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Title: The importance of online retailers' ethics for traditional, online and multichannel customers

Year: 2022

Version: Published version

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Please cite the original version:

Skippari, M., Kajalo, S., & Lindblom, A. (2022). The importance of online retailers' ethics for traditional, online and multichannel customers. In O. Niininen (Ed.), Contemporary Issues in Digital Marketing (pp. 119-129). Routledge. https://doi.org/10.4324/9781003093909-15

11 The importance of online retailers' ethics for traditional, online and multichannel customers

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Introduction

Issues relating to ethics and corporate social responsibility are becoming increasingly important for determining retailer performance (Ganesh *et al.*, 2010) and consumer behaviour (Vitell, 2003) in both offline and online retail settings. Retailers use various strategies to address their ethical practices, which can help them establish and maintain long-term relationships with their customers (Roman and Ruiz, 2005). Consumers are increasingly aware of and concerned about retail ethical issues, such as deceptive practices of retailers (e.g. the exaggeration of product qualities and using aggressive and manipulative selling tactics) and the safety of transactions (e.g. privacy policies and warranties) (Miyazaki and Fernandez, 2001; Roman, 2010).

Earlier research on consumer ethics in the retail context has largely focused on exploring how consumers perceive retailers' ethical behaviours or actions and how these perceptions affect consumers' behavioural intentions (see Limbu, Wolf, and Lunsford, 2012). Most of this research has been conducted in the traditional retailing context. Due to the recent growth of online retailing, many scholars have begun investigating consumers' perceptions regarding online retailing (Limbu, Wolf, and Lunsford, 2011, 2012; Roman, 2007, 2010; Roman and Cuestas, 2008). It is largely acknowledged that ethical issues in online retailing are different from the ethics of traditional brick-and-mortar retailing (Limbu *et al.*, 2012). Moreover, ethical issues have emerged as one of the most critical challenges to online shopping; it is vital for online retailers to engage with their consumers in a secure, confidential, fair and honest manner that ultimately protects consumers' interests (Limbu *et al.*, 2011).

Many early contributions to consumer ethics in online retailing were conceptual and had a limited focus on consumers' privacy and security issues (Roman, 2007). More recently, related empirical research has been increasing (Adam, Aderet, and Sadeh, 2007; Limbu *et al.*, 2011, 2012; Lu, Chang, and Yu, 2013; Roman, 2007; Roman and Cuestas, 2008; Yang *et al.*, 2009). However, this research has largely focused on investigating the views of online shoppers; few studies have examined the ethical perceptions of consumers using different marketing channels.

Contemporary consumers are increasingly using multiple channels when making purchases, and it has been suggested that those who shop online behave in fundamentally different ways compared to traditional retail shoppers (e.g. Rohm and Swaminathan, 2004; Srinivasan, Anderson, and Ponnavolu, 2002). As noted by Ganesh *et al.* (2010), we need more empirical consumer research based on responses from shoppers who shop in traditional and online formats. Therefore, in the increasingly important multichannel

DOI: 10.4324/9781003093909-15

environment, it is essential to understand consumer considerations regarding retailer ethics in various marketing channels.

In this chapter, we draw on previous research on retailing ethics and consumers' channel selection to examine how consumers' perceptions of online retailer ethics vary among consumers using different purchasing channels. We utilise Roman's (2007) framework for analysing Consumers' Perceptions regarding the Ethics of Online Retailers (CPEOR), which includes the dimensions of security, privacy, non-deception and fulfilment. With this framework, our aim is two-fold. We firstly investigate the importance of ethics of online retailers on channel selection among consumers by examining how consumer views about online retailing ethics differ between traditional, online and multichannel shoppers. Secondly, we examine how consumers' patronage frequency affects their views about the importance of online retailing ethics.

The emergence of multichannel shopping

Consumers' channel selection, which is one of the most relevant DM issues (Leeflang *et al.*, 2014: Liu, Lobschat, and Verhoef, 2018 – see Further reading), affects current retailing practices and research. Internet-based channels (i.e. online and mobile channels) and advanced technologies have especially created new and innovative opportunities for retailers' marketing activities and improved the flexibility of their marketing decisions (Verhoef, Kannan, and Inman, 2015). It has been argued that the emergence of digitalisation mixed with the current COVID-19 pandemic is accelerating shifts in consumer behaviour (Pantano *et al.*, 2020), which, in turn, enhances disruption in the retailing industry. This was recently witnessed by increasing numbers of store closures and bankruptcies by traditional retailers, such as Toys 'R' Us, Radio Shack and Circuit City (Kahn, Inman, and Verhoef, 2018).

Retailers operate in a digitalised environment, which allows customers to work with a single organisation to search for information, purchase products and return products through one or more of the following channels: bricks-and-mortar retail stores, salespersons, mail-order catalogues, telephone sales, online websites and mobile devices (Dholakia, Zhao, and Dholakia, 2005; Kumar and Venkatesan, 2005; Piotrowicz and Cuthbertson, 2014). Consumers are also increasingly shopping across multiple channels in different stages of the purchase process, and separate channels serve unique purposes (Dholakia, Zhao, and Dholakia, 2005). For instance, a consumer may use a digital channel for information searching and a physical store for viewing and examining the product but return to a digital channel to make the purchase (Kumar and Venkatesan, 2005). The customer journey is no longer a linear experience that can be described by a purchase funnel model; rather, it is a 24/7, multichannel, non-linear social customer experience (Lemon and Verhoef, 2016).

In this digitalised environment, traditional retailers' conventional operating logic based on tempting customers with broad assortments, low pricing and extended store hours is being challenged. They face increasing pressure to become multichannel retailers by extending their operations to online retailing. Such a transformation is not easy, and it includes both opportunities and challenges for a retailer. Multichannel consumers are potentially more valuable than consumers that rely on a single channel because they spend more money, shop more frequently and interact with the retailer more frequently (Kumar and Venkatesan, 2005). Other studies show that adding a new channel has a positive effect on customer loyalty and firm value by increasing customer revenue, decreasing

search costs and providing better service outcomes to consumers (Homburg, Vollmayr, and Hahn, 2014). However, because consumers have become multichannel customers, firms should provide a strong seamless experience across and within multiple channels to attract and create loyal customers (Verhoef, Kannan, and Inman, 2015).

In the digitalised multichannel retail environment, a key challenge for retailers is understanding the differences between traditional, online and multichannel customers and knowing how to serve all three groups profitably. As noted by several scholars, all three types of consumers differ significantly; those who shop online behave in fundamentally different ways compared to traditional retail shoppers (e.g. Rohm and Swaminathan, 2004; Srinivasan, Anderson, and Ponnavolu, 2002). The primary factors identified by past research as important discriminators of online and traditional retail shopping include convenience, perceived risk and ability to search for information about products and price (Ganesh *et al.*, 2010). In addition, recent research has address the role of ethical considerations among consumers using various purchasing channels (e.g. Roman, 2010; Limbu, Wolf, and Lunsford, 2011).

Consumers' perceptions regarding online retailers' ethics in a multichannel environment

Consumers' ethical beliefs and practices and their perceptions of a retailer's ethics have significant effects on consumer behaviour, and they manifest in different ways in various channels. In the traditional offline retailing context, deceptive and manipulative practices of retailers engender consumers' distrust, decrease consumer satisfaction and weaken consumers' loyalty towards a retailer (Roman, 2003; Roman, 2010; Roman and Ruiz, 2005). Compared to the offline context, consumers in online retailing have different resources and opportunities to evaluate retailers' ethics (e.g. lack of opportunities for face-to-face interactions between consumers and retailers in online retailing) (Roman and Cuestas, 2008). While brick-and-mortar stores can address their ethical behaviour through physical factors, such as store outline or employee conduct, Internet retailers must rely on offering high-trust persuasive communication to build consumer trust (Grewal, Iyer, and Levy, 2004).

Research has also shown that consumers perceive risks (e.g. financial risk, product risk and convenience risk) differently in offline and online settings (Forsythe *et al.*, 2006). In general, consumers tend to perceive a higher level of risk when purchasing on the Internet compared to traditional retail formats. However, online retailers' ability to offer safety cues tends to lower consumers' risk perceptions (van Noort, Kerkhof, and Fennis, 2008), and this effect is stronger among online than offline consumers (Biswas and Biswas, 2004). In addition, by offering reliable privacy- and security-related statements on their websites, online retailers can increase consumers' trust and purchase intentions (Adam, Aderet, and Sadeh, 2007; Miyazaki and Fernandez, 2001; Pan and Zinkhan, 2006).

Recent empirical research has largely focused on examining consumer perceptions regarding online retailer ethics. This line of research has focused on measuring the perception of an online retailer's integrity and responsibility in dealing with consumers in a secure, confidential, fair and honest manner. Many of these studies are based on a scale to measure CPEOR (Roman, 2007), which includes the four dimensions of security, privacy, non-deception and fulfilment/reliability. Roman (2007) shows that these four dimensions are strongly predictive of online consumers' satisfaction and trust.

Roman's (2007) framework has been utilised in several subsequent studies, and it has proven to be a robust scale for investigating various antecedents and consequences of CPEOR. Roman and Cuestas (2008) examine the effect of perceived ethics on general expertise and WOM testimonials and show that consumers' general Internet expertise significantly improves CPEOR, which is strongly predictive of consumers' WOM. The results of Yang *et al.* (2009) show how ethics associated with retailers' websites can be a significant predictor of consumers' trust in a website. In addition, Limbu, Wolf, and Lunsford (2012) show that perceived ethics of an Internet retailer's website significantly affect consumers' trust and attitudes towards the website and eventually have positive impacts on purchase and revisit intentions.

Scholars have also examined the relationship between perceived online ethics, satisfaction and loyalty (Roman, 2010; Limbu *et al.*, 2011), providing strong empirical support for the mediating role of consumer satisfaction in the relationship between perceived online retailer ethics and consumer loyalty. Roman (2010) also shows that the deception–satisfaction link is moderated by the type of product, the consumer's attitude towards the Internet and consumer demographics. Accordingly, Lu, Chang, and Yu (2013) examine the link between CPEOR and e-loyalty intention and find that increased CPEOR should lead to increased repurchase behaviour.

However, the existing literature on consumers' perceptions regarding online retailers' ethics has largely focused on investigating the views of online shoppers. Contemporary consumers are increasingly using multiple channels when making purchases; therefore, it is essential to understand how views on online retailing ethics differ between traditional, online and multichannel shoppers. Although previous literature has highlighted the different characteristics of traditional, online and multichannel customers and their preferences, less is known about how consumer perceptions regarding online retailer ethics vary across different customer groups. Since the nature of ethical issues varies between online and offline retailing, we expect to see variation in the way of how consumers using different channels perceive the importance of retailer ethics. Moreover, we assume that the consumers' patronage frequency affects their views about the importance of online retailing ethics. This is the focus of the empirical study presented here.

Methodology

This study focuses on consumers' attitudes towards and ethical perceptions of online retailing. We collected data on such attitudes by surveying Finnish consumers. To gather the necessary data, we collaborated with a department store chain that sent email requests to their loyalty programme customers to take part in an online survey. To capture consumer views across different channels, we sent the survey to traditional shoppers, online shoppers and multichannel shoppers. In total, 1,000 emails were sent to customers who had bought only from a brick-and-mortar department store (traditional shoppers), 1,000 were sent to those who had bought only from the webstore (online shoppers) and 1,000 were sent to those who had bought from both channels (multichannel shoppers). Only customers who had made a purchase during the last three months were accepted in the sample.

We received usable responses from 684 respondents: 216 traditional shoppers (21.60%), 224 online shoppers (22.40%) and 244 multichannel shoppers (24.40%) (Table 11.1).

Table 11.1 shows that the majority of respondents in all three groups are female. This reflects the target of our study, which was a department store chain. Among

Table 11.1 Demographic respondents' characteristics

	Traditional shoppers (N = 216) %	*Online shoppers (N = 224) %*	*Multichannel shoppers (N = 244) %*	*Total (N = 684) %*
Gender				
Female	78.1	66.5	84.5	76.6
Male	21.9	33.5	15.5	23.4
Age				
<19	0.5	0.9	0.4	0.6
19–29	7.0	9.1	16.3	11.0
30–39	13.6	19.5	29.3	21.1
40–49	28.0	27.3	28.0	27.8
50–59	29.9	25.9	19.7	25.0
60 or older	21.0	17.3	6.3	14.6
Household monthly income in euros				
<1,000	6.4	8.8	5.1	6.7
1,000–1,999	12.3	20.5	15.4	16.1
2,000–2,999	25.1	16.7	22.2	21.3
3,000–3,999	13.8	23.3	18.8	18.7
4,000–5,999	28.6	20.5	26.1	25.0
6,000–7,999	7.9	6.5	7.3	7.2
8,000 or more	5.9	3.7	5.1	4.9
How many times have you ordered products from web stores during the last three months?				
0	24.9	1.4	0.4	8.4
1–3	57.7	42.3	40.5	46.5
4–6	13.1	34.5	41.7	30.4
7 or more	4.2	21.8	17.4	14.7
How frequently do you use the Internet?				
Daily	86.4	94.1	90.1	90.2
Several times a week	12.7	4.1	8.7	8.4
Once a week	0.9	0.5	1.2	0.9
Once a month	0.0	1.4	0.0	0.4

online shoppers, there are more men than in the other groups. Regarding age distribution, online shoppers and multichannel shoppers tend to be younger than traditional shoppers. There is no significant difference in income level between the shopper types.

As expected, the number of online purchases from any web store in the last three months is significantly higher among online and multichannel shoppers. Table 11.1 also shows that all three groups are active Internet users; even among the traditional shoppers, 86.4% use the Internet daily. These findings suggest that the traditional shopper group might shop online. Thus, their responses are likely to reflect the reasons why people might not become online or multichannel shoppers.

Overall, Table 11.1 supports our results regarding department store customers, and the data provide possibilities to investigate the differences between the three studied groups of shoppers.

Results

We firstly investigated how channel selection is related to customers' views regarding online retailer ethics. We used Roman's (2007) four-dimensional scale (security, privacy, non-deception and fulfilment/reliability) to capture the consumers' perceptions regarding online retailer ethics. We then used a one-way ANOVA test to examine the relationships. Table 11.2 shows how traditional shoppers, online shoppers and multichannel shoppers differ in their views towards the ethics of online retailing.

Table 11.2 The importance of online retailers' ethics by retail patronage behaviour: one-way ANOVA (n = 684)

	Traditional shoppers n = 216 %	*Online shoppers n = 224 %*	*Multichannel shoppers n = 244 %*	*Total n = 684 %*	*Sig.*
Security					
The security policy is easy to understand.	4.72	6.00	**6.10**	5.94	.01*
The site displays the terms and conditions of the online transaction before the purchase has taken place.	5.95	6.33	**6.37**	6.22	.00**
The site appears to offer secure payment methods.	6.02	6.37	**6.43**	6.28	.00**
This site has adequate security features.	5.84	6.14	**6.32**	6.11	.00**
Privacy					
The site clearly explains how user information is used.	5.81	**6.21**	6.14	6.06	.01**
Only the personal information necessary for the transaction to be completed needs to be provided.	5.92	6.19	**6.26**	6.13	.01*
Information regarding the privacy policy is clearly presented.	5.95	6.15	**6.19**	6.10	.14
Non-deception					
The site exaggerates the benefits and characteristics of its offerings.	5.79	5.97	**6.03**	5.93	.16
This site takes advantage of less experienced consumers to make them purchase.	5.77	6.02	**6.12**	5.98	.03*
This site attempts to persuade you to buy things that you do not need.	5.51	**5.91**	5.84	5.76	.02*
Fulfilment/reliability					
The price shown on the site is the actual amount billed.	6.17	**6.54**	6.52	6.42	.00**
You get what you ordered from this site.	6.12	**6.55**	6.52	6.40	.00**
Promises to do something by a certain time are kept.	6.05	6.38	**6.39**	6.28	.01**

Note: All items were measured from 1 (not important at all) to 7 (very important). *Significant at $p < .05$ level; **significant at $p < .01$ level.

The results in Table 11.2 demonstrate that there are significant differences among the views that traditional, online and multichannel shoppers have on the ethical aspects of online retailing.

1 Online shoppers and especially multichannel shoppers value the security issues of online retailing much more highly than shoppers who only use physical stores.
2 Online and multichannel shoppers consider two of the privacy items more important, but the third item has no statistically significant difference between the groups.
3 In non-deception, two items are considered more important among online and multichannel shoppers, whereas exaggeration of the benefits and characteristics of the online store's offerings are equally perceived among the shopper groups.
4 Among the fulfilment/reliability items, all items are statistically significantly more important to online and multichannel shoppers.

Overall, the results demonstrate that, for online shoppers and multichannel shoppers, the ethics of online retailing are more important than they are for traditional shoppers.

Next, we examined how consumers' perceptions regarding online retailers' ethics are linked to their shopping behaviour. In particular, we looked at the interconnection between consumers' online purchasing frequency and their ethical considerations towards the online retailer. The frequency of online shopping was measured by the number of online purchases during the last three months.

Table 11.3 shows that the ethics of online retailers are more important for consumers who have made the most purchases during the past three months. This finding may

Table 11.3 The importance of online retailers' ethics by number of online purchases during the last three months: one-way ANOVA (n = 675).

	0 purchases n = 57	*1–3 purchases n = 314*	*4–6 purchases n = 204*	*7 – or more purchases n = 99*	*Total n = 675*	*Sig.*
Security						
The security policy is easy to understand.	4.96	5.97	6.06	**6.26**	5.95	.00*
The site displays the terms and conditions of the online transaction before the purchase has taken place.	5.28	6.25	6.37	**6.43**	6.23	.00**
The site appears to offer secure payment methods.	5.33	6.26	6.44	**6.62**	6.29	.00**
The site has adequate security features.	5.14	6.10	6.30	**6.36**	6.12	.00**
Privacy						
The site clearly explains how user information is used.	5.51	6.08	6.08	**6.33**	6.07	.00**
Only the personal information necessary for the transaction to be completed needs to be provided.	5.47	6.19	6.17	**6.28**	6.14	.00**
Information regarding the privacy policy is clearly presented.	5.38	6.17	6.17	**6.22**	6.11	.00**

(*Continued*)

Table 11.3 (Continued)

	0 purchases n = 57	*1–3 purchases n = 314*	*4–6 purchases n = 204*	*7 – or more purchases n = 99*	*Total n = 675*	*Sig.*
Non-deception						
The site exaggerates the benefits and characteristics of its offerings.	5.38	5.92	6.02	**6.14**	5.94	.01*
The site takes advantage of less experienced consumers to make them purchase.	5.39	5.94	6.05	**6.33**	5.98	.00**
This site attempts to persuade you to buy things that you do not need.	5.14	5.68	5.87	**6.14**	5.76	.00*
Fulfilment/reliability						
The price shown on the site is the actual amount billed.	5.71	6.40	6.57	**6.60**	6.42	.00**
You get what you ordered from this site.	5.54	6.37	6.59	**6.64**	6.41	.00**
Promises to do something by a certain time are kept.	5.51	6.24	**6.45**	**6.52**	6.28	.00**

Note: All items were measured from 1 (not important at all) to 7 (very important). *Significant at $p < .05$ level; **significant at $p < .01$ level.

suggest that those consumers who more frequently engage in online shopping are more aware of the different aspects of online retailers' ethics. There are also no differences between ethics scales, implying that security, privacy, non-deception and fulfilment are all equally important for frequent online shoppers.

Discussion and conclusions

Scholars have recently begun focusing on understanding the ethical issues in e-commerce from the consumers' perspective (Limbu *et al.*, 2012; Lu, Chang, and Yu, 2013; Roman, 2010). It is not only the retailer's ethical and socially responsible initiatives but also consumers' perceptions regarding ethical issues that affect consumer patronage decisions and channel selections. Our study further extends this line of research and provides additional understanding of the links between consumer ethics and consumer channel selection in retailing.

We utilised the concept of CPEOR by Roman (2007) and provided empirical evidence of the linkages between CPEOR, consumer channel selection and patronage behaviour. By adopting the CPEOR approach, we extended prior research that assumes consumers' ethical perceptions as a complex and multidimensional construct that consists of ethical concerns regarding privacy, security, non-deception and fulfilment.

We extended earlier research by comparing customers' ethical perceptions in different shopper groups, including not only online shoppers but also traditional and multichannel shoppers. Earlier studies have focused solely on examining CPEOR among consumers who have shopped online. Our results show that online shoppers and multichannel shoppers more highly value the ethics of online retailing than traditional shoppers do. This finding has several implications. It underlines the strategic importance of

ethical conduct for online retailers because ethical issues are more important for online and multichannel shoppers. In addition, a higher valuation of ethical concerns might be linked to the possibility that online and multichannel shoppers have encountered ethical problems when shopping online. Although ethical concerns were less important among traditional shoppers, our results demonstrated the value of examining CPEOR among consumers who do not shop online (cf. Lu, Chang, and Yu, 2013), which offers e-retailers a more nuanced and multifaceted understanding of consumers' ethical concerns. Finally, our findings support the contention that consumers' past-purchase behaviour and channel selection influence their perception towards different purchasing channels (cf. Melis *et al.*, 2015).

Our study has certain limitations, which open avenues for further research. We investigated the consumer perceptions of retailer ethics among traditional, online and multichannel customers. However, a new approach to channel integration – the omnichannel – is emerging. In this approach, retailers aim to deliver a seamless customer experience regardless of the channel (Piotrowicz and Cuthbertson, 2014). Thus, future research is needed to explore how consumer perceptions regarding retailer ethics affect shopping in the omnichannel context.

Our empirical examination focused on customers of a department store chain. Department stores and shopping malls have recently struggled with declining patronage due to increased multichannel consumption. Moreover, a consumer's decision to use a certain channel may vary according to the retail context (Piotrowicz and Cuthbertson, 2014). Therefore, our results might not be generalisable to other retail sectors (e.g. grocery retailing) in which the disruptive effects of online shopping have yet to make a significant impact.

Finally, our study was administered in the Finnish context, which adds to earlier accounts of Spanish (Roman, 2007), US (Limbu, Wolf, and Lunsford, 2011, 2012) and Taiwanese (Lu, Chang, and Yu, 2013) online consumers' ethical considerations. Notably, in Finland, consumers have relatively high ethical standards (Lindblom and Lindblom, 2016 – see Further reading). It has been reported that consumers' online behaviour and individuals' ethical attitudes vary across different cultures (Limbu, Wolf, and Lunsford, 2011). Lu, Chang, and Yu (2013) show that different individual cultural patterns (individualism vs. collectivism) lead to a focus on different dimensions of CPEOR. Therefore, the importance of consumers' perceptions of retailer ethics might be different in a country context in which consumers possess a lower level of ethical standards than those of Finnish consumers.

Key lessons for future research

- As the digital disruption continues to evolve in retailing, the impact of ethical issues related to, for example, data privacy and security will most probably increase in the future retailing. Therefore, more research will be needed to investigate how consumers respond to these ethical challenges.
- Further research is needed in understanding of how consumer perceptions regarding online retailer ethics affect consumer behaviour in omnichannel retailing environment.
- Consumers' past-purchase behaviour (in terms of what channel they have selected) is linked to their perceptions regarding the importance of online retailer's ethics.

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