

# The Mediating Role of Affective Experience to The Effect of Online Retail Ethic on Repurchase Intention: Indonesian Y and Z Generation Perspective

Yuniarti Fihartini<sup>1</sup>, Arief Helmi<sup>2</sup>, Meydia Hassan<sup>3</sup>, Yevis Marty Oesman<sup>4</sup>  
{yuniarti.fihartini@feb.unila.ac.id<sup>1</sup>, arief.helmi@unpad.ac.id<sup>2</sup>, meydia.hasan@unpad.ac.id<sup>3</sup>,  
yevis.marty@unpad.ac.id<sup>4</sup>}

Economic and Business Faculty, Lampung University and Doctorate Program in Management, Padjadjaran University, Indonesia<sup>1</sup>, Economic and Business Faculty, Padjadjaran University, Indonesia<sup>2,3,4</sup>

**Abstract.** Ethical violations are more likely to occur in online transactions compared to face-to-face transactions, and have been triggering negative perception regarding online retail ethic and negative experience of customer. Those are identified as the major problems causing consumers' hesitance toward taking decision for shopping online. This study is to investigate the effect of consumer perception of online retail ethic on repurchase intention with the affective experience as a mediation variable. An online survey conducted toward customer between 17–40 age and have experience in purchasing product online in Indonesia. The results show that consumer perception of online retail ethic effects affective experience and affective experience effects repurchase intention. Consumer perception of online retail ethic also has direct effects on repurchase intention. Thus, the affective experience partially mediates the effect of consumer perception regarding online retail ethic and repurchase intention.

**Keywords:** Retail Ethic Perception, Affective Experience, Repurchase Intention

## 1 Introduction

Online shopping presents the environment and atmosphere, as well as a different shopping experience when compared to offline shopping, even for identical products (Lu et al., 2013). Customers who shop online cannot physically inspect their potential purchases, they must interact in a virtual space that consists of a technical interface, rather than with employees like in a physical space. Consumers are faced with uncertainty caused by the assessment and evaluation of product attributes is limited to the information presented by the seller on the website. Therefore, in such condition consumers rely heavily on the ethical behavior of online sellers in fulfilling their services. The findings of Citera et al, (Citera et al., 2005) reveal that ethical violations are more likely to occur in online transactions compared to face-to-face transactions. Many online retail practices are found that violate consumer rights and are disappointing which potentially to create negative experiences for consumers, and certainly become an important obstacle for consumers who are considering their actions to make purchases online.

Füller et al, (Füller et al., 2019) found that security and privacy which in this case are the dimensions underlying online retail ethics influence the integrated experience of customers. Agag (Agag, 2019) states that the ethics adopted by online retail companies will result in a positive consumer experience. Furthermore, consumers who have good experience will direct their intention to repurchase on a website. Bilgihan et al, (Bilgihan et al., 2016); Rose et al,

(Rose et al., 2011); Kawaf & Tagg (Kawaf & Tagg, 2017), state that specifically online shopping experiences and repeat purchases are interrelated and have a positive influence.

Based on the survey of the Indonesian Internet Service Providers Association (APJII) in 2018, that 64.8% of the 264.16 million total population of Indonesia had used the internet to support their daily lives. Where 81,4% of the internet user is citizen aged between 15 – 40 years old, so the Indonesian internet user is dominated by Y and Z generation. These two generations are the most adaptive generation and has a high tendency to do online shopping. They like the easeness and convenience, cheaper price, varieties of products, and time efficiency, where this are the most common reason to go for online shopping.

We see that there are still few previous studies linking customer perception regarding online retail ethics and online repurchase intention with affective experience as intervening variable especially in Y and Z generations. Therefore, the purpose of this study is to investigate the effect of customer perception regarding online retailer ethics on affective experience and its impact on online repurchase intention from the perspectives of Y and Z generation. We consider that online retail ethics can create an affective experience, and affective experience can mediate the relationship between online retail ethics and online repurchase intention.

### ***Customer Perception Regarding Online Retail Ethics, Affective Experience, and Repurchase Intention***

Roman (Román & Cuestas, 2008) in his research on The Ethics of Online Retailing defines Customer Perception toward Ethics of Online Retail-CPEOR as consumers' perceptions about the integrity and responsibility of the company (behind the website) in its attempt to deal with consumers in a secure, confidential, fair and honest manner that ultimately protects consumers' interest. In line with Roman, Cheng et al, (Cheng et al., 2014) in their research on Electronic Transaction Ethics-eTransEthics, and Agag et al (Agag et al., 2016) in his research on Buyer Perception of Seller Ethics-BPSE defines consumer perceptions related to the ethical behavior of online transactions as a positive perceptions of consumers regarding the behavior of e-commerce companies in handling consumers confidentially, fairly, honestly, and sincerely during the transaction process.

Several previous studies have explored measurements of Customer Perception Ethics of Online Retail, including conducted by Miyazaki & Fernandez (Miyazaki & Fernandez, 2001) states there are four main categories of concern in online shopping, where three of them are related to problems ethics (privacy, security and fraud systems). Roman (Román & Cuestas, 2008) found four dimensions of measurement, namely security, privacy, non-deception and fulfillment/reliability. Furthermore, according to Cheng et al, (Cheng et al., 2014) there are four valid measurement scales to assess perceived ethics of electronic transactions, that are sales behavior, privacy, security, fulfillment, and service recovery. Agag et al, (Agag et al., 2016) in the Buyer Perceptions about Seller Ethics/BPSE study added two dimensions of service recovery and shared value to the four dimensions of Roman CPEOR. Furthermore, Agag (Agag, 2019) identified several ethical issues in the context of B2B e-commerce in Small Medium Business, perfecting the BPSE model into seven dimensions (privacy, security, non-deception, reliability, service recovery, shared value, and communication) by adding a dimension of communication.

Referring to the above studies, the measurement of Customer Perception Ethics of Online Retail adopted in this study consist of security, privacy, non-deception, fulfillment/reliability, and service recovery. Security is the consumer's perception of the safety of online transactions and the protection of financial information from unauthorized access (Román & Cuestas, 2008). Privacy is a consumer perception about the protection of identifying individual information on the internet (Bart et al., 2005). Non-deception refers to the consumer's belief that electronic

service providers, in this case e-commerce, will not use deceptive practices to influence consumers to buy their products (Limbu et al., 2011). Reliability/Fulfillment is the on-time delivery of online purchases, accurate product representation on online retail sites, and the technical functioning of online retail sites (Wolfenbarger & Gilly, 2003). Service Recovery is consumers' perceptions about the justice of online retail companies in recovery efforts that refer to online retail actions in response to service failures (Grönroos, 1998).

Füller et al, (Füller et al., 2019) in his research about factors affecting consumers integrated experience and its implications, where amongst these factors affecting the consumers integrated experience are security and privacy. Online retail ethics variable, security and privacy is the dimension underlying the consumers perception of online retail ethics. Therefore, online retail ethics assumed affects the consumers affective experience of online shopping.

Thus, our hypothesis is:

H1: Customer perception regarding online retail ethic affects consumers affective experience on online shopping

Research done by Limbu et al, (Limbu et al., 2012) study the effect of customer perception regarding online retail ethic on purchase intention and revisit intention of customer, found that there is a direct effect of perceived ethic to purchase intention and revisit intention of customer. Agag & Elbeltagi (Agag & Elbeltagi, 2014) states that five factors of online retail ethics (security, privacy, non-deception, fulfilment/reliability, and corporate social responsibility) affect repurchase intention of online customer. Moreover, Elbeltagi & Agag (Elbeltagi & Agag, 2016) in their research found that customer perception regarding online retail ethic as a second order construct that predicts online customer satisfaction and online repurchase intention. Therefore, when online retail can act ethically it will affect the online repurchase intention.

Thus, our hypothesis is:

H2: Customer perception regarding online retail ethic affects the repurchase intention in online shopping

### ***Affective Experience and Repurchase Intention***

Gentile et al, (Gentile et al., 2007), Rose et al, (Rose et al., 2012), and Martin et al, (Martin et al., 2015) conceptualize affective experiences in online shopping as experiences involving one's affective system through the generation of moods, feelings and emotions, which lead to emotional relationships between consumers and products, services, brands or organizations. Furthermore Izogo (Izogo & Jayawardhena, 2018) states that there is an affective experience in online shopping measured through emotional attributes and entertainment attributes. Emotional attributes or playfulness are consumer experiences in online shopping that involve a sense of fun and excitement that makes consumers enjoy online shopping with a calm mind. While entertainment attributes or aesthetic is a consumer experience in online shopping related to the appearance and design of an attractive online retail website with features and navigation that are easy to understand and create consumer sensations when shopping online.

Some previous research states that positive affective experience will affect customer satisfaction and repurchase intention, so repurchase intention is one of the consequences of increasing online consumer experience. Rose et al, (Rose et al., 2011) provide a comprehensive review of the antecedents and consequences of customer experience in the context of online purchasing, in which according to him the cognitive and affective experience of online shopping has an effect on consumers' intention to shop online again. Kawaf & Tagg (Kawaf & Tagg, 2017), states that online shopping experience is proven to have a positive effect on customer satisfaction, repurchase intention, positive word of mouth, and brand involvement. Furthermore Izogo (Izogo & Jayawardhena, 2018), developing a comprehensive and integrated online

shopping experience model, found that cognitive and affective online shopping experiences influence internal and external responses, repurchase intentions, and word of mouth intentions. Based on the description, the affective experience of consumers in online shopping can encourage consumers' intention to repurchase online, and affective experience has a role in mediating the relationship between online retail ethics' and online repurchase intention.

Thus, our hypotheses are:

H3: Affective experience affects repurchase intention in online shopping

H4: Affective experience plays a role in mediating the effect of online retail ethic on repurchase intention in online shopping.

## **2 Method**

The survey instrument was distributed to participants through an online questionnaire created in Google form media. The questionnaire was composed of two sections. Section 1 includes demographic data and respondent experiences in online shopping. Section 2, the questionnaire was designed to evaluate respondent perception towards online retailer ethic, affective experience, and repurchase intention. Customer perception regarding online retail ethic was assessed by 15 item measurements that were modified from the previous researches (Román & Cuestas, 2008);(Nardal, 2011);(Cheng et al., 2014);(Elbeltagi & Agag, 2016);(Agag et al., 2016). Affective Experience was assessed by 8 item measurements (Izogo & Jayawardhena, 2018);(Bhattacharya & Srivastava, 2020);(Rose et al., 2011);(Martin et al., 2015). Furthermore, repurchase intention was assessed by 4 item measurements (Rose et al., 2012);(Zhang et al., 2011);(Khan et al., 2007);(Vinet & Zhedanov, 2011) as shown in the table 1. The measurement was used five-point Likert-type scale, ranging from 1 = strongly disagree to 5 = strongly agree. The participants were online customers who are aged between 17-40 years old. In this survey the questionnaire reached 463 respondents and 450 of them were valid and used for the final analysis using Structural Equation Model to test the conceptual model of the study.

Descriptive demographic of the sample shows that more than half of the respondents are female, approximately 67.6 per cent. With regard to age, 35.1 percent were aged between 17-25, 32.4 percent were aged between 26 and 30, 21.7 percent were aged between 31 and 35, and 9.3 percent were aged between 36 and 40. All the respondents had experience in online shopping, where 8.4 percent with shopping intensity below 3 times, 31.4 percent between 3 and 5 times, 40.4 percent between 6 and 10 times, and 19.8 percent more than 10 times. Furthermore, the five e-commerce websites most visited by respondents for searching information and made purchases were Shopee (47.2 percent), Tokopedia (23 percent). Lazada (9.1 percent), Bukalapak (7.8 percent), Zalora (4.4 percent) and other web sites (8.5 percent).

## **3 Result and Discussion**

### **3.1 Research results**

This study conducted with two-step approach were assessed by the maximum likelihood method using AMOS 21. First developed the measurement model by conducting confirmatory factor analysis (CFA) and second the structural equation model to estimate the hypotheses testing. Each construct in measurement model was evaluated separately by examining the indicator loading for statistical significance and assessing the construct's reliability and variance extracted.

**Table 1.** Proposed measurement items for constructs

Constructs	Measurement item	Loading
Security	The security policy of website is easy to understand.	0.668
	The terms and conditions of the online transaction before the purchase has taken place.	0.746
	This website has adequate security features.	0.729
Privacy	The website offers secure payment methods.	0.769
	The website guarantees the confidentiality of their consumers' personal information.	0.864
	The website protects consumers' personal information from hacking.	0.898
Non-deception	Only the personal information necessary for the transaction to be completed needs to be provided.	0.148*
	The website exaggerates the benefits and characteristics of its offerings.	0.797
	This website takes advantage of less experienced consumers to make them purchase.	0.808
Reliability/ fulfilment	This website tries to persuade through deceptive advertisements and promotions.	0.710
	The price shown on the website is the actual amount billed	0.638
	I get what I ordered from this website.	0.777
Service recovery	The website serves consumers as its promised.	0.765
	This website responds to customer complaints promptly.	0.730
	This website has a return policy and compensate for any failures of products / services.	0.763
Emotional attributes	This website has a tracking mechanism for service recovery to identify customer satisfaction.	0.759
	I really enjoy shopping product through this website.	0.735
	Shopping product on this website makes me full of joy.	0.863
Entertainment attribute	I feel fun when shopping product on this website.	0.935
	I feel peace of mind when shopping product on this website.	0.839
	I feel very happy when receiving product that I bought from this website.	0.570
Repurchase intention	The features presented by the website truly provide a sensational experience.	0.766
	The color combination of the website appearance make me attractive.	0.695
	The brightness colors of the website visualisation arouses my excitement.	0.768
Repurchase intention	I prefer to shop product online rather than offline.	0.634
	I will continue to repurchase product from this website.	0.768
	I expect to repurchase product from the website as much as I can in the future.	0.858
	I expect regularly use the same website to purchase a product.	0.817
	I expect regularly use the same website to purchase a product.	0.817

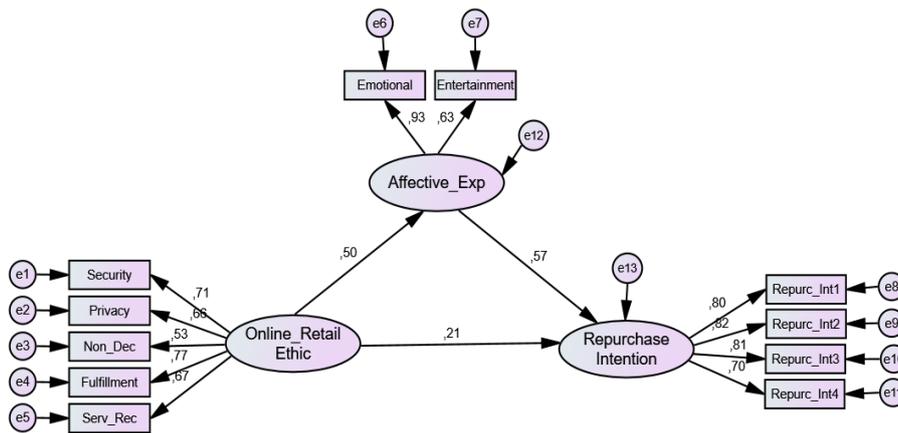
\* Loading factor less than 0.5

The validity test used in this study is the confirmatory factor analysis, where the validity of measurement item of construct in this study is seen from the factor loading value. The table 1 above shows that we eliminated one measurement item of privacy which is the dimension of variable customer perception regarding online retail ethic, where the loading value less than 0.5, below the validity acceptable level at least 0.5 [28]. Meanwhile, the other items used for measuring the variable customer perception regarding online retail ethic, affective experience and repurchase intention has a loading factor greater than 0.5, means that all of measurement items are valid.

**Table 2.** Measurement model fit indices for reliability and convergent validity

Construct	Cronbach's alpha	Composite reliability	Average variance extracted
First order:			
Security	0.875	0.819	0.531
Privacy	0.763	0.874	0.776
Non-deception	0.875	0.816	0.597
Reliability/Fulfilment	0.856	0.772	0.532
Service Recovery	0.818	0.795	0.564
Emotional attributes	0.898	0.896	0.638
Entertainment attributes	0.831	0.788	0.553
Second Order:			
Retail Ethic		0.861	0.556
Affective Experience		0.833	0.717

As shown in Table 2, all dimension variable customer perception regarding online retail ethic, affective experience and repurchase intention has the scale Composite Reliabilities (CR) ranged from 0.772 to 0.896, exceeding the acceptable level of 0.70. The Average Variance Extracted (AVE) ranged from 0.531 to 0.776, exceeding the acceptable level of 0.50 (Hou et al., 2017). Cronbach's Alpha for each dimension variables were greater than 0.70, where the construct reliability level of 0.7 was stated to be good (Bagozzi & Yi, 1988).



**Fig. 1.** Structural model

The structural model yielded a chi-square value of 136.553 with 41 degrees of freedom ( $P = 0.000$ ), indicating a general lack of fit. As an alternative, we used the ratio of the chi-square to the degrees of freedom. This approach obtained a value of 3.331, which falls within the

suggested value of 5 or below (Bagozzi & Yi, 1988). In addition, the Goodness of Fit (GOF) index indicated that the overall model is fit with the observed data in this study, with GFI = 0.944, NFI = 0.934, CFI = 0.953, AGFI = 0.910, and RMSEA = 0.072. In general, model fit is considered to be adequate if GFI, NFI and CFI are larger than 0.9, AGFI is larger than 0.8 and RMSEA is smaller than 0.08 (Bagozzi & Yi, 1988); (Hou et al., 2017)

**Table 3.** Structural parameter estimates

Hypothesised relationship	Estimate	S.E.	C.R	P-Value	Conclusion
Before mediated:					
Online Retail Ethic → Repurchase Intention	0.502	0.026	7.974	***	Supported
After mediated:					
Online Retail Ethic → Affective Experience	0.497	0.119	8.511	***	Supported
Online Retail Ethic → Repurchase Intention	0.211	0.028	3.534	***	Supported
Affective Experience → Repurchase Intention	0.565	0.017	7.630	***	Supported

\*\*\*significant at 95 percent

The analytical results indicate that H1, H2, and H3 were supported. Thus, customer perception of online retail ethic significantly affects affective experience, customer perception of online retail ethic significantly affects repurchase intention, and affective experience significantly affects repurchase intention.

The mediation test is carried out by establishing a significant relationship with direct influence between each construct in the first place. Afterwards, estimating the second model by adding affective experience as a mediating variable. The effect of retail ethic perception on repurchase intention remains significant after the affective experience is entered, but the estimated value is reduced (0.502 to 0.211), so that affective experience in this study as partial mediation was accepted and H4 is supported (can be seen in Table 2). The results of the mediation test above are also supported through the Sobel Test ( $z = 4.143$  and  $p = 0,000$ ).

### 3.2 Discussion

The results of this study provide support for the hypotheses and the research framework presented in Figure 1. The analytical results demonstrate that retail ethic perception affects repurchase intention and affective experience. And in turn, affective experience affects repurchase intention. Additionally, the results reveal that affective experience partially mediates the relationship between online retail ethic perception and repurchase intention with the total effect of retail ethic perception on repurchase intention is 0.495. These results also demonstrate that online retail ethic perception exerts a stronger effect on affective experience (0.497) and affective experience on repurchase intention (0.565), than the direct effect of online retail ethic perception on repurchase intention (0.211).

As we know, that online shopping has a different environment, where transaction activities are carried out without face to face, so the chances of violations of marketing ethics become even greater. Y and Z generation are very attached to digital technology and very responsive towards information sourced from digital media. Y generation is the first generation to come into contact with the internet, while Z generation is the generation born when internet and social media has become a daily need. In this research it can be proven that Y and Z generation have a tendency to use the internet for getting information and making purchases.

They consider that ethics adopted by online retail is very important. Therefore, online retail needs to pay attention to consumers' perceptions of ethics related to online shopping practices. When online retailing behaves ethically as it should, providing accurate services as promised, online retail has a security policy that can protect transactions and the confidentiality of personal information of consumers, and online retail has a good effort in responding to consumer complaints, then it will enhance the positive affective experience of consumers. So that it will create a pleasant mood, feeling, and emotion, consumers will really enjoy the shopping process on the online retail site with full of sensation, excitement, joy, and happiness. This is in line with the statement by (Agag, 2016) that ethics adopted by online retail companies is very important, if online retailing can act ethically as it should then it will produce positive consumer experiences.

The results of this study also prove that experiences involving the affective system through generalizing a positive moods, feelings and emotions influence repurchase intentions. Repurchase intention is a response created by the positive affective experience of online consumers, where consumers have the desire and are willing to continue to use retail online sites in shopping. The results of this study are in line with previous studies (Bilgihan et al., 2016); (Rose et al., 2011); (Kawaf & Tagg, 2017); (Izogo & Jayawardhena, 2018), that cognitive and affective experiences influence the intention to repurchase online shopping.

Finally, as the implication, this study suggests that online retail should consider focusing their marketing strategies on establishing the good synergy of customer positive perception regarding online retail ethics and positive affective experience, by creating ethical marketing practices in its business and creating pleasant affective experience to increase consumer repurchase intention on its online retail.

## **4 Conclusion**

The Customer perception of online retail ethic has strongly effect on affective experience and affective experience has strongly effect on repurchase intention. Additionally, customer perception of online retail ethic directly and moderately effects on repurchase intention. Therefore, affective experience partially mediates the relationship between online retail ethic perception and repurchase intention.

## **5 Acknowledgement**

We are grateful to Dean of Economic and Business Faculty, and Head of Management Department of Lampung University. Dean of Economic and Business Faculty, and Head of Doctorate Program in Management of Padjadjaran University, for providing the necessary facilities for the preparation of the paper. We are grateful to all of participants for the assistance in the data collection process. We also acknowledge the helpful comments and corrections provided by the referees for this paper.

## **References**

- [1] Lu, L. C., Chang, H. H., & Yu, S. T., "Online shoppers' perceptions of e-retailers' ethics , cultural orientation , and loyalty An exploratory study in Taiwan," *Internet Research*, vol. 23, no. 1, pp. 47–68, 2013.
- [2] Citera, M., Beauregard, R., & Mitsuya, T., "An experimental study of credibility in E-negotiations," *Psychology & Marketing*, vol. 22, no. 2, pp. 163–179, 2005.

- [3] Füller, K., Weking, J., Böhm, M., & Krcmar, H., "Leveraging customer-integration experience: a review of influencing factors and implications," *Communications of the Association for Information Systems*, vol. 44, no. 1, pp. 81–128, 2019.
- [4] Agag G., "E-commerce Ethics and Its Impact on Buyer Repurchase Intentions and Loyalty: An Empirical Study of Small and Medium Egyptian Businesses," *Journal of Business Ethics*, vol. 154, no. 2, pp. 389–410, 2019.
- [5] Bilgihan, A., Kandampully, J., & Zhang, T. C., "Towards a unified customer experience in online shopping environments Antecedents and outcomes," *International Journal of Quality and Service Sciences*, 2016.
- [6] Rose, S., Hair, N., & Clark, M., "Online Customer Experience : A Review of the Business-to-Consumer Online Purchase Context," *International Journal of Management Reviews*, vol. 13, no. 1, pp. 24–39, 2011.
- [7] Kawaf, F., & Tagg, S., "The construction of online shopping experience: A repertory grid approach," *Computers in Human Behavior*, vol. 72, pp. 222–232, 2017.
- [8] Román, S., & Cuestas, P. J., "The perceptions of consumers regarding online retailers' ethics and their relationship with consumers' general internet expertise and word of mouth: A preliminary analysis," *Journal of Business Ethics*, vol. 83, no. 4, pp. 641–656, 2008.
- [9] Cheng, H. F., Yang, M. H., Chen, K. Y., & Chen, H. L., "Measuring perceived EC ethics using a transaction-process-based approach: Scale development and validation," *Electronic Commerce Research and Applications*, vol. 13, no. 1, pp. 1–12, 2014.
- [10] Agag, G., El-Masry, A., Alharbi, N. S., & Almamy, A. A., "Development and validation of an instrument to measure online retailing ethics: Consumers' perspective," *Internet Research*, vol. 26, no. 5, pp. 1158–1180, 2016.
- [11] Miyazaki, A. D., & Fernandez, A. Fernandez, "Consumer perceptions of privacy and security risks for online shopping," *Journal of Consumer affairs*, vol. 35, no. 1, pp. 27–44, 2001.
- [12] Bart, Y., Shankar, V., Sultan, F., & Urban, G. L., "Are the drivers and role of online trust the same for all web sites and consumers? A large-scale exploratory empirical study," *Journal of marketing*, vol. 69, no. 4, pp. 133–152, 2005.
- [13] Limbu, Y. B., Wolf, M., & Lunsford, D. L., "Consumers' perceptions of online ethics and its effects on satisfaction and loyalty," *Journal of research in interactive marketing*, vol. 5, no. 1, pp. 71–89, 2011.
- [14] Wolfenbarger, M., & Gilly, M. C., "eTailQ: Dimensionalizing, measuring and predictingetail quality," *Journal of retailing*, vol. 79, no. 3, pp. 183–198, 2003.
- [15] Grönroos, C., Service quality: the six criteria of good perceived service quality, *Review of business*, vol. 9, no. 3, pp. 10-13, 1988.
- [16] Limbu, Y. B., Wolf, M., & Lunsford, D., "Perceived ethics of online retailers and consumer behavioral intentions: The mediating roles of trust and attitude," *Journal of Research in Interactive Marketing*, vol. 6, no. 2, pp. 133–154, 2012.
- [17] Agag, G., & Elbeltagi, I., "E-retailing Ethics in Egypt and Its Effect on Customer Repurchase Intention," In *IFIP International Conference on Human Choice and Computers*, vol. 431, pp. 1–14, 2014, July.
- [18] Elbeltagi, I., & Agag, G., "E-retailing ethics and its impact on customer satisfaction and repurchase intention: A cultural and commitment-trust theory perspective," *Internet Research*, vol. 26, no. 1, pp. 288–310, 2016.
- [19] Gentile, C., Spiller, N., & Noci, G., "How to Sustain the Customer Experience : An Overview of Experience Components that Co-create Value With the Customer," *European management journal*, vol. 25, no. 5, pp. 395–410, 2007.
- [20] Rose, S., Clark, M., Samouel, P., & Hair, N., "Online Customer Experience in e-Retailing: An empirical model of Antecedents and Outcomes," *Journal of retailing*, vol. 88, no. 2, pp. 308–322, 2012.
- [21] Martin, J., Mortimer, G., & Andrews, L., "Re-examining online customer experience to include purchase frequency and perceived risk," *Journal of Retailing and Consumer Services*, vol. 25, pp. 81–95, 2015.
- [22] Izogo, E. E., & Jayawardhena, C., "Online shopping experience in an emerging e - retailing market: Towards a conceptual model," *Journal of consumer Behaviour*, vol. 1, no. 4, pp. 379-392, 2018.
- [23] Nardal, S., & Sahin, A., "Ethical Issues in E-Commerce on the Basis of Online Retailing," *Journal of Social Sciences*, vol. 7, no. 2, pp. 190–198, 2011.
- [24] Bhattacharya, A., & Srivastava, M., "A Framework of Online Customer Experience An Indian

- Perspective,” *Global Business Review*, vol. 21, no. 3, pp. 800-817, 2018.
- [25] Zhang, Y., Fang, Y., Wei, K. K., Ramsey, E., McCole, P., & Chen, H., “Repurchase intention in B2C e-commerce — A relationship quality perspective,” *Information & Management*, vol. 48, no. 6, pp. 192–200, 2011.
- [26] Khan, Z., Bali, R. K., & Wickramasinghe, N., “Developing a BPI framework and PAM for SMEs,” *Industrial Management & Data Systems*, vol. 107, no. 3, pp. 345–360, 2007.
- [27] Lin, Chinho & Watcharee Lekhawipat, “Factors affecting online repurchase intention,” *Industrial Management & Data Systems*, vol. 114, no. 4, pp. 597–611, 2014.
- [28] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, “Hair et al\_2010.pdf,” *Multivariate Data Analysis*. 2010.
- [29] Bagozzi, R. P., & Yi, Y., “On the evaluation of structural equation models,” *Journal of the academy of marketing science*, vol. 16, no. 1, pp. 74–94, 1988.
- [30] Agag, G., “a Framework for B2C and B2B E-Commerce Ethics and Its Effect on Customer Satisfaction: a Comparison Study Between the UK and Egypt,” *Doctoral of Philosophy Research Theses*, University of Plymouth, 2016.