

# ANALYTICAL APPROACH ON SMALL AND MEDIUM PAKISTANI BUSINESSES BASED ON E-COMMERCE ETHICS WITH EFFECT ON CUSTOMER REPURCHASE OBJECTIVES AND LOYALTY

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## ABSTRACT

*It has been acknowledged that e-commerce based on the notional and hypothetical sense got much attentions of the research since last few decades. In further explanation, unfortunately, SMEs B2B e-commerce related to its ethics given less attentions and courtesies. Likewise, the core concerns of this research are to assess the framework that highlights intentions and loyalty of the purchasers and their purchasing consideration with connection to B2B SME's e-commerce ethics. Predominantly, the findings of this research promulgate the building ethics related to the suppliers, which are communication, value exchanged, security, reliability satisfying, service recovery, and non-disappointment. Moreover, highly prognostic intentions of the online purchasers that consuming the SEM for examining the sample of small business e-commerce firms and related material related to the country of Pakistan are the focusing of this research. In addition, our findings show that the most important element of relationship building is reliability/fulfillment and non-deception. Furthermore, the consistency of the partnership that has positive impact on the purchasers and their loyalty is aimed in this research too. The findings have important repercussions for B2B e-commerce and can inspire more study for enhancing relationship marketing and its future considerations.*

**Keywords:** Ethics of E-Commerce, Theory of Commitment-Trust, Structural Equation Modeling, Re-Purchase Targets Allegiance.

## INTRODUCTION

E-commerce emerges as a viable alternative to conventional business practice through technological growth, social trade, neural networks, digital image processing and artificial intelligence. B2B e-commerce SMEs is vital regarding enhancement of the internet usage for the development and progress of the business (Alam & Khalid, 2020; Lahkani et al., 2020). In addition, in Pakistan and other parts of the world, e-commerce networks on social trading have brought e-commerce ethics (Khan et al., 2014). The researcher indicates, in addition, that the situation of locks and pandemics is booming in e-commerce companies in online trading. The researcher further notes that rapid growth in e-commerce opportunities often brings ethical challenges those companies need to address in the pandemic situation. The current research therefore seeks to investigate the e-commerce ethics and the motives of B2B SMEs to repurchase online in the Pakistan context (Nazir & Zhu, 2018; Tanveer & Mahbub. 2019). E-commerce problems involve issues such as protection, privacy, efficiency, dissatisfaction, common values,

recovery of services, and communications. These ethical elements are based on research into ethical theories (Lacka et al., 2020). The perceived usefulness, assurance of expectation, and e-satisfaction are other variables which are considered essential.

E-commerce is a wide variety of businesses like B2B and B2C between corporations and customers. The WTO presented its report by 2020 showing that 90% of e-commerce revenues worldwide rely on B2B e-commerce (World Trade Organization, 2020). The internet is a good alternative way to trade in physics. The past statistical analysis depicts that in 2000, 420 million users, in 2005, 1 billion, and in 2015, approximately 3 billion users pounced to internet for its usage (Internet World Stats, 2015). In further explanation, 31% global progressed populace and 77% developing nations use the facilities related to internet (Internet World Stats, 2015). Talking about the business world, there is increasing rise of the e-commerce B2B through which almost every company promulgates the business into the realm of online activities. This depicts the enhancement of the internet users not only in different walks of life but business communities also. Ethical concerns emerge from the incredible approaches to the expansion of the e-commerce and its conducts based on ethics. Previous studies have shown that online user habits vary across various cultures (Elbeltagi & Agag, 2016), which can raise concerns about how the tool can generalize findings across nations and cultures. Arguments about discrepancies in online shopping frequently apply to the growth of technology and cultural difference (Soares et al., 2007). Also in an economically homogenous Europe, for example, improvements in internet use are noticed.

Predominantly, this present research enhances deep thoughtfulness in relation to ethical issues based on B2B e-commerce SMEs. In this sense of understanding, views of ethnicity by the business community as well as email industry worth is evaluated well. There are many ethical problems facing the modern e-commerce world. Digital media draws on the business community's perspectives for this reason. The scientists have created the scale that tests purchaser views similar to online retailers' ethics and the B2B context. Ethics are viewed as components like anonymity, trustworthiness, protection and dissatisfaction as well as security and common values. Purchasers' views and expectations decide the purposes of their repurchase and the business will be pleased. The instrument that decides the reputation and liability of the company is to negotiate frankly, confidentially, reasonably and securely with customers to protect the buyers' benefit interest. The ethical theories such as ethical egoism, utilitarianism, philosophy of deontology, ethics of caring theories, and law theory take these considerations into account. Research considered important ethical considerations such as safety and privacy that influence the buyers' intentions to repurchase from the online market in companies. Various societies have had various impacts on consumers' repurchasing intentions.

These buyers' conduct often depends on the organization's cultural differences and infrastructural growth. The e-commerce of the B2B SMEs plays a major role in facilitating interactions and transactions between the various companies. In the B2B SMEs e-commerce there are numerous functions that support sellers and buyers. In terms of technological growth, Internet evolution is very critical to this end. In creating SMEs, the Internet has an important role to play. E-Commerce offers B2B SMEs worldwide competitiveness and offers them access to broad domestic and foreign markets. B2B e-commerce offers strong connections between small and medium-sized businesses and their customers (Soledad & Miranda, 2013). This study is concerned with the ethical concerns of e-commerce for the advancement of business owners and managers in e-commerce as a result of the importance of B2B SMEs in the country and research.

Online repurchase intentions bring back business owners' perception through buyers' satisfaction with the brand. In addition, it is very important that the buyer confirm expectations and their perceived utility that detects the buyers' intentions of buying back in the e-commerce ethics. SMEs are also known as the country's backbone and essential to their economy. Furthermore, happy consumers are often determined to have to pay organizations higher prices for their goods. The works illustrates that the perceived utility, verifying perceptions and e-compliance are major variables in e-commerce. This is why consumers' satisfaction increases the growth and benefit of the company. These considerations are taken into account by the Expectance Confirmation Theory (ECT).

The engagement and commitment- trust theory suggests that the mediation between the customer and the provider plays an essential role in order to ensure a continuous relationship exchange (Morgan & Hunt, 1994). The establishment of a partnership atmosphere between the parties involved in relationships mediates a relationship exchange. Acting unethically can damage the creation of trustworthy relationships because it decreases trust and creates negative intentions. The creation and preservation of long lasting relationships with customers depends critically on ethics (Lu et al., 2020; Rashid et al., 2020). B2B buyers are considered to be useful in e-commerce and ethics often complies with the rules according to these research intentions. Moreover, the preferences and assumptions for website and e-commerce experiences are evidence on the part of customers. In B2B SMEs, purchasers rely more on the use of e-commerce engagement with ethical considerations in e-commerce.

Besides, the researchers submitted that B2B e-commerce is different from B2C E-commerce because the global factors affected B2B e-commerce and the local factors affect B2C E-commerce. This study aims to establish the structure that defines the effect of online services on B2B's buying-back intentions and how the companies are fulfilled by perceiving utility, confirmation of expectation and satisfaction with B2B e-commerce (Abumalloh et al., 2020). Companies in the world and in Pakistan have built online platforms to raise profit in and after a pandemic crisis. The increase in income has also contributed to a massive rise in ethical concerns. Research on the rise of e-commerce was carried out, but only limited studies are available on the ethical issues of e-commerce and the associated variables (Ponce et al., 2020). Moreover, the role of mediation in e-satisfaction and confirmation of expectations and the usefulness perceived for the empirical model shows a lack of research in e-commerce for B2B SMEs (Ocloo et al., 2020).

This study focuses on developing and empirically testing a framework that describes the effect on the purchaser's intentions and loyalty of the ethic of online providers of services through the quality of relationships in B2B e-commerce for SMEs. To this end, this analysis integrates the principle of commitment to two theoretical lenses. The key focus of this study is the theoretical context and development of the theoretical structure, the development of hypotheses and empirical analysis. In addition, the purpose of the study is to validate past customer perception theoretical findings on the ethical aspects of online service providers. Besides, this research aims to meet the gap in e-commerce ethics and the mediation relationship in B2B SMEs in Pakistan with important components.

## **THEORETICAL BACKGROUND**

### **E-Commerce and Ethical Issues**

Technological advancement in various fields suggested very large possibilities and e-commerce is one of them (Rayport & Jaworski, 2003). The retail opportunities, as it is observed, with different position and standing. As far as the researchers of the marketing are observed, the activities related to the digital vicinities, methods and techniques deniable. The web environment offered entrepreneurs and effects of integration have been considered worthy (Stead & Gilbert, 2001). As the number of e-transactions increases, the number of ethical problems increases (Palsson et al., 2017). While IT professionals and technology evolve very quickly and with very high quality, in the field of commerce, e-commerce ethics have been denied also.

Sales management research and marketing theories are focused a lot on e-commerce: how to raise sales in such a dynamic world, how to draw smart customers and so forth. However, the basic content of consumer issues is not moving from conventional trade to e-commerce. Qualities of goods, in relation to the customers, relate to each other. Not as rare as we might think, do ethical questions arise. Competitiveness offers numerous solutions in e-business and several decisions with the guidance of business ethics and ethical decisions can and should be taken effectively. Research on ethical e-commerce issues is quite new. Heitman (1998) analyzed well with the reference to the e-commerce ethics. Vuorinen (2007) and Kracher and Corritore (2004) addressed the ethics of electronic commerce. Vafopoulos et al (2012) addressed the importance of web ethics. Furthermore, Winkenbach and Janjevic (2018) have been researching ethical concerns predominantly.

Theoretical part of the analysis focused on ethical issues relating to e-commerce, is based on the focusing of this research. The ideas related to the ethical, have been formulated long ago and it might seem like they are not suitable or successful in today's business world. We have to recognize that e-commerce is a modern business model. The Internet and other electronic networks may define it as a business-to-consumer and e-commerce ethic in details. The question of the pace and degree also have different dimensions as well (Kracher & Corritore, 2004). E-commerce has almost become a necessity for big business, leading names. SMEs also effectively use e-commerce.

### **Uprisings in Pakistan and Corruption Issues**

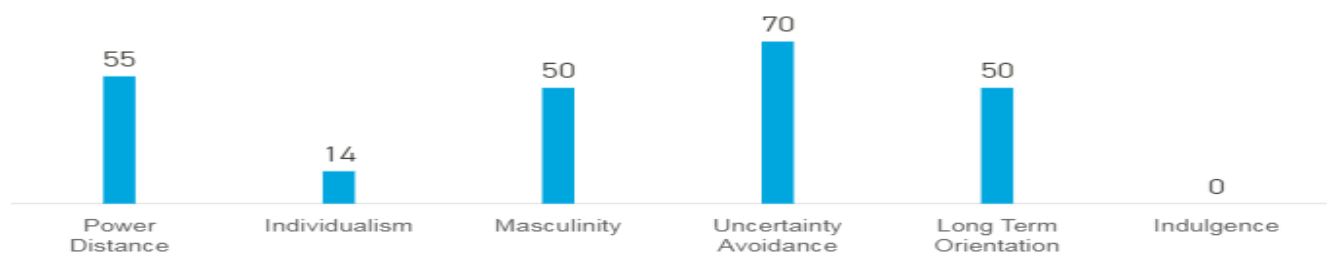
Corruption remains a major challenge for Pakistan, which is also commonly and systemically viewed. The judiciary is not considered independent and shielded from prosecution by corrupt political activities (Javaid, 2010). Different initiatives in recent years have been aimed at creating structural frameworks to tackle these problems. A National Anti-Corruption Policy, developed in 2002, includes a systematic plan to combat corruption. The National Accountability Bureau (NAB), the executing body, has extensive investigative powers and prosecution powers. The lack of political will and the alleged cooperation of the judiciary and the arbitrariness of certain anti-corruption prosecutions are still major hindrances.

Pakistan has consistently displayed international corruption rankings close to the bottom (Khan, 2018). The country currently fails in key areas, particularly in the area of whistleblower security and freedom of information, despite relatively strong legislation (Tanveer et al., 2020).

The legislative structure and its implementation are both very wide-ranging, with a low-funded police force and an anti-corruption body struggling for lack of qualified personnel. The newly elected government has committed to making the war against corruption one of its priorities. Recent efforts to curb corruption include the creation of new regional bureaucracy for the national anti-corruption agency and draught legislation in government departments for whistleblowing. Political intervention in public institutions, however, prohibits unbiased and successful corruption investigations. There is no evidence that there is a clear political will to deal with and question undue interference in the public sector.

### Cultural Integrity: National Culture

The culture has been carefully measured in relation with the behavior of the human, that is defined in several ways. Hofstede's system is the most accurate indicator of national culture. His work offers a solid empirical foundation and numerical assessments of the status of many countries in relation to four cultural dimensions. Ambiguity avoidance, masculinity/femininity, and individualism/collectivism differ based on culture. With the references of Hofstede insights about Pakistan, the estimation (Figure 1) has been calculated based on Hofstede's system.



**FIGURE 1**  
**INSIGHTS OF HOFSTEDE ABOUT PAKISTAN'S NATIONAL CULTURE ESTIMATION**

With an intermediate 55 ranking, Pakistan's preference in this dimension cannot be determined. Pakistan is a collectivist society with very low score of 14. This is evident in a long-standing loyalty to "gang" members, whether families, extended families or extended relationships. Loyalty is paramount in a collectivist culture, transgressing all of society's laws and rules. The score of masculine and feminine has been calculated. Pakistan scores 50, and as this is precisely an intermediate scoring, it cannot be said that Pakistan favors femininity to masculinity.

This uncertainty creates apprehension, and different cultures have learned different ways to cope. The UAI score is the degree to which cultural members face ambiguous or unknown situations, and create principles or structures to avoid them. On this size, Pakistan is 70 and chooses strongly to minimize uncertainty. The dimension describes how each society has certain relationships with its own past while confronting current and future challenges and societies have a different focus on these two existential goals (Hofstede, 2003). With an intermediate 50, it

cannot be said that Pakistan's culture implies an option. There is comparison of Pakistan and New Zealand is presented here (Hofstede, 2001) (Table 1). This study aims to explore cultural similarities and disparities between Pakistan and New Zealand across Hofstede's cultural dimensions.

<b>Table 1 CULTURAL SIMILARITIES AND DISPARITIES BETWEEN PAKISTAN AND NEWZEALAND ACROSS HOFSTED'S CULTURAL DIMENSIONS.</b>				
<b>Cultural Dimensions</b>	<b>Pakistan</b>	<b>Rank</b>	<b>Newzealand</b>	<b>Rank</b>
power distance (PDI)	55	32	22	50
Individualism (IDV)	79	48	14	33
Masculinity (MAS)	58	25	50	17
Uncertainty Avoidance (UAI)	49	24	70	39

Source: Hofstede (2001)

The Hofstede dimensions method compares power distance, individualism, masculinity, uncertainty avoidance dimensions. Most empirical research on international trade indicates pro-trade effects.

### **Theoretical Framework and it Expansion**

Relevant literature on the business ethics and marketing partnerships (Palmatier, 2008), commitment-trust theory (Morgan & Hunt, 1994), and Roman (2007) work, we have identified the following six characteristics: privacy, protection, non-deception, reliability, service recovery, and communication. In their study, Morgan and Hunt found that "*relationship marketing*" is "*a major change in marketing philosophy and practice*". It has been developed the main marketing partnership element (KMV) (Morgan & Hunt, 1994). Five results-acquiescence, tendency to leave, co-operation, functional conflict, and decision-making ambiguity-mediate between five precedents that are relationship termination expense. Morgan and Hunt (1994) claimed that the principle would apply to all applicable exchanges involving suppliers, consumers, or employees. The main mediating variable marketing relationship theories means that the outcomes of the marketing relationship are fully mediated by customer trust, loyalty, satisfaction, and satisfaction. Improved customer loyalty and increasing return are expected outcomes of quality relationships.

### **Enhancement in Hypothesis**

Based on the previous analysis, this study incorporates privacy, protection, fulfillment, non-deception, honesty, value formation, loyalty and intentions to buy are some ethical concerns in SMEs B2B e-commerce. The suggested relationships are as follow:

### **Buyers' Perceptions of Supplier Ethics (BPSE) Nature**

It is B2B electronic business, buyers' perceptions of supplier ethics means buyer perceptions of the company's honesty and obligation (Koh et al., 2012). The domain of this construct includes modern day concepts such as protection, privacy, fulfillment, non-deception, service recovery, and shared value. Privacy on the Internet is more complicated than website information. Information is deemed private by providing consumer consent through the user account name or privacy policy.

On business-to-business pages, consumers may be concerned about the privacy and protection of data as customers but in SME B2B websites, which stand for business-to-business, the information should be covered (Wang et al., 2016). In a B2B website, this data needs to be available. Until recently, privacy and security consequences of business to business transactions were ignored as the issue of privacy and security. On a website, "*secure*" means a company's security and financial data are safeguarded from hacker attacks. Many companies do not trust electronic payment systems. Additionally, the risk of criminal activity may be greatly increased due to the difficulty of accounting for service usage. Security regulation for confidentiality, efficiency and knowledge protection is therefore a key requirement for successful e-commerce functioning. If security breaches occur, customers can suffer damage from privacy invasions to financial loss (Acquisti et al., 2016). Organizations would suffer significant losses ranging from loss of useful knowledge, poor public image, and even regulatory agencies' legal fines. Security regulation for confidentiality, efficiency and knowledge protection is therefore a vital requirement for e-commerce functioning. The third element, performance, is the accurate display and definition of a product or service such that companies obtain what they think they are ordering, as well as the delivery of the correct goods and services within the promised framework.

In typical retail environments, detection of deception requires noticing subtle shifts in a person's non-verbal actions. In marketing, deceit has gained particular attention in advertisement and personal traditional retailing (Gardner, 1975). Service recovery techniques include actions by an online service provider to satisfy the customer. These tactics can involve acknowledging the problem, immediate rectification of the problem, describing the service failure, apologizing, and encouraging staff to fix problems on the spot, providing incentives, and being courteous and polite throughout the recovery phase. The sixth element, "*shared value*", tests the degree to which buyer and supplier share mutual convictions about what attitudes, priorities and policies are relevant or unimportant, and right or wrong (Morgan and Hunt, 1994). Ethics is fundamental to mutual value. "*Contact*" is characterized as the formal and informal exchange of some pieces of knowledge.

### **Relationship Quality and Perceived Privacy**

The privacy is the companies' ability to exchange information that allows for transactions to be reached. It is quite clear that consumer concerns about privacy are having an effect on B2B internet commerce. Internet privacy issues include the collection of personal information, choices and sharing with third parties (Anderson & Leinbach, 2007). These privacy issues are introduced in the Federal Trade Commission's Privacy Guidelines. As service providers aim to establish a long-term relationship with customers, trust plays a key role. In order to identify website collection processes and policies, companies and businesses can have a good partnership (Tanveer & Hassan, 2020). Buyers will have to provide details about themselves in order to

improve businesses' relationships with them. Higher privacy perception would contribute to improved productivity through business relationships. A number of studies support the positive correlation between privacy and relationship quality. It means privacy does affect SMEs' success greatly.

### **Peace and Relationship Nature**

Peace is a prototypical call to those who thought that relationship can be adapt, peace can be attain and firms can secure the long last relationship with other firms. Peace can be amenable of firms by mobilizing advertising campaigns that bring people of various faiths and background together. Moreover buyers are more interested in the environment which makes peace in online services. The environment which emphasis the long term relationship with buyers. So that buyers in turn can provide the information about their businesses.

*Hypothesis 1: There is a strong link between peace and the existence of relationships.*

### **Safety and Relationship Nature**

Safety is one of the most worrying concerns which are faces by buyers, safety in purchasing products online, safety in providing data with others online particularly in SMEs e-commerce (Awa et al., 2005). Online confidence in building the relationship between companies' buyers and online sellers can be accomplished by the protection that companies can provide. That is why greater safety awareness would lead to an improvement in the quality of the partnership with the trust and satisfaction of customers.

*Hypothesis 2: A positive relationships exists between protection and the existence of relationships.*

### **Validity and Relationship nature**

The authenticity is how firm thinking they got what they have ordered. In addition, the delivery of the right goods with guaranteed validity requires preserving the relationship between customers and companies because it can affect the satisfaction and confidence of buyers. Therefore, validity promises and the fulfillment of buyers' confidence in the product and services nature of relationships (Moliner et al., 2007). Because of this theory, we suggested that the relationship could be achieved by offering the right product with the correct validity and consumer expectation of product quality as promised by online service, so we suggested the hypothesis.

*Hypothesis 3: The relationship between legitimacy and its existence is a good one.*

### **Non Betrayal and Relationship Nature**

This aspect focuses on the consumer expectations of the online service providers' secret operation. Much of previous study has established the claims made by the advertiser and analyzed the accuracy of the claims. The hypothesis that speaks about immoral seller may trigger mistrust between buyer and seller.



*Hypothesis 4: There is a positive relationship between non-betrayal and the form of relationships one has.*

### **Service Improvement and Relationship Nature**

The goal of the firm is to increase consumer's loyalty to the firm. The company is focused on offering rewards for consumers to retain their loyalty (Nastasoiu & Vandenbosch, 2019). Buyers are worried about companies because of their deceptive business practices. This is why you should be a responsible business person to gain the trust of the customers.

*Hypothesis 5: In reality, there is a positive relationship between better services and relationship improvement.*

### **Mutual Values and Relationship Nature**

Mutual value is significant feature of customer-buyer partnership. Where there is a higher sense of shared interests, reciprocal acts and gestures can contribute to firm trust and loyalty online. Business partnerships based on common principles become more feasible for companies. Thus mutual interests could strengthen ties (Bhattacharya et al., 2009).

*Hypothesis 6: There is a good connection between mutual principles and the essence of the relationship.*

### **Transmission and Relationship Nature**

Transmission of knowledge may be casual as well as formal. Internet-based B2B marketplaces represent an inter-organizational information system, which enables buyers and sellers to communicate with each other through electronic medium. One distinguishing factor between companies that use information and those that merely possess information is the degree of confidence the consumer has in the producers of information. This will lead to greater confidence and positive partnership between buyer and seller (Graham et al., 1988).

*Hypothesis 7: There is a strong positive correlation between Transmission and interaction-style.*

### **Other Hypothesis**

Fulfillment is associated with good partnerships between the firm and the customer. The most fundamental requirement of a good partnership is piety (Jenkins et al., 1990). That is why I suggested this hypothesis.

*Hypothesis 8: There is a positive relationship between relationships between nature and purchasing intention.*

*Hypothesis 9: There is a good relationship between buyer's confidence and buying nature.*

### **Relationship Nature as a Mediator**

The happiness and confidence of customers are key factors for developing long-term relationships with them and gaining their buyback intentions, as e-commerce is primarily linked to the use of a modern technological innovation, receptivity to the online environment is

necessary to form a positive relationship with satisfaction, which is why we proposed these hypotheses.

*Hypothesis 10: The relationship between e-commerce ethics and buyback intentions is mediated by relationship design*

*Hypothesis 11: The relation between e-commerce ethics and piety mediates the essence of relationships.*

## METHODOLOGY

Research designs are often mentioned as an idea or method which is used for the study, collecting the data, and analyzing the variables present in that research problem. It is substantially an overview and scheme to dig into the research that is a random sampling survey method. Survey research analyses the alliance for numerous variables on the inside of social organization like companies, associations, institutions, organizations, and communities. Additionally, the component of this research means the thing that's observed in this study. The topic are often a particular, a firm, or a domiciliary pertinent to the analyst's research (Parand et al., 2018). This study used the organization as a main component of the study and SME, performed as the excessive and central level positions which is taken as the answerer. The examination of this study certainly link with SMEs e-commerce establishment in Pakistan. SME organizations play requisite and vital role in every estate's and country's economy that is why we preferred SME firm as a main zone of this research. Our study includes a closed-ended questionnaire which is consisting in two parts i.e First part contains population based information examines respondents and their organizations, while the second part covers questions based on the utilization of building up in the research structure of this study.

### Sampling and Data Collection

The researcher collected the data with the above mentioned method of questionnaires from the excessive and central level positions managers of Pakistan's who works as building up the SMEs. The questionnaire consists of five scales, from strongly disagree (1) to strongly agree (5). The questions were assembled to dig into the structure which up shot the Pakistan's SMEs' performance and use of e-commerce. The researcher sends a printed type of surveys which had questionnaire, cover letter, and return envelope which was prepared. Find out about non-respondents through telephone calls which were assembled in 2, 4 and 6 weeks after the surveys were sending through mail. Thirty-five organizations didn't get the surveys because of wrong address. After 5 months, the researchers received 290 surveys, which represent a response rate of 34.85%. Throughout this study, the researchers carefully observe and then secluded respondents to assure that those were manager responsible for buying their organization who mailed the survey. Moreover if the firm didn't connect the description of SMEs or if the person was not purchasing man who is the manager of that firm, or if the firm didn't acquire and endorse the B2B e-commerce then the researchers also deduct any answer and reaction from organization from the further analysis. In that case, the research analysis contained 290 firms.

## **Research Design**

After investigating the pertinent writings and two placement tests the survey tool was prepared. First test was executed by 45 Ph.D. students, who examine the validity of face of estimate items and second test then performed by 55 sourcing manager; they examine the components of the questionnaire i.e. understanding the measures and real business criteria. Our general model includes ten main points i.e. peace, safety, validity, non-betrayal, service improvement, mutual values, transmission, relationship nature, buyback intentions, and piety. Additionally, control variables were also present in the models which were organization age, organization size, and relationship extent. Merchandise, occupation ideals, and administrative compositions were our main focus from which these thirteen points evaluated. A five point summative scale range from strongly disagree=1 to strongly agree=5 was applied. Examinee answers the questions related to their purchasing activities which reflects their purchasing firms

## **Data Analysis**

Every point was scanned in the PLS analysis. Exploratory factor analysis was used to make sure that the items present in research not owned by the required empire. On the properties of the proposed research forms the Structural equation modeling was applied. Partial least squares (PLS) were the method which we applied through which we find the linear regression model by protruding the predicted and observed variables. The distributional properties of our organized variables helped out the concerning problem, we didn't use Gaussian distribution because PLS proceed towards our need. Moreover, growing and reflective measures were present in our methods that we used. These measurements are kind of limitation so PLS methodology is used because it has the capability of including both of these measures.

## **Data Analysis and Findings with Techniques**

### **Analysis of measurement model**

In these thirteen points we applied multivariate normality tests in which kurtosis, Mahalanobis distance statistics and skewer is present in order to contentment the basis of normality, which specifies that normality is not going anywhere. For evaluation of the psychometric properties of our points Cronbach's alpha reliability is applied in this study. First, the reliability is applied to judge the measurement model applying often agreed guidelines. Table 2 and Table 3 shows the results of Cronbach's reliability. Relatively high correlation was present in some of our points that why we applied test of multicollinearity.

<p style="text-align: center;"><b>Table 2</b>  <b>LOADINGS AND CROSS-LOADINGS OF MEASUREMENTS ITEMS INDICATING THE CORRELATION COEFFICIENT</b></p>														
Construct	Items	PE	SF	VAL	BET	SI	MV	TRA	RN	BI	PIE	SIZ	AGE	REX
PE	PE1	<b>0.92</b>	0.11	0.27	0.02	0.23	0.14	0.13	0.23	0.42	0.49	0.18	0.28	0.4
	PE2	<b>0.84</b>	0.15	0.25	0.11	0.21	0.19	0.38	0.28	0.18	0.48	0.33	0.01	0.1
	PE3	<b>0.93</b>	0.44	0.3	0.1	0.38	0.26	0.18	0.42	0.26	0.32	0.5	0.28	0.43
SF	SF1	0.47	<b>0.96</b>	0.24	0.52	0.42	0.32	0.47	0.28	0.23	0.41	0.41	0.09	0.12
	SF2	0.23	<b>0.91</b>	0.12	0.34	0.24	0.43	0.34	0.45	0.12	0.45	0.23	0.32	0.42
	SF3	0.43	<b>0.94</b>	0.05	0.06	0.42	0.29	0.28	0.87	0.42	0.28	0.38	0.32	0.42
VAL	VAL1	0.42	0.27	<b>0.93</b>	0.18	0.26	0.17	0.18	0.27	0.27	0.02	0.03	0.32	0.42
	VAL2	0.27	0.18	<b>0.76</b>	0.42	0.06	0.01	0.04	0.2	0.07	0.01	0.03	0.3	0.3
	VAL3	0.16	0.27	<b>0.92</b>	0.02	0.22	0.32	0.43	0.23	0.12	0.43	0.12	0.411	0.17
BET	BET1	0.27	0.18	0.27	<b>0.97</b>	0.41	0.17	0.08	0.02	0	0.3	0.4	0.1	0.42
	BET2	0.43	0.44	0.2	<b>0.97</b>	0.44	0.22	0.42	0.11	0.22	0.32	0.18	0.33	0.44
	BET3	0.21	0.43	0.23	<b>0.98</b>	0.41	0.02	0.21	0.42	0.12	0.49	0.19	0.29	0.28
SI	SI1	0.22	0.18	0.38	0.11	<b>0.93</b>	0.42	0.42	0.41	0.4	0.2	0.19	0.29	0.38
	SI2	0.22	0.22	0.43	0.43	<b>0.94</b>	0.33	0.19	0.43	0.42	0.38	0.29	0.16	0.33
	SI3	0.41	0.49	0.24	0.18	<b>0.92</b>	0.29	0.18	0.27	0.28	0.42	0.29	0.19	0.28
	SI4	0.11	0.28	0.33	0.49	<b>0.93</b>	0.28	0.28	0.28	0.32	0.42	0	0.23	0.41
MV	MV1	0.22	0.01	0.11	0.52	0.43	<b>0.74</b>	0.52	0.51	0.15	0.35	0.35	0.21	0.3
	MV2	0.42	0.21	0.41	0.22	0.43	<b>0.85</b>	0.31	0.42	0.51	0	0.01	0.14	0.5
	MV3	0.04	0.35	0.41	0.54	0.51	<b>0.62</b>	0.42	0.51	0.03	0.05	0.05	0.35	0.41
TRA	TRA1	0.04	0.55	0.03	0.02	0.42	0.52	<b>0.81</b>	0.05	0.41	0.44	0.51	0.41	0.45
	TRA2	0.55	0.41	0.51	0.41	0.55	0	<b>0.83</b>	0.44	0.51	0.54	0.33	0.31	0.41
	TRA3	0.51	0.32	0.52	0.41	0.01	0.34	<b>0.79</b>	0.14	0.51	0.13	0.41	0.14	0.15
	TRA4	0.41	0.43	0.42	0.52	0.22	0.12	<b>0.75</b>	0.42	0.11	0.01	0.41	0.41	0.11
RN	RN1	0	0.42	0.21	0.11	0.55	0.12	0.42	<b>0.78</b>	0.42	0.22	0.01	0.42	0.31
	RN2	0.41	0.03	0.42	0.51	0.12	0.412	0.01	<b>0.83</b>	0.03	0.12	0.22	0.41	0.51
	RN3	0.41	0.34	0.41	0.51	0.11	0.03	0.12	<b>0.75</b>	0.03	0.14	0.41	0.42	0.34
	RN4	0.12	0.41	0.41	0.45	0.42	0.23	0.12	<b>0.88</b>	0.11	0.41	0.13	0.12	0.51
	BI1	0.42	0.12	0.22	0.03	0.13	0.12	0.11	0.44	<b>0.96</b>	0.21	0.11	0.04	0.05

<b>BI</b>	BI2	0.03	0.52	0.12	0.52	0.33	0.24	0.12	0.42	<b>0.85</b>	0.11	0.14	0.45	0.43
<b>PIE</b>	PIE1	0.42	0.31	0.42	0.13	0.45	0.11	0.42	0.12	0.42	<b>0.9</b>	0.11	0.25	0.41
	PIE2	0.32	0.41	0.51	0.44	0.45	0.53	0.52	0.52	0.22	<b>0.91</b>	0.32	0.32	0.14
<b>SIZ</b>	SIZ1	0.42	0.53	0.42	0.52	0.12	0.43	0.23	0.54	0.32	0.03	<b>0.75</b>	0.52	0.12
	SIZ2	0.33	0.42	0.12	0.34	0.42	0.11	0.52	0.12	0.52	0.12	<b>0.73</b>	0.42	0.42
	SIZ3	0.32	0.52	0.11	0.41	0.42	0.11	0.24	0.13	0.42	0.42	<b>0.69</b>	0.32	0.15
<b>AGE</b>	AGE1	0.32	0.52	0.23	0.14	0.45	0.32	0.42	0.12	0	0.12	0.34	<b>0.88</b>	0.12
	AGE2	0.32	0.23	0.32	0.23	0.42	0.52	0.42	0.52	0.32	0.42	0.43	<b>0.63</b>	0.01
<b>REX</b>	REX1	0.32	0.25	0.43	0.15	0.23	0.42	0.31	0.13	0.52	0.01	0.42	0.43	<b>0.69</b>
	REX2	0.52	0.2	0.52	0.03	0.33	0.32	0.42	0.43	0.53	0.23	0.11	0.43	<b>0.71</b>
	REX3	0.53	0.12	0.43	0.15	0.41	0.32	0.43	0.32	0.22	0.32	0.25	0.12	<b>0.65</b>

Where:

PE=peace, SF=safety, VAL=validity, BET=non betrayal, SI=service improvement, MV= mutual values, TRA=transmission, RN=relationship nature, BI=buyback intentions, PIE=piety, AGE=organization age, SIZ=organization size, REX= relationship extent.

All Factor loading items indicating the variance described by the variable on that certain factor and every factor reveals that loadings are greater than 0.6. The Cronbach alpha coefficients exceeded the 0.60 so that all thirteen points shows enough internal consistency reliability (Table 3). The Cronbach alpha coefficient for reliability ( $\alpha = 0.60$ ) was the weakest of all the measures that are permissible.

<b>Reliability Statistics</b>		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No of Items
0.784	0.754	13

In this Table 3, Cronbach's alpha is 0.784, which shows a high level of internal consistency for our scale with this specific sample.

<b>Table 4</b>					
<b>ITEM-TOTAL STATISTICS</b>					
<b>Item-Total Statistics</b>					
	<b>Scale Mean if Item Deleted</b>	<b>Scale Variance if Item Deleted</b>	<b>Corrected Item-Total Correlation</b>	<b>Squared Multiple Correlation</b>	<b>Cronbach's Alpha if Item Deleted</b>
PE	107.3730	377.724	0.771	0.989	0.664
SF	107.0556	383.157	0.659	0.770	0.673
VAL	106.6825	348.634	0.247	0.144	0.716
BET	106.7937	384.949	0.980	0.072	0.703
SI	104.2619	301.411	0.538	0.950	0.645
MV	107.2222	339.854	0.539	0.949	0.635
TRA	104.0635	308.764	0.805	0.951	0.653
RN	104.5159	349.292	0.597	0.993	0.636
BI	110.4286	378.871	0.407	0.783	0.663
PIE	110.2063	390.229	0.587	0.817	0.674
SIZ	107.5000	365.548	0.524	0.889	0.650
AGE	110.1825	406.102	0.546	0.137	0.690
REX	107.6190	350.766	0.897	0.879	0.644

This Table 4 shows the value that Cronbach's alpha would be this if that specific item was deducted from the scale. Except VAL all other questions are worthy because removal of these question would lower the Cronbach's alpha. In that case we would not remove these questions but withdrawal of REL will show a small improvement in Cronbach's alpha, and we can also see that the "*Corrected Item-Total Correlation*" value was low (0.247) for VAL. This might be the reason that we should remove VAL.

To match the medium of early and late respondents we performed T-test. For matching the characteristics of respondents with non-respondents a survey was taken. A complete of 240 responses was received from non-respondents of the first survey. Characteristics such as firm size and firm age were tested to know the value of differences focusing respondents as well as non-respondents. We came to know that analysis is not showing any significant difference between respondents and non-respondents. And because there is no difference so we remove the bias i.e. non respondent. And for this purpose principle component correlation was performed and the outcomes eliminate the likely warning of common method partially.

## Hypothesis Testing

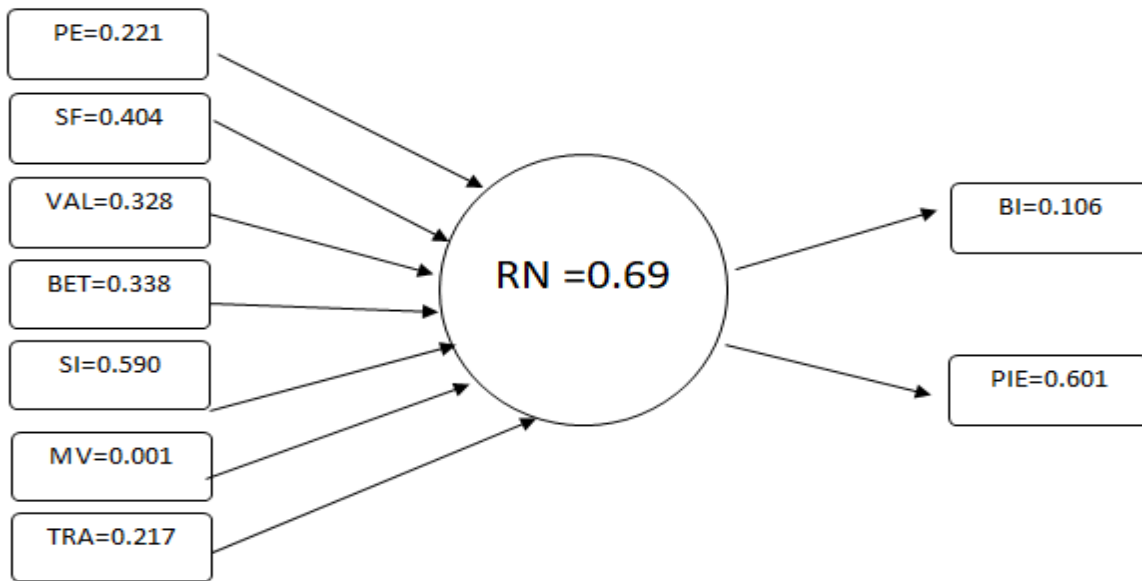
After the results of reliability and validity in measurement model, the hypothesis testing was applied among the points within the research model to inspect the structural model, hypothesis testing was used to rate the probability of hypothesis of this surveyed

data. The methodology which is used by analysts depends on the assumption regarding the parameters. For testing the hypotheses from H1 to H11, we performed the structural equation model. Path direction and their sig values were estimated and the results are shown in Table 5.

<b>Hypothesis</b>	<b>Path direction</b>	<b>Sig. Values</b>	<b>Result</b>
H1	PE–RN	0.221	Significant
H2	SF–RN	0.404	Significant
H3	VAL–RN	0.328	Significant
H4	BET–RN	0.338	Significant
H5	SI–RN	0.590	Significant
H6	MV–RN	0.001	Not Significant
H7	TRA–RN	0.217	Significant
H8	RN–BI	0.106	Significant
H9	RN–PIE	0.601	Significant
H10	BPSE–RN–BI	0.421	Significant
H11	BPSE–RN–PIE	0.560	Significant

This above Table 5 shows that the relationship of each point has hypothesized relation except H6. We performed CFA to meet the possibility of factor structure for the powerful authentication of the presence of seven moral proportions (Figure 2).

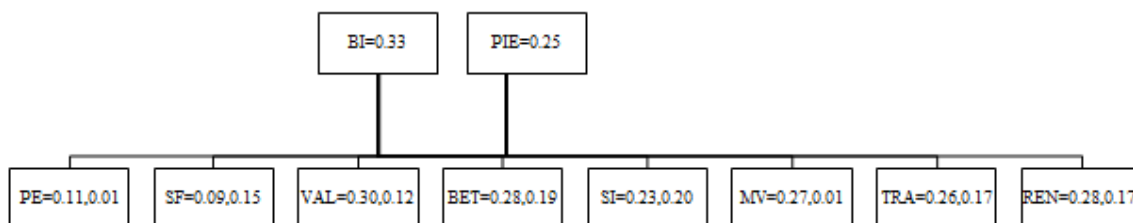
1. H1 tests the correlation of peace on relationship nature, value shows that peace is positively significant to relationship nature ( $\beta = 0.221$ ,  $p = 0.001$ ).
2. H2 examines the outcome of safety on relationship nature and safety is shown to be significantly associated with the relationship nature ( $\beta = 0.404$ ,  $p = 0.004$ ).
3. H3 shows the link between validity and relationship nature which indicates that link is significant ( $\beta = 0.328$ ,  $p = 0.001$ ).
4. H4 shows a positive and significant link between non-betrayal and relationship nature ( $\beta = 0.338$ ,  $p = 0.001$ ).
5. H5 inspect the result of service improvement on relationship nature and shows the positive significant relationship ( $\beta = 0.590$ ,  $p = 0.001$ ).
6. H6 tests the correlation of mutual values on relationship nature, our findings shows that mutual values is not related to relationship nature ( $\beta = 0.001$ ,  $p = 0.001$ ).
7. H7 suggesting that transmission has positive relationship with relationship nature ( $\beta = 0.217$ ,  $p = 0.05$ ).
8. H8 shows the link between relationship nature on buyer buyback intentions ( $\beta = 0.106$ ,  $p = 0.001$ ).
9. H9 support the favorable effect of relationship nature on buyer of being pious which indicates the significant positive result ( $\beta = 0.601$ ,  $p = 0.001$ ),
10. Also, relationship extent ( $\beta = 0.421$ ,  $p = 0.001$ ) was shown to play a positive role on relationship nature.
11. And organization age ( $\beta = 0.560$ , ) was shown to play positive role on relationship nature.



**FIGURE 2**  
**PLS TEST OF MAIN TEST OF RESEARCH MODEL**

**Rival Model**

In using structural equations modeling technique there is an agreement in which proposed research model is not enough but the analyst should also compare rival models presentation of a rival model illustrated in Figure 3, in which relationship quality don't play a role as negotiator among the BPSE dimensions and positive buyback intention and piety but they play role as predecessor with the clear dimension of the BPSE predominantly. The choice of rival model is planted within the living literature excluding the several competing explanations. In the rival model inner modeling is presented by regarding path coefficient and values which are used to decide the significance relationship which will be used in decision making on our hypothesis. The rival model was assessed on the basis of the following criteria: (1) the overall model fit; and (2) the percentage of hypothesized model parameters which are positively significant (Hair et al., 2010).



**FIGURE 3**  
**RIVAL MODEL**



With the irregularity of the full mediation model which fits the data negatively significant than the research model, rival model overcome the problem which less significant direction than the research model.

## DISCUSSION AND IMPLICATIONS

It is vital to integrate the use of e-commerce alternation with SMEs performance. The role of B2B e-commerce morals on buyer buyback intentions and piety through relationship nature is developed and test by structure empirically. One-dimensional detain to calculating morals might not be enough to express the complications and dimensions but e-commerce context might be very perfect, that is why our research based on BPSE that has multidimensional points consists of seven dimensions which is peace, safety, validity, non-betrayal, service improvement, mutual values. According to Gregory 2007 web circumstances has frequently develops and features a miscellaneous quality. Hence, it is necessary that BPSE enumerate at a more conceptual extent, which means meditative dimensions at 1st order. BPSE dimensions have a good range of usefulness. In order to building relationship dimensions, reliability and non-deception have leading effectiveness. Within the circumstances of B2B e-commerce validity is not intimately studied. Still the disapproving matters for B2B e-commerce are probably evaluate the demarcation as well as display service within the time limit which is promised.

So, the main aim of the validity point was to demeanor a number of focus group to display customer consciousness and also deals highly with imagination of buyers according to the dispose and elucidation of a service in order that what the customer is getting and what he thought he was buying, and hence the purchasing of the right product delivered in the exact time which was promised, on the other hand the remaining proportions of BPSE frequently have a special upshot on relationship nature. Illustratively, according to the discern safety, we came to know that buyers perceptions and imagination on safety has a positive effect on relationship nature so relationship nature on seller and buyer has a positive impact on the safety of credit card. The results in our research find out that peace also has positive significant impact on relationship nature, because SMEs B2B websites and it could be due to the security system, the information is secured as it is secured in a B2C which results the peace of mind. So B2B buyer care about the peace and safety issues because personal information about one person is not given but the unified information is given in a negotiation. Since most business happens on a website so that they can build up more strong relationships with other business that is why B2B already have the information which important to maintain the relationship to that particular business.

The result of our study also shows the positive significant effect of service Improvement on relationship nature. Because of the bad experience in buying because some buyers say that it's necessary to receive some kind of reimburse and clear return policy. Our study reveals that mutual values have no significant effect. It also cause decreased relationship nature because it diminish the feeling of alliance.

Transmission is additionally plays a condemning role in increasing the relationship nature (Dancer, 2008). Buyers need web service because they anticipated that Web service provides top quality of information and speedy response. For gaining trust and satisfaction, the second order relationship nature and its proportion is utilized by SEM.

So, our results balance the effects relatively of various viewpoints of relationship nature by examining the comparative relationship intermediary separately, and as results the SEM always on top of trust and satisfaction and hold up the utilization of a second order relationship nature with only trust and satisfaction (Bigne & Blesa, 2003). Study also reveals that relationship nature has the best impact on buyback intentions ( $\beta=0.106$ ) and piety ( $\beta=0.601$ ), because of trust and satisfaction. So proportion of relationship quality which enhances professional public interest to maintain long term relationship are loyalty and repurchase intention and this came with trust and satisfaction. Additionally, the study reveals the positive effect of relationship nature on customer buy back intentions and piety (Nurhayati & Hendar, 2019). These results prove the past studies on relationship nature have positive effects on customer buyback intention and piety. That is why SME e-commerce organization with better principles can maintain a strong connection with customers by gaining buyback intention and piety of the buyers. On the last results in our research shows positive significant effect of organization age and length of relationship between the web service provider and customer in the expanding of relationship nature. So, organization age and relationship length has a positive significant effect on relationship nature which is also shows on the previous findings.

### **ADVANTAGES**

In this digital world it is essential to study the implementation of e-commerce. As Pakistan's manufacturing organizations based on technological and environmental factor, this study has high spirit of e-commerce usage. The application of e-commerce will upgrade the manufacturing SMEs in Pakistan.

### **LIMITATION**

Despite the contribution of this research, there is some limitation which should be considered. Firstly our study shows the results of e-commerce morals, by the order of customer's perceptions of SME e-commerce firms, the study should be widened to look at the religion and culture that also effect the perception of customer.

Secondly the main target of this study was online SMEs concerning to their newest buying so we collected the data from internet users. In order to experiment the ideal model for other population like SME firms who are not online, the survey should be send to non-internet users. To hit the prospective cultural barriers it must be obliging to use the research in other countries. Third the study was only on Pakistan's SMEs so the relationship nature of wider business sellers may be dissimilar from the relationship nature of SMEs.

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