

CUSTOMER PERCEPTIONS OF ONLINE RETAILERS' ETHICS UNDER THE MEDIATING ROLE OF TRUST AND COMMITMENT: A STUDY IN SAUDI ARABIA

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ABSTRACT

This study aims to develop and test a comprehensive conceptual framework aiming to examine the correlation between e-customers' perceptions regarding ethics of e-retailers and repetitive purchase through the mediation of e-buyers' trust and commitment. The commitment-trust approach of Morgan & Hunt (1994) is used to examine the mediator role of commitment and trust to ensure the ongoing relational transactions. Four dimensions of e-customers' perceptions regarding ethics of e-retailers are considered. They are fulfillment/reliability, security, privacy, and, service recovery. A quantitative empirical method was used to test the relationships between the constructs of the conceptual model. 224 Saudi e-buyers were surveyed through a convenience sampling method. The method of Structural Equation Modeling (SEM) was used to examine research hypotheses. This study looks interesting because it is among the rare studies to test the theory of commitment-trust of Morgan & Hunt (1994) in online environment. In addition, it is among the earliest of its kind to examine the perceptions of e-business ethics of Saudi e-buyers. For managers of e-businesses, this study can provide a set of insights and recommendations in order to formulate the appropriate strategy aiming to improve the ethical perceptions of their online activities, which are mandatory to build trust, commitment, and repetitive purchase.

Keywords: E-Retailers, Ethical Practices, Commitment, Trust, Repetitive Purchase, Saudi Market

INTRODUCTION

In the era of globalization, which supported by the booming of Internet and information technologies, online shopping has come a serious alternative of traditional shopping. Nowadays, connected customers can purchase what they need from anywhere and at any time (Bush et al., 2000). However, these advantages of online shopping should not hide some issues. Ethical issues of e-commerce were found among the critical issues as the Internet presents a new environment for unethical behavior (Greblikaite & Pervazaitė, 2014). In fact, e-customers may perceive higher level of purchase risk stemming from loss of privacy, low security, and disconformity between the purchases expected and those really received. Thus, ethics in e-businesses look a critical determinant to build robust and durable relationships with e-customers. Therefore, e-commerce managers should assure the e-customers and built their trust through their integrity and responsibility (Agag, 2017; Gundlach & Murphy, 1993; Johnson, 2021).

From marketing perspective, most conducted studies focused on the test of motives for online purchasing behaviour. Security and privacy have been found among main drives for online transactions (Ghali, 2021; Agag, 2017; Roman & Cuestas, 2008; Miyazaki et al., Fernandez, 2001; Whysall, 2000). With the incredible booming of e-commerce, especially these last decades, and steady growth of ethical issues (pirate, hacking, theft of personal data and payment card information, non-compliance of the product delivered with products offered, etc.), it becomes mandatory to focus on the perceived ethics of e-retailers from scholars. Perception of e-retailer ethics was jointly examined in many studies with commitment and trust variables

known as the cornerstone of successful business relationships. This was particularly highlighted through the commitment trust-theory developed by Morgan & Hunt (1994).

Based on the commitment-trust theory, both commitment and trust play critical role to build structural and robust relationship between e-buyers and e-retailers to ensure the ongoing relational e-transactions (Chen et al., 2003; Zhang et al., 2011). Furthermore, based on this approach commitment and trust play the role of mediator between the parts involved in the relationship. Hence, the main objective of this study is to better understand the association between the buyer perceptions of e-retailer ethics, commitment, trust, and repurchase intention from customers' perspective following the approach of commitment -trust of Morgan & Hunt (1994).

From a theoretical plan, this study looks interesting because it is among the few studies that allows a better understanding of the e-retailers ethics as they are perceived by e-customers and examine their role to build structural and robust relationship manifesting through trust, commitment and, consequently repetitive purchase. From a managerial plan, this study offers a set of insightful implications for e-retailers in order to enhance e-customers trust, commitment and loyalty, through ethical practices.

The rest of this paper is organized as follows; the second section covers the theoretical background and the research hypotheses. The third section details the research design and materials. The fourth section exposes and discusses the results, while the last section provides the implications, limitations and future research directions.

LITERATURE REVIEW AND HYPOTHESES' FORMULATION

The Commitment-Trust Theory

Morgan & Hunt (1994) introduced one of the most popular theories in relational marketing. They argued that commitment relationship and trust constitute key mediator variables between participants for a successful relational exchange, and lead to long-run relationship (Morgan & Hunt, 1994). Thus, it highlights the importance of trust and commitment as two key drivers of successful relationships between business actors (Lee et al., 2019; Abosag et al., 2006). This theory was first tested in the context of physical distribution channel (automobile tire retailers), its acceptance provides then a basis for further research and the theory was replicated and applied in many different contexts including electronic exchanges that involve B2C, B2B and C2B transactions (Lee et al., 2019; Yuan et al., 2019; Agag, 2017; Elbeltagi & Agag, 2016; Wang et al., 2016; Mukherjee & Nath, 2007; Li et al., 2006 a; b). The integration of trust-commitment theory in online context falls within relational approach of internet user behaviour analysis. The emergence of this social and psychological view indicates the evolution of the research from transactional view that emphasizes the satisfaction paradigm to a relational view (Li et al., 2006b). In this same context trust and commitment have been examined as mediator variables between e-retailing ethics and repurchase intention (Elbeltagi & Agag, 2016).

Online Trust

In the online context, customers are dealing with technology, internet and company website (Bart et al., 2005). Online transactions are considered as riskier and uncertain (Pavlou et al., 2007; Reichheld & Scheffer, 2000), trust is then more necessary than in a physical setting (Walczuch & Lundgren, 2004) and is established through the interaction of users with the website (Bart et al., 2005). Online trust involves the confidence of the consumer about the credibility of the retailer (Jin et al., 2008) and it leads to the decrease of risks and uncertainty (Al adwan et al., Horani, 2019; Lee et al., 2019) as well as perceived ambiguity (Goutama & Gopalakrishna, 2018). Consumer develops trust with the website insofar he/she positively perceives the site and shows acceptance of vulnerability (Bart et al., 2005)

E-commitment Relationship

According to the KMV model, the establishment of cooperative relationship between the buyer and the seller is based on a mutual commitment (Friman et al., 2002). Relationship commitment reflects the belief that an established relationship between two exchange partners is as much worthy as it warrants valuable effort to maintain it (Morgan & Hunt, 1994). Commitment involves an important desire to maintain a valued and beneficial relationship (Friman et al., 2002) and in electronic environment, it reflects the strength of the established relationships between business partners (Anderson & Swaminathan, 2011). In e-business relationship, commitment is derived by e-trust (Goutama & Gopalakrishna, 2018).

Impact of Customers Perceived E-Retailers' Ethics on Customers' Trust and Commitment

The ethics in marketing is not a new concept. It made its appearance with the pioneer study of Bartels (1967) who studied the determinants of an ethical decision -making processes from marketing perspective. Since then, researchers do not cease to study the different aspects of ethics as it becomes important to assure the customers and attract them (Ageg, 2017; Ghali, 2021). Roman (2007) is the first author who attempted to measure the customer perception regarding the ethics of online retailers. He found a scale including four dimensions, which are privacy, security, non-deception and fulfillment/reliability. It is this scale that will be used in the current study.

Dimensions of Customer Perceived Ethics of E-Retailers

Privacy

According to Bart, et al., (2005) privacy refers to the protection of the individual information about personal life of customers. This requires the implementation of a privacy policy notice, disclosure and choice/consent of the Web site visitors. Privacy is always correlated with e-customers doubt felt when providing their personal information in online environment and the risk to disclosure of such information (Casalo et al., 2007). When the information risk is perceived as high, privacy is then considered as an important factor in defining consumer trust toward the website (Bart, 2005). To demonstrate privacy accountability and to ensure the implementation of privacy rules many retailers strive to obtain certifications and program standards provided by third party companies and standardization organizations. They also develop privacy policies or privacy statements that inform web users how their personal data is collected and treated. Past studies reveal that perceived privacy is an antecedent of trust (Varma et al., 2020; Kim et al., 2008; Roman, 2007; Bart et al., 2005). Thus, protect their privacy comes among the main critical terms to trust the e-retailers and engage in durable relationship with them (Lu et al., 2013). Hence, the following hypotheses are proposed:

H1: Privacy has positive influence on trust and commitment of e-customer towards e-retail.

H1.a: Privacy has positive influence on trust of e-customer.

H1.b: Privacy has positive influence on commitment of e-customer.

Perceived Security

It refers to the transaction safety regarding the use of credit cards and the financial data (Bart et al., 2005). The security deals with the uncertainty accompanying the payment process and the mechanisms of providing personal information (like credit card number and code) during the e-transaction. Therefore, a website security is established through the aspects of integrity, confidentiality, authentication and non-recognition of transactions (Flavian & Cuinaliu, 2006). Security concerns are more important for the high involvement products with a high financial risk (Bart et al., 2005). Thus, perceived security is shown as a key antecedent of

consumer trust (Varma et al., 2020; Kim et al., 2008; Flavian & Cuinaliu, 2006; Roman, 2007). Then, ensure more security of personal data looks fundamental element to build trust in e-retailers and maintain a durable relationship with them.

Thus, we can postulate the following:

H2: Perceived security has positive influence on trust and commitment of e-customer towards e-retailers.

H2.a: Perceived security has positive influence on trust of e-customer.

H2.b: Perceived security has positive influence on commitment of e-customer.

Fulfilment/Reliability

It is perceived when the consumers believe they have received the same product purchased from the website, this refers to the accuracy between the described offer and the one delivered (Roman, 2007; Agag, 2017) in terms of quantity and quality (Agag et al., 2016a). Moreover, reliability is perceived when the price displayed in the seller website is the same than the amount shown in the invoice and when the product is delivered on-time as promised (Roman, 2007; Agag et al., 2016a).

Prior researchers have shown that fulfilment factor is a key determinant of consumer satisfaction, insofar as buyer expectations are met (Roman, 2007) and the consolidation of the relationship quality is achieved (Agag, 2017). Order fulfilment is also recognized as contributing to website trust especially for high involvement products (Bart et al., 2005). Therefore, we can advance following hypothesis:

H3: Fulfilment/Reliability has positive influence on trust and commitment of e-customer towards e-retailers.

H3.a: Fulfilment/Reliability has positive influence on trust of e-customer.

H3.b: Fulfilment/Reliability has positive influence on commitment of e-customer.

Service Recovery

When service providers fail to deliver services as promised, a loss is then perceived by the consumers (Patterson et al., 2006). In case of poor delivered service, the service provider will use some strategies to regain consumer satisfaction. Service recovery consists of fixing an error by converting it to an advantageous situation (Gustafsson, 2009k; Kuo & Wu, 2012). The strategies that are used in the online service recovery range, from the acknowledgment of problem until suggesting offers of compensation (Patterson et al., 2006). Strategies can be also classified into psychological remedy (like apology) and tangible actions (tangible compensation) (Kuo & Wu, 2012).

When properly applied, service recovery positively influences consumer trust and contributes to the enhancement of company trustworthiness (Pizzutti & Fernandes, 2011). Many researches and empirical studies found strong evidence that a successful service recovery leads to the increase of customer satisfaction and thus the reinforcement of customer loyalty (Phan et al., 2021; Cheng et al., 2019; Durmus et al., 2013; Patterson et al., 2006).

H4: Service recovery has positive influence on trust and commitment of e-customer towards e-retailers.

H4.a: Service recovery has positive influence on trust of e-customer.

H4.b: Service recovery has positive influence on commitment of e-customer.

E-trust, E-Commitment and Repurchase Intention

In online environment, loyalty is particularly important for retailers and it is also harder to achieve than in offline context (Harris & Goode, 2004), this may be explained by the very competitive online market (Rafiq et al., 2013; Silva et al., 2019).

Online loyalty is driven by many antecedents that were identified in the literature, including trust (De Matos et al., 2020; Al-Adwan et al., Al-Horani, 2019; Goutama &

Gopalakrishna, 2018; Faraoni et al., 2018; Olaleye et al., 2018) and Commitment (Faraoni et al., 2018).

The analysis of e-trust reveals the existence of significant relationship with consumers' repetitive purchase (Kim & Peterson, 2017). That is, the level of e-trust is also positively linked to the level of loyalty (Flavian & Guinaliu, 2006). In addition, the trust-commitment link was commonly accepted, hence, most of empirical studies acknowledge that e-trust is a key driver of electronic commitment toward website (Eg. Lee et al., 2019; Faraoni et al., 2018; El Beltagi & Agag, 2016; Verma et al., 2016; Li et al., 2006b; Yang et al., 2019). In this same context, commitment is examined as a mediator variable to the development of consumer loyalty and repurchasing intention (El Beltagi & Agag, 2016). Customer engagement toward websites, are translated by repetitive purchase (Verma et al., 2016; Goutama & Gopalakrishna, 2018).

Thus, we can postulate the following:

H6: E-trust has positive influence on e-commitment relationship.

H5: E-trust has positive influence on repetitive purchase.

H7: E-commitment relationship has positive influence on repetitive purchase.

Based on the before mentioned literature review, the research hypotheses are presented in a conceptual framework shown in the following figure 1:

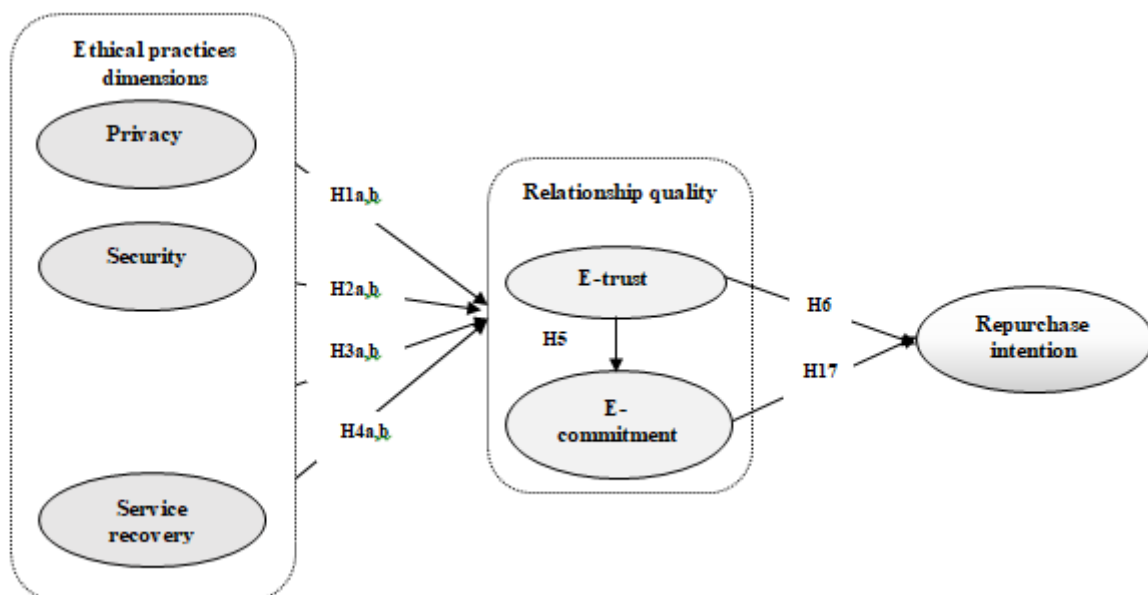


FIGURE 1
HYPOTHESIZED CONCEPTUAL MODEL
RESEARCH METHODOLOGY

Survey Administration

Data was gathering through online survey, which is recommended to reach online shoppers (Al Beltagi & Agag, 2016). This electronic survey includes two parts: the first part of questionnaire stated purpose of the study and assured the confidentiality before asking questions about the respondent sociodemographic characteristics (gender, age, marital status, occupation, monthly income, number of times to shop online). The second part includes the items of the different variables of the conceptual models, which are assessed on five-point Likert scales ranging from 1 (strongly disagree) to 5 (strongly agree).

A total of 313 responses were returned, only 224 were considered. This survey was sent through social media (Facebook, Instagram, twitter, email...) and through virtual class students who share with their families and friends. The Structural Equation Modelling method was used

to analyse data. This method includes two steps; The first allows to assess the reliability and validity of constructs. The second step allows to examine the structural model.

Sociodemographic Characteristics of the Sample

Table 1 lists the demographic description of the respondents. Most of respondents are female (61.60%). This can be explained by the fact that survey was shared with students' virtual class which includes only female gender. The majority (79.46%) of respondents are married and aged from 18 to 50 years old (90%) and has at least university level of education (68%). For monthly incomes, most respondents have more than average income. Lastly, Saudi customers shop from 11 to 50 times in six months. This high frequency is enhanced by the exceptional period that Saudi Arabia and world witness caused by corona virus disease, which requests breakdown in most world countries and social distancing.

Table 1		
DEMOGRAPHIC DESCRIPTION OF RESPONDENTS (N= 224)		
Variables/criteria	N	%
Gender		
Female	138	61.60
Male	86	38.40
Civil Status		
Married	178	79.46
Single	46	20.53
Age		
18-35	161	71.875
36-50	41	18.303
51-65	19	8.48
Older than 65	3	1.34
Educational Background		
Elementary and middle school	13	5.80
High school	36	16.07
Vocational school	23	10.26
University	128	57.14
postgraduate	24	10.71
Monthly Income (SR)		
-5000	42	18.75
5001-10000	68	30.35
10001-15000	96	42.85
+15001	18	8.03
Frequency of semi-annually online shopping		
1 or 5	12	5.35
6 to 10	33	14.73
11 to 30	126	56.25
30 to 50	49	21.87
More than 50	4	1.78

Notes: N=224. SR= Saudi Rial. 1\$= 3.75 SR.

Measurement Development

The questionnaire was developed by adapting measures has been validated by existent literature. The dimensions of perceived e-retailers' ethics were measured with items adapted from Agag, et al., (2016a). They are privacy (3 items), security (3 items), fulfilment/reliability (4 items), and, service recovery (5 items). Items for measuring e-trust were adapted from Gabarino & Johnson (1999). E-commitment was assessed using items adapted from Mukherjee & Nath (2007). Finally, repurchase intention was measured by adapting the scale of Khalifa &

Liu (2007); Chiu, et al., (2014). For all scales' items, a five-point Likert scale was used with anchors ranging from strongly disagree (1) to strongly agree (5).

DATA ANALYSIS

In order to investigate the objectives of this study and test the proposed research hypotheses, LISREL 8.52 was employed to help us analyze the collected data using Structural Equation Modeling (SEM) method. The first stage of this method aims to test the measurement model through test reliability, and validity (convergent and discriminant) of constructs. The second stage, the goodness of fit of research conceptual model and relationship between its different constructs are examined.

Measurement Model Assessment

Reliability of all constructs' items were tested through Cronbach's α , the criteria of reliability, convergent validity, as well as discriminant validity.

According to the findings of this study, the Cronbach's α scores ranged from 0.711 to 0.888, confirming the acceptable correlation of every item with its factor. Therefore, the Composite Reliability have acceptable values (above 0.7). Similarly, as shown in table 2, the loading values are acceptable (above 0.7) for all items (Fornell & Larcker, 1981). Therefore, we consider that all items are reliable to their constructs. Furthermore, the AVEs ranged from 0.701 to 0.889. These values are acceptable and reflect an acceptable convergent validity based on the approach of Fornell & Larcker (1981). These results are summarized in table 2.

Table 2			
MEASUREMENT ITEMS			
	Item	Factor loading	Cronbach α
Privacy: CR= 0.78; AVE= 0.811			
PR1	The site clearly explains how user information is used;	0.873	0.835
PR2	Information regarding the privacy policy is clearly presented;	0.926	0.798
PR3	The site shows that it complies with the rules and regulations governing online data protection.	0,839	0.835
Security: CR= 0.88; AVE= 0.881			
SC 1	The site appears to offer secure payment methods;	0.756	0.833
SC 2	This site has adequate security features.	0.827	0.711
SC 3	The security policy is easy to understand;	0.837	0.846
Fulfillment/Reliability: CR= 0.73; AVE= 0.831			
RL1	The price shown on the site is the actual amount billed	0.746	0.835
RL2	You get what you ordered from this site;	0.729	0.833
RL3	Promises to do something by a certain time, they do it	0.831	0.839
RL4	The products I looked at were available.	0.776	0.842
Service Recovery: CR= 0.76; AVE= 0.833			
SR1	This online store has a return policy;	0.839	0.837
SR2	There is a compensated policy for any delay in delivery of products/services;	0.837	0.853
SR3	This online store responds to customer complaints promptly;	0.769	0.868
SR4	This online store has a tracking mechanism for service recovery to identify customer satisfaction;	0.845	0.783
SR5	This online store tells you what to do when online transaction cannot be completed.	0.766	0.821
E-trust: CR= 0.81; AVE= 0.835			
ET1	I trust what my bank says about its e-services.	0.917	0.834
ET2	The e-services of my bank are reliable.	0.912	0.888
ET4	I trust the claims and promises that my bank makes about its e-services.	0.878	0.833
E-commitment relationship: CR= 0.78; AVE= 0.701			
EC1	I feel a very high degree of association with the online retailer I transact with	0.764	0.769
EC2	I have a very long association with the online retailer that I transact with	0.834	0.759
Repurchase intention: CR= 0.76; AVE= 0.889			

RI1	If I could, I would like to continue using this web site to purchase products	0.823	0.833
RI2	I plan to continue using this web site to purchase products in the future	0.942	0.881
RI3	It is likely that I will continue purchasing products from this website site in the future.	0.823	0.832

Notes. N=224 ; X²=846 ; df=265 ; GFI=0.913; AGFI=0.901; RMSEA=0.011; CFI=0.901; PNFI=0,215.

Discriminant validity is examined by comparison between the loading of every item on its assigned construct and its loading on any other construct of the hypothesized conceptual model (Fornell & Larcker, 1981). This condition is met for all indicators. Therefore, convergent and discriminant validity of every construct are confirmed. In summary, the measurement model demonstrated adequate reliability, convergent validity and discriminant validity. These results are shown in the following table 3.

Table 3 DISCRIMINANT VALIDITY										
Const	Mean	STD	AVE	PR	SC	FR	SR	ET	EC	RI
PR	4.34	0.55	0.821	0.906						
SC	4.43	0.52	0.891	0.538	0.943					
FR	4.32	0.56	0.833	0.536	0.563	0.912				
SR	4.36	0.71	0.866	0.529	0.572	0.623	0.930			
ET	6.35	0.67	0.833	0.638	0.566	0.488	0.566	0.912		
EC	4.33	0.53	0.711	0.523	0.438	0.533	0.564	0.583	0.843	
RI	4.29	0.54	0.888	0.429	0.502	0.629	0.533	0.582	0.582	0.942

Notes: (1): Diagonal elements (in bold) are the square root of the average variance extracted (AVE). Off-diagonal elements are the correlations among constructs. (2) PR: privacy; SC=security; FR= fulfillment/reliability; SR= service recovery; ET= e-trust; EC= e-commitment relationship; RI= repurchase intention.

Structural Model Assessment and Discussion of Results

Test of Relationship between the Constructs

The findings output indicates that the four dimensions of e-retailers’ perceived ethics have significant positive impact on e-trust. However, the influence of the following two dimensions (privacy, security) have more important influence on e-trust and, e-commitment compared with the remaining two dimensions (fulfillment/reliability, service recovery). Indeed, privacy has positive significant influence on both e-trust and e-commitment for the following respective values ($\beta=0.523$, t-value=6.830; $p<0.01$; $\beta=0.528$, t-value=7.866; $p<0.01$). Then, H1a and H1b are supported. Security has also positive significant effect on both e-trust and e-commitment for the following respective values ($\beta=0.612$, t-value=12.333; $p<0.01$; $\beta=0.362$, t-value=7.563; $p<0.01$). Therefore, H2a and H2b are supported. These results are in line with several research studies conducted in the same context of e-commerce like Ghali (2021); Ageg, et al., (2016a); Yan, et al., (2018). Furthermore, these predictors are considered the most important factors that lead a customer to trust an e-retailer. This high value given to security of a website and respect of privacy of an e-customers translates the high risk associated with online transaction. However, these findings do not fit Nugroho, et al., (2015) who considered that privacy and security as characteristics of website services have become a point of parity because all web stores behave similarly. Fulfillment/reliability has also positive significant effect on both e-trust and e-commitment for the following respective values ($\beta=0.428$, t-value=7.823; $p<0.01$; $\beta=0.329$, t-value=12.129; $p<0.01$). Hence, H3a and H3b are supported. This finding shows that online shoppers expect to receive the proper quality and quantity of things they ordered within the timeframes stated by online sellers, as well as to be accurately paid. These results are in line with those of Pennanen, et al., (2007); Agag, et al., (2017). Service recovery has also positive significant effect on both e-trust and e-commitment for the following respective values ($\beta=0.234$, t-value=7.314; $p<0.05$; $\beta=0.233$, t-value=5.241; $p<0.01$). Then, Hence H4a and H4b are supported. These results are in the same line with those of Agag, et al., (2017); Pizzutti &

Fernandes (2010). Hence it can be said that consumers cannot trust and engage in durable relationships with an e-retailer before perceiving an equity during service recovery.

The effect of e-trust on e-commitment relationship is positive and significant for the following values ($\beta=0.468$, $t\text{-value}=8.729$; $p<0.01$). Hence H5 is supported. This finding supports the output of the trust-commitment model of Morgan & Hunt (1994) who argued that trust is a strong motive of commitment relationship. This means that a e-customer cannot built a durable relationship and a resistance to change before trusting the e-services' providers. The effect of e-trust and e-commitment relationship on repetitive purchase is also positive and significant for the following values: ($\beta=0.463$, $t\text{-value}=13.327$; $p<0.01$; $\beta=0.420$, $t\text{-value}=11.328$; $p<0.01$). Then, H6 and H7 are supported. These results are in line with Hsu, et al., (2015); Kim & Peterson (2017); Lee, et al., (2019); Faraoni, et al., (2018).

IMPLICATIONS, LIMITATIONS, AND FUTURE RESEARCH DIRECTIONS

From a theoretical standpoint, this paper has several contributions. This research work contributes to literature by the proposition of a comprehensive conceptual model highlighting the association between e-retailers' perceived ethics, quality of relationship and repurchase intention. In fact, several studies have studied the ethics of e-services providers in B2B context (Ageg et al., 2016a; Ageg et al., 2017) or in that B2C (Tonder, 2016; Sahin et al., 2016). Additional research works have confirmed the vital role of trust satisfaction and loyalty (Hsu et al., 2015; Ghali, 2021). However, this study is among the few studies which focus on the association between online transactions' ethics, trust, commitment and repurchase intention in the context of B2C. Furthermore, this study is among the few studies which investigate the perceptions of ethics towards e-retailers in Saudi context. From a managerial standpoint, this study offers to website designers or marketers a set of meaningful practices that help them to build durable relationship, mandatory for their competitiveness in a market witnessing prompt growth of ethical issues favored by an intense and dishonest competition between e-providers. First, e-retailers should guarantee the security of shoppers as it is shown the most important criterion driver for online transaction. This means that when e-user believe that it is safe to provide their private information, they will shop online. Therefore, e-retailers are requested to improve the barriers in front of hackers through linking mobile number or email ID with the online shopping account (like sending on time password on mobile number or email), spend much on maintenance and renewal, as well as data encryption to ensure payment security. Second, e-retailers should prevent invasion of customers' privacy and clearly show their privacy policies in order to enhance the willingness to give personal information to e-commerce websites, and consequently shop online. Third, reliability is also another dimension of ethical practices of an e-retailer that ply vital role in developing trust and commitment of customers. Generally, reliability is associated with accurate presentation of products on website and delivery on time. To implement these features, website designers should build accurate technical functions that allow easy, convenient, and smooth online shopping experience. E-retailers should be also well equipped to ensure the service recovery in short time and enhance consequently the trust of the customers (Phan et al., 2021).

Although the findings of this paper present several contributions for theory and practice, some limitations should be listed. First, in this study, we considered trust and commitment as unidimensional variables. However existing literature distinguished between trust in websites, in service providers (Hsu et al., 2014), affective, continuance, calculative, cognitive, or normative commitment (Nsair & Li, 2010). Further studies should explore the different aspects of trust and commitments and the influence of every dimension on repetitive purchase. Second, the data for this study were gathered using convenience sampling, which limit the generalization of the findings. Future study can use other probabilistic techniques to generalize the findings. Lastly, third, the data were collected in a single country (Saudi Arabia). Future research work should test the findings of this paper in different countries to examine the generalizability of the results.

Declaration of Interest

The Author(s) declare(s) that there is no conflict of interest'.

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