

Changing Dynamics of Online Trust and Retailers Ethics: A B2C Study of High Valued Products in Pakistan from the COVID-19 Perspective

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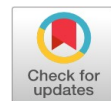
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Abstract: E-commerce is gaining significance for emerging and developing economies like Pakistan, during COVID-19 Pandemic. The online traffic has increased enormously due to a growing number of online businesses. There are a few studies on ethical concerns of online retailers in B2C perspective, but very rare on High Involvement Products (HIPs). This study has tested the empirical nature and impact of retailer's ethics on purchase intentions with mediating role of trust. The associate moderating role of gender and HIPs is analyzed, during situations when buying from physical outlets is perceived risky. "Consumer Perceptions Regarding the Ethics of Online Retailers" (CPEOR) is measured in five dimensions i.e., security, non-deception, reliability fulfillment, service recovery and privacy. A sample of 225 HIP customers is taken from different parts of Pakistan. Results of the study illustrate that people have built confidence in e-retailers. Trust mediates the relationship between purchase intention and CPEOR for all its dimensions apart from privacy. It is worth mentioning that service recovery is powerful measure to gain trust upon online retailers. However, the moderating roles for HIPs and gender are insignificant, unlike previous studies where mostly negative relationships are determined. Moreover, previous studies have shown that if costumers have Trust on retailers for physical buying of HIPs, then the costumers may use online tools to evaluate new HIPs and order online from reliable e-retailers, thus enhance their expectations online as before. It is concluded that CPEOR will lead to online purchases during current COVID environment, provided that online retailers maintain ethical standards and meet their expectations and due to COVID over all online expectations are higher than before. This study will be further utilized in other dimensions of relationship marketing by using HIPs in B2B mode of online business as well.

Keywords: E-commerce, Retailers ethics, CPEOR, Trust, Purchase intention, High involvement products, B2C, COVID-19 pandemic

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INTRODUCTION

Online world has geared up dramatically from 420 million to 1 billion with proportion of 31% from developing countries and 77% from advanced countries of the world, between years 2000 to 2005 (Internet World Stats 2015). E-Commerce in developing countries has dramatically increased due to greater internet penetration from 1% - 40.40% from year 1993 to 2014 in Asia Pacific with highly populated countries. It is noticed that B2C side of businesses, electronic trade in retail business has great growth and opportunities (Kalia, Kaur, & Singh, 2018). Compact Cellular phones, Ease Internet access, Consumer friendly web-stores, all these makes it simple to explore what you are willing to buy. In Asia Pacific region according to statistics of 2020 covers 55.1% of total population of world and its internet penetration is more than half of world internet use which is 52.2%, its total users of internet are 2,525,033,874 (Internet World Stats, 2020). Marketing through internet is much popular, cost effective way to approach the consumers (Nooijen & Broda, 2016). 51% of total media spending on advertisement through internet sources in 2020 (Statista, 2021). From accumulated statistics it is crystal clear that internet business deals have greater space in world and these practices are applied in current business remarkably.

Asia pacific remarkable growth in e-commerce which is 1 trillion out 2.3 trillion dollars (Asian Development Bank, Year), in top Ten Free lancing market in region Pakistan has 69% with 8th position (Forbes, Year). E-commerce potential for Pakistan it is reported, 13% growth increase till 2019 but during COVID reached 35% in

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first quarter of 2021 which is 71bn to 96billion (Berecorder; Dawn News, Year). During lockdowns e-commerce revenue reached to 34.8 billion and online bank users has considerably 36% in last quarter during pandemic (State Bank of Pakistan Year, 2020).Inline to indications PPRA set target to convert all the procurements online till 2022 (PPRA).

Business dynamics are changed after Pandemic COVID-19, Social distancing becomes need of time to prevent your near and dears from CORONA VIRUS. Now internationally no one guarantees that all the infected people are immune, they are talking about second and third and fourth wave of the virus and winter might make it worse. Than what will be the future of businesses? As per current statistics in Pakistan daily new cases are reported.

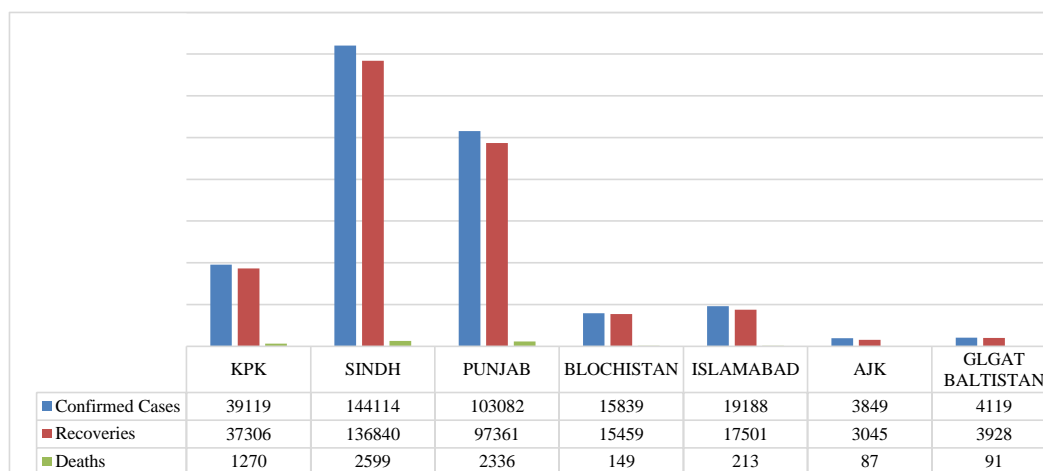


Figure 1: COVID 19 statistics (Source: COVID-19 statistic total cases till 27-oct-2020 ministry of health government of Pakistan)

In these situations, countries are thinking to chalk out their lockdown plans, try to make policies for provision of product and services for near to normal life and healthy economic and working operations. In given circumstances remote buying is one of the best options. In government survey regarding current increase in corona virus cases last month from 28 Sep to 26 Oct 2020 approximately 400 new cases are reported on daily basis (Ministry of Health Government of Pakistan). Analyzing from the available time lag data, situation got worsen and approximately 1000new cases are reported on daily basis, so there might be chance of anther lockdown in coming future which results in closing the business. Hence there is a way open which is to go online and do your business from remote place.

Table 1: COVID 19 time lag data

| Province | Confirmed Cases | Active Cases | Recoveries | Deaths |
|-----------------|-----------------|--------------|------------|--------|
| KPK | 134,558 | 4,365 | 126,035 | 4,158 |
| SINDH | 323,828 | 23,856 | 294,836 | 5,136 |
| PUNJAB | 342,498 | 14,237 | 317,947 | 10,314 |
| BLOCHISTAN | 25,819 | 1,139 | 24,391 | 289 |
| ISLAMABAD | 81,766 | 2,961 | 78,040 | 765 |
| AJK | 19,519 | 704 | 18,261 | 554 |
| GLGAT BALTISTAN | 5,642 | 114 | 5,421 | 107 |

Source: COVID-19 Statistics Total Cases till 07-June-2021 - Ministry of Health Government of Pakistan

Thus for any economic activity Ecommerce is secured and allowed mode of business to minimize life threats and generating revenues during Covid. In Pakistan where people are used to buy from physical outlets, have a question that how to rely on remote sellers? In business-to-business marketing relationship literature it has been documented those issues related to ethics effects the quality of relationship between buyer and seller (Cheng, Yang, Chen, and Chen, 2014 (Elbeltagi & Agag, 2016; Riquelme & Román, 2014). People have low interest to shop-online

because more unethical practices are likely to occur in comparison to face to face deals (Citera, Beauregard, & Mitsuya, 2005). A study reveals that out of one in four consumers avoid online shopping due to security issues (Vijayan, 2005; Ali et al., 2010; Haq et al., 2010; Shahbaz, Jam, Bibi, & Loganathan, 2016). Ethical concern can be measure by several dimensions in relation to consumer perception about online seller or retailer for sustainable relationship, A CPEOR by using orchestra “privacy, security, non-deception, and fulfillment/reliability” (Román, 2010). Expectancy Theory (ECT) Consumer behavior concept is used for accessing the moderating effect of high involvement products for both genders which is consumer behavior depends upon the arousal for which they start searching different available alternatives, after variety of information search, what they come to know according to best of knowledge for purchase behavior is expectancy, to maximize pleasure and minimizes pain (Murphy & Eaves, 2016) cited in (Van Eerde & Thierry, 1996) Study in online shopping indicates that online retailer ethics is major determinant of consumer’s online-buying expectation before purchase (Liao, Lin, Luo, & Chea, 2017). This study is not only focused on online purchasing when there is no other option to buy physically or it’s very risky to buy physically but also trust building relationship at the time when there is heavy online business trafficking, where meeting the promises are bit difficult for organizations due to following strict SOPs. It also emphasizes on the role e-retailers ethics as well as role of Gender in online buying and buying behavior during COVID-19 which created new opportunity for going online to shop. So, the male and female preferences, their experience, buying ratio, security and other ethical standards regarding web store buying can be examined in Pakistan. Another factor which is really important to discuss is what about high involvement products from distance shopping which are consider more risky (monetary risk, close circle acceptance, performance risk, psychological risk etc). From a study of automobile industry, it reveals that as a source of information gathering (initial search, alternatives, price comparison) for High Involvement product web is good information gathering source but for actual online buying numbers are low (Molesworth & Suortti, 2002; Shahbaz, Tiwari, Jam, & Ozturk, 2014). So, this paper will also highlight that how people behave when they have very little chances to opt for physical buying of high valued product in current pandemic.

This study will give a new clue Covid-19 as an opportunity for business sectors to go online for more sales, also highlights the peak or heavy online selling commitments discrepancies (Ethical Laps) due to which negative word of mouth is spread online. This study also verifies online reliability about web-stores in Pakistan to encourage online buying during current pandemic.

LITERATURE REVIEW

Privacy

Hoffman (1980) defines privacy as a set of rights over provided information which includes "the right of individuals to know what information about themselves is collected, to determine what information is made available to third parties, to access personal data". Privacy is the process how customer’s information/data is collected and in which way this information is used (Karwatzki, Dytynko, Trenz, & Veit, 2017). In broad privacy is defined as the assurance provided by the firm and their commitment about the privacy concerns of customers (Gong, Zhang, Chen, Cheung & Lee, 2019).

In varied context different privacy policies are expected by customers to concealed, like you may be search or tracked by any one if your current position is shared travel website (Martin & Shilton, 2016) business ethics study draw attention towards contract-based relationship between buyer and seller about privacy concerns, like information shared and who can utilize it, now it is responsibility of firm to keep privacy in accordance with mutual agreement (Martin & Shilton, 2016). Meeting ethical standards of e-stores privacy of customer and control over that privacy are elements to gain more trustworthy relationship (Wang & Herrando, 2019). Managers can reduce the online privacy issues of clients/customers by deploying the appropriate privacy policies, by assuring them about their data safeguarding and prior information/permission about the use of provided information by customers (Nemati & Van Dyke, 2009; Zeng, Ye, Yang Li & 2020; Waheed & Jam, 2010; Ziauddin, Khan, Jam, & Hijazi, 2010).

A study about cellular phone developers and software used in particular cell phones, approach of developers to data via mobile eco-system is another concern of privacy, so for meeting ethical standards legitimize privacy policies should be used by cell phone developers (Shilton & Greene, 2019). Social contracts between the people

about privacy concerns in business world illustrate that who can reach to your information and how will this information is going to be used (Warner & Sloan, 2014). An information when posted on social sites now it is co-owned not own or private which is a great privacy risk considered by the consumers without any compensation if information is leaked and personal privacy is violated (Petronio, 2002; Xu, Dinev, Smith, & Hart, 2011). Privacy concerns crushes the trust of customers regarding self-information, assimilated by the marketing teams or by technological resources. In order to avoid the worse effect of privacy related issues best policies should be chalked out by organization (Mousavizadeh, Kim, & Chen, 2016). In order to make sustainable quality relationship it is necessary for business to define their information accumulating criteria and defined their policies regarding use of that information on their electronic links or websites (Agag & El-Masry, 2016).

On the basis of available literature, it is easy to postulate that there is positive connection between privacy concerns and engagement with organization. Organization trust has positive significant influence upon relationship quality behavior.

H1: There is positive relationship between privacy and trust.

Non-Deception

Certainty level of consumer that e-seller do not use any deceptive measure to persuade consumer towards their product or provided service (Román, 2010). Term is anti to deception, which means consumer has view or belief that retailer does not use any misleading practice or statement in online offerings to attract or persuade towards to buy online (Limbu, Wolf, & Lunsford, 2011).

In a drawing comparison of brick-and-mortar business practices with online business channels remote communication plays vital role to gain or lose trust and online channels has significant influence on deception, therefore it is easy to lie online in contrast with physical buying (Logsdon & Patterson, 2009). Deception is one of key element of ethical issues in several studies of business relationship and quality of relationship (Agag, 2019). Deceptive information via advertisement results in distrust situation and customer level of satisfaction diminishes remarkably (Agag & El-Masry, 2016). High self-efficacy of sales teams leads to more deception practices which results in unethical behavior (Gaspar, 2019). Ethical practices of retailers for those people who have strong ethical beliefs are affected by online communication about deception of retailers (Cheung & To, 2021). For Online consumer shopping deception is more important in comparison to traditional setting physical buying and impact of online deception varies with individuals' intellectual attributes (Riquelme & Román, 2014). Deceptive or misleading advertisement and negative impact on purchase intention and consumer respond more negatively to deceptive ads (Xie, Madrigal, & Boush, 2015). Deception online is in difference between legality issues, but few concerns are considered to be illegal like deliberate non deliverance, stolen identity are considered as criminal acts (Jones, 1991). Online reviews are also used to misguide the audience by deceptive practices, study of detection online reviews reveals the accuracy of online reviews which is 57% for a sample of 400 this may harm organization goodwill thus protection measures should be used to safe the online users and create strong relational bond (Plotkina, Munzel, & Pallud, 2020). On the basis of available literature, it is easy to argue that if firm has control over deceptive issue and ensures non-deception will gain strong relationship with customers.

H2: There is positive relationship between Non-deception and Trust

Fulfillment/Reliability

Is defined as what is expecting and what is receiving in real, it is the relationship between information provided about the product or service and its congruence, after placing an order accompany with right product at right time as per commitment (Román & Cuestas, 2008).

For assessing quality of online-services, previous studies marked reliability as an important component for buyer's perception (Parasuraman, Zeithaml, & Malhotra, 2005). Reliable feedback from the sellers increases the buyer confidence and results in trustworthy relationship (Agag et al., 2016; Janita & Miranda, 2013). Fulfillment for an online order is related to confirmation by e-retailer that you received what you order, in decided time, accurate delivery will made as per terms and conditions (Blut, 2016). Distance shopping has concern of physical invisibility of the product so, firm must keep it serious to provide the accurate product or service within stipulated time frame according to their commitment to enhance trust (Liao & Keng, 2013) Reliability/fulfillment is important element of

CPEOR-Scale in e-service ethics to create trust, at completion of online order by seller with meeting perceived expectation of customer in relation to accuracy, timeliness, in appropriate quality and delivery with decided terms and conditions (Agag, 2019; Agag & El-Masry, 2016; Cheung & To, 2021; Román, 2007; Yang et al. 2019). From the literature it is now easy to make a claim or hypothesize that:

H3: There is Positive relationship between Reliability/fulfillment and trust.

Security

Security refers to shoppers' insights about the shield or protection related to online buying about the transactional and financial information from any illegal approach, activity or access (Román, 2007). Online web-store has three major concerns about security which are transactional monetary (Urban, Amyx, & Lorenzon, 2009; Biswas & Biswas, 2004), fraudulent hacking (Miyazaki and Fernandez, 2000), technological virus attack, system failure (Román, 2007) security issues. Higher the level of security in online buying process means higher the level trust and strengthen relationship (Kim, Chung, & Lee, 2011). Online first element creates trust on organization is security and privacy policy (Chen & Barnes, 2007). In current online shopping main option is pay through electronic services or digital currency, mobile payments apart from physical cash which is still a question of security risk and building trust for system developers (Yan & Yang, 2015). Online stores are usually attached with several service providers for authentication of computerized processing at back end which is another security risk of cyber-attacks and harms the relationship between customer and retailer (Tarazan & Bostan, 2016). A study of mobile commerce it has been concluded that for all types of customers who used cellphones for buying online have a main concern of security with other factors, a common issue of security is major concern for them (Al-Khalaf & Choe, 2020). A comparative study of Ukraine and Poland about security and online trust, it reveals that to secure the customer's interest online high-quality online service-security programing has been used to make safe and trustworthy online payment methods (Strzelecki & Rizun, 2020). Previous research here provides us line to hypothesize that:

H4: There is positive relationship between Security and Trust.

Service Recovery

Buyer thinking about fairness of online retailers in case of any service failure, that harm will be compensated by the online suppliers (Tax & Brown, 1998). Failure in service recovery creates negative emotions which cannot be recover by the monetary values therefore manager should pay more attention on proper service-recovery at proper time for regaining trust and conversion of negative emotions into positive emotions (Valentini, Orsingher, & Polyakova, 2020). Emotions by result of failure in service has negative undesirable consequences for the organization (Van Vaerenbergh, Orsingher, Vermeir, & Larivière, 2014). Service-recovery in proper time will increase the repeated buying or cross buying and provide chance to earn more profitability, it strengthens the relationship quality but due failure in service recovery it is really harmful as switching to other competitors (Béal, Sabadie, & Grégoire, 2019). There is no other option but compensate the customers if any failure occurs to recover customer, e employees interaction and his positive behavior minimizes the worse consequences of service-recovery failure (Borah, Prakhya, & Sharma, 2020). Success in service recovery means customer satisfaction and it has generated positive intentions to buy again or positive communication, if high-recovery measures are taken for less loyal customers and their level of loyalty will be increased (Lee, 2014). Recovery efficacy can be enhanced by process guidelines to front line employs that how to handle the complaint or grievances and what are compensation guidelines to deal with in organizational frames effects the satisfaction of customer (Li & Fang, 2016). In online environment if retailer or services-provider address and respond properly to online complaint of customer it is considered to be highly ethical and its prompt service-recovery makes strong bond between online buyer and seller (Cheng et al. 2014). Satisfaction of service-recovery arouses favorable positive attitudes like repurchase and customer narrates positive statement (word of mouth) about organization (Van Vaerenbergh et al., 2014).

H5: There is Positive Relationship between Service-Recovery and trust.

Trust as Mediator

Trust of consumer in online buying environment can be defined as: "a consumer's willingness to rely on the seller and take action in circumstances where such action makes the customer vulnerable to the seller" (Jarvenpaa,

Tractinsky, & Saarinen, 1999). Trust gaining is one of the main factors for businesses for success in online business towards the purchase behavior, there is significant positive correlation of trust on purchasing or ordering (Sahney, Ghosh, & Shrivastava, 2013). Trust of a person or his/her self-confidence or trust-in-self from overloaded information has very high influence on purchase intention (Duffy, 2017). In online environment element trust intervene between retailer's quality of service provision, overall reputation of webpage/site and decision to buy (Qalati et al., 2021). More you receive (positive or negative comments online) this receiving activity has positive association with blinding trust in way of decision making (Abubakar, 2016). For risk aversion or minimizing the perceived risk web-store discussions by users plays key role in making trust and purchase intent (Lu, Fan, & Zhou, 2016). A study from perspective of trust upon others from varied sources personal or distance sources like fellows, family members, print media, Internet women are highly influenced by others for drawing opinion (Apeageyi, 2011). Consumer online buying intention is indirectly affected by the trust, in other words trust plays the mediating role between purchase and online-shopping (Yang, Van Ngo, Chen, Nguyen, & Hoang, 2019). The basic element for traditional brick and mortar business or business commenced on internet is trust between the beneficial parties either buyer or seller (Asante Boadi, He, Bosompem, Say, & Boadi, 2019). For building long term sustainable relationship with customer trust and satisfaction of customers is fundamental for relationship more the trust more the strong bond in relation (Agag& El-Masry, 2016). Elements of Ecommerce ethics trust mediated the relation between intent to re-buy (Elbeltagi & Agag, 2016). Customer values are mediated by the trust in managers for ethical concerns, it is all about the level of commitment of sales personals towards the customers and builds strong bond with organization (Schwepker, 2019). Consumer perception about ethics of online retailers are mediated by indirect effect of trust upon intention to re-purchase (Yang et al., 2019). In electronic communication word of mouth quality and its quantity effects the level of trust, findings indicate trust mediates the relationship between electronic word of mouth (receiving/participating) and online intent to buy Bulut and Karabulut (2018). Further, Sub-hypothesis are developed on the basis of available literature, as follows:

H6: Hypothesis (6): Trust mediates the relationship between e-commerce ethics (CPEOR) and re-purchase intention.

H6(a): Trust mediates the relationship between Privacy and Purchase intention. **H6(b):** Trust mediates the relationship between Non-deception and Purchase intention. **H6(c):** Trust mediates the relationship between Fulfillment Reliability and Purchase intention. **H6(d):** Trust mediates the relationship between Security and Purchase intention. **H6(e):** Trust mediates the relationship between Service Recovery and Purchase intention.

Gender

According to Gender Schema Theory, Gender can be define as a process of becoming Masculine or Feminine during early age under cultural pressure related to appropriate sex-type boy or girl to develop their "preferences, skills, personality attributes behaviors and self-concepts" (Bem, 1983). Gender is a very complex terminology based on cultural and social norms about acceptable behavior of male or female in specific society (Anderson & Levitt, 2015; Hinkelman & Granello, 2003).

Website signaling (integrated message) generated by electronic store creates confidence in consumer decision making process, therefore unique and distinctive strategies for male and females are helpful to gain more trust and satisfaction for e-buyers (San Martín & Jiménez, 2011). Men and women in fashion products buying follows their hegemonic parameters in relation to their gender role, and men are more competitive than women (Davis, Lang, & San Diego, 2014). Online discussion about product or service or online-reviews attracts both sex-type differently where positive reviews minimize online shopping fears for females and creates strong purchase intentions for females than males, effect of negative reviews are much stronger for ladies thus proper guidelines regarding buyer's review will enhance the females online shopping (Bae & Lee, 2011).

In comparison of level interest in webstore buying study reveals that young males are more interested in online shopping than females (Chahal, 2015).

Table 2: Literature

| Author, Year | Purpose of Study | Gender Influence |
|--|---|---|
| (Wong, Leong, & Puah, 2020) | Explore trust and gender in tourism industry | Males consider cost more than females for purchase intention. |
| (M.-J. Kim et al., 2011) | To examine how previewed satisfaction of young age people is affected for future choice of high involvement products. | No gender difference found for high involvement products for purchase intention in future. |
| (Wu, Quyen, Rivas, & Management, 2017) | Is e-service capes effects website's shopping? | Females are more likely to shop from the websites which have attractive/colorful e-services capes to explore in depth and it enhance the trust for websites. |
| (Dai, 2007) | Impact of Virtual shopping know-how on perceived risk and intent to buy. | Higher risk related to privacy issues are found for males with online buying of apparels in contrast with females due to greater online shopping experience. |
| (Dagher, Kassar, & Itani, 2015) | Attitude of males and females towards green purchasing in relation to environment. | Both males and females' gender are concerned about the environment and have positive attitude towards green marketers beyond their social roles. |
| (Pelet, Massarini, & Taieb, 2017) | How male's intimacy effects the buying intentions for luxury webstores. | Males have more issues regarding their personal data, so marketer have to make reliable close connections with males though websites to boost their online sales. |
| (Sramova & Pavelka, 2019) | Youngsters online shopping and value gains through gender difference | Boys are more utility (totality of benefits) focused, both sex-types have equal hedonic values during online shopping. |

E-commerce trust study discloses that a little or minor variation occurs due to gender in building online trust other factors are more significant for gaining trust online (Kolsaker & Payne, 2002).

Men and women behave differently in different situations during shopping activities and significantly different behavior has been noticed in their buying decisions as females are concerned about security and customization where opposite gender is more concerned about mobility and standing reputation of mobile payment-transfer service providers (Shao, Zhang, Li, & Guo, 2019). Switching online for purchase of grocery products, study indicates that gender variable moderate the intention the of buyers to switch online for grocery buying, they used different reasons for switching online, their searching patterns are different, price search for product are different, in broader aspects males are focused upon utilitarian benefits and performance outcomes in shopping online on the other hand females are focused upon process of online transaction (Handayani, Nurahmawati, Pinem, & Azzahro, 2020; Shao et al., 2019). In study of moderating effect of gender in online buying found greater level of trust for females than that of opposite sex and intention to shop is higher for ladies in contrast with gents, online word of mouth has also varied effects on different sex-types (Awad & Ragowsky, 2008). Significant moderating effect in past study has been observed in tourism industry where males are found to conscious about monetary values or least cost while females are interested in navigation functionalities (Kim, Lee, Chung, & Research, 2013). Online inconsistent reviews effects differently (moderates) on users in terms of their sexual made-up, females emotional trust is more effected by online word-inconsistency than males, which results into either purchase or not (Zhang, Cheung, & Lee, 2014). Another study is also inline that gender moderates online commercial exchange where females are conscious about

symbolic gains (easy to attract by emotions) associated with product or service whereas males are more concerned about functional attributes (Peña-García, Gil-Saura, & Rodríguez-Orejuela, 2018). Another latest study reveals that females doubt less so it's easy to target them than that of male as women are less skeptical (Yaylagul & Cakir, 2018). Females are more likely to shop from the websites which have attractive/colorful e-services capes to explore in depth and it enhance the trust for websites (Wu et al., 2017). Thus marketer's efforts will enhance the sales by attracting the females, in apparels buying study males are much concerned about perceived risk than females because they have great experience in apparels buying (Dai, 2007). Due to more hedonic, symbolic and emotional values of females it is now easy to hypothesize.

H7: Gender Moderates the Relationship between Trust Purchase intentions such that; the relationship will be stronger in the case of female consumers.

High Involvement Products

Those products which are not easy to buy frequently due to its cost (financial, social, cognitive, association) are known as high-involvement products (Fish, 2009). High involvement products are those products which are difficult to decide when making decision to purchase them due to high-cost, heartily association, and high social and cognitive pressure. These products are of out of routine buying products or of have prolonged use like cars, houses, high-cost electronic devices etc. Shoppers take a lot-time and search from various sources to make buying decision regarding these products and spend huge energy to explore all pros and cons and attributes comparisons with substitutes (Arora & Sharma, 2018). Exploratory study of buying high involvement product (cars) indicates negative association between purchase intent and online buying, but online sources increase the knowledge of buyer to minimizes the information gap between salespersons and buyers (Molesworth & Suortti, 2002). In decision of buying product or service time spend for information gathering depends upon the level of involvement (Sanjay & Sanjay, 2013). Technological improvement makes it really easy to search-information and make buying decision associated with high level involvement products, it minimizes the purchase dissonance for new generation (Santandreu & Shurden, 2017). Online buying from Chinese popular web-site consumer-hesitation for high and low involvement products has been noticed due to social and psychological risk factors (that what other thinks about purchase or a peer-fear) negative association has been found for trust and purchase intention (Han & Kim, 2017). The product or service which takes more information search (high involvement) has negative association with element of trust and willingness to buy (Shirkhodae & Rezaee, 2014). From a study of automobile industry, it reveals that as a source of information gathering (initial search, alternatives, price comparison) for High Involvement product web is good information gathering source but for actual online buying numbers are low (Molesworth & Suortti, 2002).

H8: Product-Involvement moderates the relationship between Trust and Purchase Intention such that: high product involvement will weaker the relationship between Trust and Purchase Intention.

CPEOR - Intent to Buy

Securing the privacy of online consumers of online is powerful source to build trust upon firm that enhance the social interactions of the people which increase the chances to buy such product online through social marketing channels (Wang & Herrando, 2019). "Post acceptance of service recovery continuance (re-purchase) model" for service failure web-care technique must be incorporate in all the web-sore which enhance trust and satisfaction before applying the service recovery remedy

When customer is firm about ethical standing of buyer his next step is towards buying behavior (Limbu et al., 2011). CPEOR several measures of ethics employ positive influence like favorable remarks and intent to purchase. Trust is a key determinant for web-store buying and has adverse relation with risk so it's time to buy confidently (Shin, Chung, Oh, & Lee, 2013). E-trust provides the base for long term relationship between online buyer and seller, more the trust more likely to buy and repeatedly buy (Fang et al., 2014; Sun, McCole, Ramsey & Lim, 2014). Satisfaction with web-link or web-store site means your trust upon remote seller, its quality has positive impact on buying intentions (Hsu, Chang, & Chuang, 2015). CEPOR second –order construct used also reveals strong bonds between trust-satisfaction and purchase intention and repeat buying (Elbeltagi & Agag, 2016). On literature grounds it is hypothesize that:

H9: CPEOR has positive impact on purchase intention.

Ecommerce as an Opportunity

Going online a new opportunity in Covid-19 to recognize your business when you have chance to get maximum attention of the people to view your offerings through technological resources. In this way a business can deal with their existing customers and can create new potential customers via online web-store. From Pakistan online buying trends interviews Chief Marketing Officer (CMO) of largest web-store reveals that since March 2020 our online orders are nine times greater than before (Muhammad Ammar Hassan, News Desk July 2020). State Bank of Pakistan (SBP) also highlights the importance of online business in a report that \$36Billion Dollar’s business will be boost by electronic transactions till 2025. Joint Secretary Ayesha Humera Ministry of Commerce (Arab News Desk July 2020) indicates the double figures from 2017-2018 in E-commerce which is 20.7-40.1 billion rupees. During Current Pandemic foot fall has declined up to 80% but revenue of retail sector only diminishes to 25%, it has been observed that near about 60% sales of old way trading businesses declined while the shoppers switch to web buying.

Table 3: Revenue of ecommerce businesses

| Years | Revenue | Revenue Growth |
|-------|---------|----------------|
| 2107 | 474 | - |
| 2018 | 1057 | - |
| 2019 | 2127 | - |
| 2020 | - | 3900 |
| 2021 | - | 5404 |
| 2022 | - | 6396 |
| 2023 | - | 6905 |
| 2024 | - | 7133 |

Source: E-Commerce Statista Pakistan Actual & Expected Revenue in million 2017-2024

E-Commerce Statista Pakistan reveals that there is abrupt positive trend in electronic buying, from year 2017 to 2019 buying online is five times increased in three years. Analysts are hopeful for further growth in this sector which is projected as 3900 million US dollars till 2020 and it will be reach at 7133 million US dollars in the end of year 2024. Whole discussed figures indicate great contribution in economic sector, so this area has greater impact for being online on business in Pakistan. Online or web-store business will have greater exposure by the public in current situation of Corona virus because people avoid going in marketplaces therefore expected revenue generation might be more than projected expectations.

METHODOLOGY

In this study quantitative time lag approach (Meier & Spector, 2013) has been used for data collection. Snow-ball sampling technique has been utilized to collect data online by personal contacts referrals and chain so on. It is web-based survey where data is collected by help of (a) peers and peers referrals (Snow ball Sampling), (b) By advertising study on internet resources like social media, (C) word of mouth explanation by own self.

Selected sample of internet users are requested for their responses via sending partial questionnaires in above defined time-lag pattern. In order to cross mate their responses it is requested to provide last five digits of their personal contacts. This technique enables us to reconcile all the questions together with individual respondent’s time-lag response. After accumulating the responses within six-month time frame, analysis techniques will be applied.

This technique for data collection is currently used for omitting Common Method Variance error. For getting purify responses from individual respondents irrespective of their mode, or answering in a single flow with matching principle, thus this method is highly effective.

From overall population of internet users in Pakistan, sample size is selected by using Raosoft software. That selected sample size is further divided into six parts each part belonging to each province of the country namely

Punjab, Sindh, KPK, Baluchistan and Gilgat Baltistan & Islamabad. Reason for this segmentation is to know true representation or participation of buyers according to their population percentage from whole country in online buying during current pandemic CORONA VIRUS.

People from the capital cities of each province of the country and major populated cities are targeted for data collection including capital Islamabad, with their age’s ranges between 18-55 years. Limiting age group is for two basic reasons (1) adults can make decisions for buying online while minors are dependents on their family decisions, (2) people exceeding the defined age limit shows lack of interest or minute interest or don’t know the complications regarding internet buying. Education of targeted population is minimum secondary school certificate/Intermediate or equivalent, so they have ability to analyze and make comparisons of online offerings by webstores.

Every Individual internet users as described above are part of our sample framework, targeted from capital territories of different provinces of Pakistan. From the overall web-users (76.38 million) sample of 225 has been extracted. These elements are approached by referral snow-ball sampling method. Where we try to utilize the referrals from each province of the country for getting the responses from several regions for effective generalizability. Whole selected sample size is divided in to six parts for each five provinces and Capital of the country in accordance to their population percentage in each region. Main reason behind division on the basis of population percentage is more the population more the buyers as well as more chances for CORONA spread cases. So highly effective results will be generated by the study in context of online buying during current pandemic.

Table 4: Population statistics of Pakistan

| Federating Unit | Population | Percent | Sample Size |
|-----------------|---------------|---------|-------------|
| PUNJAB | 111 million | 50% | 113 |
| SINDH | 47.9 million | 21% | 48 |
| KPK | 30 million | 13% | 30 |
| BALUCIHSTAN | 10.2 million | 4.6% | 10 |
| GilgitBaltistan | 20.16 million | 9.12% | 21 |
| ICT | 2.25 million | 1.13% | 03 |
| Total | 221.5 million | 100% | 225 |

(Source: Rabbi et al., 2021)

For calculating sample size for each province total population of country is considered with percentage weightage of population in each province. Therefore, total population of the country Pakistan according to world meter is 220892340 and highly populated province Punjab has population (approximate) about 116000000 which is 52.5% of total population. Available statistics enables to draw a true sample size from Punjab by using Raosoft software is 385 which equivalents to the sample extract for overall population by using same software. As our selected sample is of 225 is an ideal sample size in online data collection will help us for true generalizability. For division of sample size from each province in this study is taken according with their population weightage. As per statistics population of Punjab is 52.5% of overall population and total users of internet in Pakistan are 76.38 million so we will take half of sample size from province Punjab which is 113 (50% Of 225)for the total selected sample. In the same we proceed for all other provinces including ICT as mentioned above.

Instruments and Scales

In order to collect the data both adopted and adapted questionnaires are used for the variables used in study. All the data is collected on five-point Likert scale between strongly disagree to strongly agree. Two scales are used for construct CPEOR (independent variables) where for security, privacy, non-deception, reliability/fulfillment are adopted from scale developed by Román (2007). Data for questions regarding service recovery scale is adopted by study of Blut (2016). In the same way for mediating variable Trust scale is adopted from study evaluating the forms of trust conducted by Duffy (2017). Adapted scale regarding high involvement products are used from study of Bloemer and Kasper (1995). In the end last adopted scale about dependent variable purchase intention is taken from study understanding the purchase intention by Chou and Hsu (2016).

Pre-Test for Selection of HIPs

In order to select high involvement products for our study a pre-test (Liu, Spratt, Spangenberg, Czellar, & Voss, 2018) has been selected where under graduate students from several departments of university of Haripur are asked to join voluntarily. About 200 students takes part in that test. We explained them high involvement products and let them free to tell us according to their view point which product they are considering as high involvement at stage one. From the collected responses several displayed products are majorly rated as high valued products by students, less frequent products are neglected.

Table 5: Frequency table for selected products

| Product | Frequency | Percent | Male | Female | Rated as HIP |
|----------------------------|-----------|---------|------|--------|--------------------------------------|
| Cars | 57 | 29% | 34 | 23 | (Molesworth & Suorti, 2002) |
| Electronic Home Appliances | 36 | 18% | 11 | 25 | (Priyanga & Pradeepa, 2021) |
| Furniture | 29 | 14% | 11 | 18 | (Jain, 2019) |
| Cell Phones | 26 | 13% | 14 | 12 | (Jernberg, Eklund, & Roman, 2020) |
| Bridal Dresses | 18 | 9% | 06 | 12 | (Rahman, Albaity, Isa, & Azma, 2018) |

At stage two we selected five the most frequent responses with maximum frequency for main study. These products included cars (Molesworth & Suorti, 2002), furniture (Jain, 2019), electronic home appliances (Priyanga & Pradeepa, 2021), cell phones (Jernberg et al., 2020) and bridal/groom dresses (Rahman et al., 2018).

Most of the selected products which are rated as high valued from multiple pointed products, Females preferred fashion or bridal dresses, home appliances and interior designing or furniture while males are dominant in cars. As for cellular phones almost both genders considered them high valued equally.

In current study different Independent, Mediating, Moderating and dependent variables are used. In a construct of independent variables (CEPOR) security, privacy, non-deception, reliability/fulfillment are taken from scale developed for online ethics about retailers (Roman, 2007), which is also used with addition of a variable service-recovery for evaluation of buyers online Trust (mediating Variable) and purchase intention (dependent variable) upon retailers (Agag, 2019; Elbeltagi & Agag, 2016). Similar setting of variables are also used (Zhi Yang et. al, 2019) in study of consumer behavior about ethics on online retailers in developing countries. In current model of study two new variable setting is used as moderating variables which are High involvement products and Gender in order to access the behavior of buying online in current pandemic. By summing up the previous studies frameworks and new variables settings regarding the purpose of the study the conceptual framework for this study is follow:

Conceptual Framework

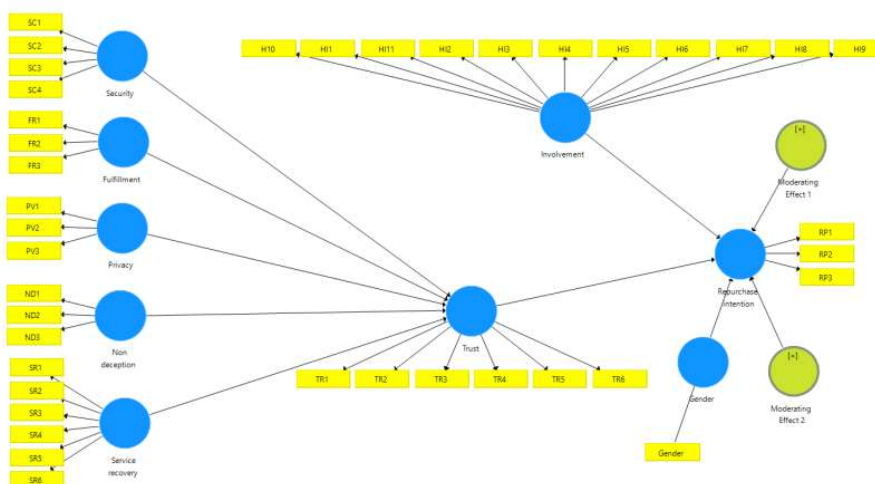


Figure 2: Conceptual framework

Data Analysis

Total 250 questionnaires are distributed from which 229 responses are collected out of which 04 questionnaires are not properly responded so they are rejected. Usable questionnaires are 225 with a response rate of 90%. From received questionnaires 7 questionnaires few element responses are missing; I marked those responses filled in consistency of their previous flow.

Frequency Analysis: By Using IBM SPSS-21 following frequencies have been computed: As per desired sampling technique, here maximum share of respondents are from Punjab. On next to it Sindh falls on second, KPK on third position and so on shown in same table. Number of total males & females who responded from 250 distributed questionnaires are from which 131 respondents were male and 94 were females with 42% females. As for age of respondents is concerned our maximum age group responses are from age lies between 25-35 years which are 120 out of 225 respondents with 53.3% of total, on the other hand 56 respondents belong less than 20-25 years age group with second highest percentage of 24.9%. In the end 45 responses from the age group between 35-45 years age group which is 20%. Our major respondents group who contributes in this study are of holding Bachelor degree they are 95 in number, 68 respondents are those who are having Master, while intermediate respondents are 58 in numbers and lastly 04 respondents having Doctoral level of education. Their consecutive percentages accordance to response rate are 30% for Master, 42% for Bachelors, 26% having secondary school certificate & 2% Doctoral Degree holders. On income demographics 7.1% or 16 respondents from total 225 are those who have income up to 30 thousand or below, in the same way 30 thousand to 60 thousand income earning people are also 74 respondents with percentage of 32.9%. From responses people belonging to income group of 60 thousand to 90 thousand are 45.3%. In income group 90K-120K total respondents are 23 in number with 10.2% response rate. People who earn more than 120 thousand are 10 in number with shared percentage of 4.4%.

Table 6: Frequency analysis

| Description | Frequency | Percentage |
|--------------------|-----------|------------|
| Province | | |
| A) PUNJAB | 84 | 37.3 |
| B) SINDH | 46 | 20.4 |
| C) KPK | 45 | 20 |
| D) BALUCHISTAN | 15 | 6.8 |
| E) GILGAT & B | 19 | 8.5 |
| F) ISLAMABAD | 16 | 7.00 |
| GENDER: | | |
| A) MALE | 131 | 58% |
| B) FEMALE | 94 | 42% |
| AGE | | |
| A) Less Than 20 | 4 | 1.8 |
| B) 20-25 | 56 | 24.9% |
| C) 25-35 | 120 | 53.3% |
| D) 35-45 | 45 | 20% |
| EDUCATION | | |
| A) Inter | 58 | 26 |
| B) Bachelors | 95 | 42 |
| C) Master | 68 | 30 |
| D) Doctoral | 04 | 2 |
| INCOME | | |
| A) Less Than 30000 | 16 | 7.1 |
| B) 30001-60000 | 74 | 32.9 |
| C) 60001-90000 | 102 | 45.3 |
| D) 90001-120000 | 23 | 10.2 |
| E) Above 120000 | 10 | 4.4 |

Reliability and Convergent Validity Analysis

Has been computed by currently widely used SEM-PLS 3.2 version.

Table 7: Reliability and convergent validity analysis

| Variable Name | Process Summary | | | Cronbach's Alpha | Compostie Reliability | Ave | Items |
|---------------------------|-----------------|-----|----------------|------------------|-----------------------|------|-------|
| | N | % | Cases Excluded | | | | |
| Security | 225 | 100 | 0 | .849 | .893 | .677 | 04 |
| Privacy | 225 | 100 | 0 | .842 | .904 | .759 | 03 |
| Non Deception | 225 | 100 | 0 | .612 | .795 | .584 | 03 |
| Fulfillment Reliability | 225 | 100 | 0 | .879 | .925 | .805 | 06 |
| Service Recovery | 225 | 100 | 0 | .851 | .89 | .576 | 06 |
| Trust | 225 | 100 | 0 | .90 | .923 | .677 | 06 |
| High Involvement Products | 225 | 100 | 0 | .952 | .958 | .674 | 11 |
| Purchase Intention | 225 | 100 | 0 | .775 | .869 | .69 | 03 |

By using SEM-PLS Alpha & Composite reliability for seven variables is near or more than .80 thus these items of scale are reliable for further processing of study. For given scales Cronbach's Alpha for non-deception is below seven 6.12 but on the same time its composite reliability is .795. Hence no reliability issue exists at all for the used scales.

As concern of Convergent validity Average Variance Extracted (AVE) is in line to Fornell and Larcker (2012) that AVE should between .50 -.70 for all used items lies between .584-.70 or in other words it is more than .50, so there is no issue of convergent validity. Only for two variables Privacy and fulfillment reliability AVE reported .759 & .805, which is near to point .70 also supported by Kline (2006) if your overall construct is aligned to study than go with the same minor average variance difference.

Factor's loadings analysis, AVE and CR table shows there is no cross loading and results are significant. By using both Average Variance Extraction (AVE) and Composite Reliability (CR) analysis it is confirmed that there is no issue regarding reliability of the scale as well as convergent validity.

Confirmatory Factor Analysis (Model Fit): Factor Loading

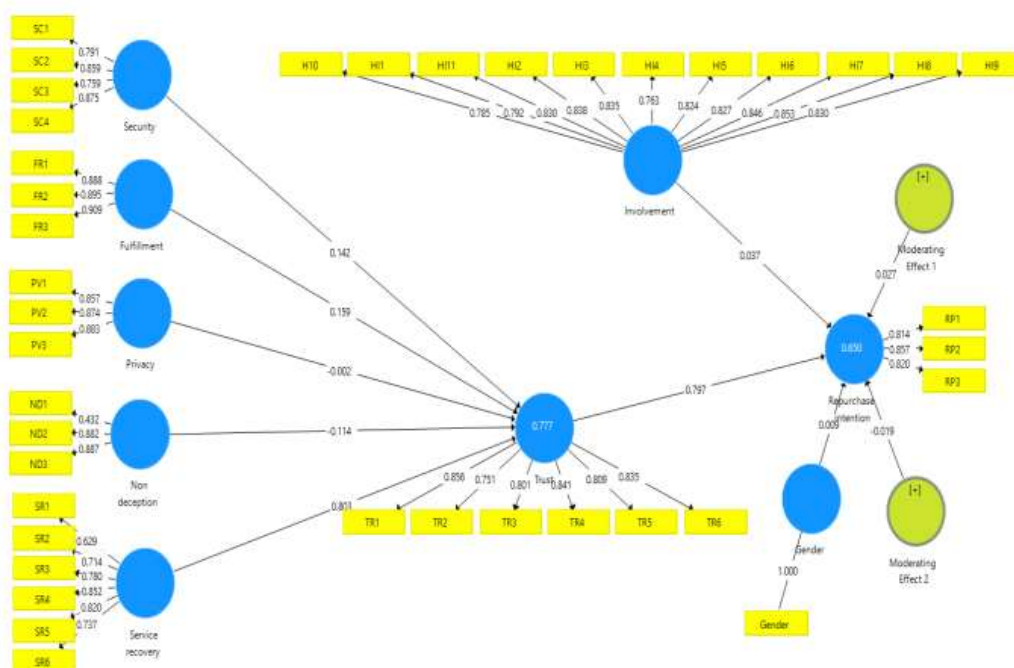


Figure 3: Factor loading

Table 8: Loadings, AVE, CR

| Construct | Items | Loadings |
|--|-------|----------|
| Fulfillment reliability AVE =.805 CR = .925 | FR1 | 0.888 |
| | FR2 | 0.895 |
| | FR3 | 0.909 |
| High Involvement Product AVE =.674 CR = .958 | HI1 | 0.792 |
| | HI2 | 0.838 |
| | HI3 | 0.835 |
| | HI4 | 0.763 |
| | HI5 | 0.824 |
| | HI6 | 0.827 |
| | HI7 | 0.846 |
| | HI8 | 0.853 |
| | HI9 | 0.830 |
| | HI10 | 0.785 |
| | HI11 | 0.830 |
| Non Deception AVE =.584 CR = .795 | ND1 | 0.432 |
| | ND2 | 0.882 |
| | ND3 | 0.887 |
| Privacy AVE =.759 CR = .904 | PV1 | 0.857 |
| | PV2 | 0.874 |
| | PV3 | 0.883 |
| Purchase Intention AVE =.69 CR = .869 | RP1 | 0.814 |
| | RP2 | 0.857 |
| | RP3 | 0.82 |
| Security AVE =.677 CR = .893 | SC1 | 0.791 |
| | SC2 | 0.859 |
| | SC3 | 0.759 |
| | SC4 | 0.875 |

Discriminant Validity

SEM-PLS is used for analyzing discriminant validity, square root of AVE for every construct has been taken. As square root results of construct are greater with its correlations of other variables and with own self. In other words diagonal values of construct is greater with its own correlation and correlations among all constructs. For Fulfillment, involvement, non-deception, Privacy, Purchase intention, Security, Service Recovery and Trust are 0.897, 0.821, 0.764, 0.871, 0.83, 0.823, 0.759 & 0.816 respectively. All these values are greater with its own self as well as with variables of construct as shown in table below affirms the discriminant validity for the variables of construct.

Correlation Analysis

Trust has positive correlation between both independent and dependent variable. At the same time weak but positive correlation has been reported, which indicates that for independent variables there is no collinearity issue exists. Examining the table overall positive correlation between independent variables namely Security, Non-Deception, Fulfillment Reliability, Privacy & Service Recovery with Trust.

Table 9: Correlation

| | Fulfillment | Involvement | Non Deception | Privacy | Purchase Intention | Security | Service Recovery | Trust |
|--------------------|-------------|-------------|---------------|---------|--------------------|----------|------------------|-------|
| Fulfillment | 0.897 | | | | | | | |
| Involvement | 0.205 | 0.821 | | | | | | |
| Non deception | 0.792 | 0.231 | 0.764 | | | | | |
| Privacy | 0.183 | 0.266 | 0.357 | 0.871 | | | | |
| Purchase intention | 0.592 | 0.24 | 0.592 | 0.253 | 0.83 | | | |
| Security | 0.216 | 0.268 | 0.384 | 0.757 | 0.34 | 0.823 | | |
| Service recovery | 0.668 | 0.222 | 0.63 | 0.263 | 0.751 | 0.227 | 0.759 | |
| Trust | 0.635 | 0.253 | 0.571 | 0.304 | 0.805 | 0.313 | 0.869 | 0.816 |

Collinearity Diagnostics

Table 10: Collinearity diagnostics

| Descruption | Collinearity Statistics Vif |
|--|--|
| In order access collinearity issue, collinearity diagnostics has been run in SEM-PLS for independent variables (Security, Non-Deception, Privacy, Service recovery,) with dependence upon independent variable Fulfillment Reliability. As the VIF values in right table below five (4.00) therefore no collinearity issue exists in the data. | SEC 2.439 NDC 3.242 PRV 2.434 FR 3.215 SER 1.937 |

Regression Analysis: In order to check the impact of independent variables on dependent variable linear regression has been used via SEM - PLS where overall impact change or r-square of independent construct CPEOR upon Trust is 0.77 and impact of Trust upon dependent variable Purchase Intent is 0.65. In order to check the impact of independent variables on dependent variable linear regression has been used via SEM – PLS.

Path Analysis: Path analysis gives indication about overall path of variables their linkages, their coefficients values with their relations or dependency. Overall impact change or R-square of independent construct CPEOR upon Trust is 0.77 and impact of Trust upon dependent variable purchase Intent is 0.65.

Table 11: Path analysis

| FLR | RPI | TST |
|---------------------|--------|--------|
| FLR | | 0.151 |
| GEN | 0.008 | |
| HIV | 0.039 | |
| Moderating Effect 1 | 0.025 | |
| Moderating Effect 2 | -0.019 | |
| NDC | | -0.115 |
| PRV | | -0.001 |
| RPI | | |
| SEC | | 0.142 |
| SER | | 0.81 |
| TST | 0.798 | |

Table 12: Regression analysis

| Predictor | Criterion | B | STD | t-Statistics | Sig |
|------------------|-----------|--------|-------|--------------|-------|
| Fulfillment | Trust | 0.157 | 0.066 | 2.372 | 0.00 |
| Non-Deception | Trust | -0.119 | 0.063 | 1.901 | 0.058 |
| Privacy | Trust | -0.004 | 0.052 | 0.072 | 0.942 |
| Security | Trust | 0.145 | 0.053 | 2.727 | 0.007 |
| Service Recovery | Trust | .808 | 0.048 | 16.946 | 0.00 |
| TRUST | Purchase | .80 | 0.035 | 22.959 | 0.00 |

CPEOR Results: Reported latent variables in a construct of CPEOR (Elbeltagi & Agag, 2016; Hsu et al., 2015; Shin et al., 2013; Yang et al., 2019) have positive significant impact on Trust as, for Fulfillment Reliability, Service Recovery, Non deception (non-deception after post-analysis) as reported at significance of 0.00 level. Security has also positive significant effect on mediating variable trust at significance level of 0.1. Strongest impact of Service Recovery has been noticed among all IV which is 0.808 on trust. Unexpected results for privacy and Non deception has been noticed with insignificant impact.

As for Privacy concern about trust bullying upon online retailers varies for different situations, privacy share in online environment varies for people due to their socio-economic status (Jerome, 2013). Social site and organic search got more trust in online environment, and it is personal responsibilities to secure own private or sensitive information (Crocco, Segall, Halvorsen, Stamm, & Jacobsen, 2020).

Post analysis for non-deception: For the Non- Deception Post-Analysis Test has been conducted because it is totally illogical or highly un-expected result, thus we conduct post analysis technique inline Racherla and Friske (2012) similarly results are insignificant and unexpected they argue effect size may be low due to strong status of other variables. Post analysis confirms the notion of Racherla and Friske (2012) that individually non-deception has 0.577 significant impact upon Trust with significance of 0.00 level.

Table 13: Post analysis for non deception

| | B | Sample Mean | SD | R ² | t Statistics | p Values |
|-------------|-------|-------------|-------|----------------|--------------|----------|
| NDC1 -> RPI | 0.577 | 0.584 | 0.051 | 0.577 | 11.27 | 0 |

CPEOR direct analysis with intent to buy: For H9 we conduct direct path analysis of CPEOR with dependent variable purchase intention which indicates the impact change about 0.622 thus our hypothesis is accepted. For variable NDC see post analysis table:

Table 14: CPEOR direct analysis

| | B | Sample Mean (M) | Standard Deviation | tStatistics | p Values |
|------------|--------|-----------------|--------------------|-------------|----------|
| FLR -> RPI | 0.046 | 0.04 | 0.077 | 0.597 | 0 |
| NDC -> RPI | 0.108 | 0.115 | 0.089 | 1.212 | 0.226 |
| PVR -> RPI | -0.149 | -0.139 | 0.063 | 2.373 | 0.018 |
| SEC -> RPI | 0.257 | 0.251 | 0.063 | 4.049 | 0 |
| SER -> RPI | 0.638 | 0.639 | 0.066 | 9.626 | 0 |

Same result here for privacy concern as discussed in combined effect with mediation, and supported by literature in CPEOR Results of Regression with TRUST & Purchase Intention See Above:

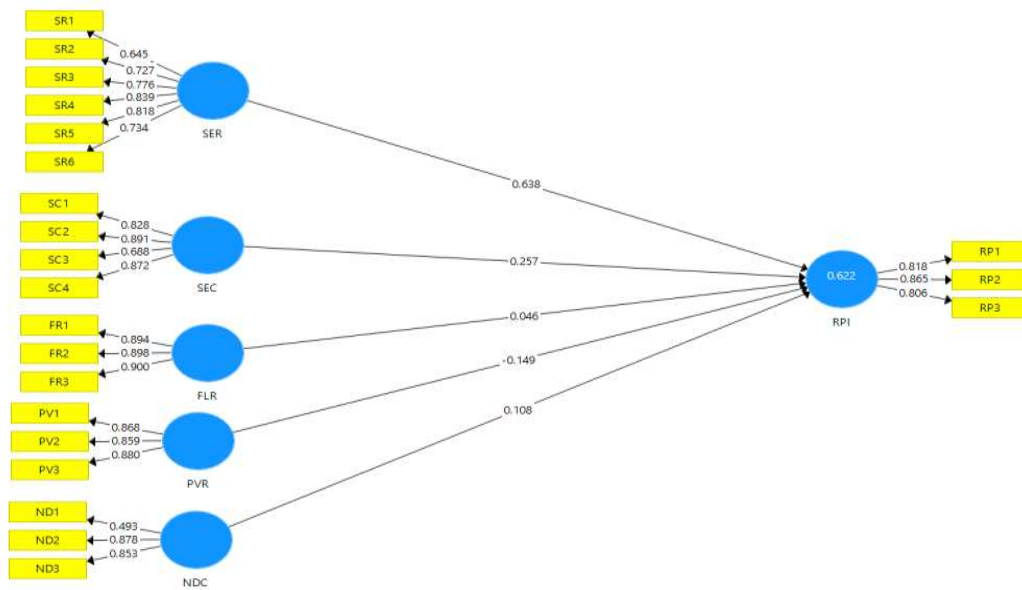


Figure 4: Regression results

Mediation Analysis

SEM-PLS has been used for indirect effect analysis of construct variable of CPEOR with mediation of Trust on Purchase intention there is partial mediation has been noticed, as direct effect the is also significant relation between CPEOR and Purchase intent discuss above.

PRV-> PI (B = -0.114, $p > 0.10$) insignificant so, no mediation and H6a has been rejected. NDC-> PI (B = .092, $p < 0.10$) mediation exist so H6 (b) is accepted. FLR->PI (B = 0.12 at $p < 0.05$) mediation exist so H6c has been accepted, SEC->PI (B = 0.114, $p < 0.05$) mediation supported the H6d, SER->PI (B = 0.646, $p < 0.05$) Mediation Supported H6e.

Table 15: Mediation analysis

| CPEOR | B | Sample Mean (M) | Standard Deviation | tStatistics | p Values |
|------------|--------|-----------------|--------------------|-------------|----------|
| FLR -> PI | 0.12 | 0.118 | 0.055 | 2.17 | 0.03 |
| NDC -> PI | 0.092 | 0.091 | 0.05 | 1.842 | 0.066 |
| NDC -> ST | | | | | |
| PRV -> PI | -0.001 | 0.002 | 0.043 | 0.028 | 0.978 |
| PRV -> TST | | | | | |
| SEC -> PI | 0.114 | 0.111 | 0.04 | 2.825 | 0.005 |
| SEC -> TST | | | | | |
| SER -> PI | 0.646 | 0.645 | 0.05 | 13.018 | 0 |
| PRV -> TST | | | | | |

Moderation Analysis

In order to analyze interaction effect of moderating variables Gender & High Involvement Products SEM-PLS showed insignificant results thus there is no-moderation effect of gender as well as involvement between trust and purchase intention.

Table 16: Moderation analysis

| | B | STD | t-Statistics | Sig |
|---|--------|-------|--------------|-------|
| Moderating Effect 1 (involvement) -> Repurchase intention | 0.027 | 0.041 | 0.66 | 0.509 |
| Moderating Effect 2 (Gender) -> Repurchase intention | -0.021 | 0.042 | 0.493 | 0.622 |

High involvement products results are also insignificant reveals no moderation (insignificant) effect between

Trust & Repurchase intention as shown in figure below in online environment is aligned with online retail study that internal information sharing (web-based) for high involvement products has very little or limited influence on sales (Gu, Park, & Konana, 2012).

The above table indicates that Gender has no effect on purchase of high involvement products, (Kim & Yang, 2020) equal concern of gender to green purchasing (Dagher et al., 2015). Equal Hedonic values are enjoyed by both genders in online shopping environment (Sramova & Pavelka, 2019).

High involvement products results are also insignificant reveals no moderation (insignificant) effect between Trust & Purchase intention in online environment is aligned with online retail study that internal information sharing (web-based) for high involvement products has very little or limited influence on sales (Gu, Park, & Konana 2012).

On the basis of produced results our hypotheses regarding moderation effect of Gender (H7) & High involvement (H8) products between Trust & Purchase intention are not accepted. It's a new finding that high involvement products may be buy online through reliable e-stores which has been previously denied in literature that it is risky to buy high involvement products online (Han & Kim, 2017; Molesworth & Suortti, 2002; Shirkhodae & Rezaee, 2014).

DISCUSSION ON RESULTS

All the CPEOR variables are fully supported that it has positive significant impact on building trust with overall impact (R^2 0.77) apart from privacy which has insignificant relationship with trust and unexpectedly, the result is supported with existing literature. Trust has also observed as positive significant effect (R^2 0.65) on Repurchase intention.

Both assumptions for moderating effects for Gender and HIPs are not supported, literature support is provided for such unexpected results. Unexpected results for privacy and Non deception has been noticed with insignificant impact thus H1 has been rejected. Post analysis technique for non-deception confirms the notion of Racherla and Friske (2012) that individually non-deception has (R^2 0.577) significant impact upon Trust with significance of 0.000 level thus H2 is accepted.

Reported latent variables in a construct of CPEOR (Elbeltagi & Agag, 2016; Hsu et al., 2015; Shin et al., 2013; Yang et al., 2019) have positive significant impact on Trust, Fulfillment/Reliability and Security thus H3 and H4, are accepted. Non deception (non-deception after post-analysis) as reported at significance of 0.00 level. Security has also positive significant effect on mediating variable trust at significance level of 0.1. Strongest impact of Service Recovery has been noticed among all IV which is 0.808 on trust. Thus H5 has been accepted. Trust has strong positive significant effect on repurchase intent as shown in table at 0.00 level of significance.

As for Privacy concern about trust bulling upon online retailers varies for different situations, privacy share in online environment varies for people due to their socio-economic status (Jerome, 2013). Social site and organic search got more trust in online environment, and it is personal responsibilities to secure own private or sensitive information (Crocco et al., 2020).

Post analysis for non-deception confirms the notion of (Racherla & Friske, 2012) that individually non-deception has 0.577 significant impact upon Trust with significance of 0.00 level.

SEM-PLS has been used for indirect effect analysis of construct variable of CPEOR with mediation of Trust on Purchase intention there is partial mediation has been noticed, as direct effect the is also significant relation between CPEOR and Purchase intent discuss above.

PRV->PI (B = -0.114, $p > 0.10$) insignificant so, no mediation and H6a has been rejected. NDC->PI (B = .092, $p < 0.10$) mediation exist so H6b is accepted. FLR->PI (B = 0.12 at $p < 0.05$) mediation exist so H6c has been accepted, SEC->PI (B = 0.114, $p < 0.05$) mediation supported the H6d, SER->PI (B = 0.646, $p < 0.05$) Mediation Supported H6e.

CPEOR has positive impact on building online trust upon online retailer, results are completely supported (Elbeltagi & Agag, 2016; Hsu et al., 2015; Shin et al., 2013; Yang et al., 2019).

Table 17: Results & literature

| | CR | AVE | VIF-IV | D-VLD | STD | t-Statistic | Regression | | Hyp | Result | Ref |
|--------------------------------|------|------|--------|-------|-------|-------------|------------|-------|-----|----------|---|
| | | | | | | | B | Sig | | | |
| CPEOR TO TRUST | | | | | | | | | | | |
| Privacy | .904 | .759 | 2.434 | 0.871 | 0.052 | 0.072 | -0.004 | 0.942 | H1 | Rejected | Jerome, 2013; VCrocc et al., 2020 |
| Non-Deception | .795 | .584 | 3.242 | 0.764 | 0.063 | 1.901 | 0.579 | 0.00 | H2 | Accepted | (Yang et al., 2019) |
| Fulfillment | .925 | .805 | 3.215 | 0.897 | 0.066 | 2.372 | 0.157 | 0.00 | H3 | Accepted | (Elbeltagi & Agag, 2016) |
| Security | .893 | .677 | 2.439 | 0.823 | 0.053 | 2.727 | 0.145 | 0.007 | H4 | Accepted | (Hsu et al., 2015) |
| Service Recovery | .89 | .576 | 1.937 | 0.759 | 0.048 | 16.946 | .808 | 0.00 | H5 | Accepted | (Shin et al., 2013) |
| TRUST | .923 | .677 | Med | 0.816 | 0.035 | 22.959 | .80 | 0.00 | H6 | Accepted | All above Four |
| MODERATION ANALYSIS | | | | | | | | | | | |
| Gender Moderator | | | Mod | - | 0.042 | 0.493 | -0.021 | 0.622 | H7 | Rejected | (Y. E. KIM & YANG, 2020; Sramova & Pavelka, 2019) |
| Involvement Moderator | .958 | .674 | Mod | 0.821 | 0.041 | 0.66 | 0.027 | 0.509 | H8 | Rejected | (Gu et al., 2012; Kim & Yang, 2020) |
| Repurchase | .869 | .69 | DV | 0.83 | - | - | - | - | DV | DV | (Yang et al., 2019) |
| CPEOR DIRECT PATH TO PI | | | | | | | | | | | |
| FLR | | | | | | | 0.046 | 0 | H9 | Accepted | (Agag, 2019) |
| NDC | | | | | | | 0.57 | 0 | | Accepted | (Elbeltagi & Agag, 2016) |
| PRV | | | | | | | -0.149 | 0.018 | | Rejected | (VCrocc et al., 2020) |
| SEC | | | | | | | 0.257 | 0 | | Accepted | (Agag, 2019) |
| SER | | | | | | | 0.638 | 0 | | Accepted | (Agag, 2019) |
| MEDIATION | | | | | | | | | | | |
| PRV -> PI | - | - | - | - | - | 0.028 | -0.001 | 0.978 | H6a | Rejected | (Agag, 2019) |
| NDC -> PI | - | - | - | - | - | 1.842 | 0.092 | 0.066 | H6b | Accepted | (Yang et al., 2019) |
| FLR -> PI | - | - | - | - | - | 2.17 | 0.12 | 0.03 | H6c | Accepted | (Yang et al., 2019) |
| SEC -> PI | - | - | - | - | - | 2.825 | 0.114 | 0.005 | H6d | Accepted | (Yang et al., 2019) |
| SER -> PI | | | | | | 13.018 | 0.646 | 0 | H6e | Accepted | (Yang et al., 2019) |

CONCLUSION & RECOMMENDATIONS

This study has taken us to new dimension of online retailers ethics, all the elements of CPEOR has been accepted against their assumptions in light of existing literature, for privacy concern more the trust according with privacy polices (Zeng, Ye, Yang Li & 2020; Martin & Shilton, 2016; Wang & Herrando, 2019) but a major difference in result of variable PRIVACY which has been observed, which is insignificant outcome with Trust.

Our both hypothesized moderations are also not aligned with previous most of the studies as they claim Gender has positive moderation effect, males and females behave differently in online buying practices like females believe easily on online environment, emotional appealing works more on females, Males are more conscious to privacy, females are more attracted to web-store outlook (Wong, et al., 2020; Dai, 2007; Handayani et al., 2020; Pelet et al., 2017; Shao et al., 2019; Wu et al., 2017). Current study finds that no-difference for gender in online buying behavior during COVID-19 when everyone has limited chances to buy physically so the behave similarly regarding to ethics of online retailers.

For high involvement products again no moderation effect has been reported as results of this study which is also a new finding of the study in context of COVID-19. Previous literature argued that for high involvement products, people feel it more risky to buy online due to high cost (Monetary, psychological, time, and social) thus it weakens the relationship between trust & purchase intention or in other words people will previously feel it risky to buy online or it has negative association to buy online (Han & Kim, 2017; Molesworth & Suortti, 2002; Shirkhodae & Rezaee, 2014). They just go for information search of high valued products. Current study increases the chances that people may buy high valued products from credible web-stores online, as neither negative nor positive relationship found for buying such products online.

Privacy has negative relation with Trust: People behavior is changed by current personal involvement in technological resources, social media interaction almost basic information is available everywhere like Facebook, Instagram, and Twitter Account etc. In on online buying people usually opt for general product of normal routine and share only basic information so this may be a reason that people are not much conscious about the privacy

matters.

During COVID-19 people has no other option to buy online, first time order placing buy new online buyers are in the market may be a reason that they are less concern with privacy policy. In social media world its personal responsibility of the people to provide limited information or secure their sensitive information (Crocco et al., 2020), thus people with exposure of internet sources are well aware about personal sensitive information may be a cause of this negative outcome. Mutual contract between online buyer and seller to secure their privacy may be another reason for least interest of the buyers in privacy concerns (Martin & Shilton, 2016).

No Involvement effect of moderating for HIPs exist between Trust & Purchase intention: In earlier literature in online buying very little work has been done on buying of high involvement product online with ethics of online retailers but in current study it has been explored that no moderation effect for such buying which is previously determined by literature as negative association in most of studies. Our study come up with new finding that there is neither negative nor positive relation of high involvement buying by online web-stores. Previously authors are of the views that people just opt for information search for such products but not actual buy from online retailers it seems risky to buy (Han & Kim, 2017; Molesworth & Suortti, 2002).

Findings of the studies increases the chances that people may buy in future high valued products online, as no negative relation has been find in context of online buying through reliable/Ethically strong online retailers. Reason may be the excessive information available online for high valued products, people can explore more information and decrease the associated dissonance (Molesworth & Suortti, 2002; Santandreu & Shurden, 2017) and the may opt for buying, if retailers are ethically strong (CPEOR) and provides full information, meet their promises and provides good after sale services.

Gender has no Moderating Effect between Trust and Purchase Intention: Existing literature provides the support that male/females behave differently in online buying environment (Dai, 2007; Handayani et al., 2020; Pelet et al., 2017; Shao et al., 2019; Wu et al., 2017) but this study in COVID-19 indicates no gender difference for both sexes.

This may be due to reason than during COVID-19 provides equal opportunity to buyers to buy from online sources when they have no other option apart from to buy online. Another reason may be people got more leisure time during COVID-19 due to off from jobs, lockdowns people may explore more internet and build trust by such internet searches and both Genders showed interest to shop online to protect themselves. They may buy more due protect themselves from COVID disease “Stay Home Stay Save”.

Consumer Preferences or HIPs Rating: Pre-Test technique for selection of high valued products highlights the preferences of consumers such that, most of respondents rated most of those products as high valued which have high monetary cost, social cost, products overall beneficial for whole family members rather than individual benefits.

CONCLUSION

In order to compete the modern world old mode of business practices means failure or be behind from competition. If anyone wants to keep pace with world business cycle must be offer products or services online even through any online social platform, creating on web page or any other. Its growing option, it is safety option, it is saving you and your country from financial crises in unforeseen emergency like CORONA virus.

People reliance is increased in heavy online sales trafficking during current pandemic, online shopping becomes the future as everything can offered online. This study highlights people paying attention towards buying high involvement products online, if online sellers keep the confidence of customers up to mark, they may be buy high valued product if future online. In heavy Trafficking due to COVID-19 both males and females equally contribute to buy online products through reliable e-stores. Service Recovery rather than other accepts of CPOER is main indication for building Trust upon online retailers. Consumer’s consideration/rating about high valued products are also examined by pre-test high valued products selection criteria.

IMPLICATIONS

COVID-19 is an opportunity for e-store retailers to revise their Ethical standards to gain more attention of customers and make their promises to get maximum share of market. E-retailers should focus more on after sale services and provides clear policy regarding any failure of service provisions like pay back guarantees, product change or any other compensation criteria to gain more confidence of online customers.

Managerial

COVID-19 is an opportunity for e-store retailers to revise their Ethical standards to gain more attention of customers and make their promises to get maximum share of market. E-retailers should focus more on after sale services and provides clear policy regarding any failure of service provisions like pay back guarantees, product change or any other compensation criteria to gain more confidence of online customers.

Policy Makers

Online polices for protection of customer's rights should be enforced to practically applied by e-retailers, chalk out such polices which may enhance the customers confidence to buy online which will be great support to all business in times of lockdowns and contributes to economy of country. It is really helpful to control the spread of CORONA virus if people buy from virtual stores.

Research

Social media marketing channels are now much popular to advertise, so online business environment has really a great scope to work upon. Digital marketing concepts and changing dynamics of people due to external environment (pandemics) are interesting areas for future studies.

This study may bring confidence in readers minds about current situation of online ethics of retailers, as most of respondents are agree to buy from online web-stores due meeting their Ethical standards.

People may convert their business online because a great market is waiting for them, as online worth of business increases revenues for business. During lockdowns people can continue their business practices by selling on buying online.

Online shopping confidence through the study will help people to buy online from remote credible e-retailers and keep themselves save in current pandemic.

A) This study can be conducted on any specific product for generating more generalizable and authentic results.

B) From societal perspectives for all those who are not in good health of with weak immunity try to buy online avoid the rush places to safe you and your family by buying through reliable online web stores.

C) All the business small or large scale take this disease as an opportunity to sell yourself online with cheapest most way via internet social marketing, secure your business loss, provide quality product and take advantage of being famous, it is time when everyone is searching online. For small scale businesses when physical buying is limited sell your product or services locally online.

D) This study shows that people rely on local brands they want to buy it again, so our policy makers chalk out certain policies to promote our local business to international markets provide them export licensing. Help the small industry to sell products to most affected areas of the world, Government should plan certain policies to give access our business globally.

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