

**The Perception of Online Ethics and its Impact on
Consumers' Satisfaction: Case of Clothing Industry
in North Cyprus.**

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ABSTRACT

Social media is the most impressive trend of 21 century that facilitates the attraction of customers through modern life. There has been great strides toward online services that has led to attention to online ethics and moral issues as well. The growth of online services takes privacy and security of online retails in to consideration in a way that might affect customers' satisfaction and the related industries as well. Other studies considered the influence of perception of ethics on trust, word of mouth, buying intention, while this study focuses on satisfaction of customers in online purchasing. Perception of ethics in this study includes four factors comprising security, privacy, non-deception and fulfilment. It has been said that global internet transaction remarked basic emphasis of ethics in e-commerce. Regarding the easiness of switching from one website to another, retailer should consider ethics as an essential matter. According to previous studies, financial, product, psychological, time/convenience, system security were considered as online perceived risks. Though, this study converts them to differnt four categories as explained above.

Sample were collected among educated people in the area of Turkish Republic of Northen Cyprus. Applying an administrated questionnaire, 250 respondents answered the survey distributed between them. The data analysis was conducted through Minitab 17.0. The Results showed a significant positive effect for the all four dimensions of ethics on consumers' satisfaction. Hence, ethics playing a major role in affecting consumers' satisfaction related to online purchasing. Nevertheless, by using the step wise multiple regression, we add the constituents of POE in that equation up to the point, we achieve to the insignificancy of one of the dimension. The outcomes confirm

that security, fulfillment and non-deception have positive and significant relation with web satisfaction, while privacy lacks of a meaningful relation.

Keywords: e-commerce, Consumers' satisfaction, Online purchasing, Online ethics, Online perceived risks, Fashion, Marketing Fashion

ÖZ

Sosyal medya kullanımı çağdaş yaşam unsurları aracılığıyla müşteri çekimini kolaylaştıran 21.yüzyılın en etkili yönelimlerinden biridir. Online hizmetlerin kullanımındaki artış online etiği ve ahlaki sorunlar gibi konulara da özen gösterilmesine sebep olmuştur. Online hizmetlerdeki artış müşteri memnuniyeti ve ilgili sanayiler göz önüne alındığında online perakendecilik açısından gizlilik ve güvenlik gerektirmektedir.

Daha önce yapılan birçok çalışma, etik algısının müşteriler üzerindeki etkisini güven, ağızdan ağıza pazarlama ve satın alma niyeti yönünden ele alsa da bu çalışma online satın alma sürecinde müşteri memnuniyetine odaklanmaktadır. Bu çalışmadaki etik algısı güvenlik, gizlilik, güvenilirlik ve icra etme faktörlerini içermektedir. Küresel internet faaliyetlerinin e-ticaretteki temel etik algısının üzerinde durduğu söylenmektedir. Bir internet sitesinden diğerine geçmenin kolaylığı göz önüne alındığında, perakendecilerin etik konusuna büyük önem göstermeleri gerekmektedir. Daha önce yapılan çalışmalar, müşterilerin finansal, psikolojik ve zaman yönünden uygunluğunun yanında, ürün ve sistem güvenliğinin müşteriler tarafından online riskler olarak algılandığını göstermektedir. Fakat, bu çalışma yukarıda belirtilen mevcut değerlendirmeleri 4 yeni kategoride ele almaktadır.

Kuzey Kıbrıs Türk Cumhuriyeti genelinde 250 eğitimli kişinin ankete katılması sonucuyla örneklemeler elde edilmiştir. Veriler Minitab 17.0 programı kullanılarak analiz edilmiştir. Elde edilen sonuçlar, etik algısının dört boyutunun her birinin müşteri memnuniyeti üzerinde ciddi olumlu etkiye sahip olduğunu ortaya koymuştur. Bu

nedenle etik algısının müşteri memnuniyeti üzerindeki etkisi online alışverişle de ilişkilendirilebilir. Ancak çoklu regresyon yöntemi kullanılarak POE medya yönetiminin bileşenlerini söz konusu denkleme eklediğimizde, boyutlardan birinin anlamsızlığına ulaşmış oluyoruz. Sonuçlar müşteri memnuniyeti açısından gizlilik faktörünün anlamlı bir ilişkiye sahip olmadığını ortaya koyarken, güvenlik, icra etme ve güvenilirlik faktörlerinin web memnuniyetiyle önemli derecede bağlantılı olduğunu göstermektedir.

Anahtar Kelimeler: e-ticaret, tüketici memnuniyeti, çevrimiçi satınalma, çevrimiçi etik, çevrimiçi risk algısı, moda pazarlaması

**This thesis is dedicated to my mother Parastoo,
my father Majid and my sister Baran.**

For all their empathy, patience, unconditional love and encouragement.

**For all their dedicated partnership to make me able to build this path of my
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Chapter 1

INTRODUCTION

1.1 Introduction

The fast pace growth of online services has led the consideration towards ethics and moral issues, especially for retail sector and has made challenging circumstances for both consumers and practitioners. (Roman & Cuestas, 2008) This growth in consideration of privacy and fraud and its safety in online retail sector might affect the industries related and consumers involved in a negative way. Hence, online retailer should ponder how much the related issue is essential from consumers' point of view.

The element of satisfaction is crucial factors in the process of growth in online retail industry. Some of issues in ethics of brick-and-mortar retail are in significant relativity with e-commerce ethical consideration and issues (Palmer, 2005). This study is using satisfaction degree of consumers while utilizing the two scales of Anderson and Srinivasan (2003) and Roman (2007) for web site satisfaction and the perception of consumers of ethical issues online respectively for measurements of satisfaction degree and the perception of ethical considerations online.

Many studies have covered the ethical and moral issues online and its perceptions, for instance (Roman & Cuestas, 2008). However, the literature review lacks on the investigation of the direct relationship between the perception of online ethical issues and satisfaction related to it and especially, the industry of clothing and fashion

industry, which is one of the vanguards in the retail and online shopping. This research is looking forward to hypothesize the relationship between ethical perceptions of online shopping and consumers' satisfaction degree as a relationship in which, the perception of issues can significantly affect the satisfaction of consumers or costumers in the fashion and clothing industry.

Recently, studies have paid attention to inquire consumers' perceptions of ethics in online retailers' context. As studies have been indicated the vital role of trust through comprehended ethical performance while purchasing online (Yang, Lin, Chandrees, & Chao., 2009) , this matter leads to compliance of electronic commerce (Grabner-Krauter, 2002). Roman (2007) also prepares a scale that gauges the perception of online retailer's responsibility and honesty to conduct people in a secure, fair, private and honest manner. Other researches considered the influence of POE on word of mouth endorsement (Roman & cuestas, 2008). Nevertheless, more researches have to be conducted in order to test other effected variable such as satisfaction (Limbu, Wolf, & Lunsford, 2011).

This study inquires the perception of online ethics comprises four factors which are security, privacy, Non-deception and fulfilment. The fundamental emphasis of ethical conduct in online purchasing is remarked by global internet transaction. (Roman & cuestas, 2008) (Anderson & Srinivasan , 2003). Considering the simplicity of switching from one online website to another, consumer's perception of online ethic is extremely essential.

Coming to the conclusion, making consumers satisfied of their online purchasing while perceiving ethics behavior, prevent consumers' switching to another website.

However, the question that has been propounded through the variety of studies is how to keep the satisfied?

Considering social media as the most impressive trend of 21 century, it has comfort unparalleled human draw through modern time. In addition, social media has become an important and great part of marketing that has a complementary role with which an accurate marketing program will result in a promoted market (Huang & Benyousef, 2013). This matter contributes to consumers' satisfaction in the market and business we operate and utilize accordingly.

In this study, fashion and cloths marketing is discussed as my case study in North Cyprus. Persuading trends in fashion and cloth marketing, in retrospect, it seems that some items are incumbent and needful to be succeed in the specific clothing brand and keep the consumers satisfied while having fans. For instance, quality, fitness, material, softness and weight. Nevertheless, the impressive matter in the e-commerce today includes ethical behavior as well. Furthermore, the development of social media and Web 2.0 has contributed to formation of the product-oriented ambience to a customer center environment about the e-commerce subject (Huang & Benyousef, 2013). In essence, by this matter customers have disposal to social science and will achieve experience about online purchasing. (Huang & Benyousef, 2013). Simultaneously, online businesses can have comprehensions through customers' behaviors, which expand their insights about shopping experiences and outlooks and lead to build successful strategies (Constantinides & Fountain, 2008)

Accordingly, altering of traditional shopping to e-commerce it has become a significant experience and in parallel the order of the day. According to researches,

four factors are essential to web site success in EC, which are information and service quality, system use, Playfulness and system design quality. In addition, they have been spreading all over industries and institutions. (chang & Kirk, 1999). It seems that people has been getting involved accurately with this matter while they shop at their workplaces, in their spare time when they switch on the websites for purchasing and surfing the net. Internet is literally everywhere and permits people to be connected and share their ideas. Consequently, it is evolving at the significant step. Therefore, EC is one of the most momentous internet usage when it modifies people's habit of shop to online shopping which makes them more flexible to time and location. (Yang, Lin, Chandlrees, & Chao, 2015)

The transmutation and progress of e-commerce equates generally with the nascence of social commerce, which is employing web 2.0 in e-commerce (Kim & Srivastava, 2007). In addition, social commerce can be determined as Word-of-mouth administrated to e-commerce (Dennision, Bourdage, & Chetuparambi, 2009). Although, other researchs mentioned the more social and creative position of social commerce in online marketplace context. Social commerce includes various discipline: marketing, psychology and sociology. In marketing discipline, social commerce includes a significant orientation in online market place where commerce forces social media as a marketing instrumentation that leads to protect customer's decision and conduct (Huang & Benyousef, 2013).

As regards the previous studies, the perspicuity of social network and its impact on how internet users communicate these days and share their idea and information, the augmentation of online marketplaces together with social network leads to improve trust between dealing partner and consumer satisfaction (Swamynathan & Wilson,

2008). Coming to this point that with Web 2.0, customers' perception and priority are not only defined through information presented by e-commerce websites, but also impressed by content that is generated by people on network (Constantinides & Fountain, 2008).

Comparing traditional online marketplaces (eBay) with social marketplace, the traditional one deals with strangers and this matter will result in being vulnerable to deceivers in order to defraud them and make an artificial image of their reputation system. Contrariwise, a social marketplace may integrate specifications of social networks into an online shopping environment that can allow customers to pursue purchases from their friends or even friends of friends. (Swamynathan & Wilson, 2008)

As Ming-Hsien Yang, Binshan Lin, Natalyn Chandrees & Hung-Yi Chao (2015) mentioned in their article, counting some limitation related EC; we can categorize them in two groups as technical and non-technical. Technical deficiency comprises software, security, reliability, telecommunication bandwidth and non-technical limitation embraces customer trust, privacy and user resistance. The absence of trust is mostly mentioned reason for desisting from purchase online. Online relationship necessarily requires conscious and susceptible personal and financial information. In this type of relationship, the percentage of feeling vulnerability and uncertainty is more possible. Hence, trust plays an essential role in this relationship. (Yang, Lin, Chandrees, & Chao, 2015).

As it had been said in the begging of this chapter about the fast speed of online services development and accordingly remarking ethical and moral issues, marketers must take

it in to consideration of how these ethical factors are associated with distrust and dissatisfaction to develop better growth. (Limbu, Lunsford, & Wolf, 2011). Studies show that in recent years, between websites that are designed for shopping, some ethical issues have risen up which motivating customers to do purchase or not to do. According to researches, these factors include distortion, false advertisement, bad product quality, deceiving privacy, information corruption, trust treason, etc. These issues have been created by developing of technology. In fact, the advancement of ethics is not able to stop with the expansion of technology in the online business field. Dearth of ethical attention and authority of web salesperson can be considered as one of the important factors that leads to have dissatisfied and unsure feeling of consumers (Yang, Lin, Chandrees, & Chao, 2015). On the other hand, consumers take all the ethical/unethical behavior of websites in to account when they intend to purchase online (Creyer, 1997).

Online vendor should notice ethical issues encompassing their web sites by supporting personal and financial information, non-deception as it has defined delivering precise products and in general fulfilment (Limbu, Lunsford, & Wolf, 2011).

1.2 Importance of the Study

This study deals with an important issue, which is theme of the day involving researchers' attraction in e-commerce and online purchasing sphere and more important ethical issues domain influencing mass of effective shopping online. Scholars have massively reviewed the relation between ethical concerns and its connection with trust, loyalty, positive word of mouth and also satisfaction. The result strenuously confirmed that ethical issues impact on all the factors above.

Past researches argue customer online behavior differ crosswise the different culture (Chau, Cole, Massey, Weiss., & O'Keefe, 2002) . Arguments regarding discrepancy of online shopping acceptance behavior often accredit foundation development and cultural differences as well (Mooij & Hofstede, 2002). Hence, I considered North Cyprus for my case study as a multinational area in order to investigate what would be the result at the end.

In addition to that, the other specific subject in this study, embracing the fashion and cloth industry. The word fashion refers to engender, create and make. A strong design and creativity are the characteristic of fashion in order to have the permanent change, which is the essence of fashion, clothing company should recreate new product continuously. This creative design will lead to cater a manner responding to need for change, permanently. Marketing can identify the product that is a customers' need and will be bought by them. Accordingly, this remarks the role of marketing in this industry. The other fact about marketing in this industry explains about the ability of marketing to make the industry aware, while giving them further knowledge and make them ensure about success of business when they are creative about the design and satisfying customers' acquire.

Design is an essential portion of fashion varies from the - given-design in detail- jacket elaborating with embroidery to a simple T-shirt (Easey, Fashion marketing, 2009). The manufactured clothing industry is, most probably, the only most essential industry in the economic annals of western world (Godley, 2013). Many online web sites operate in clothing sphere. Reaching clear perception of how to behave with customers ethically in the online shopping websites, it increases economical doors. But little studies in fashion and marketing clothes have been concluded to concentrate on four

Dimensions of POE which are fulfilment, privacy, security and non- deception and its effect on customer satisfaction.

Chapter2

LITRATURE REVIEW

2.1 E-commerce

The interactive media such as world wide web (WWW) became popular at a very rapid pace. Though there is an impressive growth of e-commerce and equally the amount of consumers using interactive media before they purchase to dig up accurate information, few sources are available of how these consumers take their decision. In fact, frequently customers can not appraise the entire alternative profoundly. Hence, inevitably they assess the proper subset of most propitious and promising alternative and subsequently compare them together in more depth. In the following, the popularity of interactive media in field of marketing has unveiled itself in two ways: First, there are severe augmentation of companies utilizing “www” to associate with customers. Second, consumers embrace the interactive media and adopt it rapidly (Häub & Trifts, 2000).

Early researcher in field of e-commerce, indicated that anguish about customers’ security of information, privacy and also trust of the vendor, all were precedence for e-commerce in order to be accepted (Gefen, 2000), (McKnight, Choudhury, & Kacmar, 2002). As Luhmann said, closeness is a prerequisite for trust and consequently trust is a necessity for the social behavior and decision making accordingly (Luhmann, 1979). Furthermore, McKnight et al considered and analyzed structural model of consumer perceptions about web sites and their safety, discovered

the reputation of web site and the vendors and web sites quality as preliminaries of trust in the model related. Therefore, trust is a representative variable when we are discussing the acceptance of e-commerce (Yoon, 2009).

Influences of Web 2.0 on e-commerce can be followed in business and to make customers interacted socially. In addition, web 2.0 is a factor that impresses business transaction and more important the reputation of business and its reliability. On the other side, it can intensify the relation between business and customers in a way that augments the traffic in the website, protect the product, and develop the related brand. (Huang & Benyousef, 2013). The other benefit of web 2.0 for customers is that it causes the creation of value by customers and customer control. This impact leads to have customers' preferences and realizations and also decision making based on content provided by people in the social network not only by the information existing on e-commerce websites. (Constantinides, Romero, & Boria, 2008)

The essential question coming to mind is, that, if social media plays a vital role in improving of e-commerce in the marketplace context. As discussion has proved, social network, has an important position in the improvement of net users communication. Many statements have been declared about strengthening trust built related to social connection. From those, many have an opinion that increasing marketplaces in online environment with social networking should improve trust and customers' satisfaction. This construction of trust is made by adherence of users to these networks. They publish their profile and set up links to their friends. Hence, the outcome of social links is a proof that the term of trust has been instituted among connected person (Swamynathan, Wilson, Boe, Almeroth, & Zhao, 2008).

2.1.1 Culture and the Acceptance of E-commerce

Furthermore, referring to a study, culture accomplish an important role in extent to which it influences the acceptance of e-commerce. As this study explains about national culture worthiness have a great impact on consumers' acceptance of e-commerce (Yoon, 2009). Other studies considered culture as the most essential factors to crystallize individuals and their value to influence their behavior. Generic Belief and recognition and specific type of behavior sharing with all the society is the definition of culture. It has been said that culture is a complicated matter for marketer to understand. (Kassim & Asiah Abdullah, 2010)

Truly, has been said when a fish is not in the water any longer, here is the moment it realizes its need for that. This example is giving a nudge to definition of the culture when we respire through it. More interesting is that when a matter has an essential place in one culture, it does not meant that it has the same importance in other cultures. Cultural interplay is a sense comprising the way of processing information between people communicating with each other's. Therefore, it is possible to discern culture from each other while they differ in meaning they ascribe to the environment. This concept will have consequences for doing business (Trompenaars & Hampden-Turner, 2011).

More important, according to Hofstede's cultural dimensions including individualism, power distance, masculinity, uncertainty avoidance and long term orientation. Hofstede stated five cultural matters along which countries contrast (Choe, 2004). His five dimensions of culture have effect on trust and perceived usefulness and intention to use as important elements are necessary in acceptance of e-commerce. This is considerable to know, employing Hofstede's cultural dimensions in the human

resource management and organizational behavior; it is used in marketing management and business disciplines as well.

In addition, Suh and Kwon (2002) declared differences in culture are associated with differences in priorities, values and tendency in extend to which they become reluctant to buy without considering globalization. As the results showed in the study mentioned above, UAI (uncertainty avoidance index) as one of the five dimension of culture played an important role in the acceptance of e-commerce. For instance, the collectivist culture includes the high rate of UAI and also power distance as well. Therefore, in the countries with high UAI, because of feeling insecure about the result of buying online, the tendency of purchasing online will decrease. However, the question is how the managers make e-commerce environment safer and change consumers' feeling to be sure about purchasing online (Kassim & Asiah Abdullah, 2010).

Other study focused on the service quality leads to customer satisfaction in e-commerce setting. Consecutively, satisfaction was discovered as a significant factor influencing on trust and finally, as a result, the both affect loyalty by word of mouth (Kassim & Asiah Abdullah, 2010). Indeed, it has been proven that the type of service quality applied for one culture might not be functioned in other culture (Ladhari, 2008). Using internet in order to deliver the services or services as a product to the customers, companies can build their relationship with customers reciprocally in e-commerce context. These customers may include the people who have never seen or spoken with the company. Hence, it can be a successful relationship stands in cyberspace that cause opportunity for more qualified interaction (Kassim & Asiah Abdullah, 2010).

Explicitly, e-marketing and e- purchasing, both are the matters should be considered by companies in e-commerce setting. Keeping consumer for long-term obligation through an online service provider, many companies go beyond satisfaction in order to improve trust (Ranaweera & Prabhu, 2003). Information that has been conveyed by customers should be confidential and make them sure that it will not sell to any one else while feel trust that online transactions are safe enough. As researchers mentioned before, up to 75 % of online customers use internet to research about product before they purchase the service or product either by visiting stores or via phone and interestingly, they do not perform their purchase completely from internet (Safa & Ismail, 2013).

It is important to take a short look at globalization and its connection with culture. Before some scholars assumed that globalization creates a more integrated market place in the world with diversity of customers culturally and geographically who are sharing the same priorities (Moon, Chadee, & Tikoo, 2008). Later on as Schütte and Ciarlante discussed (1988), the globalization will not remove difference in culture through a customer behavior scale around the world. According to this study, globalization is the human process. Hence, the unique culture of a country may ascertain the specific feature of the subsequences and outcome of globalization related to that country. As Moon, Chadee and Tikoo discussed (2008), cultural values have the strong foundation in the time and history and come into view over time.

2.2 Cloth and Fashion Industry

This part includes the chronicle of fashion in clothing industry. The position of fashion and clothing industry is remarkable in the world's economy of today's. This billion-dollar industry hiring many people in the world. Representing our feeling, the way we

apperceive ourselves and how we like to be observed by others; clothes are like our identity (Holmberg & Öhnfeldt, 2008). It has been said, even when you pretend you are not absorbed by fashion, you have been obliged to face with, due to the fact that fashion is around us. In the other words, what we are selecting to wear or not put on, both give us the identities, which is a political manifesto (Tungate, 2008). More interesting is that wearing the right clothing causes ameliorate our self-esteem by vocalizing societal part of our well-being. Clothes demonstrate our gender, social group adherence and status as well (Holmberg & Öhnfeldt, 2008).

This industry comprises shopping behavior illustrates personal's preferences and values. For the first time, this term was used during the 14th century that explained people appearance confirming the customs and habits (Pentecost & Andrews, 2009). The story started from Paris and continued its way through New York, Milan, and London etc. However, people agree that its nascence was from Paris (Tungate, 2008). Through progressing in industrialization and advancement of technology, there was a cumulative production of clothes that shaped the fashion of clothing to a consumer culture. Hence, by choosing clothes, people depicted their status. After a while, this industry made some alteration through increasing the composition of design and marketing as well. In order to survive this competition, clothing companies made some connection with factories abroad (Holmberg & Öhnfeldt, 2008).

Toward the 1990's decade, producers were extending their product span through updated product while having quicker accountability to trends sassociated with fashion. To implement this expansion, they determined to add phases to fashion season. Some of these phases commenced from changes in consumers' life styles and partly from their request for specific situation (Bhardwaj & Fairhurst, 2010).

2.2.1 Fashion and Clothing is a Pyramid

Fashion has different steps as is shaped like pyramid. Here is a brief explanation about this matter: First, one at the top is “high fashion” which is an interpretation of “Haute couture” literally from French language that is a conventional term. It refers to best form of sewing producing exclusively. The next step coming from the French expression special for famous designer- called “ready-wear”- is the exact translation of prêt-à-porter In French language. This type possesses a high price tag while are produced in limited amounts and high quality at the same time. Third one is challenger brand. This vesture are not as expensive as famous designers’ (Holmberg & Öhnfeldt, 2008). At the bottom, we realize the impressive volume of retailers that embraces various section. One is the basic category of vesture created according to simple and standard style. For instance: jean, T-shirt etc. this study intend to have a look at this level of garments. Other part of this mass produced level demonstrates to trendy vesture. Most of the customers get involved with this level (Tungate, 2008).

2.2.2 The fashion Market Industry

Fund investment and marketing are the incentives of competition in fashion garment industry. Furthermore, as it was mentioned before many retailers are interested to increase the amount of season and it is obvious when there is a permanent requirement to update product span. In this circumstance, retailers are persuading customers to encounter with their new collection by applying the limited edition expression (Bhardwaj & Fairhurst, 2010) . By transforming information and trends around the earth at the high speed, customer are willing more and this leads to provide the demanded product at the proper time by retailers. Thus, demanding from customer side encourages the retailers to renovate their style (Holmberg & Öhnfeldt, 2008). In addition, sometimes we observe the subsidence of price in clothing industry illustrates

the indulgence of sales development in volume is higher than in value, which does not support the less shopping of people (Easey, 2009).

The terms fashion and marketing are approximately replicable. Hitherto, a brand cannot envisage to succeed solely on marketing. Due to the fact that consumers are not silent and they will be absorbed to a brand by marketing that encourage and open the doors for them. Hence brand cannot lie, while they can reorder the truth or bluff, but they cannot deceive. Therefore, they should represent a qualified, creative and wearable garment in order to keep their consumer and reach to their satisfaction point. There is a saying related to consumers' perception of genuine presentation of brand which is about the best marketing in the word descent to a customer standing in front of mirror (Tungate, 2008).

Through clothing industry, massive diversities of the business in the structure and size exists. It varies from self-employed small business to big companies collaborating. There are some trends influence on fashion industry to be universal and common. These trends are enlargement of EU, elimination of trade barriers gradually, and more impressive the creation and growth of the internet. Insinuating significant differences in people's perspective culturally, economically and socially, applying of fashion marketing is not identical at a national step let alone internationally. However, marketing educating by contrast encompassing differences in values while marketers are always analytic and systematic when they are settling problems (Easey, 2009).

2.2.3 Garment Coming to E-commerce World

During the last few year, the internet has progress from being a network that performs scientifically to the podium that displays a different generation of business. Modifying

the ways business are performing and also customers' purchasing, internet is a source of information, goods and services (Arasa & Achuora, 2012).

In 2006 most of the house in UK (86%) had internet, Hence cloth purchasing via internet continued to augment the amount of sale. Tactile sensation is an important factor when we purchase, striking effectiveness of color and the differences in sizing all, are factors that may prevent customer to buy online. But the existence of some devices or ways led to durability of this trend such as body scanner that was designed to scan the different part of body to specify the size and shape in order to check if the clothes available in website are fit to your body or not (Arasa & Achuora, 2012). People who use internet can be categorized into two group comprising internet browser and internet shopper. The first group refers to ones who perform window shop or look around to compare the services and goods or they may gather some information. There is no intention for them to buy online. The second are the ones who are purchasing online and making their decision (Forsythe & Shi, 2003).

The previous study, called browser user as a group of people who consider online website's good and commodity special for recreational purpose, they do not will to purchase immediately. Interestingly, they are introduced for these characteristics of interest, knowledge, information, price, expenditure and social purpose (Bloch, Sherrell, & Ridgway, 1986). The online sale experience must transfer the value in a way that a one-time visitor alter into a repeat customer. This value is specific as elementary motivation that will lead to marketing relationship with customer (Forsythe, Liu, Shannon, & Gardner, 2006).

2.4 Shopping Behavior for Men and Women

At the beginning of this part, the clarification about differences between female and men is indispensable. Sex is a term using in the biological context explaining about a person who is physically woman or man. But to discern from the gender definition , we can make it clear as a term related to social concept sourcing its root sociologically, psychologically and also culturally in the behavioral orientation of women and men, or culturally the placement of femininity and masculinity (Moss, 2009). This issue is so important in the context of modern marketing to understand customer and their behavior. This study does not purpose to explain about these differences between men and women expenditure, but will claim there is some differences in their behavior when they purchase (Caterall & Maclaran, 2002). Therefore, some scholars have this opinion to categorize women as an analogous group and this idea created just because of differences in shopping behavior in marketing discipline when we are explaining the signification of gender (Moss, 2009).

Here is the three point of view about gender and marketing that are be explained briefly in order to specify the place of consumer behavior in these different opinion. The first one coming from postmodern belief considering gender as a dichotomy developing from cultural signification of what the men and women mean. Hence, it will be resembled an incorrect rightfulness to a culturally gender identification specifically. People adhering to this group believe there is no place for gender in marketing via customer context. Other group deems that the discrepancy between men and women coming from social incongruence and not the output of biological differences. This group is labeled as liberal feminism. Last group that is named as women's voice of experience declaring that constant differences between female and

men experiences are so important because of being able to constitute a foundation for arranging society. This matter refers to female experience. Hence, the adherents have the opinion that the discrimination of gender based on their sex build all the aspect of our life and accordingly is more connected with the concept of consumer behavior (Moss, 2009).

2.5 Ethics Through Online Behavior

Sheth (1983) hypothesized that regarding to traditional formats, personal intention for purchasing is being affected by functional motivations and also nonfunctional incentives. Useful and pragmatic function includes diversity and quality of goods, convenience and price, whilst nonfunctional incentives are associated to social needs in order to have an interesting and delightful experience of shopping (Forsythe, Liu, Shannon, & Gardner, 2006).

Forsythe et al. (2006) come to the end for four important perceived benefit related to online purchasing. These four factor comprising product selecting, comfort of shopping, purchasing tranquility and the last one, pleasure and enjoyment. Other benefits from previous studies related to online purchasing behavior are price, convenience and recreational benefit. All these matters effect on consumers' belief when they intend to shop their needs online. For instance, it was mentioned in a study that white -collar women who enjoy shopping and have pleasurable feeling through it; they spend more time for doing that and have the comprehension of entertainment toward shopping (Tingchi Liu, Brock, Cheng Shi, Chu, & Tseng, 2013).

Other study discussed the perceived benefit mentioned above as well. It compared traditional patronage related to business and online or non- store behavior and focused

on differences between these two behavior and the roll of sellers set some strategy related to patronage behavior (Bhatnagar & Ghose, A latent class analysis of e-shoppers, 2004).

An anthology of moral values or principals that escort human behavior is the definition of ethical perspective. Meanwhile, what organizes the infrastructure of ethical and unethical behavior varies. It is dissimilar depends on the main principal defined for judging (Creyer, 1997).

2.5.1 Perceived Risk

An organization wrote a report explaining about economic cooperation and development, financial crises of 2008 to 2009, and the global economic decline, encouraged businesses and customer to look for low-price goods and services through the World Wide Web (Liao, Chu, Chen, & chang, 2012). Afterward, online shopping is battening globally, though this rising, is conditional on some obstacle and potential barriers. Security of information for each customer, dissatisfaction with services and products and delivery of products in a way that does not meet customers' satisfaction (Liao, Chu, Chen, & chang, 2012) . Previous studies were working on the riskd and barriers connected to online shopping, stated the financial risk and product risk as the barriers (Bhatnagar, Misra, & Rao, 2000). Other studies focused on security issue associated to credit card and privacy risk (Miyazaki & Fernandez, 2001).

Fowlloing thoes studies, some scholars indicated four impressive perceived risk containing: product risk, credit card faul risk, uncertainty and anxiety of system security (Chang, Cheung, & Lai, 2005). Forsythe and shi (2003) and forsythe et al (2006). banded financial risk with credit card security and also combined

psychological risk with privacy. Later on, they summed up that four perceived risk exist when consumers intend to buy online. These four factors are written below :

1: financial

2: product

3: psychological

4: time/convenience

Forsythe and Shi counted two factors which were credit deficiency risk and system security into their financial and psychological danger; furthermore, they classified uncertainty risk into psychological and time risk. It has been said that financial risk is the possible factor that cause pecuniary loss in online buying and other transaction (Forsythe, Liu, Shannon, & Gardner, 2006).

Formerly, Forsythe and Shi (2003) stated the negative relation between the risk perceived by customers and their behavior in online shopping. Also, they considered the financial risk the most stable factor supporting customer behavior in cyberspace. Due to the fact that internet security is not stable, psychological factor is always high. Credit card information of customer or bank account number can be taken when customer gives the informations for doing transaction. This cause financial loss and psychological risk containing non financial related privacy as well. Psychological risk contains non financial privacy risk, eg. Postal address, name, etc (Liao, Chu, Chen, & Chang, 2012). When some kind of feeling such as disappointment, annoyance, mortification and shame sensation experienced by customer in the circumstance that his or her information is revealed (Benassi, 1999). Thus, it will induce the feeling of untrustworthiness and the lack of control of their own information (Anderson & Srinivasan, 2003).

As we discussed above, about product risk, it brings the loss upon itself when the product we received does not execute the same we expected. We are not able to examine product in advance. Nowadays, customers offer their product from reliable web sites embracing all the detail and information related to product, (eg. Bar code, series number and photos of specific model), guarantee, reimbursement policy and services to compensate any risk perceived from product. This can be contemplated as a foundation of trust production and implement as a measure to perform against untrustworthy of web environment when they intend to make a transaction. (Liao, Chu, Chen, & Chang, 2012). Furthermore, reimbursement, choosing a well-known brand and selling at a low price, all, contribute to release risks while effecting on of purchasing online dramatically (Van den poel & Leunis, 1999).

online world allows “internet equalization” and diminish information asymmetric as well. To create an explicit market which gives us the transparent information and reduce the perceived risk related to product, internet should increase equality in approach to information (Draper, 2012).

In cyberspace, there is no possibility for customers to inspect product before they purchase. The only way is to trust the product information and description which is given by marketers or vendors. Perceived reputation of web site has a great impact on customers’ behavior through online shopping (Melnik & Alm, 2002). There is another significant factors influencing customers’ belief and intention which is structural assurance. This matter has been determined as an extent to which institutional structures as warranty, legal promises, regulation, all, are accepted by customers (Melnik & Alm, 2002).

Earlier, we gave a hint to time and convenience factors. When it takes time for submitting our order or navigating in the website, we lose our time and this contribute to disadvantages of convenience and time. Also, receiving goods or services by delay or on the previous step, finding a website that can not meet our need; both can lead to the dissatisfaction feeling of consumer. It may be considered of inconvenience /time risk when the websites are too slow to download (Forsythe & Shi, 2003).

Roselius suggested, (1971) sales managers should ascertain the risks customers facing with, then set the strategy of their company according to those risks. This is the patronage behavior in order to satisfy customers' need better. For the aforesaid perceived risk, six studies investigated that it influenced negatively on customer decision to make their purchase online (Chang, Cheung, & Lai, 2005). Although, later three studies explored differently. For instance, one of them declared specifically the product risk that explains about receiving unexpected product and credit card error that can affect online behavior negatively and prevent customer to purchase (Bhatnagar, Misra, & Rao, 2000). Though other studies investigated, other factors influencing negatively on customers' intention such as privacy infringement, website security, dishonest and faithless behavior on the behalf of sellers (Miyazaki & Fernandez, 2001).

2.6 Consumer Behavior and Satisfaction

Following the discussion mentioned above, consumer behavior realm is an extensive subject. Not all the aspect of this issue related to this study, but we have to take some part of consumer behavior in to consideration in order to survive in marketing through clothing industry domain. More important, this study includes online shopping through the perception of ethic in clothing area and its impact on consumer satisfaction as kind of behavior when it is derived from consumer perception. Researching about consumer

behavior includes a scientific study demonstrating the procedure customers take to elect and use of services that gladdens them by satisfying their needs. However, how they reach to this point; of course by comprehending customers and their behavior as it has influence on marketing strategy. This matter exists because of the sense of marketing. For instance, firms are performing in order to satisfy their customer needs (Azevedo, Ferreira, & Pedroso, 2008).

When we discuss about consumer satisfaction, we are giving the point to post-purchase behavior, which covers repeating purchase as well. In the other word, the gap between expectation and perceived performance by customer is the area that satisfaction is formed. According to expectation-confirmation theory, in this gap, confirmation is created as well that leads to have satisfied consumers (Oliver, 1980). In the other words, ECT declared that consumers keep an initial expectation preceding purchase and then make a perception related to implementation of product or service consumed by them. The subsequent level is the extent of satisfaction. The more expectation is confirmed; on comparison to previous expectation before product consumption, the more satisfaction will increase. Likewise, when customers acknowledge, the website is dependable and reputable, they will be more stimulated to repurchase (Eid, 2011). Later, Bhattacharjee (2001) declared satisfied consumers who are more presumably to repurchase those products again. According to the article written by Eid (2011), the connection between users and e-service provider through channels effects on the level of satisfaction and consequently, the expanse of trust. This research states that customer satisfaction clarifies why people change the service or product. Overall speaking, studies support that customers who are satisfied with product, display more intention to use firm's product, which means to re-purchase that product or service.

This will support the positive word-of-mouth and decrease the intention to find alternatives (Belanche, Casalo, & Guinaliu, 2012).

Quality of product/service informations that we receive from e-commerce website, influence on customer satisfaction. McKnight et al (2002) have been discussed; the quality of website content is prior to online customer trust. Later, Cyr (2008) discovered that there is no any constant result and culture effects on trust. However, there is a significant relation between qualified information of product and satisfaction. No matter which culture is prevailing.

The main purpose of this study is to estimate the consumers' POE (perception of online ethic) measurement which developed by Roman (2007) by extracting from a sample of 250 of educated people living in an international environment (North Cyprus) regardless of the differences in their cultural background that is able to influence their decision to purchase online definitely. Previous studies focused on the online behavior and its varieties across the cultures that will bring up the questions concerning the ability to distribute and communalize the result across nations using the mentioned instrument. Discussions regarding the contractions of the adoption of e-commerce behavior is referenced infrastructural differences in culture (Smith, et al., 2013). Roman suggested (2007) the more concrete substructure of POE behavior. He concluded the perceived online ethics as four dimension comprising security, fulfillment, non-deception and privacy. Furthermore, he stated the contravention of any of these dimensions perceived by customers, lead to ethical concerns that might come up in customers' mind.

This matter was explained above, briefly. This scale measures consumers' perception about the responsibility and entirety of the company that presents website effort in dealing with consumers in a honest, secure, fair and confidential way which protects consumers' interest in the end. Here, we examine the influence of consumers' POE on web satisfaction stated as four hypothesis including four subsets of ethics. In addition, the fifth hypothesis was designed as an entire influence of all those factors together on consumers' satisfaction.

Other scholars focused on the security. According to trustiness of the payment system and monetary forwarding process, security affects consumers' perception. Hence, absence of security running in the system will lead to display a risk. Perceiving any kind of risk presents as a barriers preventing development of e-commerce and the act of repurchasing. I intend to explain about this term, more in the following pages (Eid, 2011).

In this study, one out of five hypothesis is related to security and its relation with customer satisfaction through online purchasing. **H₁**: Security has a positive and significant relation with web satisfaction.

According to Libbu et al (2011), fulfillment is one of the dimension of ethic in network and cyberspace. Fulfillment is a reliability of online shopping which refers accurate delivery of product or service that is on time as well. Indeed, it can be related to a proper product display and description that is the same as consumers expected as well as they perceive the right product through the exact time-frame and precise function of website technically (Lu, Chang, & Yu, 2013). Studies considered fulfillment as an important element effect on consumers' satisfaction when they intend to purchase

online (Wolfinger, 2003). **H₂**: Fulfillment has a positive and significant relation with web satisfaction.

The Third dimension of online ethics is non-deception that clarifies the consumers beliefs about retailers if they do not manipulate the customers or to not use deception to persuade them to buy their web site's offering. In the other words, it refers to a circumstances in which, retailers illustrate the image among customers that differs from the reality or what is expected from customers' point of view. Hence, that impression would be literally misleading (Lu, Chang, & Yu, 2013).. According to Limbu et al (2011), non-deception is connected to fraud from e-retailers which includes an intentional misrepresentation or lack of reliability in delivery of goods or services. As this terms can effect customers' satisfaction, it is considered as third hypothesis in this study. **H₃**: non-deception has a positive and significant relation with web satisfaction.

Ability of customers to control the existence of other people in the web environment when they make transaction and diffusion of their information is called perceived privacy. Hence, this term influence trust in the web environment, as well. Regarding to Park and Kim (2003), Privacy is a critical factor in maintain existing customer and subsequently in customer satisfaction related to services in online purchasing. Privacy crimes and fraudulences results in network, indicate that customers need more certainty and signs to be sure that all their personal and financial information is under their control and is and their privacy is guaranteed (Belanche, Casalo, & Guinaliu, 2012). **H₄**: non-deception has a positive and significant relation with web satisfaction.

The ease of usage of website motivates customers to purchase online. Thus, this create an expectation from customer side to find a website with an appropriate facilities for payment , security and search which leads to post purchase consequently. Hence, satisfaction through purchase experience depends on ease of use (Belanche, Casalo, & Guinaliu, 2012). As justification, Ahuja et al stated that privacy and security are the biggest obstacles to online purchasing (Ahuja, Gupta, & Raman, 2003).

It has discussed above, the fifth hypothesis is assuming the effect of all these dimensions on customers' satisfaction. Hence, it is described as following: **H₅**: POE has a positive and significant relation with web satisfaction.

Chapter 3

METHODOLOGY

3.1 Overview

This chapter includes of the details of all the process by which, the research was carried out. The methods of data collection, analysis and research design. This study intends to measure the affection of POE on customers' satisfaction in cloth and fashion area.

3.2 Research Design

For gathering data, this study uses quantitative method through survey questionnaires. Questionnaires were distributed to educated people from different cities including Famagusta, Nicosia and kyrenia. Considering diversity of nationalities in North Cyprus, it prepares enough reason for the questionnaire to be distributed among people in North Cyprus. The result was computed with statistical software, Minitab 17.0.

3.3 Data Collection

The pilot study step was run previously among 30 educated person living in three different cities; Famagusta, Nicosia, kyrenia in the Turkish Republic of Northern Cyprus for collecting the primary data. Based on the result of the pilot study, a preparatory questionnaire was formulated. The questionnaire divided into three main section comprising demographic section including gender, age, nationality, level of study, marital status a years of experience. POE's sub-factors embracing security, privacy, non-deception and fulfilment as the independed variables and web satisfaction as a depended variable. Respondents were asked to review the question carefully and

provide commentaries. Hence the feedback that was received was positive and significant.

The survey included five items Likert scale measurement ranging from strongly disagree to strongly agree. The statistical sample population included 250 respondents who were selected randomly. The components are shown in the table below:

Table 1: Summary of items and sources

Variables	Research variables	Number of Items
Sociodemographic variables	Gender, Age, Nationality, Level of study, Marital status, Years of Work experience	6
Independent variables	POE/Security	4
	POE/Privacy	3
	POE/Non-Deception	3
	POE/Fulfillment	3
Dependent	Web Satisfaction	6

3.4 Measurement

Analysis of the data was computed with the Minitab 17.0 for the reliability analysis, one sample t-test, correlation and simple linear regression for each factor, thereafter step wise linear regression for all independent variables together. The reliability was tested for each section of questionnaire and then overall reliability which is presented by Cronbach's Alpha in order to measure internal consistency. Appropriate usage of alpha is extremely essential, otherwise it will cause a situation by which a test is incorrectly discarded or not giving any reliable output. Estimate of Pearson Correlation Coefficient considers two hypotheses which show if there is any significant (positive) relation between variables. To check if the regression model is fit and have effect on

the independent variable by dependent variable; we estimate significant test for β in Linear Regression. As it was explained above, this study includes 6 demographic questions and 19 five point Likert scale questions containing 13 questions for independent variables comprising 4 (POE/security), 3(POE/privacy), 3 (POE/non-deception), 3(POE/fulfillment) and 6 question for dependent variable (web satisfaction).

3.5 Hypothesis Testing

The aim of this study is to measure influence of the component of POE on customers' satisfaction in purchasing online, this model is designed to illustrate the constituents and their relation with satisfaction. The hypothesis are demonstrated in the figure (1), below.

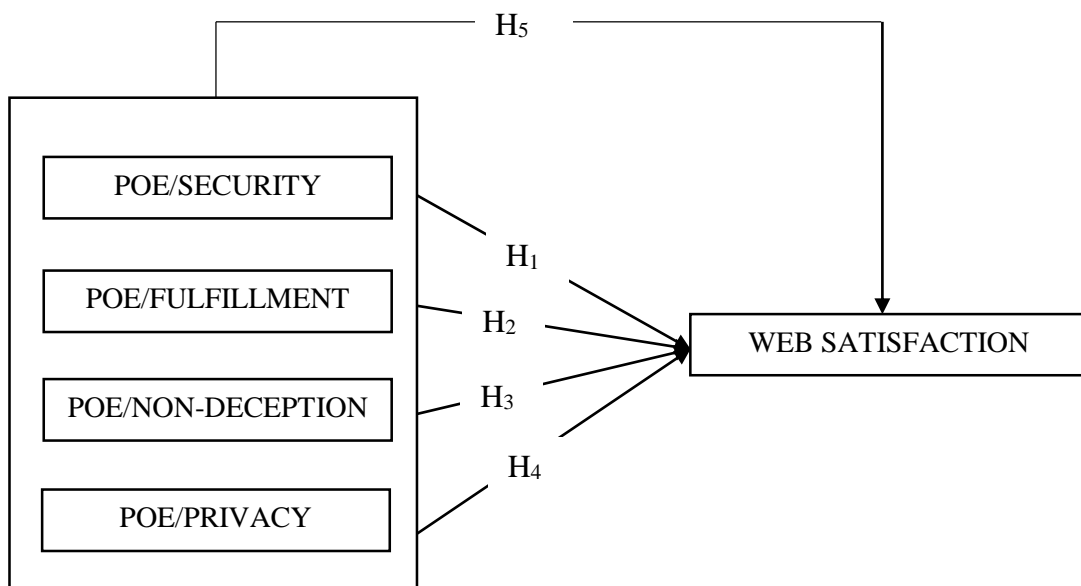


Figure 1: Hypothesis model

H₁: Security has a positive and significant relation with web satisfaction.

H₂: Fulfillment has a positive and significant relation with web satisfaction.

H₃: Non-deception has a positive and significant relation with web satisfaction.

H4: Privacy has a positive and significant relation with web satisfaction.

H5: POE has a positive and significant relation with web satisfaction.

Chapter 4

DATA ANALYSIS AND FINDINGS

4.1 Descriptive

The questionnaire of this study was distributed in Cyprus (Famagusta, Nicosia, Kyrenia) among divers nationalities, commenced with a descriptive analysis that was raised to recognize the socio-demographic attributes of respondent including gender, age, nationality, level of study, marital status and years of work experience. The females formed 37.2% of the respondents (n=93), while males built a large group of the respondents which was 62.8%, (n=157). According to respondents' age, 70.4% of respondents fell in the first age group, 18 to 27 years old that demonstrate the younger population. The nationalities range from Iran to Nigeria, and many of the middle-eastern countries as turkey, Cyprus, Arab counties etc. The level of study of respondents embraced of 57.6% of bachelor degree, while 14.4 contained post graduate degree. With regards to respondents' marital status, the majority (86%) of them were single. Coming to years of work experience, 81.6 % of people gained experiences between 0-5 years.

Table 2: Summary of respondents' sociodemographic profiles

Sociodemographic	Description	Frequency	%
Gender	Male	157	62.8
	Female	93	37.2
Age	18-27	176	70.4
	28-37	63	25.2
	38-47	7	2.8
	48-57	4	1.6
	57+	0	0

Level of study	Bachelor degree	144	57.6
	Graduate degree	70	28
	post graduate degree	36	14.4
Marital status	Single	215	86
	Married	35	14
Years of work experience	0-5	204	81.6
	6-10	29	11.6
	11-15	10	4
	16-20	4	1.6
	20+	3	1.2

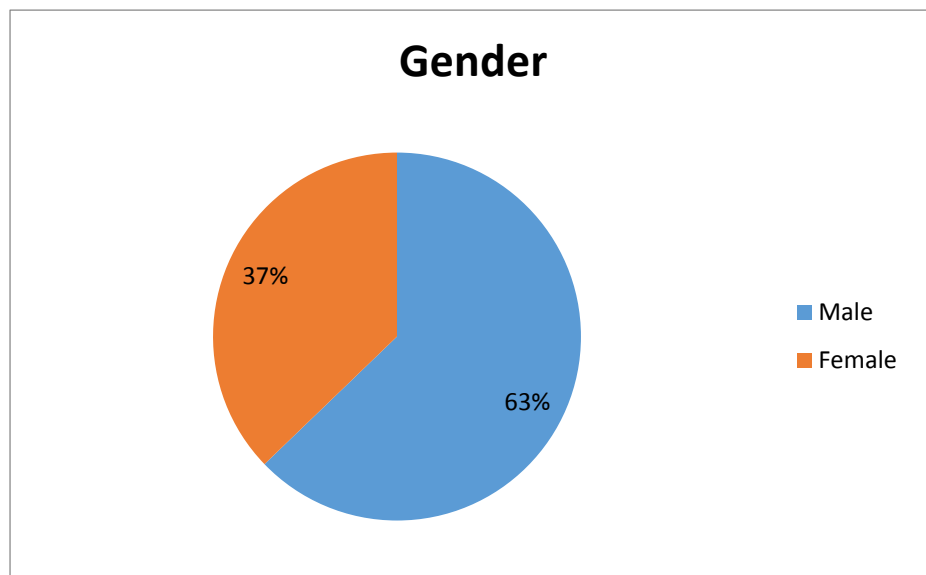


Figure 2: Gender distribution

This figures shows that sample population gender was divided into 63% male and 37% females.

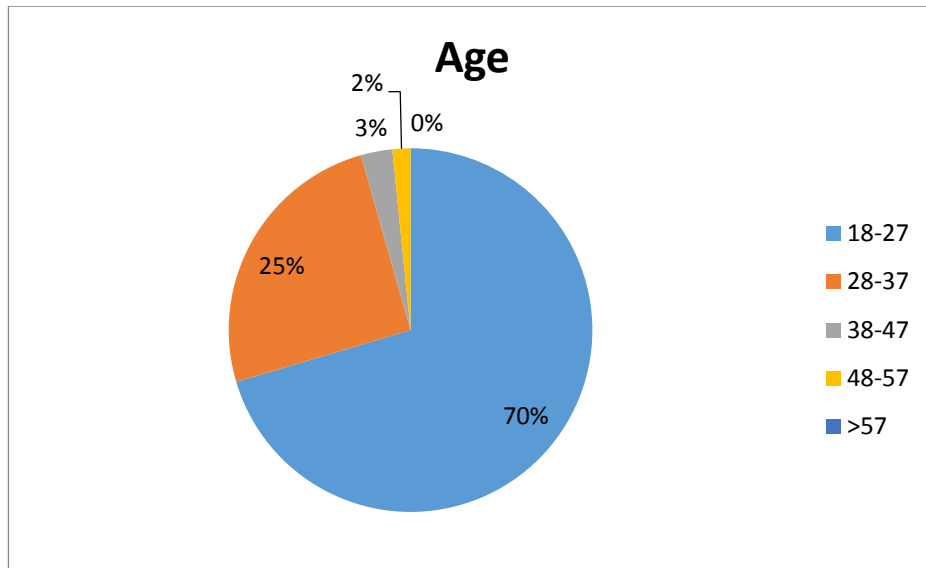


Figure 3: Age distribution

Figure (3) presents age distribution that divided as follows: 2% between 48-57, 3% between 38-47, 25% including the respondents between 28-37 while the majority are below 28 (18-27).

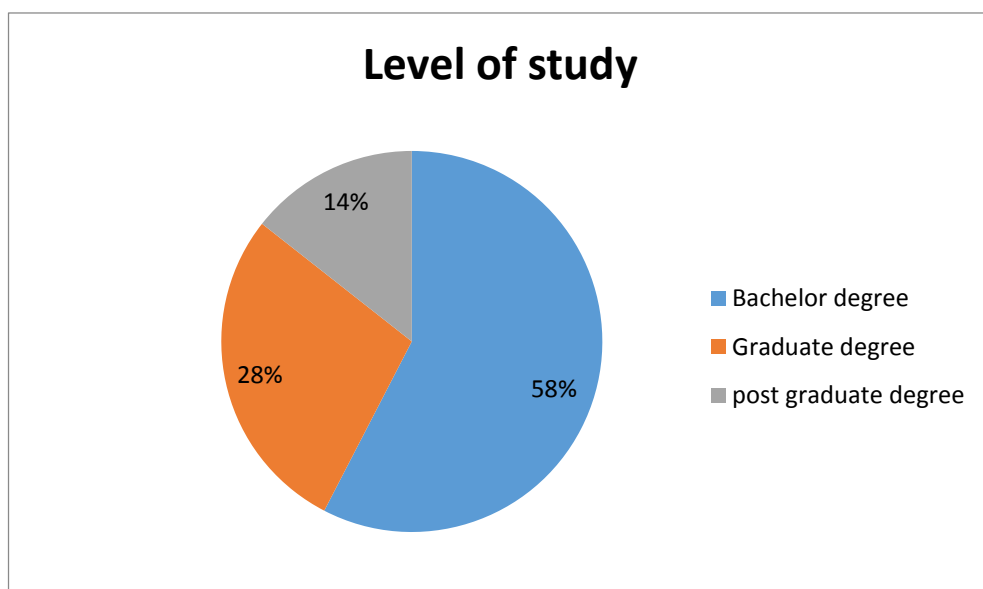


Figure 4: Level of study distribution

Level of study distribution, is illustrated in figure (4). The most educated level of respondents refers to bachelor degree which is 58%. Graduate degree includes 28% and 14 percentage (14%) of respondents are post graduated.

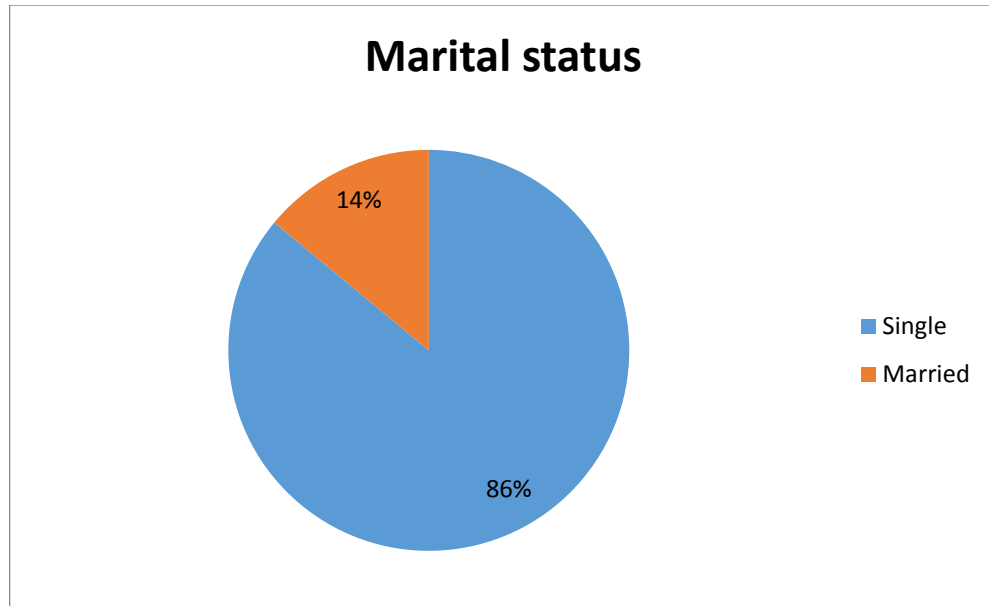


Figure 5: Marital status distribution

Figure (5) explains marital status that is divided to 14% of married and 86% of single respondents.

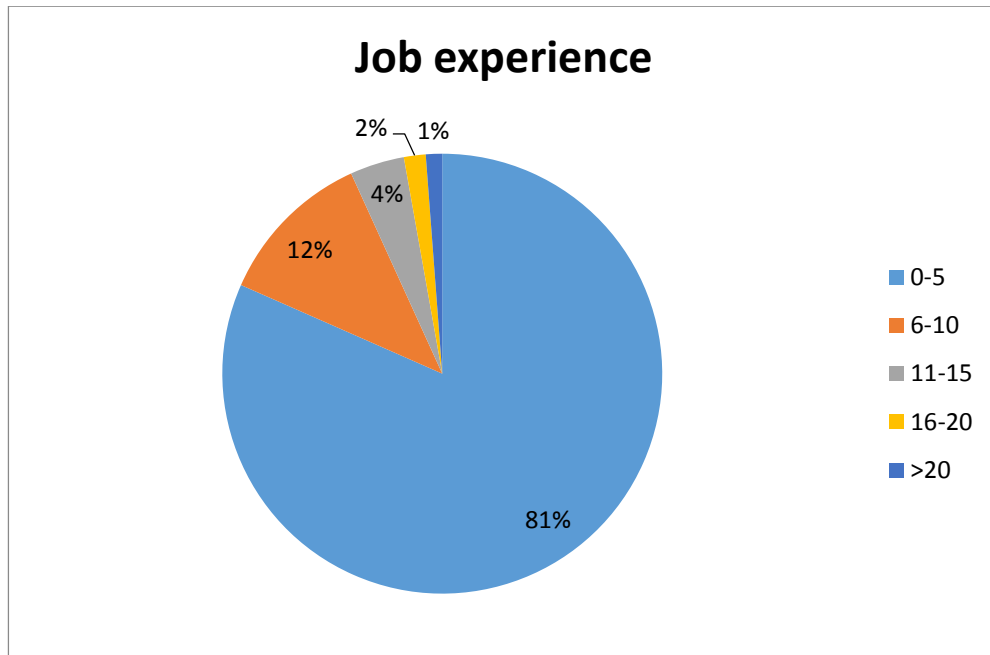


Figure 6: Job experience distribution

Only 1% of respondents has job experiences for more than 20 years. The most experienced people are those who worked between 0-5 years including 81% of respondents. 12% have job experience for 6-10 years. Other respondents' job experience are as follows: 4% between 11-15 years and 2% have the experience for 16-20 years.

4.2 Reliability Testing

This chapter is accomplished to discover the reliability and dependability of the scale. A reliability scale (Cronbach's alpha coefficient) is one of the most prevalent statistics in studies. It spans from zero (0) to one (1). Though, it should not be too high and low as well. Because when it is high, it tends to abundance (Cortina, 1993). Reliability is relevant with the capability of an instrument to calculate constantly. In fact, alpha was expanded by Lee Cronbach in 1951 in order to measure the internal consistency of scale. An unfit employment of alpha can prompt a situation through which either a test or scale is incorrectly thrown away or test is discussed for not generating reliable result. Homogeneity or comprehension of the associated concept of internal consistency can

help to ameliorate the use of alpha (Tavakol & Dennick, 2011). Results of the reliability analysis are shown in the different figures below.

Table 3: Summary of Cronbach's alpha test

Items	Cronbach's alpha
POE/SECURITY	
Online purchasing offers safe payment procedure.	0.71
The security policies and terms are easy to understand.	
Cloths purchasing websites displays the terms and conditions of the online transaction before the purchase.	
Cloths purchasing websites have adequate security feature.	
POE/PRIVACY	
Online purchasing requires only providing necessary information for transaction.	0.73
The privacy policy and information related to it, is clear.	
Online cloths shopping sites describe information and the reason they need.	
POE/ NON-DECEPTION	
Sites tend to persuade visitors to buy things they do not need.	0.74
Websites oversell the benefit and features of offering.	
Clothing websites take advantages of less experienced consumers for purchasing.	
POE/ FULFILLMENT	
The prices are actual billing fees.	0.72
Deliveries are made at promised time.	
The product item is the exact item that you ordered.	
WEB SATISFACTION	
It is a wise choice to purchase cloths online.	0.82
I think it is a right decision to buy my cloths online.	
I'm unhappy that I purchase my cloths online.	
I feel bad about a decision of purchasing cloths online.	
Buying online makes me feel happy about shopping experience.	
I am satisfied with my decision to purchase my clothes from web site.	
OVERALL	0.83

The table above, displays the different Cronbach's Alpha coefficient that is analyzed by Minitab 17.0 separately for each section as follows:

POE/Security (0.71), POE/Privacy (0.73), POE/Non-deception (0.74), POE/Fulfilment (0.72), web satisfaction (0.82), and overall value of. Based on the previous discussion related to Cronbach's alpha, these values confirm the agreed upon lowest value of alpha which is 0.70. In addition, it confirms the reliability of the scale for all the constituents combined.

4.3 Hypotheses Testing

This analysis was carried out with Minitab 17.0 software. In order to test our model, firstly we examined the effect of each independent variable on web satisfaction (dependent variable) separately, ultimately the effect of all independent variables on customer satisfaction were estimated through stepwise multiple regression.

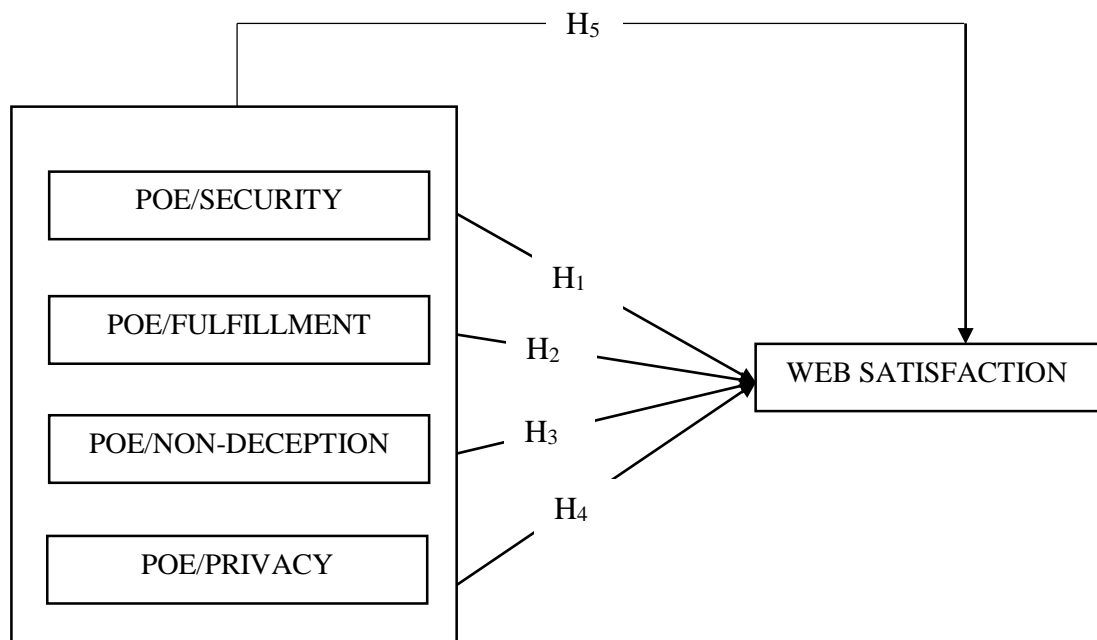


Figure 7: Research model

H1: Security is related positively to customer satisfaction.

H2: Fulfillment is related positively to customer satisfaction.

H3: Non-deception is related positively to customer satisfaction.

H4: Privacy is related positively to customer satisfaction.

H5: The POE has a significant effect on web Satisfaction

According to theories mentioned in chapter two, the customer who has satisfaction from purchasing online. As we focused on the theory of satisfaction in chapter 2, the gap between expectation and perceived performance by customer is the area that satisfaction is formed.

In this study, we are investigating the scale of satisfaction in the web environment, when customers acknowledge, the website is reliable and reputable, they are more motivated to repurchase that service or product. Here in the table it shows that the average of respondent's answer is $\bar{x} = 2.9267$ and this is very close to 3. The number of respondents who disagreed (49%) approximately equal to those who agreed.

Table 4: Web Satisfaction

Questions	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1	25	10	37	14.8	116	46.4	53	21.2	19	7.6
2	31	12.4	66	26.4	83	33.2	50	20	20	8
3	19	7.6	46	18.4	76	30.4	65	26	44	17.6
4	20	8	49	19.6	73	29.2	59	23.6	49	19.6
5	24	9.6	40	16	72	28.8	76	30.4	38	15.2
6	27	10.8	49	19.6	95	38	55	2	24	9.6
Total	146	58.4	287	114.8	515	206	358	143.2	194	77.6

$$\bar{x} = 2.9267$$

Security, Privacy, fulfillment and non-deception as the components of POE Are shown in table (5), (6), (7), (8) as follows:

Table 5: POE/Security

Questions	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
7	32	12.8	39	15.6	83	33.2	71	28.4	25	10
8	21	8.4	49	19.6	86	34.4	67	26.8	27	10.8
9	12	4.8	32	12.8	97	38.8	78	31.2	31	12.4
10	15	6	47	18.8	103	41.2	62	24.8	23	9.2
Total	80	32	167	66.8	369	147.6	278	111.2	106	42.4

$$\bar{x} = 3.1650$$

Table 6: POE/Privacy

Questions	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
11	15	6	30	12	76	30.4	96	38.4	33	13.2
12	6	2.4	38	15.2	96	38.4	82	32.8	28	11.2
13	13	5.2	32	12.8	93	37.2	81	32.4	31	12.4
Total	34	13.6	100	40	265	106	259	103.6	92	36.8

$$\bar{x} = 3.3680$$

Table 7: POE/Non-deception

Questions	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
14	16	6.4	49	19.6	76	30.4	66	26.4	43	17.2
15	8	3.2	35	14	101	40.4	75	30	31	12.4
16	18	7.2	40	16	87	34.8	61	24.4	44	17.6
Total	42	16.8	124	49.6	264	105.6	202	80.8	118	47.2

$$\bar{x} = 3.3079$$

Table 8: POE/Fulfillment

Questions	Strongly Disagree (1)		Disagree (2)		Neutral (3)		Agree (4)		Strongly Agree (5)	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
17	18	7.2	39	15.6	85	34	90	36	18	7.2
18	29	11.6	48	19.2	81	32.4	64	25.6	28	11.2
19	34	13.6	48	19.2	79	31.6	62	24.8	27	10.8

Total	81	32.4	135	54	245	98	216	86.4	73	29.2
$\bar{x} = 3.0867$										

4.4 Correlation Analysis

Pearson correlation analysis was performed to examine the relationships between POE/security, POE /privacy, POE/non-deception, POE/fulfillment and web satisfaction. The results support the nonexistence of multicollinearity because all correlations of independent values were below 0.8.

As illustrated in Table (9), POE/security, POE /privacy, POE/non-deception, POE/fulfillment correlated significantly and positively with web Satisfaction. The correlations varied from ($r=.264$; medium practical effect size, $p<.05$) to the strongest significant correlation($r=.612$; $p<.001$; medium practical effect size) was observed with web satisfaction is demonstrated in table (9) as follows:

Table 9: Summary of correlation analysis

	POE/SE	POE/PR	POE/ ND	POE/ F	WS
POE/security	1				
POE/privacy	.570***	1			
POE/non-deception	.121	.096	1		
POE/fulfillment	.407***	.356***	.084	1	
web satisfaction	.517***+++	.264***++	.433*++	.612***+++	1

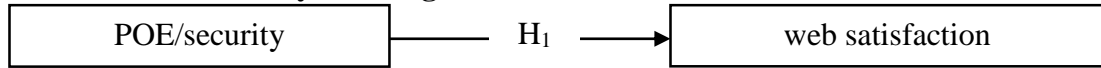
* p-value<.05; **p-value<.01; ***p-value<.001 (two-tailed).

+, $r < 0.26$ (small practical effect size); ++, $0.30 \leq r < 0.49$ (medium practical effect size); +++, $r \geq 0.49$ (strong practical effect size).

In the following pages, we are going to analysis five hypothesis that include the relationship and influence of POE indicators separately (security, fulfillment, non-deception, privacy) on web satisfaction through four hypotheses and the impact of whole POE on web satisfaction. For the analysis we use one sample t-test, correlation

and linear regression. However, for fifth hypothesis stepwise multiple regression analysis is applied.

H1: The POE/security has a significant effect on web satisfaction



As seen in Table (10), since confidence level is 95% and the significance level is lower than 0.05 ($p = 0.001$), the POE/security has a significant effect on web satisfaction. Hence, null hypothesis is rejected. Since the mean equals 3.1650 (a little higher than the test value of 3). On the other hand, t-value is equals to 3.32 and more than 1.96 in 95% of confidence level. It can be concluded that, in the opinion of the research sample, the POE/security effects on web satisfaction (Tümer et. Al., 2015). The results shows in the below table:

Table 10: one sample t-test for POE/security

Test value = 3							
N	Mean	Std. deviation	SE Mean	t	p	95% Confidence interval of the difference	
						Lower	Upper
250	3.1650	0.7864	0.0497	3.32	0.001	3.0670	3.2630

Pearson coefficient, illustrates the correlation between independent (POE/Security) and dependent variable (web satisfaction).

As can be seen in the table (9), because of that the p-value < 0.001 , then the null hypothesis for correlation test should be rejected. Thus correlation coefficient between 2 variables (POE/security and web satisfaction) is significant and equal to 0.517 which shows a strong positive link between dependent variable and the independent.

This empirical study is aimed at giving substance to identify the effect of POE/security on web satisfaction. According to model summary outputs, in regression analysis, R defines the relationship between independent and dependent variables. R square (coefficient of determination) represents the variance explained by independent variable in the dependent variable. The statistical hypothesis of linear regression for first hypothesis are:

H0: the regression model is not fit and it has no effect on web satisfaction changes by POE/security.

H1: the regression model is fit and it has effect on web satisfaction changes by POE/security.

The table (11) of model summary represents that the value of R^2 is .2672 which represents that POE/security as an independent variable can explain 26.72% variance of web satisfaction. The outputs of software analysis are as follows:

Table 11: Model summary for POE/security

R-sq.	R-sq.(adj)
26.72%	26.10%

From the table (12) below, it is evident that POE/security are connected to “web satisfaction” ($t= 5.09$, $p < .001$). From coefficient it is proved that “POE/ security” influencing the “web satisfaction” with $\beta = .4006$.

Table 12: regression coefficients for POE/security

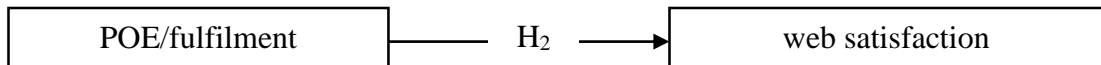
	Coefficient	T-Value	P-Value
Constant	2.293	17.84	0.000
POE security	0.4006	5.09	0.000

The regression equation for first hypothesis is as follow:

$$\text{Web satisfaction} = 2.293 + 0.4006 (\text{POE security})$$

Both of coefficients are significant because (p-value<.001) and (T-value> 1.96). The confidence level is 95% and significance level is equal to 0.05, so null hypothesis is rejected and alternative hypothesis is supported. It means that we have enough evidence for rejecting H₀. As the relation between POE/security and web satisfaction is significant, also the more important issue is the weight of influence and importance of independent variable POE/security on dependent web satisfaction or the β coefficient which is equal to 0.4006.

H2: The POE/fulfilment has a significant effect on web satisfaction



According to second hypothesis, all the related data that analyzed, are written in the table below. Considering statistic t-test; the test will be decided about rejecting or not rejecting of hypothesis. The results are shown as below:

Table 13: One sample t-test for POE/fulfillment

Test value = 3							
N	Mean	Std. deviation	SE Mean	t	p	95% Confidence interval of the difference	
						Lower	Upper
250	3.0867	0.8612	0.0545	2.14	0.021	2.9794	3.1939

The Confidence level is 95% and significance level is equal to 0.05. Because of the (p-value=0.021≤0.05) so null hypothesis is rejected and alternative hypothesis is

supported. In the other words, we have enough evidence for rejecting H_0 . Thus, the relation between POE/fulfilment and web satisfaction is significant. On the other hand, test statistic (t) is equal to 2.14, and whereas it is more than 1.96 in 95% of confidence level H_0 is rejected. In addition, considering the mean which is 3.0867, means that the fulfilment of web satisfaction from the prospective of population places between moderate and strong but is near to moderate.

Pearson coefficient, performs the correlation between independent (POE/fulfillment) and dependent variable (web satisfaction). Table (9) displays the result. The p-value < 0.001, then the null hypothesis for correlation test should be rejected. Hence, there is a significant correlation coefficient between 2 variables (POE/ fulfilment and web satisfaction). It equal to 0.612 which presents the strongest positive link between dependent variable and the independent variables.

The linear regression test estimates and determines the coefficient of independent variable linearly. It can be effective in prediction effect of independent variable (POE/fulfilment) to dependent (web satisfaction).

After testing relation and correlation between variables, we examine linear regression. For this hypothesis because of the POE/fulfilment and web satisfaction have a significant and positive correlation, then the linear regression test can be estimated. The results of Minitab 17.0 are as follows:

Table 14: Model summary for POE/ fulfilment

R-sq.	R-sq.(adj)
37.45%	36.78%

The table (14) of model summary represents that the value of R^2 is .3745 which represents that POE/fulfillment as an independent variable can explain 37.45% of the variance of web satisfaction. Consequently, we can realize a positive, and significant relationship between both of the variables.

Table 15: Regression coefficients for POE/ fulfillment

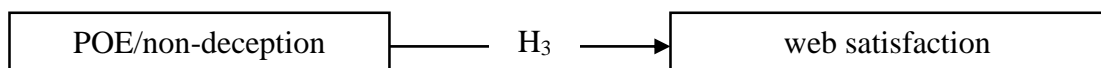
	Coefficient	T-Value	P-Value
Constant	2.213	19.82	0.000
POE fulfillment	0.6316	6.65	0.000

table (15) indicates, POE/fulfillment are connected to “web satisfaction” ($t= 6.65$, $p < .001$). From coefficient it is proved that “POE /fulfillment ” influencing the “web satisfaction” with $\beta = .6316$. The regression equation for second hypothesis is as follow:

$$\text{Web satisfaction} = 2.213 + 0.6316 (\text{POE/fulfillment})$$

Because p-value is less than .001 ($p\text{-value} < .001$) and T-value is more than 1.645 ($T\text{-value} > 1.645$), so both of coefficients are significant because The Confidence level is 90% and significance level is equal to 0.1, Hence, null hypothesis is rejected and alternative hypothesis is supported. In the other words, we have enough evidence for rejecting H_0 . As the relation between POE/fulfillment and web satisfaction is significant. The amount of influence and importance of independent variable POE/fulfillment on dependent web satisfaction or the β coefficient is more impressive.

H3: The POE/non-deception has a significant effect on web satisfaction



The result of t-test associated with third hypothesis is as following in table (16). It will specify rejecting or not rejecting hypothesis.

Table 16: One sample t-test for POE/ non-deception

Test value = 3							
N	Mean	Std. deviation	SE Mean	t	p	95% Confidence interval of the difference	
						Lower	Upper
250	3.3079	0.8376	0.0530	5.81	0.000	3.2035	3.4122

According to confidence level which is 95% and significant level equals to 0.05 and ($0.000 < 0.05$), we conclude the null hypothesis is rejected and alternative hypothesis is supported. It signifies we have enough proof to reject H_0 . Hence, the relationship between POE/non-deception and web satisfaction is significant. Test statistic (t) equals 5.81 and since it is more than 1.96 in 95% of confidence level, level H_0 is rejected. On the other hand, the mean is equal to 3.3079 which is between moderate and strong but close to moderate from the prospective of population.

According to given information in table (9), p-value is less than 0.05 ($p\text{-value} < 0.05$). Then, the null hypothesis for correlation test should be rejected. Consequently, the correlation between variables is significant and equal to 0.333 which shows a moderate positive link between dependent variable and the independent.

For third hypothesis related to independent variable (POE/non-deception) and dependent (web satisfaction), we used regression test as well to determine the coefficient of independent variable linearly. The interpretation of result is written as following.

The table (17) of model summary represents that the value of R^2 is .1874 which represents that POE/security as an independent variable is able to explain 18.74 % variance of web satisfaction. The outputs of software analysis are as follows:

Table 17: Model summary for POE/non-deception

R-sq.	R-sq.(adj)
18.74%	17.99%

As t is equal to 2.46 and p-value is less than .001 ($t=2.46$, $p < .001$), we consummate that POE/security are connected to “web satisfaction”. Coefficient proves “POE /non-deception ” influencing the “web satisfaction” with $\beta = .0.3645$.

Table 18: Regression coefficients for POE/non-deception

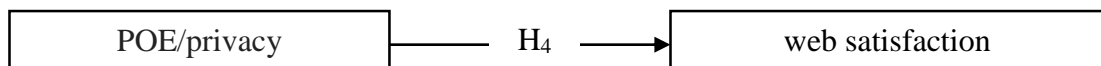
	Coefficient	T-Value	P-Value
Constant	2.615	19.95	0.000
POE non-deception	0.3645	2.46	0.015

The regression equation for third hypothesis is as follow:

$$\text{Web satisfaction} = 2.615 + 0.3645 (\text{POE/non-deception})$$

Both of coefficients are significant because ($p\text{-value} < .05$) and ($T\text{-value} > 1.96$). Having enough evidence for rejecting H_0 , the Confidence level is 95% and significance level is equal to 0.05. Therefore, null hypothesis is rejected and Alternative hypothesis is supported and the relation between depended and independed variables, is significant. take into consideration that the amount of influence and importance of independent variable POE/non-deception on dependent web satisfaction or the β coefficient.

H4: The POE/Privacy has a significant effect on Web Satisfaction



Fourth hypothesis' t-test is given in the table below:

Table 19: One sample t-test for POE/ privacy

Test value = 3							
N	Mean	Std. deviation	SE Mean	t	p	95% Confidence interval of the difference	
						Lower	Upper
250	3.3680	0.7658	0.0484	7.60	0.000	3.2726	3.4634

As it clears, the confidence level is 95% and significance level is equal to 0.05. considering p-value is less than significant level ($0.000 < 0.05$). We finalize the result with rejecting null hypothesis and supporting alternative hypothesis. Hence, the relationship between independent variable (POE/privacy) and dependent variable (web satisfaction). Also we can confirm this significant relationship when we look at t-value that is equal to 7.60, and whilst it is more than 1.96 in 95% of confidence level. As well as the mean of answer is 3.3680 and it means that the POE/privacy of web satisfaction from the prospective of population places between moderate and strong but is near to moderate.

Pearson coefficient, elucidate the correlation between independent (POE/privacy) and dependent variable (web satisfaction).

As can be seen in the table (9), because of that the p-value < 0.001 , then the null hypothesis for correlation test should be rejected. Thus correlation coefficient between 2 variables (POE/privacy and web satisfaction) is significant and equal to 0.464 which illustrates a moderate positive link between dependent variable and the independent.

Regarding to previous explanation about linear regression test, and approving the relationship and correlation between variables by other statistical test; and as we concluded a significant and positive correlation between POE/privacy and web satisfaction. So the linear regression test can be estimated.

Table 20: Model summary for POE/privacy

R-sq.	R-sq.(adj)
6.97%	6.21%

The table (20) of model summary represents that the value of R^2 is .0697 which represents that POE/privacy as an independent variable can define 6.97% of the variance of web satisfaction. The outputs of software analysis are as follows:

Table 21: regression coefficients for POE/privacy

	Coefficient	T-Value	P-Value
Constant	2.349	16.54	0.000
POE privacy	0.1973	4.18	0.000

T is equal to 4.18 and p-value is less than .001 ($t=4.18$, $p < .001$), we finalize that POE/privacy is connected to “web satisfaction”. Coefficient proves “POE /privacy” influencing the “web satisfaction” with $\beta = .1973$. The regression equation for forth hypothesis is as follow:

$$\text{Web satisfaction} = 2.349 + 0.1973 (\text{POE/privacy})$$

Both of coefficients are significant because ($p\text{-value} < .001$) and ($T\text{-value} > 1.96$). The Confidence level is 95% and significance level is equal to 0.05, so null hypothesis is rejected and alternative hypothesis is supported as the relation between POE/privacy and web satisfaction is significant. The amount of influence and importance of independent variable POE/privacy on dependent web satisfaction or the β coefficient is considerable.

H5: The POE has a significant effect on Web Satisfaction

The hypothesized relationships were tested using stepwise multiple regression analysis. First of all, zero-order correlations among the study variables were examined to understand the relationships between them. Taking into consideration POE/fulfillment, POE/security, POE/privacy and POE/non-deception had the highest the correlations with it in respective order. The stepwise multiple regression results were displayed in Table (22).

POE/fulfillment, POE/security, and POE/non-deception were capable of significantly explaining 19% of the variance in web satisfaction. In the other words, POE/fulfillment (Unstandardized Coefficients $\beta=0.1855$, $p<.001$), POE/security (Unstandardized Coefficients $\beta=0.1100$, $p<.01$), POE/non-deception (Unstandardized Coefficients $\beta=0.0608$, $p<0.1$) were positively related to Web Satisfaction. The effect of the POE/privacy was diminished in this study (Unstandardized Coefficients $\beta=0.0370$, $p>0.1$ is not significant).

Table 22: Stepwise multiple regression analysis

Model	Unstandardized Coefficients (β)	p-value	R ² (%)	Adj. R ² (%)
Constant	2.213	0.000		
POE fulfillment	0.6316	0.000	37.45	36.78
Constant	1.972	0.000		
POE fulfillment	0.6885	0.000	46.87	46.21
POE security	0.4377	0.004		
Constant	1.805	0.000		
POE fulfillment	0.7431	0.000	58.84	57.85
POE security	0.5587	0.008		
POE non-deception	0.4512	0.089		

The results indicated that a multiple regression model predicted web satisfaction by all aspects of POE except POE/privacy was significant. Base on stepwise multiple regression the final equation by as follow table, where R² is approximately 59. It means

that when the significant factors enter to regression equation simultaneously, the R² will rise up and can able to express variance of web satisfaction further than each factor entered individually. So therefore there are three following major factors that are liable in respect of “web Satisfaction”.

$$\text{Web satisfaction} = 1.805 + 0.7431 (\text{POE/fulfillment}) + 0.5587 (\text{POE/security}) + 0.4512 (\text{POE/non-deception})$$

Table 23: Regression analysis (dependent variable is web satisfaction)

	β	t-value	p-value
POE fulfillment	0.7431	4.96	0.000
POE security	0.5587	2.67	0.000
POE non-deception	0.4512	1.71	0.008

Significance at p < .01; * Significance at < .001

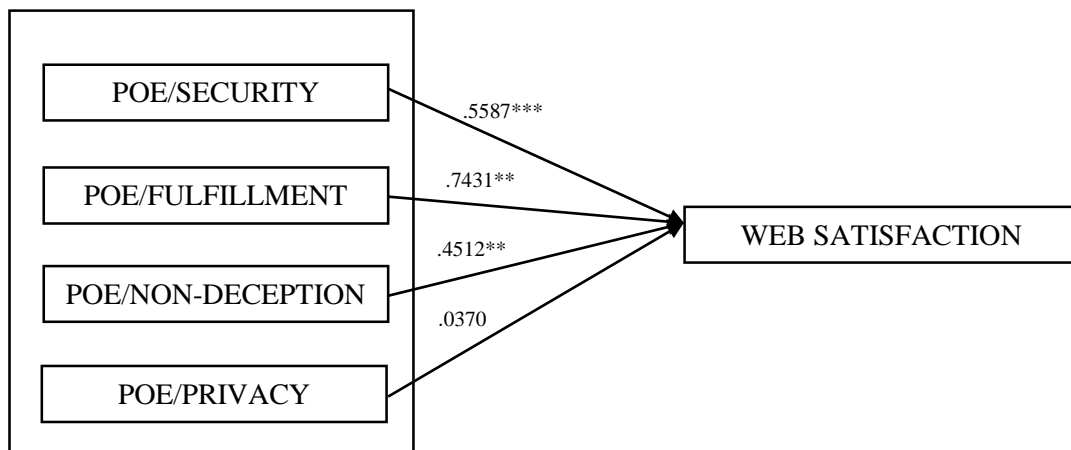


Figure 8: Stepwise regression coefficients of each research variables.

According to examine the five hypotheses of our study, the final results are summarized in table (24) as follows:

Table 24: Summary of hypothesis testing

Hypothesis	status
H1: security is related positively to customer satisfaction.	supported
H2: fulfillment is related positively to customer satisfaction.	supported
H3: non-deception is related positively to customer satisfaction.	supported
H4: privacy is related positively to customer satisfaction.	supported
H5: The POE has a significant effect on web satisfaction	not supported

Chapter 5

CONCLUSION

5.1 Findings of this Study

Considering the topic or proposed model, we examined the influence of consumer perception of online ethics on web satisfaction. POE(perception of online ethic) comprises four dimensions as security, privacy, fulfillment and non-deception. To examine the hypothesis, t test, correlation and regression were used for each component of POE. Regarding to t test, all the factors have a significant relation with web satisfaction and the correlation displayed a positive link as well. Hence, regression is applied in the next step to measure the weight of each factor on web satisfaction.

The results are explains as below:

- Security ($\beta = .4006$, $p < .001$)
- Fulfillment ($\beta = .6316$, $p < .001$)
- Non-deception ($\beta = .0.3645$, $p < .001$)
- Privacy ($\beta = .1973$, $p < .001$)

The given results confirm that all the independents are significant,one by one. In this regression equation R^2 represents as .2672 (security), .3745(fulfillment), .1874 (non-deception) and .0697(Privacy). In following, we accomplish analysis by step wise multiple regression as we append constituents of POE in the regression equation up to the point we achieve to insignificancy of one of the component. Therefore, it is concluded that privacy is insignificant in the equation of all POE's component.

Though, the basic article that was used for POE scale and estimation of POE's influence on web satisfaction, terminated with the same result presenting insignificance of privacy. The weight of other dimensions were given in the fourth chapter, Moreover, in step wise equation, R^2 is increasing considerably (59%) and it proves that security, fulfillment and non-deception, together are able to explain the variance of web satisfaction in the stronger and more accurate manner.

5.2 Implications and Suggestions

While the Internet growth overtakes further its infancy, plenty of issues have been rising up and some percentage of those are not solved that includes ethics context (Phukan, 2005). As scholars mentioned the absence of analysis that the internet ethics requires specifically, this study attempted to fill this absence in a limited extent. In this study multidimensional approach is used to capture all the dimensionality of the consumers' perception. Some studies suggested to not use the unidimensional approach because of its insufficiency to estimate consumers' POE and its complexity.

While ethics has a critical role to form and maintain longterm relationship of customers with company, company should run the commercial website that functions successfully from consumers' perception, ethically (Roman & Ruiz, 2005) and online retailers should understand how these ethical perceptions are shaped. Between four identified ethical dimension, security, fulfillment and non-deception seems to be a little more important than privacy.

We can interpret it as a circumstance in which customers do not want to experience monetary casualties while making transaction online which refers to security. based on this we can recommend retailers to encode the data while providing enough

information related to security policy. Multi-payment is the other way to make them sure about security as well as exhibiting witness and comments of customers to testify the assurance of website security in order to make them confident. Above all, reimbursement act an important role to enhance customers' security.

Coming to fulfillment dimension which confirms the adjustment of exact received product with what customers expected before, is our second ethical dimension. Accuracy and honesty in order to state information associated with ship or generally transportation data is essential and effective. Awareness of any changes or delay in delivery system can improve customers' perception. Similarly, non-deception has its effective role influencing customers' perception and can lead to customers' dissatisfaction. In online purchasing field, there is no chance for customers to evaluate the product physically. So, customers purchase decisions depends on the honesty and fidelity of the data given in the website about product or service. (e.g. Graphics, Product description and customer feedback). Therefore, post-purchase experiment may display as dissatisfaction of customers. To tackle this situation, retailers should not overstate about advantages and benefit of their product. Furthermore, inaccurate product graphic type (color, layout) are sensitive to some categories and contribute to motivate people for online purchasing. So, an erroneous presentation may strengthen dissatisfaction. In conclusion, retailers should guarantee the exact and quick delivery of the same product with exact quality and appearance that meet customers' expectation regarding the written information and comments in the website.

According to our result derived from our sample that explained in step wise regression equation, privacy does not have significant relation with web satisfaction. But if we consider it as a unidimension factor presenting ethic of online purchasing, it should be

observed in the context of ethics of online purchasing. Due to the fact that customers are concerned about their private information, they desire to feel sure that no one control their privacy during online transaction. Marketer should allocate a part including customers' comment and idea about privacy of online transaction whether they are/were satisfied or not.

All these four dimentions are essential for the industry that has been worked on, in this study. Fashion and clothes industry represent type of products which are critical to posses all these ethic dimensions when they are chosen by online shopper. Clothes and fashion product should be the exact one presented in websites even more than other section. Because clothes products shape our body and presents our characters, mood and feeling as well. Fashion is every where. Hence we should be careful about our chose. Beyond that,when it is chosen in the envoironment that is not tangible for customers to try it.

This study collected its data from the people who had experience in online shopping. Because we intended to focus on online shoppers. It whould be interesting if other studies work on the other population with different experience as browser and non-buyer customers. In addition, studies can focus on other variables comprising trust, attitude, word of mouth, purchase intention towards the future research.

5.3 limitations

The current study used educated people living in Cyprus as the reflective sample of online shoppers. Other studies may establish the result by employing students as a sample. To collect data from the almost same generation sample.

Second limitation is about culture which discussed as an important factor influencing online behavior. Cyprus is an international environment with varieties of cultures. It may present the more precise result if other studies focus on the sample comping from a same culture.

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