0.548.

**5.4 Scale of Security and Privacy: Principal Component and Reliability Analysis**

Security and privacy has firstly two items that have to be removed SP2, SP3 because it's bad communality. After removing these two items, all indicators became interesting, Bartlett's test of sphericity sig = 0.00, communality is superior to 0.5, the total variance explained equals 77.41% Reliability is acceptable because alpha equals 0.7.

**5.5 Scale of Behavioral Intention: Principal Component and Reliability Analysis**

KMO is equal to 0.6 and the Bartlett's Test of sphericity which probability revealed sig = 0.00. The scale of behavioral intention has one dimension explaining 65% of the initial information. This scale has a very good reliability with an alpha equal 0.715.

**5.6 Model Verification Using Regression Analysis**

**5.6.1 Impact of Ethics on Trust**

As shown in Table 3, R square is equal to 0.217 which means that ethics may explain 19.6% of the variance of trust.

**Table 3 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.466 <sup>a</sup>	.217	.196	.89656283

a. Predictors: (Constant), Transaction ethics, unethical, ethical privacy and security

The impact of the ethical dimension on trust is globally significant with F = 10.355 and p = 0.00 which is less than 0.05 as shown in Table 4. Indeed, as Table 5 shows, all the dimensions of ethics have together a significant impact on trust.

**Table 4: ANOVAb**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	24.972	3	8.324	10.355	.000 <sup>a</sup>
Residual	90.028	112	.804		
Total	115.000	115			

a. Predictors: (Constant), Transaction ethics, UNETHICAL, ethical privacy and security

b. Dependent Variable: TRUST

**Table 5: Coefficientsa**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.561E-17	.083		.000	1.000
	Ethical privacy and security	.286	.084	.286	3.417	.001
	Unethical	-.203	.084	-.203	-2.433	.017
	Transaction ethics	.307	.084	.307	3.670	.000

Dependent Variable: TRUST

As a result, the hypothesis H1 which states that ethical behavior of e-retailers in Saudi Arabia positively impacts the trust is verified.

### 5.6.2 Impact of Ethics on Security and Privacy

R square is equal to 0. 324 as shown in Table 6, and this implies that ethics explains 30.0% of the variance of security and privacy. The ethical dimension impact on security and privacy is globally significant with  $F = 13.308$  and  $p = 0.00$  which is less than 0.05 as shown in Table 7. And as shown in Table 8, security and privacy is more impacted by three ethical dimensions, which are unethical, transaction ethics, and ethical privacy and security.

**Table 6: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.569 <sup>a</sup>	.324	.300	.83679358

Predictors: (Constant), ethics1, UNETHICAL, Transaction ethics, ethical privacy and security

**Table 7: ANOVAb**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	37.275	4	9.319	13.308	.000 <sup>a</sup>
Residual	77.725	111	.700		
Total	115.000	115			

Predictors: (Constant), ethics1, UNETHICAL, Transaction ethics, ethical privacy and security

Dependent Variable: SECURITY AND PRIVACY

**Table 8: Coefficientsa**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.110	.526		.209	.835
	Ethical privacy and security	.410	.167	.410	2.456	.016
	Unethical	-.247	.078	-.247	-3.164	.002
	Transaction ethics	.347	.079	.347	4.423	.000

Dependent Variable: SECURITY AND PRIVACY

The hypothesis H2 stating ethical behavior of e-retailers in Saudi Arabia positively impacts security and privacy is confirmed.

**Table 9: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596 <sup>a</sup>	.355	.332	.81721362

Predictors: (Constant), ethics1, UNETHICAL, R transaction ethics, ethical privacy and security

### 5.6.3 Impact of Ethics on Behavioral Intention

As shown in Table 12, R square is equal to 0.479 which means that ethics may explain 46.5% of the variance of behavioral intention. The impact of the ethical dimension on behavioral intention is globally significant with  $F = 34.273$  and  $p = 0.00$  which is less than 0.05 as shown in Table 13. As Table 14 shows, behavioral intention is significantly impacted by security and privacy.

**Table 12: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.692 <sup>a</sup>	.479	.465	.73166752

Predictors: (Constant), TRUST, SECURITY AND PRIVACY

**Table 13: ANOVAb**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.042	3	18.347	34.273	.000 <sup>a</sup>
	Residual	59.958	112	.535		
	Total	115.000	115			

a. Predictors: (Constant), TRUST, SECURITY AND PRIVACY

b. Dependent Variable: BI

**Table 14: Coefficientsa**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9.315E-17	.068		.000	1.000

Trust	.109	.077	.109	1.408	.162
Security and Privacy	.189	.084	.189	2.251	.026

a. Dependent Variable: BI

These results indicate that hypothesis H3 stating that Consumers' trust in e-retailers positively impacts the consumers' behavioral intentions is rejected, and hypothesis H5 (4) stating that Security and privacy as component of ethical environment in e-retailing positively impact the behavioral intention of consumers in Saudi Arabia is accepted.

This study attempted to investigate the impact of ethical behavior of e-retailers on Saudi consumers' behavioral intentions such as, repurchasing, revisiting, and recommending the website to other potential consumers. Many studies attempted to investigate the relationships between factors such as trust, and security and privacy on consumers' behavioral intention in universal setting or business environment, and some other studies examined these relationships in particular countries. This study aimed to investigate these relationships in the context of ethics and in settings of the Saudi business environment which may be shaped by different economic, social, and cultural characteristics.

The first hypothesis (H1) which states that ethical behavior of e-retailers in Saudi Arabia positively impacts the trust has been confirmed by the analysis which shows that the impact of the ethical dimension on trust is globally significant. This result has close similarity with the findings of the study conducted by Sharma and Lijuan (2014) which revealed that trust can be increased by better ethical practices. The second hypothesis (H2) that states that ethical behavior of e-retailers in Saudi Arabia positively impacts security and privacy, was also confirmed where the ethical dimension impact on security and privacy is globally significant. These findings correspond to the finding of Elbeltagi and Agag (2016) which indicate that security and privacy construct the consumers' perceptions of e-retailing ethics.

Regarding the impact of trust on consumers' behavioral intention, the results of the study conducted by Limbu et al. (2012) showed that some consumers' behavioral intentions, particularly the intention to revisit and intention to purchase are impacted by trust. In addition, Limbu et al. (2012) found that trust have positive impacts on consumers' behavioral intentions such as purchase and revisit intentions. While Bhattacharjee (as cited in Elbeltagi & Agag, 2016), found trust is important to predict consumers' intention to purchase online. Regarding the impact of security and privacy on consumers' behavioral intention Azadavar, shahbazi and Teimouri (2011) found that consumers' intention to repurchase is negatively affected by anxiety related security. Miyazaki and Fernandez (as cited in Azadavar et al., 2011) found that there is a positive relationship between consumers' purchase intention and the security and privacy statements of the website. Fortes and Rita (2016) concluded that consumers' information privacy which can extremely impact their online purchasing intention.

The analysis revealed that there is a consistency between the findings of this study and prior studies regarding the impact of ethics on trust, security and privacy, and the impacts of trust, security and privacy on consumers' behavioral intention. This consistency can indicate that consumers in Saudi Arabia and consumers in other countries perceive and respond to ethical issues in e-retailing in the same manner.

### **The suggestions**

The area of cultural differences in the settings of Saudi Arabia needs further examination in order to obtain more accurate assessment of the impacts of different factors on behavioral intention. Future studies may consider the cultural dimensions. The dimensions on which cultures differ include power distance, uncertainty avoidance, individualism–collectivism, masculinity–femininity, and long-term–short-term orientation.

## **Conclusion**

Studying consumers' behavioral intention can help e-retailers in Saudi Arabia to improve their performance and profitability and maximize their benefits from the expected substantial growth in the online shopping market in Saudi Arabia, where it is expected to grow from USD 7.8 billion in 2017 to USD 11 billion in 2020. The behavioral intention of consumers in Saudi Arabia was found to be positively affected by trust, security and privacy. On the other hand, trust, security and privacy are influenced by the ethical behavior of the e-retailers.

This implies that e-retailers should address ethical commercial behavior in order to be able to influence consumers' behavioral intentions that are a crucial factor for improving profitability through improving relationships with consumers, which in turn can result in increased sales volume and higher revenues. The consumers' behavioral intention includes the intention to purchase and repurchase, the intention to revisit, and the intention to recommend the e-retailer's website to other potential consumers, therefore, consumers' behavioral intention can play a significant role for the e-retailers' reputation and sale volume. The e-retailers' ethical behavior include providing accurate information about quality and features of their goods and services, commitment to delivering consumers' orders at honest and high standards, providing clear security and privacy statement and policies, providing adequate information security, providing adequate information technology, and providing adequate website design to allow consumers to navigate the website easily. In addition, e-retailers should not attempt to exploit consumers' unawareness to persuade them to purchase.

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