

Apparent Customers' Ethics Espoused by Supply Chain Patrons in E-Marketing

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ABSTRACT

Over a period of time especially the contemporary era had induced the online or E-marketing. E-marketing can lead to frauds, trickery, lacerating, duplication and many unethical practices. The purpose of this article is to discover the extent of customers' apparent ethics and values adopted by supply chain patrons and e-marketers while dealing with customers wherein 200 customers were contacted in the Union Territory of Jammu & Kashmir and quessed with the help of Likert scale questionnaire denoting the customers' apparent ethical practices adopted by supply chain parties/e-marketers for attaining response. The reliability and validity of data were assessed with the help of different measures. The exploratory factor analysis enumerated the variables into four factors, that is, safety, non-deception, dependability and privacy. The findings indicated that customers apparent supply chain ethics in e-marketing as moderately ethical and suggested for additional safety, privacy and dependability by designing ethical codes, disseminating the unethical practices of supply chain parties via media and positive responsibility of regulatory bodies in endorsing supply chain ethics in e-marketing in order to preserve stakeholders interest. The finding further suggested that adoption of ethical practices results in higher customer satisfaction; improved performance and positive and constructive words of mouth thus inducing trust, cooperation, commitment and loyalty to supply chain parties and e-marketers. Against this, the unethical practices lead to dissatisfied customers, poor performance and negative words of mouth for supply chain parties and e-marketers that can put stigma onto business image with its supply chain stakeholders.

Keywords: Customers, E-Marketing, Ethics, Stakeholders, Supply Chain

INTRODUCTION

In contemporary days, with the assistance of internet marketers as well as customers can purchase and sell the goods and services online via electronic modes (Greblikaite & Pervazaite, 2014). Even the social media had allured this phase with the assistance of promotions on Facebook, Twitter, Instagram and WhatsApp where prospective customers are invited through links for shopping online (Ramanathan et al., 2017). Additionally, the supply chain parties and e-marketers have designed websites, web pages and had cooperated, collaborated and coordinated with top online sellers such as Amazon, Jabong, Flipkart, Naaptol, Homeshop 18, Myntra, Snapdeal and many others (Saleh, 2016; Wang, 2016). E-marketing had replaced the traditional ways of marketing that engross online orders and delivering goods to customers at their doorsteps (Jackson & Ahuja, 2016). The customers take benefits of wide range of

choices, enormous discounts, indepth configuration of products, detailed comparison along with customers' ratings and reviews and ratings (Kannan, 2017). The contemporary digital marketing communication is quicker as orders are received via internet around the world and supply chain becomes active as the date and time of delivery is predefined. Information exchange can additionally take place through mobile phones which had enhanced the paradigm of frequent communication resulting in recurrent and enhanced dissemination of information with each other (Robert & Patricia, 2010). To appendage, Strauss and Frost (2010) stated that supply chain scenario and e-marketing clinches the adaptation of information communication technologies to create, converse and deliver customer value in order to foster and manage long term stout and stagnant relationships with customers by imparting superior services that in lieu rewards the organisation and assists in its sustainability by capturing more market share, upholding corporate

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image and targeting new marketing areas. Thus, supply chain customer perceived ethics and e-marketing focuses on tempting target customers, assists in maintaining current customers and mounting the brand equity. But the fact is that every organisation in the contemporary arena attempts to or is attempting the modern e-marketing practices in their business operations.

Is e-marketing a boon or bane a question mark to the customers as well as to marketers. No doubt e-marketing ushers numerous advantages and frequency in business operations but on the contrary it involves many chances of frauds, hacking, trickery, cookies, deception, duplication of products and other unethical practices (Thorpe & Roper, 2017). Now-a-days, the unethical practices had augmented extremely with the progression in e-marketing practices. In interim, supply chain customer perceived ethics in e-marketing divulges the norms of conduct representing the fair/unfair, right/wrong, just/unjust practices of the firms practicing online marketing. Some unfair practices in e-marketing can lead to customer's deception wherein their privacy can be put to stake incessantly. Thanks to the regulatory bodies, media, Non-Government Organisations and consumerism that had provoked supply chain partners and e-marketers to take up ethics in their business practices and to ensure customers the safety while dealing in e-purchasing. Media had assisted abundantly in terms of unveiling the scandals, scams; misleading practices done by some reputed businesses that were at one time market leaders and had to bear stigma, irreparable loss and bad reputation. Some supply chain customers perceived ethical issues pertaining to e-marketing include security, safety and privacy of information, protection of intellectual property rights (Palmer, 2017). In addition, Roman and Cuestas (2008) explicated that despite of conventional shopping, when e-marketing online customers' alleged challenges with infusion of higher risks, they disinclined to online shopping. Further, Roman (2007) demonstrated that privacy is putted onto stake and violated when some or all the personal details of customers are shared further with unauthorised persons resulting in loss of goodwill and prospective customers. The online piracy takes place because of unauthorised copyright of electronic intellectual items viz., music designs, e-books, videos etc. Moreover, e-mail is used for spamming and is very common trend that encompasses the use of internet to remit e-mails for remitting unwanted information. According to Palmer (2005) "few ethical issues in customer perceived ethics in e-marketing are

identical to conventional ethical of marketing whereas Citera et al. (2005) found unethical practices are more likely to occur in electronic-transactions and e-marketing instead of face-to-face or physical transactions".

Additionally, Freestone and Mitchell (2004) exposed that with the advent of internet unethical practices pertaining to e-marketing had enhanced during the last two decades as it revealed a new environment for unethical behaviour which were of major concern. Ethical practices adopted by supply chain partners pertaining to customers perceived ethics had become vital for e-marketers as customers evaluate the ethical practices adopted by business. Wang and Emurian (2005) connoted that unethical practices of supply chain parties and marketers disengages e-marketing tactics particularly with transactions wherein the personal and financial information is shared with web marketers via internet. Hence supply chain parties customers perceived e-marketing ethics cannot be nurtured without trust safety, commitment and security in online transactions. Further, Smith (2004) explicated that business concerns practices needs to be ethical, particularly in terms of privacy issues. The present research is conducted in the Union territory of Jammu and Kashmir purchasing products from online sites. Moreover, the study is very important and is needed in this contemporary period as there is gradual and drastic shift in terms of customers shopping from physical stores to online platforms. The gap in terms of purchasing habits of the customers had insisted to come up with actual data of customers thinking about the ethical issues concerned with the e-marketing scenario. Moreover, the objective of the study is to discover the risks and benefits related to e-marketing; to examine the extent of ethics adopted in e-marketing with the purpose to investigate the different ethical factors in e-marketing. The study would be useful for the e-marketers specifically in association with customers, academicians, researchers and industrialists. The study would be useful to all the stakeholders directly or indirectly related to ethical values.

REVIEW OF LITERATURE

Marketing ethics is having vast literature but meagre studies have concentrated on supply chain parties and e-marketing ethics especially from customers' perspective. In this digital era most of the researchers and existing literature had focused generally on privacy

issues negating other stout ethical issues of contemporary times such as safety, dependability and non-deception. It becomes meaningful to review various previous studies

conducted earlier regarding supply chain marketing ethics.

Table 1: Review of Literature

Sr. No.	Author(s)	Findings
1.	Creyer Ross (1997)	<ul style="list-style-type: none"> During online shopping the customers took into consideration the ethical/unethical activities of firms. The ethical concern includes privacy concerns, property and accessibility, spamming, accuracy of information, etc.
2.	Deckmyn (1999)	<ul style="list-style-type: none"> The customers perceived needless messages unenthusiastically and hadn't gone through commercial e-mail (spam) from senders thereby deleted the messages which they presumed to be unethical. The e-marketers must not use wrong messages and must commit according to the promises made.
3.	Culnan (2000)	<ul style="list-style-type: none"> The main resistance to online shopping was wrong information encompassed with privacy concerns that were reported by customers'. The privacy of the customers should be maintained at upper costs.
4.	Miyazaki and Fernandez (2000)	<ul style="list-style-type: none"> There exists positive relationship between the safety and privacy-related issues on websites and further it was reported that consumers' were willing to purchase online provided if the business is adopting ethics. Ethics and reliability of customers on sharing privacy related issues were highlighted.
5.	Bush et al. (2000)	<ul style="list-style-type: none"> Safety, privacy of data and information and truthfulness were opined as the most significant concerns in e- marketing. If these things are not there e-business can't survive for long.
6.	Stewart and Pavlou (2002)	<ul style="list-style-type: none"> They explicated that sharing surplus information puzzles the customers who reacts negatively and request to cease/unread such messages. The information shared must be dependable and precise.
7.	Dommeyer et al., (2003)	<ul style="list-style-type: none"> The least interest of customers towards direct marketing in spite of the fact that they were properly informed about privacy protection even though they didn't disseminated correct information to the marketers at the time of online purchasing. The ethics adopted should be connoted explicated.
8.	Barnes (2004)	<ul style="list-style-type: none"> Most unethical e-marketing the marketers do is due to spam. Spam should be controlled and privacy of information should be protected.
9.	Roman (2007)	<ul style="list-style-type: none"> Four factors of online ethics viz., privacy, security, fulfillment and non-deception were quoted as chief consumers perceived and supply chain partner's ethics while going for internet marketing and shopping online.
10.	Tsai et al. (2011)	<ul style="list-style-type: none"> The study found that online customers were ready to buy products and services at additional prices from privacy protective e-marketers provided if privacy of information is guaranteed by them.
11.	Oghazi Pejvak et al., (2012)	<ul style="list-style-type: none"> The factors that inclined customer intentions to shop/purchase online nominated were website service, design, privacy/security and reliability. These factors contribute to ethical and online business successfully.
12.	Greblikaite and Pervazaite, 2014	<ul style="list-style-type: none"> Due to complex nature of modern business, that is, e-marketing; keeping business morally strong is difficult therefore the e-shopping sites was broadly filled in with conventional theories of ethical decision making, that is, utilitarian, justice ethics and deontology.

OBJECTIVES OF THE STUDY

The study focuses on the following objectives:

- To discover the risks and benefits related to e-marketing.
- To study the extent of ethics adopted in e-marketing.
- To investigate the different ethical factors in e-marketing.

- To propose a strategic plan of action for uplifting supply chain ethical orientation among e-marketers.

RESEARCH METHODOLOGY

The present study is conducted on 200 customers and their perception about what they think regarding e-marketers and supply chain partners ethics. The study is based on

both primary and secondary data. The secondary data were gathered from journals, libraries, books, empirical papers from online and hard copies of journal and internet. Primary data were obtained from 200 online shoppers via questionnaire framed with the assistance of reviewing existing literature and discussions with experts in order to check the content validity. Various studies and supported literature were taken into consideration for developing questionnaire. The questionnaire composed of demographics viz., age, gender, marital status, qualification, etc. besides 20 items that assists in assessing e-marketing ethics, based upon Likert scale (five point) ranging from 5 to 1, where 1 means strongly disagree and 5 means strongly agree. Questionnaire was pretested on 30 respondents. Finally 200 responses were obtained by contacting respondents personally as well as through online sources viz., WhatsApp, e-mail, etc.

DATA ANALYSIS AND FINDINGS

This comprises of respondents' profile, validity and reliability and exploratory factor analysis results.

Respondents' Profile

Among all respondents (56%) were the female respondents which were higher than males and majority of them (86%) were unmarried. The respondent's average age came to be as 24 years indicating youth respondents and more than (57%) were below average age. Majority of the respondents (59%) were unemployed postgraduates as far as qualification is concerned. Further, about two third of the respondents were using online website pages rather than using apps for online shopping. It was found that 71% of online shoppers preferred 'cash on delivery' payment via debit/credit cards. Moreover, State Bank of India (28%) and J&K Bank (32%) were commonly used e-payments methods via debit cards/credit cards/net banking. About 26% of the respondents come to know about online shopping through social media and 23% of the respondents through mass media (Table 2).

Table 2: Demographics Profile

Variables	Frequency	Percentage
<i>Age</i>		
Below average	114	57
Average	14	07

Variables	Frequency	Percentage
Above average	72	36
<i>Gender</i>		
Male	88	44
Female	112	56
<i>Marital status</i>		
Married	28	14
Unmarried	172	86
<i>Qualification</i>		
Undergraduate	8	4
Graduate	70	37
Post-graduate or above	113	59
<i>Occupation</i>		
Employed	135	70
Unemployed	58	30
<i>Shopping platform</i>		
Website	135	67
Application	65	33
<i>Payment mode</i>		
Credit card	16	08
Debit card	28	14
Cash on delivery	141	71
Net banking/ e-challan/ others	15	07
<i>Preferred bank</i>		
State Bank of India	46	28
J&K Bank	53	32
Punjab National Bank	18	11
HDFC Bank	11	07
Others	36	22
<i>Drive for online shopping</i>		
Words of mouth	19	10
Mass media	46	23
Social media	52	26
Web advertising	30	15
Multiple	53	26

Reliability and Validity

Reliability connotes the degree of consistency among multiple variables of a construct (Hair et al., 2009, p. 161) that is checked with the assistance of Cronbach alpha (Malhotra, 2008, p. 285). The data collected was satisfactory as Cronbach alpha value was above the minimum threshold limit of 0.70. The validity is the extent or degree to which a scale or set of measures exactly represent concept of interest and is assessed in terms of convergent, content and discriminant analysis (Hair et al.,

2009, p. 161). Convergent validity is the extent in which two measures of the same concept are correlated and in the present research was found satisfactory (Malhotra, 2008, p. 286) as factor loadings under construct were less than 0.5.

The content validity was checked and verified by extensive literature review and discussions with renowned experts, academicians and government gazette employees on same topic. Talking of discriminant validity, it's the degree to which two constructs are distinct from each other (Hair et al., 2009, p. 162). It also proved satisfactory as the correlations between most of the constructs were < 0.3 .

Exploratory Factor Analysis

Statistical Package for Social Sciences (17 Version) was used for purification of data in order to expedite exploratory factor analysis with Principal component analysis and varimax rotation. Factor analysis reduces the total data into more meaningful form via constructing factors (Hair et al., 2009, p. 128). Those items whose factor loading were less than 0.5 and Eigen value were less than 1 were not taken into consideration for further analysis. The factor analysis converged the data into three meaningful factors with 67.09% of the variance explained (Table 3).

Table 3: Factor Analysis

Round	Variance Explained	Items Emerged	Iterations	Items Deleted	KMO	Bartlett
1	50.614	18	08	1	0.747	1079.024
2	51.777	17	08	1	0.753	980.881
3	52.825	16	07	1	0.701	901.119
4	53.952	15	07	1	0.711	840.147
5	55.001	14	06	-	0.709	797.142

These factors are discussed as under:

Safety: It refers to the computer system's vulnerability to viruses that can attack a system and its resources. Safety ensures security. The first factor safety ($\alpha = 0.749$) has overall mean of 3.65 explaining 15.89% of the variance explained which comprised of four items representing consumers' perceived supply chain ethics in maintaining

safety during online transactions. The item, 'Websites imparts adequate safety measures' contributed strongly for online and secured transaction (FL=.779) followed by 'Secure payment method gateway is assured (.770) further followed by the security guidelines are mentioned (.685) and before paying you can confirm transaction status (.654).

Table 4: Factorial Profile

Sr. No.	Variables	M*	SD	FL	C	EV	VE	CA
1	Safety	3.65	0.87			3.824	15.895	0.749
1.1	Websites imparts adequate safety measures.	3.47	0.92	.779	0.73			
1.2	Secure payment method gateway is assured.	3.90	0.80	.770	0.61			
1.3	The security guidelines are mentioned.	3.51	0.97	.685	0.51			
1.4	Before paying you can confirm transaction status.	3.74	0.80	.654	0.44			
2	Non-Deception	2.93	1.05			2.541	15.714	0.751
2.1	Deceptive tactics are not used to persuade customers for purchase.	2.98	1.05	.820	0.71			
2.2	Non experienced consumers are not forcefully induced to purchase products from the sites.	2.97	1.09	.773	0.65			
2.3	The sites don't stimulate you to buy products that you don't require.	2.90	1.07	.750	0.63			
2.4	They are ethical about what they are offering.	2.89	1.01	.640	0.46			

Sr. No.	Variables	M*	SD	FL	C	EV	VE	CA
3	Dependability	3.69	0.94			1.315	12.700	0.747
3.1	The price shown on the sites is same on the bill.	3.77	0.98	.715	0.64			
3.2	Promises are maintained and endorsed.	3.50	0.97	.671	0.51			
3.3	You actually get that you had ordered from the site.	3.90	0.93	.659	0.57			
3.4	You are treated as valuable customer.	3.60	0.91	.517	0.39			
4	Privacy	3.49	0.96			1.301	12.421	0.699
4.1	The sites obey laws, rules, and regulations ensuring customer data protection.	3.58	0.92	.780	0.64			
4.2	The sites reveals how user information is used and for what purpose.	3.50	0.97	.681	0.53			
4.3	Privacy of information is ensured and maintained.	3.39	1.00	.639	0.50			

Note: *M = Mean; SD = Standard Deviation, FL = Factor Loading, C = Communalities, EV = Eigen Value, VE = Variance Explained, CA = Cronbach's Alpha.

Non-Deception: The second factor emerged was “non deception” having Alpha value ($\alpha = 0.751$) and mean score of 2.93 which indicates that there could be chances of deception in e-marketing and supply chain partners ethical values. This construct again was composed of four items resulting into 15.71% of the variance explained. The four items here in this factor reveals the extent of belief by the customers that the supply chain online marketers/retailer does not use deceptive or manipulative practices with an intention to convince consumers to purchase what website's is offering. The item, ‘Deceptive tactics are not used to persuade customers for purchase’ contributed highly as revealed by its factor loading (FL = .820) but having mean score below 3 on five point Likert scale. The item ‘They are ethical about what they are offering’ has lowest factor loading (FL = .640). This explicit those respondents accrue with e-marketing deception and frauds while purchasing online. Non experienced consumers are not forcefully induced to purchase products from the sites have factor loading of .773 and the sites don't stimulate you to buy products that you don't require came up factor loading as .750.

Dependability: ‘Dependability’ emerged as the third factor with alpha value as ($\alpha = 0.747$). This factor comprised of 4 items tempting to 12.70% of the variance explained. Dependability means reliability wherein the customers can rely on the various sites and the information contained therein. These items here are related to the accurate and exact picture/photo display and with authentic description of the product mentioned in order to ensure that what the customers had ordered is duly being received by customer

further engrossed with its delivery time promised. The variable, ‘the price shown on the sites is same on the bill’ has the highest factor loading of .715 followed by ‘Promises are maintained and endorsed’ (FL = .671), ‘You actually get that you had ordered from the site’ (FL = .659) and ‘You are treated as valuable customer’ (FL = .517).

Privacy: The privacy in terms of personal information and payment credentials associated with e-marketing is directly related to supply chain parties' ethics and business reputation. Privacy items are broadly related to consumers' awareness about the security of individually identifiable information on Internet. Initial starting point for analysis of this factor is AMA Code of Ethics related to Marketing on internet which states the customer personal information obtained must be kept confidential and should be used only for expressed purpose. 3.49 came out to be the factorial mean with 12.42% of the variance explained. Privacy acts as catalyst in the e-marketing and if privacy is diluted the entire supply chain partners ethics goes in vain ultimately posing marketing stigma. The alpha value came to be .699. The item, ‘The sites obey laws, rules and regulations ensuring customer data protection’ came with the highest factor loading (.780) followed by the variable ‘the sites reveals how user information is used and for what purpose’ (.681) and the last item that contributed to privacy factor was, ‘Privacy of information is ensured and maintained’ (.639). The overall mean score of the factor puts emphasis that e-marketers makes their best possible efforts to ensure and endorse privacy as its having direct impact on the online purchasing intentions of the customers.

Implications and Future Research

The supply chain partners and e-marketers though tries their level best to ensure safety, dependability and privacy of online transactions but low scores gathered from non-deception dimension urges them for some stout and strategic plan of action against the e-marketers that are deceiving customers thus posing threat to e-business and bagging unethical business. It's strongly recommended that a viable ethical code of conduct should be developed and implemented for online marketers portraying the right and wrong practices given in AMA code of ethics for marketers while performing e-marketing. Further, the unethical practices, if so adopted by marketers, should be published and publicised via print and electronic media so that it may be disseminated to others that what is the result of wrong doings; following unethical practices. Moreover, there is need of positive responsibility of regulatory bodies in endorsing supply chain ethics in e-marketing in order to preserve stakeholder's interest in marketing and immense awareness programmes should be conducted to orient the fruitful benefits of ethics in the near future and long run and the bitter consequences of unethical practices. Its fact that adoption of ethical practices results in higher customer satisfaction; improved performance and positive and constructive words of mouth thus inducing trust, cooperation, commitment and loyalty to supply chain parties and e-marketers. Against this, unethical practices lead to dissatisfied customers, poor performance and negative words of mouth for supply chain parties and e-marketers that can put stigma onto business image with its supply chain stakeholders.

The present study explored the dimensions of customers' perceived supply chain partners and e-marketers ethics but the upcoming scholars and researchers can validate the scale by constructing and confirming the model of these dimensions and can also measure their effects on the business performance of e-marketers specifically pertaining to supply chain partner's ethics. Further the study is conducted and is restricted to J&K but the subsequent researchers can extend it to the other parts of India and world and besides this cross cultural studies can be taken into consideration.

CONCLUSION

This study attempts to highlight the supply chain partners and e-marketers ethical practices by fostering a quantitative research approach. The research supports the previous literature and imparts value addition by bringing new insights by divulging that supply chain partners. The study found that four factors that contributed towards e-marketing and considering ethical business were safety, dependability, non-deceptiveness and privacy. It was found that e-marketers are moderately ethical in their business conduct except the non-deceptiveness dimension whose values were not up to the mark. Privacy of personal information of the customers and is given due consideration besides customers enjoying wide product range varying with attractive discounts though customers presumed to be very cautious while sharing personal information over internet. Though there was no reported occurrence of hacking but customers were found to be very much reluctant in order to share their personal information over internet. Because of this reason, utmost customers preferred 'cash on delivery' as e-payment method of payment but they hardly ever used debit/credit cards for payments due the reason and fear of hacking and misleading or misusages of their bank account information. The present study will be highly fruitful and useful for researchers, practitioners, e-marketers and policy makers in terms of new research insights and formulation of policies with regard to supply chain ethics in e-marketing and building long term relations with online customers.

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