

**International Journal of Electronic Marketing and Retailing**

ISSN online: 1741-1033 - ISSN print: 1741-1025

<https://www.inderscience.com/ijemr>

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**E-payment or cash on delivery: do e-retailers' ethics, trust, and value matter?**

Karim Garrouch, Olfa Bouhlel, Mohamed Nabil Mzoughi

**DOI:** [10.1504/IJEMR.2022.10049145](https://doi.org/10.1504/IJEMR.2022.10049145)

**Article History:**

Received:	25 July 2021
Accepted:	17 March 2022
Published online:	18 December 2023

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## E-payment or cash on delivery: do e-retailers' ethics, trust, and value matter?

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Karim Garrouch

Saudi Electronic University, Saudi Arabia

Email: kgarrouch@seu.edu.sa

and

College of Business (ISG),

University of Sousse,

Sousse, Tunisia

Olfa Bouhlel

College of Business (ISG),

University of Sousse,

Sousse, Tunisia

Email: olfa.bouhlel@isgs.u-sousse.tn

Mohamed Nabil Mzoughi\*

College of Business Administration,

Dar Al-Uloom University,

Riyadh, Saudi Arabia

Email: m.nabil@dau.edu.sa

\*Corresponding author

**Abstract:** This research aims to explain the relative attitude toward e-payment in an online shopping situation, based on the perception of the online retailer's ethics. Ethics have not been previously verified as a factor explaining the e-payment attitude and choice. The study verifies its indirect impact, via trust and perceived value on the relative attitude toward e-payment. A survey was carried out using a self-administered questionnaire filled by 225 Saudi consumers who used to shop online and who have the possibility to use e-payment tools. One dimension of the perceived ethics is shown to be an indirect determinant factor of the e-payment attitude: the fulfilment/reliability. Perceived value and security are also verified as factors enhancing the positive attitude toward the use of e-payment.

**Keywords:** e-retailer's ethics; perceived e-shopping value; e-payment attitude; trust.

**Reference** to this paper should be made as follows: Garrouch, K., Bouhlel, O. and Mzoughi, M.N. (2024) 'E-payment or cash on delivery: do e-retailers' ethics, trust, and value matter?', *Int. J. Electronic Marketing and Retailing*, Vol. 15, No. 1, pp.46–67.

**Biographical notes:** Karim Garrouch is an Assistant Professor of Management at the College of Administration and Finance, Saudi Electronic University, Saudi Arabia. His researches focus on experiential shopping value, consumer behaviour, and ethics in retailing and e-retailing. They have been presented in international conferences and have been published in international journals such as *International Journal of Marketing Studies*, *International Journal of Business and Emerging Markets*, *International Journal of Business Administration*, and *Journal of Internet Business*.

Olfa Bouhlef is an Assistant Professor of Marketing at the 'Institut Supérieur de Gestion de Sousse'. Her main research line is the relationship between marketing and online consumer behaviour. She participated in international conferences of several associations: International Business Information Management Association, and The International Group of E-systems Research and Applications. Her publications have featured in journals as *Journal of Internet Business*, *Journal of Customer Behavior*, *Innovative Marketing Journal* and *International Journal of Services, Economics and Management*.

Mohamed Nabil Mzoughi is a Professor of Marketing at the College of Business, Dar Al-Uloom University in Riyadh, Saudi Arabia and a former Professor at King Saud University. He is a reviewer for numerous scientific journals and international conferences. He supervised many PhD dissertations and published in leading journals such as *Internet Research*, *International Journal of Technology & Human Interaction*, *International Journal of Business & Emerging Markets*, and *Journal of Global Information Technology Management*. His papers appear in the proceedings of various international conferences.

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## 1 Introduction

The digitalisation of payments tools has been enhanced by the progress in information technology (Kristoffersen et al., 2008; Kumar et al., 2020; de Luna et al., 2019; Phonthanakitithaworn et al., 2016; Yao et al., 2018), leading to the facilitation of cashless transactions (Al-Sabaawi et al., 2021; Al-Adwan et al., 2020; Yaokumah et al., 2017). Its importance is due to various benefits to the economy, businesses, and governments. E-payment tools sustain lower transaction costs for banking institutions and governments, facilitate e-commerce and enhance trade locally and globally (Al-Sabaawi et al., 2021; Yaokumah et al., 2017). For governments, cashless payment systems reduce the costs engendered by the money circulation and lead to significant economic gains (de Luna et al., 2019; Yaokumah et al., 2017). It helps to control free-riding in the economy and enables the collection of taxes (Pietrucha and Maciejewski, 2020). New payment solutions like electronic cash and mobile payment are considered as important aspects of online and mobile services progress (Kristoffersen et al., 2008). However, a segment of consumers still shows hesitation regarding the use of e-payment (Yao et al., 2018; Yaokumah et al., 2017) and m-payment (Kumar et al., 2020; de Luna et al., 2019; Yao et al., 2018) for fear about security violations (Al-Sabaawi et al., 2021). Customers are split between accepting and rejecting these technologies (Al-Sabaawi et al., 2021; Pietrucha and Maciejewski, 2020; Phonthanakitithaworn et al., 2016). This explains the availability of cash on delivery (COD) as an option of payment on e-retailers' websites (Anjum and Chai, 2020; Garrouch, 2021a). It enables consumers to pay in cash when the

product is delivered (Halaweh, 2017). In many countries, it is the safest (Anjum and Chai, 2020), the most popular (Khan et al., 2021; Halaweh, 2017), and the preferred payment way for e-shopping (Khan et al., 2021). It is a source of satisfaction and provides security and trust to the consumer (Anjum and Chai, 2020).

The choice of e-payment or m-payment compared to the COD options have been scarcely investigated in management and marketing literature (de Luna et al., 2019; Yaokumah et al., 2017; Tella, 2012; Teoh et al., 2013; Pietrucha and Maciejewski, 2020). It concerns “the selection of a payment method, the nature of a transaction, conditions prevailing in the environment, and the characteristics of the decision-maker” [Pietrucha and Maciejewski, (2020), p.3]. Most research studies were focused on examining relative costs and benefits, both individual and social (Pietrucha and Maciejewski, 2020). However, in the e-shopping experience, consumers are always confronted with the choice between these payment options. This choice has been viewed from the e-payment offer perspective, but its predicting factors pertaining to the evaluation of the e-retailer are still uncovered. This gap is addressed by proposing an original model including variables relating to the consumer perception toward the retailer’s ethics, perceived value, trust, and the relative attitude toward e-payment.

We selected e-retailer’s ethics as a main independent variable based on business academic agenda proposing to extend business research beyond the restrictive profit-centred models in order to discover and verify new business ethical potentials (Cheung and To, 2021; Greenwood and Freeman, 2018; Islam, 2020). Ethical features, from the customers’ perspectives (Yang et al., 2009), are verified as factors influencing e-commerce adoption (Chung, 2014; Yang et al., 2009) and loyalty toward e-commerce companies (Diallo and Lambey-Checchin, 2017; Sharma and Lijuan, 2014; Limbu et al., 2012). They may create a favourable reputation for e-retailers (Ahamed and Pham, 2021). They are considered as one of the major challenges of e-retailing (Limbu et al., 2012) and are crucial for e-retailers’ survival and success (Ahamed and Pham, 2021; Cheung and To, 2021). Specifically, ethics have been studied in retailing as one of the determinants of consumer behaviour (Cheung and To, 2021; Sharma and Lijuan, 2014; Agag, 2019; Elbeltagi and Agag, 2016). This topic has been also investigated in e-retailing as one of the determinants of e-consumer behaviour (Ahamed and Pham, 2021). Online retailing involves many ethical complexities (Ahamed and Pham, 2021; Limbu et al., 2011), including privacy and security (Román, 2007; Stead and Gilbert, 2001), reliability, fulfilment, and deception (Román, 2007). Retailing ethical perceptions and practices are still demanding more studies to uncover new determinants and impacts on unstudied consequent behaviour or attitudes (Elbeltagi and Agag, 2016).

Studies including customers’ ethical issues in e-retailing are still sparse (Elbeltagi and Agag, 2016; Limbu et al., 2011; Lu et al., 2011; Yang et al., 2020). Desiring to fill the existing research gap, the purpose of this research is to develop and test a comprehensive model of e-retailing ethics. It proposes to verify an uncovered link between online retailers’ ethics and relative e-payment attitude from a consumer behaviour perspective. It includes the contributions of perceived e-shopping value and trust as variables depending on ethical perceptions and explaining relative electronic e-payment attitude. The latter is an assessment of the perception, affect and intention towards e-payment comparatively to the COD payment option. This research follows the recommendations of James and Rajiv (2009), for the academics and scholars, to contribute to the e-retailing domain by applying theories and frameworks which have not been recurrently used to study ‘internet issues’, and by examining potential predictors so far overlooked. Its originality stems

from the contribution to the marketing and management literature by providing a new model explaining the relative electronic payment attitude by variables pertaining to the e-retailers, rather than those related to the banks.

Our research attempts to make a major contribution in understanding online consumer behaviours, especially as e-retailing is an environment conducive to ethical issues. Indeed, online retailing represents a context where several unethical actions may occur (Román, 2007). Although the relationship between perceived value, trust and the ethical perceptions of customers is vital for the prediction of relative e-payment attitude, literature is still limited in this area. Therefore, the central purpose of this research is to identify ethical factors that influence customer perceptions towards e-retailers and explore the relationship between e-retailing ethics and consumer attitude toward e-payment.

This paper starts with a literature review defining each variable and providing the theoretical background justifying the proposed hypotheses. Then, it describes the methodology adopted to collect data. A third section will detail data analysis and discuss the research finding.

## **2 Literature review and hypothesis development**

### *2.1 Consumers' perceptions regarding the ethics of e-retailers*

The ethics theory deals with the assessment of good (right) vs. bad (wrong) actions, based on moral rules influencing behaviours, whether they are individual or collective (Ahamed and Pham, 2021; Sharma and Lijuan, 2014). Ethics require behaving in accordance with the rules of moral philosophy (Robin and Reidenbach, 1986). Business ethics is about being in line with the rules determining what is right and wrong in business transactions and relations (Sharma and Lijuan, 2014). E-retailing ethics is defined as a set of responsibilities of online retailers, such as showing honesty, trustworthiness and fair behaviours, when interacting or transacting with consumers in a way that safeguards their interests (Román, 2007).

Ethical values and rules allow e-retailers to establish and develop long-term relationships with shoppers (Cheung and To, 2021). They may spend additional time and money with those e-retailers rather than others (Cheung and To, 2021). Additionally, such perceptions will reduce customers' perceptions of risk (Limbu et al., 2012; Yang et al., 2019) encourage them to be loyal (Sharma and Lijuan, 2014), and recommend the e-retailer to their entourage (Cheung and To, 2021).

The framework of Román (2007) is accurate for this study because his measure of consumer perceptions of online retailing ethics (CPORE) assesses favourable consumer perceptions regarding the e-retailer. Román (2007) assesses consumer perceptions of e-retailer's ethical behaviour via 'security', 'privacy', 'fulfilment/reliability' and 'non-deception'.

Security, the most important ethical issue of Internet, denotes the safety of financial operations (Román and Cuestas, 2008) given to the retailer's webpage in the final step of the online shopping experience: the payment stem where the consumer chooses the payment mode (Garrouch, 2021a). By reading all Román's (2007) items of security and privacy ethics, it is obvious that this dimension talks about the information that the

e-retailer gives about the security and privacy policy, rather than the actual privacy and security evaluation.

E-commerce face challenges related to privacy issues pertaining to the information included when interacting with the e-provider (Zheng, 2017). Privacy concerns denote the consideration, by consumers, about the possibility of losing privacy, through the potential disclosure of his personal information (Karwatzki et al., 2017). E-retailers have a big focus on privacy since one of their primary challenges is to find a balance between considering the consumer's concerns about the possible abuse of his personal information, and the competitive advantages that may be attained through his use of personal information (Sharma and Lijuan, 2014). This concept is identified, along with security, as ethically important concerns of e-consumers (Román and Cuestas, 2008). Privacy is the individual's ability to control the access of others to his/her personal information which means that the consumer's privacy is violated when he/she is forced to disclose personal information while undertaking online transactions and to give up control of personal information which may be accessible to others (Karwatzki et al., 2017). There comes the importance of the concept of privacy risk, which is "the consumers' perceptions of potential loss of privacy caused by disclosing consuming preference and locations to service providers" [Liu et al., (2015), p.478]. Security and privacy are proposed as an assessment of ethical practices rather than the actual perception of security and privacy while shopping on the retailer's website. For example, the ethical practices are related to the comprehensiveness and display of privacy policy in the website, expressing guarantees about the security of information about the person and the security of payment.

Non-deception is the opposite of deception in the context of marketing practices. Deception is a non-ethical manipulation which is unfair to the consumer (Román, 2010). It is a process by which a company tries to convince consumers to believe what is false about its offerings to gain benefits or to avoid losses. It is an unethical dimension, which focuses on the perceptions of the company's misleading or deceiving practices, such as fraudulently obtaining sensitive information (usernames, passwords, and credit card details), manipulating images, exaggerated claims about the products, selling items through high-pressure selling techniques or displaying low prices for products that are out of stock (Román, 2010, 2007). The opposite – non-deception – refers to the degree to which online customer perceives that the retailer's website does not deliberately manipulate him using deceptive practices to make him purchase unnecessary or bad offerings.

Reliability/fulfilment is an ethical dimension of e-retailers according to Román (2007). It is associated with the accurate description and display of products on the website to make sure that there is no difference between what is delivered and what is thought to be ordered regarding the main product and the frame promised (Sharma and Lijuan, 2014).

## 2.2 *Trust*

Considered a vital condition for the success of commerce in general, trust has a higher importance in electronic commerce (Sharma and Lijuan, 2014; Yang et al., 2009, 2019) because online interaction is characterised by a lack of a face-to-face interface (Alshurideh et al., 2021; Lim et al., 2006; Yang et al., 2009), a lack of knowledge about sellers or e-payment providers (Al-Adwan et al., 2020; Bateman et al., 2017; Sethna

et al., 2017; Singh and Sinha, 2020; Sharma and Lijuan, 2014), and a high level of perceived risk (Ahamed and Pham, 2021; Yang et al., 2019). Therefore, the e-commerce customer has to deal with uncertainty (Sethna et al., 2017; Sharma and Lijuan, 2014).

Trust is a psychological concept, which depends on the perception of consumers. It occurs when someone has a certain confidence in the reliability and integrity of an exchange partner, which provides the basis for assessing the predictability of future behaviour (Elbeltagi and Agag, 2016).

According to Mayer et al. (1995), trust is a deliberate will, owing to positive expectancies, to be in a state of susceptibility depending on the possible behaviour of others. Zhou (2012) states that trust emerges with experience accumulation with the other party.

Literature provides evidence that the utility of service is among the key motives of trust (Singh and Sinha, 2020; Yan and Yang, 2015). Similarly, reliability and fulfilment dimensions of perceived ethics are proposed as factors explaining trust (Elbeltagi and Agag, 2016).

The link between overall perceived ethics and trust may be clarified by the social contract theory (Limbu et al., 2012). It describes 'the rules of the game' under which a firm operates and makes exchanges with its stakeholders (Limbu et al., 2012). According to Elbeltagi and Agag (2016) and Yang et al. (2020), the ethical marketing behaviour of companies can enhance trust in e-retailers. Specifically, trust in the e-retailer depends highly on the degree to which ethical practices regarding the four components of the marketing MIX are disapproved (or approved) by the online customers. This has been confirmed by many studies in the off-line reality (Román, 2007) and in the e-retailing context (Chang and Guo, 2021; Elbeltagi and Agag, 2016; Golalizadeh and Sharifi, 2016; Limbu et al., 2012; Sharma and Lijuan, 2014; Yang et al., 2019, 2009). When customers believe that e-retailers assume ethical practices, by offering services with security, confidentiality, and honesty, and protecting the customers' interests, they will trust in the e-retailer (Chang and Guo, 2021) and maintain e-transactions with him (Sharma and Lijuan, 2014). On the contrary, if the e-retailers' actions are perceived as unethical, customer trust will decline (Chang and Guo, 2021; Román, 2007; Román and Cuestas, 2008). Therefore, this research considers that e-retailers' ethical policies can increase customer trust:

- H1 Trust in the e-retailer is positively influenced by the dimensions of retailer's ethics: security (H1a), privacy (H1b), reliability and fulfilment (H1c), non-deception (H1d).

Several studies examined the customers' perceptions and reactions to e-retailers' safety issues (Román, 2010). Particularly, many dimensions of perceived ethics of e-retailers have been tested as antecedents of trust. Indeed, the impact of security and privacy on trust have been advocated by prior studies (Lim, 2015; Saidi and Ghali-Zinoubi, 2021; Varma et al., 2020; Kim et al., 2008). Several prior frameworks highlight the privacy as a serious issue for the use of electronic devices and services (Magni et al., 2021; Saidi and Ghali-Zinoubi, 2021; Wang and Hsieh, 2018). E-retailers who offer secure and reliable e-shopping experiences will be able to gain the trust of consumers (Lim, 2015). Recently, Saidi and Ghali-Zinoubi (2021) have conducted an empirical study and verified that trust towards e-retailers is positively influenced by the perceived privacy and the perceived security. According to Ahamed and Pham (2021), the e-retailers' capacity to protect a

customer's privacy is proportional to trust. Agag (2019) obtained results showing that the consumer's perception of security is a significant determinant of consumer trust.

Bart et al. (2005) advocates that 'order fulfilment' is an enhancing factor of the trust in a website. However, he posits an involvement condition as this applies mainly when the transaction is involving. This idea has been verified in an online retailing context (Saidi and Ghali-Zinoubi, 2021). The consumer's belief that they received the right product with on-time delivery is related to fulfilment (Ahamed and Pham, 2021). The client has greater trust in the e-retailer when these expectations are met (Agag, 2019; Agag et al., 2016).

The impact of non-deception on trust has not attracted much attention. Grazioli and Jarvenpaa (2000) focused on the negative side and found that deceptive actions influence the consumer's decision-making process. This could alter the level of trust toward the firm, which adopts deceptive manipulations. Román (2007) has proposed 'non-deception' as a concept that represents a dimension of perceived ethics of the e-retailer. The consumer's belief that the e-retailer will not offer deceptive products or information should increase their level of trust (Ahamed and Pham, 2021; Agag, 2019; Limbu et al., 2011).

As we have discussed earlier, ethical perception has a positive impact on trust. Accordingly

- H1a Trust in the e-retailer is positively influenced by security.
- H1b Trust in the e-retailer is positively influenced by privacy.
- H1c Trust in the e-retailer is positively influenced by reliability/fulfilment.
- H1d Trust in the e-retailer is positively influenced by non-deception.

### 2.3 *Perceived value*

It is noted that psychology in general and consumer psychology in particular, deepens business ethics theorisation by recognising the subjective and experiential aspects, using concepts like perceptions, attitudes, and affects (Islam, 2020). Among these psychological concepts, perceived value has proven its power as a critical factor in the relational perspective in marketing and retailing (Fang et al., 2016; Wu et al., 2014). This concept refers to the overall assessment, as per the perception of consumers, of the utility or a ratio between what is received, from a good, service or an experience, and what is given as a cost of that good, service or experience (Garrouch et al., 2020; Babin et al., 1994; Zeithaml, 1988). It is considered an important determinant of loyalty to online retailers (Fang et al., 2016; Chiu et al., 2014). This concept encompasses two facets: utility and hedonism (Babin et al., 1994). The economic and utilitarian aspects of perceived value involve functional benefits related to the efficiency of electronic shopping and the fulfilment of the economic shopping objectives (Chang and Tseng, 2013). The hedonic dimension is the overall judgment regarding experiential benefits. It involves hedonic aspects like entertainment and aesthetics (Mathwick, 2001). The link between ethics and perceived value is scarcely studied in e-marketing literature. Ethics is a dimension of value in Holbrook's taxonomy of consumption value (Holbrook, 1999).

Perceived ethics association with positive behavioural outcomes has been acknowledged (Agag, 2019; Román, 2007; Nadeem and Al-Imamy, 2020). It enhances the value perception of both the retailer and its offerings (Gallarza et al., 2016). It has



been linked to value co-creation (Nadeem and Al-Imamy, 2020) and perceived value (Kurt and Hacigolu, 2010).

H2 Consumers' perception regarding e-retailer's ethics has a positive impact on e-shopping perceived value.

Ethics is associated to transparency, namely in terms of prices (Gallarza et al., 2016), non-deception, security and privacy (Román, 2007), reliability/fulfilment and service recovery (Saidi and Ghali-Zinoubi, 2021; Agag, 2017). Generally, these ethical dimensions enhance the value perception of the firm's offerings (Gallarza et al., 2016). Thus,

H2a E-shopping perceived value is positively influenced by security.

H2b E-shopping perceived value is positively influenced by privacy.

H2c E-shopping perceived value is positively influenced by reliability and fulfilment.

H2d E-shopping perceived value is positively influenced by non-deception.

#### 2.4 *Relative e-payment attitude: definition and determining factors*

Online customers' attitude is influenced by cognitive, psychological, and demographic characteristics (Sethna et al., 2017). In the perspective adopted by this study, the dependent variable is the relative e-payment attitude, which is a comparative cognitive affective and intentional assessment of the comparison between e-payment systems and COD. This comparative measure is essential because the final step of the shopping experience is the payment step, where the e-shopper needs to choose between the different payment methods, namely electronic payment or COD. Variables explaining customer's attitude toward the use of e-payment as compared to COD is still needing exploration, as little research have focused on this topic (Garrouch, 2021a).

Teoh et al. (2013, p.467) define e-payment as "the transfer of an electronic value of payment from a payer to the payee through an e-payment mechanism". They contend that it permits to distantly manage transactions, via the use of an electronic system. They operationalise e-payment preference and perceptions in terms of the comparison between paying via electronic channels and traditional channels. That is, the e-payment attitude involves the perception that paying electronically is better than paying COD. The comparison is also based on the efficiency of the payment channel. In addition, the e-payment attitude involves a conative facet which is the intention to choose a trusted e-payment system when transacting with an online store. The affective part of the e-payment attitude represents the feeling that when the e-payment system is quite user-friendly, the consumer will adopt it if he needs to pay the online store.

Research in e-marketing shows the impact of perceived value on behavioural intentions in many service situations delivered online, such as users' adoption of mobile applications (Liu et al., 2015), mobile service (Kleijnen, 2007), and social commerce (Gan and Wang, 2017).

We propose that the more the perceived value is well appreciated, the more consumers would prefer to pay online rather than paying COD. If the economic value is interesting, consumers would prefer paying online rather than paying cash with extra fees.

Customers may use value as being a goal related to an e-commerce exchange (Wu et al., 2014). The proposed assessment of value differs from the usefulness concept. It encompasses the shopping experience while usefulness is an evaluation of e-payment which occurs at a final step e-shopping episode. E-shopping value is tested as an exogenous variable predicting e-loyalty and behavioural intentions (Liu et al., 2015; Fang et al., 2016; Wu et al., 2014; Chiu et al., 2014; Gan and Wang, 2017). In the same line of thinking, we propose that the higher is shopping perceived value, the more consumers are disposed to complete the transaction and to use electronic payment.

Moreover, the perception of benefits is involved in the perceived value concept (Zeithaml, 1988). Benefits have been tested as a driver for e-payment attitude Teoh et al. (2013), e-payment use, and e-payment systems acceptance (Chou et al., 2004; Karjaluoto et al., 2019). Karjaluoto et al. (2019) verified that perceived value is a factor explaining the use of mobile applications of financial services.

**H3** The perceived value has a positive impact on relative e-payment attitude.

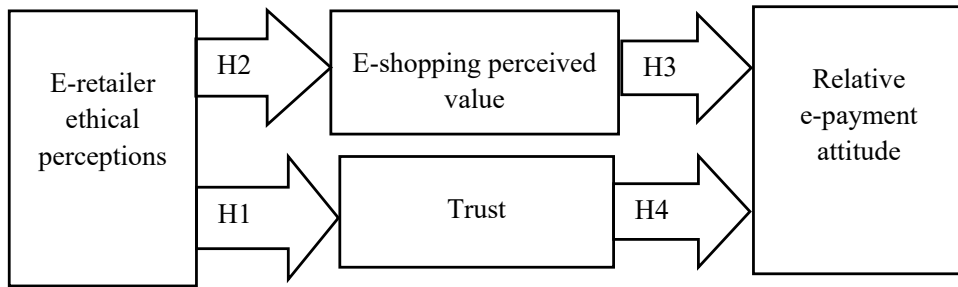
Trustworthiness influences the intention to engage in transactions with physical stores, commercial websites (Van Slyke et al., 2010), and Web merchants in general (Van Slyke et al., 2005). Trust determines customers' perception of the e-payment system (Alshurideh et al., 2021) and influences positively attitude toward e-retailers (Limbu et al., 2012). It affects e-payment system adoption (Al-Sabaawi et al., 2021; Alshurideh et al., 2021). The absence of trust may create a reticence to the adoption of e-payment (Phonthanakitithaworn et al., 2016).

To deal with uncertainty pertaining to new technologies, e-consumers count on their trust toward to provider. It is an essential element in making repeat visitors to a website (Sethna et al., 2017) and increasing the use of e-payment transactions (Alshurideh et al., 2021; Lim et al., 2006). This concept is a way to diminish risks and increase favourable intentions toward the online offer (Cao et al., 2018; Chen and Li, 2017). Trust has been verified as a positive factor enhancing the intention to use electronic and mobile payment tools (Singh and Sinha, 2020; Cao et al., 2018). Consumers are looking to adopt high trust systems (Al-Sabaawi et al., 2021). Trust is fundamental in the attitudes of consumers toward the adoption of e-payment (Phonthanakitithaworn et al., 2016; Limbu et al., 2012). According to Lim et al. (2006), it triggers favourable customer attitudes toward an online retailer. Trust transfer theory has been used as a theoretical background to verify the impact of trust in online payment on the continuance of using mobile payment, via the mediation of the trust in mobile payment (Cao et al., 2018). Besides, the impact of trust on behavioural intentions has been tested in the contexts of digital payment (Alkhowaiter, 2020), mobile payment (Yan and Yang, 2015; Chen and Li, 2017; Apanasevic et al., 2016; Kim et al., 2009; Singh et al., 2020) and Mobile wallets use (Eappen, 2019).

The dependent variable of this study is the attitude towards the use of e-payment compared to COD. This link has never been verified in prior research studies. Thus, the justification is based on the analogy of this attitude with favourable behaviours toward e-retailers, online banking, and mobile banking. Consumers, who have higher levels of trust in the e-retailer, are more likely to have a positive attitude than is the customer with lower levels of trust. Accordingly:

**H4** Trust has a positive impact on the attitude toward e-payment use in e-shopping.

Figure 1 shows the conceptual model.

**Figure 1** Conceptual model

Our study proposes and verifies a conceptual model, presented in Figure 1 based on the signalling theory (Spence, 1973). Using this theory, we highlight the perception of the e-retailer's ethical conduct as a signal used by e-shoppers to found and uphold a degree of trust, which leads in turn to positive attitudes (Garrouch, 2021b; Ou et al., 2012). The integration of value as an antecedent of e-payment attitude is founded by prior studies focusing on e-shopping value (Garrouch, 2021a) or payment benefits (Teoh et al., 2013).

### 3 Methodology

#### 3.1 Research design and sample

The research method used is a survey among users of online shopping. This method is chosen because we adopt a deductive approach since all hypotheses are theoretically justified and need empirical verification. In addition, psychometric measures of the chosen variables are already available in marketing literature.

In order collect as much responses as possible a snowball sampling method is used. A questionnaire was distributed via a blended learning university mailing list of administrative employees and faculty. The email was personalised to improve the return rate. Moreover, MBA students were encouraged to resend the link to their colleagues in their respective work. The particularity of Saudi Electronic University is that most of its MBA students have daytime jobs in different companies. They attend face-to-face or virtual classes in the evening. So, they are financially independent and have the characteristics of a normal Saudi consumer who can shop online. The final sample counted 225 observations. The descriptive analysis of the final sample showed that the final sample has enough diversity regarding the sociodemographic characteristics.

Before answering the survey's main questions, the respondents were asked to recall the last shopping experience online and to answer the questions keeping in mind the e-retailer from whom they have made an online purchase.

**Table 1** Demographics

	<i>Under 18</i>	<i>18–29</i>	<i>30–40</i>	<i>41–50</i>	<i>51 +</i>	<i>Total</i>
Missing	0	1	0	0	0	1
Male	2	46	54	49	11	162
Female	1	22	25	11	3	62
Total	3	69	79	60	14	225

### 3.2 Measures

Measures are extracted from previous studies. The perceived value of e-shopping is assessed using a six-item scale adapted by Shukla and Babin (2013). This choice is justified by two reasons: the scale concision and its prior use in a retailing context.

The perception of e-retailing ethics is measured using the scale of Román (2007), who is the pioneer of online retailing ethics' scales. This scale has been used by prior studies and showed a good reliability and validity. Trust is measured using the scale adapted by Sharma and Lijuan (2014). This scale is particularly chosen because it has been adapted and validated by these authors to e-commerce context, which is exactly the present study's context. The assessment of relative e-payment attitude (REPA) is adapted from the work of Teoh et al. (2013), which is so far the unique measure of e-payment attitude. It includes four items: the first assesses the comparative preference of e-payment systems over COD. The second measures the evaluation of the efficiency of e-payment compared to COD. The third measures the affective preference of e-payment with the chosen online store. The fourth measure is the intention to choose e-payment to make a transaction with the evaluated online store.

## 4 Results

### 4.1 Measurement model

The one-dimensional structure of e-payment attitude and the scale of security and privacy is confirmed, while the dimensionality of perceived value and perceived ethics have changed.

The value scale became one-dimensional after eliminating V3 and V5 for their bad communalities and because their elimination improved the Cronbach alpha of the scale (from 0.65 to 0.85). The total variance explained (TVE) was equal to 69.1, with an acceptable value of KMO (0.775) and with a significant Bartlett's test ( $P = 0.00$ ).

The Trust scale has shown good indicators after eliminating one item. This item has been dropped in the confirmatory factorial analysis step because its elimination improved the discriminant validity.

The e-retailer's ethic assessment has shown a structure composed of three dimensions: the first aggregated the items related to the ethical judgment regarding the privacy and security policy information (PSPI). The second dimension grouped the items regarding the reliability/fulfilment of the retailer. After eliminating the items Eth10, the dimension focused on the ethics related to the fulfilment and the reliability of the offer because it gathers ethical judgment displayed prices (are they the prices billed?), delivered and ordered products (are the same?), and payment methods. The third dimension measures non-deception after inverting the score of each item (exaggerated benefits, taking advantage of unexperienced consumers, persuading people to buy unneeded products).

The average variance extracted (AVE) of all the model variables are above 0.5 (Table 2). The reliability of studied scales was satisfactory as the composite reliability (CR) coefficients of all the concepts have values higher than 0.6 (Hair et al., 2010).

Table 2 shows the good reliability and validity of the final scales structure as well as the goodness of fit of the measurement model.

**Table 2** Measurement model structure, reliability, and validity

	<i>Dimensions and items</i>	<i>S-L</i>	<i>CA</i>	<i>CR</i>	<i>AVE</i>
PSPI	Eth1. The site clearly explains how user information is used	0.801	0.826	0.823	0.610
	Eth2. Information regarding the privacy policy is clearly presented	0.846			
	Eth3. The security policy is easy to understand	0.687			
R/F	Eth9. You get what you ordered from this site	0.752	0.746	0.777	0.538
	Eth4. The site appears to offer secure payment methods	0.741			
	Eth10. Promises to do something by a certain time, they do it	0.729			
ND	Eth11. The site exaggerates the benefits and characteristics of its offerings	0.722	0.837	0.849	0.656
	Eth12. This site takes advantage of less experienced consumers to make them purchase	0.938			
	Eth13. this site attempts to persuade you to buy things that you do not need	0.752			
Trust	T1. I trust the website that protects personal information	Dropped <sup>1</sup>	0.703	0.811	0.685
	T2. I would trust the website to do the job right, even if not monitored	0.716			
	T3. I believe that the website is trustworthy	0.926			
PV	PV1. A shopping visit at this online store is a joyful experience	0.728	0.85	0.865	0.610
	PV2. I enjoy shopping for its own sake, not just for the items I may have purchased	0.871			
	PV4. While shopping at this online store (website), I found just the items I was looking for	0.792			
	PV6. It was a good online shopping visit because it was over (finished) very quickly	0.725			
REPA	Ep1. With this online store using an e-payment system is better than traditional payment channels	0.871	0.87	0.917	0.734
	Ep2. With this online store, E-payment system is much more efficient than traditional payment channels	0.845			
	Ep4. I will choose the trusted e-payment system to make a transaction with this online store	0.892			
	Ep3. I feel that a user-friendly e-payment system will influence me to adopt that e-payment system with this online store	0.816			

GFI: 0.907, IFI: 0.953, chi-square: 233.53 DF: 133 RMSEA: 0.058

Note: <sup>1</sup>Removed to improve discriminant validity.

The measurement model has acceptable values for goodness of fit indicators (GFI: 0.907, IFI: 0.953, Chi<sup>2</sup>: 233.53; DF: 133; RMSEA: 0.058).

The discriminant validity is acceptable because the AVE of all factors are superior to the square of the correlations between each factor and the other remaining factors (Anderson and Gerbing, 1988) as displayed in Table 3.

**Table 3** Comparison between square multiple correlations and AVE

	<i>REPA</i>	<i>PSPI</i>	<i>F/R</i>	<i>ND</i>	<i>Trust</i>	<i>PV</i>
Relative e-payment attitude (REPA)	0.856					
PSPI	0.383	0.781				
Fulfilment / Reliability (F/R)	0.522	0.666	0.733			
Non-deception (ND)	0.131	0.282	0.410	0.810		
Trust	0.504	0.545	0.694	0.333	0.828	
Perceived value (PV)	0.599	0.517	0.690	0.368	0.637	0.781

#### 4.2 Structural model verification

The results regarding the structural model paths confirmation are displayed in Table 4.

**Table 4** Model fit and parameter estimates

<i>Endogenous</i>	<i>Exogenous</i>	<i>Standardised regression weight</i>	<i>S.E.</i>	<i>P</i>	<i>Decision</i>
REPA	PV	0.584	0.129	*** <sup>1</sup>	H3 accepted
REPA	Trust	0.375	0.136	0.006	H4 accepted
PV	PSPI	-0.043	0.107	0.688	H2a/H2b rejected
PV	R/F	0.941	0.179	*** <sup>1</sup>	H2c accepted
PV	ND	0.016	0.077	0.838	H2d rejected
Trust	PSPI	0.006	0.097	0.954	H1a/H1b rejected
Trust	R/F	0.824	0.169	*** <sup>1</sup>	H1c accepted
Trust	ND	0.096	0.075	0.198	H1d rejected

Note: <sup>1</sup> \*\*\*Path is significant with a threshold of 0.01.

The model fit showed acceptable values of the GFI (0.906), IFI (0.944), and RMSEA (0.063), with Chi-square that equals 226.968.438 and 121 Degrees of freedom.

The SEM results in Table 3, show that relative e-payment attitude is positively influenced by trust ( $B = 0.375$ ,  $P = 0.006$ ) and perceived value ( $B = 0.584$ ,  $P = 0.000$ ). H3 and H4 are accepted

Trust is shown to be positively influenced by the reliability/fulfilment dimension ( $B = 0.824$ ,  $P = 0.00$ ), while deception and PSPI have no significant impact ( $P > 0.05$ ). H1a is accepted. H1b and H1c are rejected.

Two perceived ethics dimensions have non-significant impacts on perceived value: Deception ( $P = 0.838$ ) and PSPI ( $P = 0.688$ ), while the fulfilment/reliability dimension has a positive and significant impact ( $B = 0.941$ ,  $P = 0.00$ ). Thus, H2a is partially accepted while H2b and H2c are rejected.

## **5 Discussion**

This research empirically tested an adapted model linking e-payment attitude to ethical perceptions regarding the e-retailer, perceived e-shopping value as well as trust.

Although the structure of the perceived ethics measure has changed, it remained multi-dimensional. Indeed, the ethical construct involves three dimensions: security and privacy policy information, reliability/fulfilment, and non-deception. Many authors advocate the need for the multidimensional structure of measures because the one-dimensional approach to assessing ethics is too insufficient to capture this concept's complexity (Agag, 2019; Elbeltagi and Agag, 2016; Román, 2007; McIntyre et al., 1999).

This research showed empirical evidence supporting the idea that e-payment is influenced by other variables than the perception of the bank and financial system characteristics. The attitude toward e-payment is also influenced by the perception toward the e-retailer and the perceived value of shopping via its website. The e-retailer ethics perceptions have an overall indirect influence on e-payment, via perceived value and trust. These results extend knowledge about the factors explaining e-payment attitudes based on Saudi empirical evidence. This goes in the way Teoh et al. (2013) asked for, which is to allow a wider representation generating an overall picture regarding the topic of e-payment. E-retailers should include trust-building mechanisms in developing their websites, in addition to being useful and easy to use (Yang et al., 2009).

The perceived value of shopping via the retailer's website is shown to have an impact on the e-payment attitude. The higher this value is, the more customers would choose to pay online when buying from the retailer website rather than choosing to pay COD. This is in line with previous research studies (Teoh et al., 2013; Chou et al., 2004; Karjaluoto et al., 2019). The only difference between them and this research is the perspective of value, which adds an original finding. Teoh et al. (2013) measured the e-payment benefits, Karjaluoto et al. (2019) assessed the financial product value and Chou et al. (2004) tested the effect of the value of M-commerce.

First, this result is explained by a bargain practice used in Saudi Arabia. Most of the known e-retailers propose a reduction when paying using a credit card. Second, COD is always done with extra fees. The e-payment option is also linked to a desire to simplify the shopping experience and make it fun. The perceived value measure used for this research is indeed composed of items measuring the hedonic shopping attributes along with utilitarian value items. This result enriches the previous works' results, which have found that perceived value enhances favourable behavioural intentions and attitudes toward the e-retailer or service provider (Liu et al., 2015; Kleijnen, 2007; Gan and Wang, 2017).

Trust is shown as another influencer of relative e-payment attitude. This finding is in accordance with the results of prior studies on various types of digital payment tools (Singh and Sinha, 2020; Yan and Yang, 2015; Cao et al., 2018; Chen and Li, 2017; Alkhowaiter, 2020; Apanasevic et al., 2016; Kim et al., 2009; Singh et al., 2020; Eappen, 2019). Besides, results are in line with the trust transfer theory which was used by Cao et al. (2018) to verify the impact of trust in online payment on the continuance of using mobile payment, via the mediation of the trust in mobile payment (Cao et al., 2018).

Trust is influenced by one dimension: reliability/fulfilment, while its link with PSPI and Non-deception is rejected. This is partially in line with the results of Elbeltagi and Agag (2016). The main variable enhancing trust is the reliability fulfilment, but security

and privacy information and deception have not a significant effect. This may be explained by the repetitive occurrence of signs of reliability and fulfilment, while the privacy issues and deceptions are either scarce or not existence which may make their evaluation from consumers prone to be hypothetical.

The same explanation is applied to the non-significance of the impact of PSPI and Non-deception on perceived value. However, the verified path between reliability/fulfilment is convergent with the results of Nadeem and Al-Imamy (2020) and Kurt and Hacıgözü (2010). This framework showed that the perception of the security and privacy information and practices available in the retailer's website are not influencing trust. Our study focuses on the perception of the availability of security and privacy appraisal in the website, like the privacy policy page or security claims in the web pages. This also may be explained by a feeling that this information which is almost available in all retailers' websites and applications will not prevent security breaches. This shows that the displayed information about security and privacy on the website is not important as a way to improve the customer perception of his privacy and security when dealing with the e-retailer in Saudi Arabia. This might relate to many speculations about the reduced time allowed to read this information and about the degree to which he believes in those policies and ethical promises. The same logic may explain the unexpected result pertaining to the unconfirmed impact of security and privacy information on perceived value. The ethical judgment regarding the information displayed on the website, about privacy and security, has a non-significant impact on perceived value. This is contrasting with the literature considering privacy and security as a psychological cost related to the perceived value as defined in the utilitarian perspective and considering that high perception of privacy risk diminishes perceived value (Liu *et al.*, 2015; Kleijnen, 2007). This result might be explained by the low level of interest in reading fully the privacy and security information displayed on the website. Moreover, the ethical act of displaying information about security and privacy policy might be seen as different from the actual privacy and security system and their efficiency.

The impact of the non-deception dimension is surprisingly non-significant on both value and trust. This may be explained by prior studies having found that not all manipulation manoeuvres have the same deceiving power and that the susceptibility to deception may vary between customers (Xie and Boush, 2011). Riquelme and Román (2014) explain it by the fact that consumers who do not believe in obviously deceiving or exaggerating information, do not rely upon it. They consider that no deception is perceived because the manipulation has not influenced consumers' decisions. In our research, items of non-deception measured the practice occurrence has not its outcomes. They concluded that it would be more interesting to understand the way consumers differ to respond to deceptive practices and this necessitates more comprehensive methods than main effects verification.

The fulfilment reliability dimension of perceived ethics is the only ethical factor that significantly influences perceived value. This result is in line with Holbrook's conceptualisation of value. He considers that the experiential perceived value includes an ethical perspective. Fulfilment and reliability are simply a measure of the degree to which the website keeps its promises and secures the transaction occurrence. More precisely, the reliability aspect of e-retailer's ethics assessment focused on the transaction elements: actual price vs. billed price, delivered goods vs. ordered goods, availability of secure payment methods.



Second, the perceived value is, by definition, an outcome of the ratio between benefits and sacrifices (Zeithaml, 1988). Thus, this result is not surprising, knowing that keeping the promise to execute a valuable transaction is a benefit.

The ethics related to the fulfilment and reliability of transactions elements such as price, product, and payment are a way to improve trust. As a conclusion, it seems that the Saudi electronic shoppers form their trust level based on the e-retailers' actions rather than what they write on the website as theoretical guarantees of security and privacy.

## **6 Conclusions**

This study has extended e-marketing literature by investigating new factors explaining the relative e-payment attitude. These factors are perceived value, ethical perceptions toward the e-retailer, and trust. The model is validated in Saudi Arabia, which has an expanding growing economy and electronic banking adoption. This opens the path for similar studies across countries to confirm these findings.

The findings of this study show that the investigated factors have a certain salience when used to enhance e-payment attitudes, namely the reliability/fulfilment dimension of ethics, perceived value, and trust. This allows several practical implications regarding the strategies to boost e-payment preference and e-payment use via visible ethical actions and information regarding the reliability and fulfilment of the e-retailer. The website information is shown while shopping or in the final step of payment must convince about the fact that the retailer is engaged to keep the promise and that if hazards do not allow that, the retailer's policy allows him to make it up to the customer. Besides, e-retailers must ensure that all promises taken directly or indirectly are kept. Then, in the review phase, they can ask precise questions to customers about the reliability and fulfilment. This practice has two advantages. First, it enhances trust and shopping value. Second, if something unethical happens, the retailer can make it up to the customer and ask again for a complimentary review. Then an analysis of the situation leading to non-fulfilment would help to prevent it.

The perceived value should be used as a way to motivate e-shoppers to use their electronic payment tools. Moreover, retailers' websites must make it clear that e-payment methods are beneficial, convenient, and effective.

The limitations of this research are the comprehensiveness of the chosen variables and the empirical focus on Saudi Arabian consumers. Indeed, many other variables may contribute to the explanatory power of the model, such as the satisfaction related to the previous e-shopping experiences, the type of the e-payment method, and the hedonic facet of the perceived value. Regarding the sample, it would have been more interesting to target the MENA region and to compare them with the results of the studies focusing on occidental customers.

As per the thoughts of (Islam, 2020), ethical decisions may involve decision-makers in interpersonal and interactive contexts. Thus, future research may thoroughly verify the interactive ethical aspects in e-retailing situations and their impact on the perceived value and the co-created value.

The impact of security and privacy ethical dimension may show significant indirect impacts when it is mediated by the perception of the actual security and privacy in the retailer's website. Deception would show more importance when measured after a real

experience of deception with e-retailers. This leads to a focus on this variable in an experimental methodological design.

## Acknowledgements

The authors extend their appreciation to the Deanship of Graduate Studies and Research at Dar Al Uloom University for funding this work.

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