

RESEARCH ARTICLE

MOROCCAN CONSUMER PERCEPTIONS OF ONLINE RETAILER ETHICS: IMPACT ON REPURCHASE INTENTIONS & WORD-OF-MOUTH

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ABSTRACT

This paper aims to explore how the consumer perception regarding the ethics of online retailers (CPEOR) influences the repurchase intention and electronic-word-of-mouth. This paper engages in a netnographic study, where we analyzed 1145 publicly made comments on Facebook. Findings show that a negative perception of the elements of CPEOR, engenders negative consequences related to trust, RPI and EWOM and vice versa. This paper reveals the importance of ethical marketing in the context of e-commerce in Morocco, and suggests to take into consideration variables like trust and product category given their moderating role that affects the relationship among variables.

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INTRODUCTION

The Coronavirus profoundly altered global trends. Thus, e-commerce has emerged as a viable alternative and is regarded as the best in this situation. Coronavirus has had an impact on the entire world's e-commerce; it has changed the nature of business. Despite the challenges confronting retailers in e-commerce, such as extended delivery time, lockdown difficulty with movement control, social distance, and lockdown (Hasanat et al., 2020) consumers prefer e-commerce and avoid going to brick-and-mortar stores and congested areas. E-commerce has evolved into a strong alternative to brick-and-mortar stores, which means that consumers no longer need to visit physical stores to purchase goods and services (Kleisiariet al., 2021; Mădălina and Daniela, 2018). Ethical issues have become one of the most important topics in e-commerce since it provides an environment for unethical actions such as misleading/untruthful advertising, poor product quality, cheating, invasion of privacy, information misuse, and betrayal of trust (Yang et al., 2019; Choi et al., 2018). In this study we tend to explore how the CPEOR, especially RPI. In this research we are aiming to exhibit the importance of the ethical dimension of e-commerce in the Moroccan context, and explore the relationships between CPEOR and customer purchase/repurchase behavior.

More importantly, the purpose of this study is to explore in-depth, in the special context of Morocco, some variables that participate (mediates/ moderates) in the relationship between CPEOR, RPI and EWOM among online communities.

Theoretical background

E-commerce in Morocco: Coronavirus transformed the nature of global e-commerce (Bhatti, 2020). Moroccan e-commerce websites bloomed during the epidemic, and with the proliferation of internet access across Africa, e-commerce is thriving. Morocco ranks third in Africa for e-commerce friendliness, behind Senegal and Kenya (Morocco World News 2014). According to the Moroccan Interbank Monetics Center (CMI), merchant sites and billers' sites affiliated with the CMI processed 14.9 million online payments via Moroccan and foreign bank cards for a total of MAD 5.7 billion in the first 9 months of 2021, an increase of +48.4% in number and +30.5% in amount compared to the same period of 2020 (CMI 2021). The online payment activity of Moroccan cards increased by +48.1% in number of transactions from 9.7 million in the first 9 months of 2020 to 14.3 million in the same period of 2021, and by 29.9% in terms of amount, from MAD 4.1 billion to MAD 5.3 billion. In the first 9 months of 2021, Moroccan e-money activity recovered significantly.

The number of transactions is up 19.1% and the total value is up 16.7% from the same time in 2020. Moroccan issuers have issued 18 million bankcards, 10 million of which are contactless (CMI 2021). Domestic card activity in Morocco is up 19.1% in number and 16.8% in total.

E-commerce and Ethics: E-commerce is growing rapidly in Morocco. E-commerce must follow local customs and beliefs to be ethical. (Guzman, 2011) argues "in the economic field and since the time of Socrates, no thinker has questioned some basic principles that come to build the fundamental ethical criteria in economic behavior: ethics is related to values; those values must be widely settled in society; economic behavior must seek individual interest; and economic behavior must simultaneously seek collective interest." In the early 1980s, firms and professional organizations began implementing explicit codes of ethics in their operations (Agag, 2019). Consequently, scores of researches have been undertaken on the issue (Agag, 2019). E-commerce ethics must safeguard clients' safety. A business must understand the impact of perceived ethicality and ethical issues on brand image (Emma and Shaily, 2020), brand loyalty (Shara, 2013), overall performance and nonfinancial business performance (Vig and Dumii, 2016) and consumer buying behavior (Bose, 2019). E-commerce marketing ethics may seem unnecessary. Where moral concerns seem plain and simple to answer, it takes years of engagement to deal with them. Kazokiene and Virvilaite (2005) outlined four marketing ethical considerations. Marketing ethics may increase society's trust. Advertising and marketing's global standing is low. Sometimes-public dubious behaviors lead to consumer problems. All marketers are culpable, even if only a few uses these tactics. Organizational executives must be ethical. Second, marketers must operate ethically to avoid government regulation. Unethical activity may lead to strict laws. Ethical marketing helps rebuild public trust. Ethical behavior preserves a company's image.

The perceptions of consumers regarding online retailers' ethics: There has been a lot of research on consumers' perceptions of companies' ethical behavior (Limbu et al., 2011). Furthermore, numerous empirical studies have examined the role of ethics as a criterion in consumer behavior (Hiller, 2010; Roberts, 1995; Shaw and Shiu, 2003; Valor, 2007 as cited by: Limbu et al., 2011). Also, when compared to traditional retail settings, the ethical evaluation of customers and their expectations is formed differently on the internet. Nonetheless, when compared to traditional retail buyers, online consumers have a different profile (Azam and Qiang, 2014). Customers have a difficult time distinguishing between ethical and unethical practices, particularly in online transactions where interactions with the online seller consists on a technical interface. Contrarily, customers in brick-and-mortar stores, can draw conclusions about the retailer's ethics based on a variety of factors (e.g., employee attitude, appearance etc.) (Lee and Charles, 2021). CPEOR is a solid framework proposed by Román, (2007) for better measuring the perception of consumers regarding online seller ethics. Rather than evaluating each possible ethical element individually, this multidimensional scale has four measurements: security, privacy, non-deception, and fulfillment.

Privacy : Westin (1967) defines privacy as an individual's right to control, change, manage, and erase information about oneself and determine how, when, and to what level information is shared. Privacy problems arise when corporations utilize consumer data to better customer interactions. Collecting personal data by putting cookies on a buyer's computer without his agreement reduces privacy and weakens the online merchant's benevolence and authenticity, reducing trust (Alam, 2020). Abuse of personal data might have serious effects (Choi et al., 2018). Privacy issues can limit customer participation; consumers are more hesitant to provide sensitive personal information, reducing their relationship with the organization (Martin et al., 2017). Suh and Han (2003) found that website privacy and security boost trust. Online store security increases consumer trust (Alam, 2020). Privacy affects online

purchase intentions (Belanger et al., 2002) and confidence in online transactions (Román, 2007).

Security: Security, on the other hand, concerns the safety of the computer and credit card or financial information (Román, 2007; Lee and Charles, 2021). Security can be for the most part categorized into transactional (Liao, Z., et al., 2014; Liao and Shi, 2017), monetary security or non-monetary security (Román, 2007). Even though an online payment framework has the advantage of overcoming time and space when compared to an offline system, buyers' security concerns and the trust they place in frameworks are critical for expanding the use of these systems (Linck et al., 2006). Several studies found that flawlessness in security reviews increases trust in the online retailer. (e.g., Kim and Ko 2010; Román 2007).

Non-deception: Internet shoppers expect that retailers won't employ deceptive or manipulative tactics to sell them things. Misleading tactics arise when an internet retailer develops a false or deceptive impression or conviction in customers (Limbu et al., 2011; Agag 2019). Customers make product selections based on cognitive reality (Agag 2017). Exaggerating a product's features and advantages is one misleading approach in e-commerce, as in conventional commerce. Elbeltagi and Agag (2016) studied purchasers' inclination to buy from a comparable site again. Román (2007) demonstrated that non-deception affected Spanish consumers' trust and satisfaction with e-retailer websites. Alam et al. (2018) observed a positive association between trust and non-deception. Deceptive and manipulative actions will likely breed distrust.

Fulfillment: When a customer authorizes an exchange with an online merchant, a mental agreement is formed between the shopper and the seller that the seller will remain faithful to its commitments and fulfill it. More accurately, fulfillment refers to activities that ensure that customers receive what they ordered, including the time of delivery (Xiangyu and Lili, 2020), order accuracy, and delivery condition (Rita et al., 2019; Blut 2016). In an ideal word, online customers expect to receive the products they ordered in the quality, the quantity and in time as ordered, furthermore, the amount of money they pay must match the price listed in the website (Lee and Charles, 2021). Several studies found that fulfillment has a positive impact on trust (Alam 2020; Alam et al., 2018)

CPEOR Influence on RPI And Electronic Word of Mouth

CPEOR and trust: CPEOR and RPI rely heavily on online trust (Yang et al., 2019; Elbeltagi and Agag, 2016). Trust online helps users set appropriate website expectations (Gefen et al., 2003). Online trust is assuming one's shortcomings won't be misused online (Corritore et al., 2003). The client expects the e-retailer will look out for them. Trust is crucial in online commerce since the corporate environment is less verifiable and controlled (Reichheld and Scheffer, 2000). It's used by e-sellers. Marketing managers may reach many clients by promoting trust and honesty and limiting risk (Curt, 2008 as referenced by Alam, 2020). Brick-and-mortar study reveals that ethical business practices boost consumer trust in a company. Online buyer-seller trust is affected by customers' perception of security, a crucial CPEOR element (Yang et al., 2019; Román, 2007). Román (2007) found that privacy, happiness, and non-deception drive online trust. The CPEOR improves reputation, satisfaction, and trust. Trust and happiness predict RPI (Ahamed and Pham 2021). Alam (2020) discovered that ethics impact online trust. Trust online influences repurchases (Alam, 2020).

CPEOR, trust and EWOM: Knowing the factors of online purchase intention is important for academics and practitioners as online business and e-commerce grow. Meskaran et al. (2013) defined online purchasing intention as a consumer's intent to buy online. Word-of-mouth is the spread of knowledge about a brand, product, or organization (Harrison-Walker, 2001). With social media and other types of online communication, consumers may share their good and

bad experiences, sentiments, and views with friends and strangers anytime and anywhere (Cheung and To, 2016; Vorderer *et al.*, 2016). Consumers who feel duped or overpaid by a seller are more inclined to promote poor word-of-mouth (Cheung and To, 2021). Social exchange theory says businesses' ethical activities promote fairness. In a fair social trade relationship, consumers will reciprocate fair treatment from merchants by referring them to friends (Cheung and To, 2021). CPEOR boosts consumer word-of-mouth, according to Román and Cuestas (2008). Consumers will buy more from a retailer they trust (Román and Cuestas, 2008). CPEOR influences purchasing intention, word-of-mouth, and consumer satisfaction (Limbu *et al.*, 2011).

CPEOR, trust and RPI: Purchase and repurchase are the two stages of a consumer's buying behavior, RPI is defined online consumer as a consumer's intention to buy products or services from a given retailer's website again (Hsuet *et al.*, 2015). Consumer RPI is one of the success aspects of e-commerce, according to marketing studies (Liao *et al.*, 2017; Zhang *et al.*, 2011). Said otherwise, a consumer who has a positive RPI is a consumer who is keen to rebuy products/services from the same seller, whether it is online or offline. Knowing for fact that it takes more time and effort to recruit new customers than it does to keep old ones (Alam, 2020). As a result, repeat customers can be considered a critical component of competitive advantage and long-term performance in online retailing ((Choi and Mai, 2018); (Zhang *et al.*, 2011)). Academics and practitioners believe repurchase intent is a crucial success factor for online retailing, with implications for cost savings and earnings for the business's stakeholders (Rezaei and Amin, 2013). Price and product fairness positively affect customer attitude toward merchants, which affects purchase intention (Kumar and Mokhtar, 2016). Consumers tend to repurchase from a website with minimal perceived security, privacy, fraud, and reliability threats (Roman, 2010); (Yang *et al.*, 2009). CPEOR indicates consumer impression based on internet observation or personal experience. If clients are positive about the four factors, their CPEOR is high, which suggests they trust the online store (Lee and Charles, 2021). If trust outweighs perceived danger, consumers are more inclined to repurchase (Fang *et al.*, 2014). Gefen *et al.* (2003) found a positive connection between trust and transaction willingness. A higher level of internet trust is associated to a greater readiness to share personal information to deal online (Dinev and Hart, 2006). Sullivan and Kim (2018) discovered trust increases RPI. Plus, reciprocity arguments can foster trust and RPI (Sirdeshmukh *et al.*, 2002). Because trust decreases the fear of being exploited and manipulated, it increases use (Awad and Ragowsky, 2008). Trust in the website or online store will affect the likelihood of repurchase (Sullivan and Kim, 2018).

METHODOLOGY

This section provides a brief overview of the qualitative methodology, we conducted in this research. We have chosen Morocco as the focal country of our research given the rarity of studies conducted in the same area of research. Also, given the importance of the field of the emerging e-commerce in Morocco.

Netnography and Data collection: In this study, we choose netnography since it fits our situation best. It will let us study online customer-retailer interactions. Netnography responded to consumer demand by creating and extending output, as in test marketing, rather than addressing "user concerns about measurement issues or a lack of conceptual clarity" (Kozinets, 2012). Recent literature suggests netnography is appropriate for our inquiry. Netnography is used to track the influence of opinion leaders on consumer decisions (O'Reilly *et al.*, 2012), examine the nature of an online brand community (Mäläskä 20 and Nadeem, 2012), study level of participation, reciprocity and trust in online community participants (Alavi *et al.*, 2010), and know consumer perception of a brand (Camiciottoli *et al.*, 2012). Because netnography started in consumer

research, its first work was focused at them. It was geared towards cultural consumer researchers who were already using qualitative methodologies like ethnography and in-depth interviews (Belk, Sherry, and Wallendorf 1988; Thompson, Locander, and Pollio 1989, Wild 2012), as noted by Kozinets, 2012. We must follow 4 phases similar to ethnography: 1. Enter the virtual community; 2. Collect data; 3. Analyze and interpret data; 4. Respect the process' ethics.

The choice of JUMIA is justified by the following characteristics as suggested by (Kozinets, 2010):

- Group size and seniority: 19,148,279 Likes on Facebook page
- Heterogeneous and active members with high level of interaction; Our research on the page shows that subscribers come mainly from Morocco of different ages and gender. The level of their interaction is low.
- High and regular data flow; The page posts at least one publication per day (videos, live footage, photos, etc).
- Data rich in information and related to the research question.

We gathered 1546 Comment for 17 publications, after filtering the comments only 1136 Comments are left for the analyze. 569 comments are, 247 about fulfillment, 295 about non-deception, four for privacy and 21 about security.

RESULTS

Our research enabled us to identify the four dimensions that define the customer perception regarding the ethics of online retailers. In what follow we will present the answers of questions we asked before we started the study, and in the same time providing the results of our netnographic research.

Dimensions of customer perception towards the ethics of the online retailer, trust and repurchase intention: Our research enabled us to identify the four dimensions that define the customer perception regarding the ethics of online retailers. These dimensions play a role either combined and separated in influencing customer trust, repurchase intention and electronic word of mouth.

Privacy: As defined earlier, privacy refers to the right to control, modify, manage, and remove information about themselves and choose how, when, and to what level information is communicated to others. Jumia as an online retailer has a ton of advantages when collecting customers data. Using user's data allows the company to target a whole new audience that has the exact same characters as the ones that already used or bought from their website according to each category's specifics. Using Facebook Lookalike Audiences for example, works on the basis of the estimation of customer similarity based on the characteristics of a custom audience, as defined by the advertiser (Semerádová, T., *et al.* 2019). Using customers data allows an effective targeting that surpasses the traditional demographic and geographic criterions. And that allows to Jumia to have the right to use customers personal data freely and without any limits. According to Jumia privacy politics:

- We collect your personal data to provide and continually improve our products and services.
- We may collect, use, store and transfer the following types of personal data about you.

The data that Jumia refers to includes identity data, contact information, shipping address and financial data and also data concerning navigation on websites including information about searches, views, downloads and purchases. Data gathering broadens the scope of information collected from customers in terms of quality and quantity, ethical data collection is also critical. According to (Mogaji, E., *et al.* 2020) Customers' information must be safely shared, and data collection must take crucial ethical issues into account.

3. Les données que nous recueillons à votre sujet ?

Par données personnelles, on entend toute information qui peut être utilisée pour identifier directement ou indirectement un individu spécifique. Nous collectons vos données personnelles afin de fournir des produits et services sur mesure et afin d'analyser et d'améliorer continuellement nos produits et services. Nous pouvons collecter, utiliser, stocker et transférer différents types de données personnelles à des fins de marketing et d'optimisation des données personnelles. Jumia utilise également Google Digital Marketing pour proposer des offres ciblées pour certains produits et services à nos clients.

Vous nous fournissez vos données personnelles lorsque vous enregistrez vos données personnelles sur notre site web et nos plateformes mobiles et que vous effectuez des transactions avec ces derniers.

Les données personnelles que nous collectons comprennent :

A. Informations que vous nous fournissez : Nous recevons et stockons les informations que vous nous fournissez, notamment vos données d'identité, vos données de contact, vos données biométriques, votre adresse de livraison et vos données financières. Ces types de données personnelles peuvent inclure :

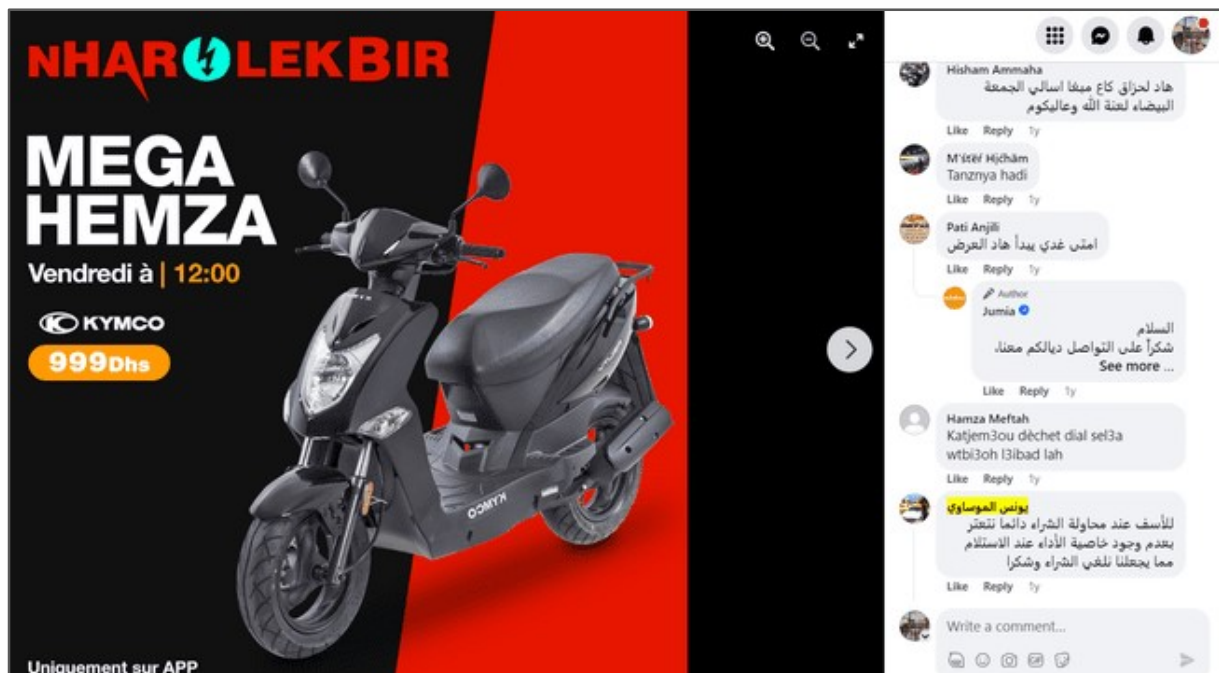
- les coordonnées (telles que votre nom, vos adresses postales, vos numéros de téléphone et vos adresses électroniques),
- des informations démographiques (telles que votre date de naissance, votre âge ou votre tranche d'âge et votre sexe),
- les informations relatives à l'inscription en ligne (telles que votre mot de passe et d'autres informations d'authentification),
- les informations de paiement (telles que les informations relatives à votre carte de crédit et votre adresse de facturation),
- les informations fournies dans le cadre de questionnaires en ligne (comme les réponses à des enquêtes de satisfaction des clients ou à des études de marché),
- les entrées/participations aux concours, et dans certains cas, vos préférences en matière de marketing.

B. Informations que nous collectons/générons automatiquement ou que nous obtenons de tiers : Nous collectons et stockons automatiquement certains types d'informations concernant votre utilisation de la marketplace Jumia, y compris des informations sur vos recherches, consultations, téléchargements et achats. En outre, nous pouvons recevoir des informations vous concernant de la part de tiers, notamment de nos transporteurs, de nos fournisseurs de services de paiement, de nos marchands/marques et de nos fournisseurs de services publicitaires.

Ces types de données personnelles peuvent se rapporter à votre appareil (tel que votre PC, votre tablette ou tout autre appareil mobile), à votre utilisation de nos sites Web et de nos applications mobiles (ainsi que de certains sites Web tiers avec lesquels nous avons établi un partenariat), et/ou à vos préférences personnelles, vos intérêts ou votre situation géographique. Voici quelques exemples de ces types d'informations :

Source 1: Jumia 2022.

Figure 1. Collected data by Jumia according to their website's privacy statement



Source 2: Author

Figure 2. Screenshot of Comments on Jumia's Facebook account

Customers must first consent to the acquisition of their data in order to accomplish this. Second, to ensure that personal details and information are eliminated, the data should be aggregated and anonymized. Finally, the data of shared customers should not be sold to a third party (Mogaji, E., et al. 2020).

- ... "Business Transfers: As we continue to develop our business, we may sell or buy other businesses or services. In such transactions, customer information may be transferred with other business assets." – Jumia

- Working with third party service providers: We engage third parties to perform certain functions on our behalf. Examples include fulfilling orders for products or services, delivering packages, analyzing data, providing marketing assistance, processing payments, delivering content, assessing and managing credit risk and providing customer service. - Jumia

Without consenting to the data collection clause, the purchase will not be completed. Which is ethically unacceptable. Jumia is not one

hundred per cent ethically correct when it comes to privacy ethical surroundings, but also, Moroccan customers, during our research, didn't give a lot of importance to their personal information except when it comes to financial information, they are a bit concerned. And that is what we are going to discuss in the security section. As shown in Table:1, only 3 comments among 1136 that cited something related to privacy.

- "I personally, don't buy from Jumia anymore because they canceled COD, and I don't trust them enough to reveal my financial information"
- Hi, why did you cancel the cash on delivery service, because not everyone has a credit card
- Unfortunately, when attempting to make a purchase, we always encounter the absence of the performance feature upon receipt, which leads us to cancel the purchase. Thank you. And I find it difficult to share my information.

The later statement is made by "يونس الموساوي" in which he expresses disappointment since the cash on delivery option is no longer available and the person finds it hard to reveal personal information.

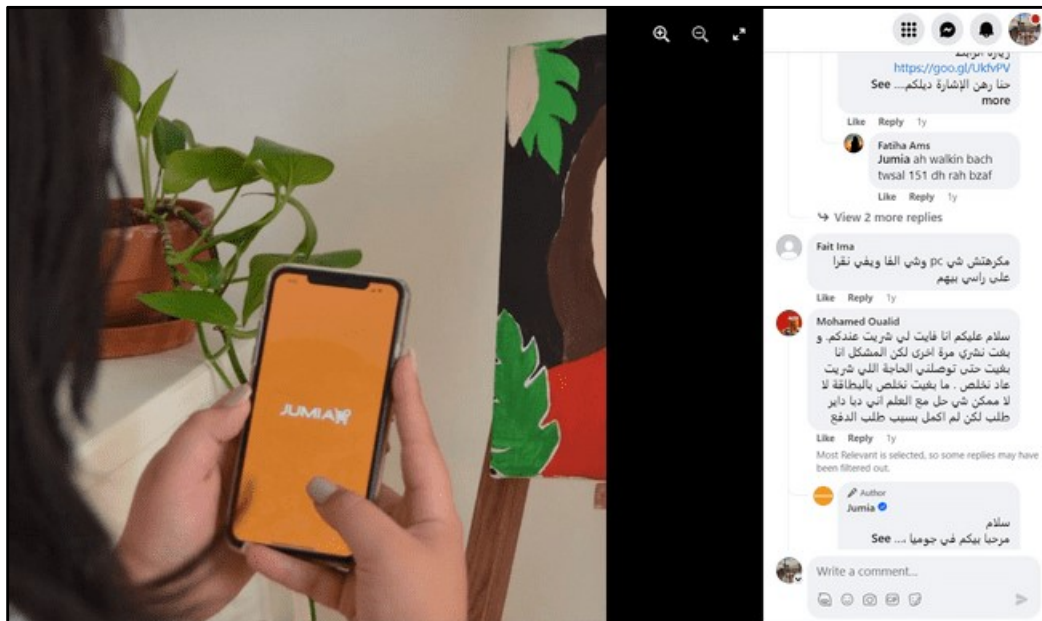
Security: When it comes to security, Moroccan customers are more concerned with financial information, even if they have no previous knowledge or experience with online payment (19 comments against 3 for privacy but the number is still insignificant). Which explains why there are customers who complained a lot about the absence of the Cash on delivery Option which shows that they lean more towards paying in cash than using Online payment where personal information is involved such as Credit card, address, phone number etc.

- "Why do you ask only for payment cards not like before when we could pay cash when the product is delivered"
- "Unfortunately, when trying to buy, we always feel that there is no performance feature upon receipt, which makes us cancel the purchase. Thank you"
- "Be sure to check the quality of the products, yesterday I received a double-walled glass. By washing it just with the tap it exploded in my hands. Thank God, I came out with small scratches and it was far from the face. I advise you..."
- "Why did you cut small cities from Cash on delivery, and we required them to pay by bank card before receiving ... I was a

Mouad Ermili	Tatwasal dik w9ita taytbloka application fach tatla9 taygouluk stock epuisé	تطهر اخطاء التطبيق ، عندما يحين ذلك الوقت ، تظهر اخطاء التطبيق ، stock لم يخزنونك بتفاد المخزون
Ramouda Ghalib	Mega tal9a	كذبة ضخمة Mega lie
Choukri Abdoou	بعيت هادو	I want these
Guieried Anas	العطر هادا ولا شنو	هل هذه سخيرية ام ماذا Is this sarcasm or what
Elmalki Mahdi	الزمن الجميل شي واحد يتروح ايننا كذاش؟؟	Some one explain hoow ? البعض يتروح كيف؟
M'stir Hicham	Tanznya hadi	Add 1000 DH HHAHAHA
Pati Anjili	امني غدي ببدأ هادا العرض	This is sarcasm هذا هو السخيرية
Ha Mza	Katjem3ou dechet dial sel3a wtbi3oh	When this offer will begin متى سيبدأ هذا العرض
		You gather bad quality merchandise and sell it to people تجمع البضائع ذات الجودة الرديئة وتبيعها للناس
		Unfortunately, when attempting to make a purchase, we always encounter the absence of the performance feature upon receipt, which leads us to cancel the purchase. Thank you. And I find it difficult to share my information
		لسوء الحظ ، عند محاولة الشراء ، تشعر دائما أنه للأسف عند محاولة الشراء دائما تتعار بعدم وجود خاصية الأمان عند الاستلام مما يجعلنا نلغى الشراء وشكرا وبصعب علي مشاركة معلوماتي
Elmehdi Routabi	bayna ghaykon b7al li andk	It's obvious it will be like yours
Khalid El Mazdioui	هاهو باش تهب فيه درية داير 999dh و عيش ا حويا	Here it is you can now pick your girl with it it's only 999Dh, enjoy
Nabil Khairany	MEGA HAMZA	The biggest lie in history of Morocco HAHHAHA Mega HEMZA
Abd Elmalek	Imta hadxi	When من
		sarcasm سخيرية
Sima Wähbf	chi Timax 530 bchi 2000dh	A Timax 530 for 2000dh (A motorcycle taht is expensive with a unbelivable cheap price to make a sarcastic comparison) مقارنة ساهرا
Soufiane Adam	Wach kayen l3ard m3a 16:00	Is the offerat 16:00
Hosny Ahmed	بعيت تعرف غير واش شراذ شي واحد اولاً عامليتناه غا	I want to know if someone bought it or is it only decorative
Aziza Oumacer	Jumia makat margoch la livraison ktar mns	For real, delivery costs more than the product, shame on you
SI Ma	وانته ماالتحشمو	Oh you scammers يا أيها المحتالون
Amin Ziani	Achmn application kadkhol Liha ila bghiti	Which app you use if you want to participate
Walid Zaidi	Wach 1000dh	is it 1000 dh
Lail La	Bghit whd	سيء مثل Kymco is bad so as your merchandise Jumia
		I want one

Source 2: Author

Figure 3. Screenshot of a translated comments from Jumia's Facebook Account



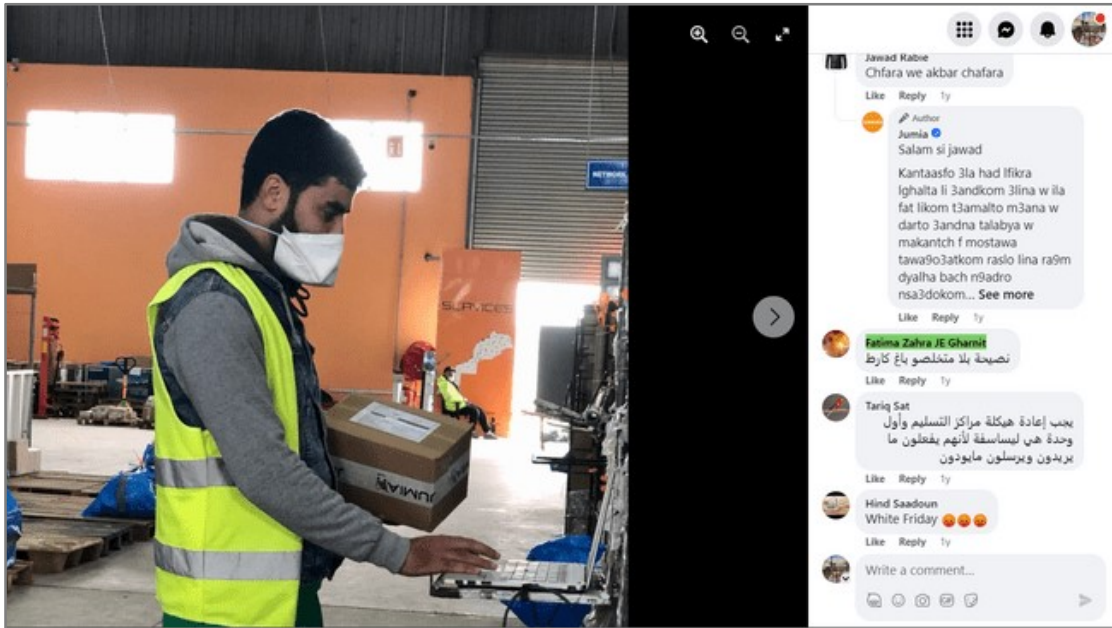
Source 3: Author

Figure 4. Screenshot of Comments from Jumia Facebook Account

customer and I had you, but unfortunately in the recent period, even something request was fulfilled... Come back as you were”

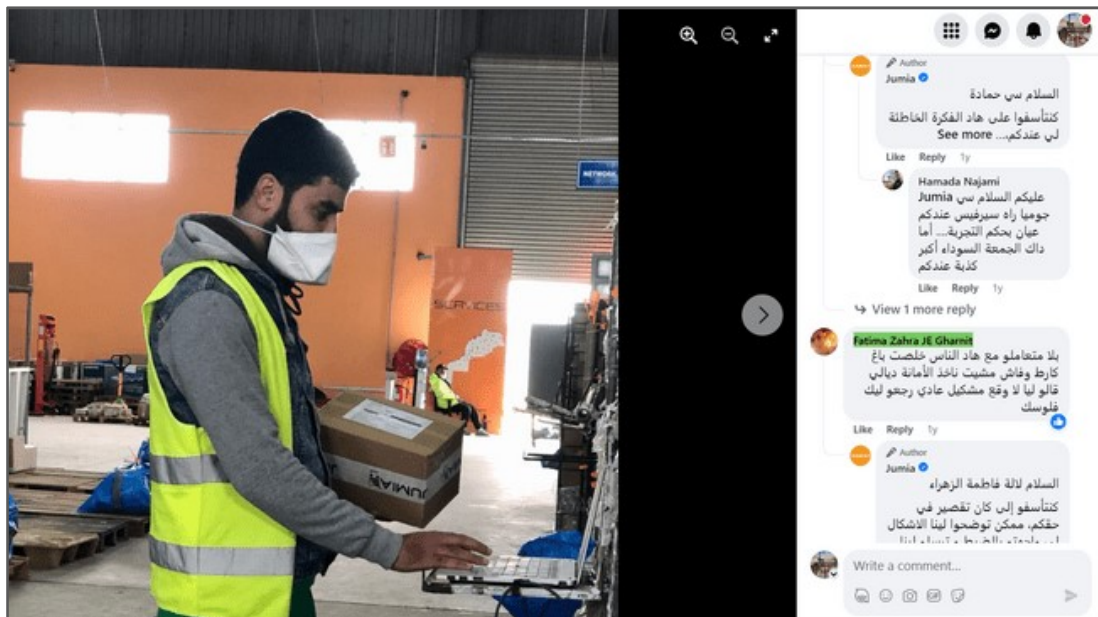
- “I don't advise no one to buy with a bank card from Jumia. These people are thieves, I canceled and order and they told me they're going to refund me in the app...when I complained they told me to wait a month to get my money transferred to my bank account”
- “Hi, why did you cancel the cash on delivery service, because not everyone has a credit card”
- “I bought from you, and I still plan to do again the problem is that I want to pay when I receive the product I don't want to use my credit card, I didn't complete a checkout because of this”

comment made by Fatima Zahra JE Gharnit that states: “An advice, Do not buy with card” and another comment that goes as follows: “Do not deal with these people I paid with card and when I went to get my order they told me something went wrong they will send you your money back” as shown in figure 10 and 11. We understand some persons perceive a risk regarding the use of online payment methods while interacting with Jumia. Note that what is shown in the Screenshot is written in Moroccan Dialect “Darija” and what we provided previously is the translated version. Studying Security in the Moroccan context differs from other contexts such as the European or the American one. Since, when it comes to the payment information where there is a lack of trust of customers in the online payments, and the restrictions that there are on credit card usage (Sguenfle, M., et al. 2018).



Source 4: Author

Figure 5. Screenshot of Comments from Jumia Facebook Account



Source 5: Author

Figure 6. Screenshot of Comments of Jumia's Facebook account

This last statement is a comment made by Mohamed Oualid. In which we understand that the person is more concerned about using their financial information to conclude a purchase. As it shows in the figure below. Other statements made by others are illustrated such as a

The results shown that customers are more concerned about the quality of, the delivery and cash payment method more than anything else. More customers are complaining about the cash on delivery

absence in the last months, which clarifies their readiness to buy from online stores, but not to pay online, with credit card or other online payment methods. This can be explained by multiple reasons such as the, the customer usually perceives a considerable risk in online payment due to frauds (El Haddad, G., et al. 2018), the restrictions and difficulties that customers face during the payments that leads to the to avoid online payment. According to (El Haddad, G., et al. 2018) website influence on the online payment decision is prompted by three mechanisms: effortlessness of use, security signs, and information quality. Moroccan customers, according to our study, have more fear to use their financial information to perform an online purchase. Therefore, it is not the phase of studying security issues when it comes to e-commerce in Morocco since customers are not all implicated in the online payment methods.

- “I personally, don’t buy from Jumia anymore because they canceled COD, and I don’t trust them enough to reveal my financial information”
- “IT IS NOT SAFE TO PAY ONLINE WITH JUMIA. I paid an order and a day after, another purchase with my credit card was made in another store without my knowledge... Be careful using your Payment information with these scammers.”

During our research we did not find concerns from the customers’ side about their personal information, which again empowers the idea that customers experience with online commerce didn’t get mature enough to rise deep ethical questionings, and higher expectations from to the online sellers. The study showed that Moroccan customers care more about the price-quality ratio and whether they will receive or not the product in time, as we will discuss later in this section.

Non deception: Non deception is when buyers accept that the retailer will not use manipulative ways to persuade them to buy the site’s products. These practices are mainly deceptive such as exaggerating the characteristics of a product. This issue may be the main and most important among others that Jumia website users encounters while purchasing from this website. Our result shown that customers complained a lot about 282 among 1136 content studied (24.8%) are about deceptive advertising by Jumia. Rather than the act of deception itself, this dimension focuses on the buyer’s perception of the online service provider’s deceiving/misleading methods. Beguiling techniques occur when an online store creates an impression or conviction in the minds of customers that differs from what would be expected of a buyer given reasonable knowledge, and that impression or conviction is untruthful or deceptive (Alam, S. 2020). According to (Xie, G. X., et al. 2011) deceptive advertising can take mainly 3 facets: Falsity, Omission and Implication as shown in the table below.

The table showcases the typology of misleading claims actions in advertising and we will present our research results accordingly. First, falsity as the false information providing, it focuses on non-factual information, while misleadingness arises when consumers draw erroneous inferences and establish misperceptions based on the literal assertions (Xie, G. X., et al. 2011). Jumia as the results shown provided its customers with a lot of false information whether about the price, the product quality and about sales promotions.

- *Me too I remarked that there is no 90% Off, stop fooling people and telling them that some ones have won, Personally I am a customer for years now and we Only want 50% off or 30% ...Stop the lies with 90%*
- *“You Mislead people” “Lies and Lies”*
- *Some articles are free shipped as shown in the description but when I order the shipping fees are counted*
- *The products with discount are of poor quality, sorry I got rid of everything I bought*
- *Thieves, Yesterday I purchased an item in the Mega Sale, they confirmed and after 2 hours they canceled the order for no reason. That is a clear proof that you are liars and scammers.*
- *Paying with credit cards doesn't work in JUMIA FOOD for weeks. Fix your system or stop your misleading ads*

Secondly, omission refers to Omission refers to situations in which advertisers hide material consumption-related information (Xie, G. X., et al. 2011). Misleading omissions in product promotion might be interpreted as a lack of transparency. Misleading omission refers to presenting insufficient information, which may disadvantage the consumer while making a purchasing choice (Zakariyah, L. 2015). If any information is accidentally ignored while promoting a product, it does not make the product immoral, but it may result in the buyer terminating the deal (Zakariyah, L. 2015). In our research on Jumia’s social media accounts, we couldn’t find direct omitting claims. Although, in the redirecting links to the product in the store we revealed some claims that are omitting like:

- *...it is scientifically proven*
- *The most powerful PHYSICAL AND SEXUAL male performance*
- *For a hotter and more feminine body*

When consumers believe advertisers plan to conceal crucial information about the product, their reactions may differ from when they believe such omission is a realistic standard. In overall in our study no customer complained about omission, which again can be explained by their incapacity to decide whether an ad is omitting or not (Xie, G. X., et al. 2011).

Table 1. Typology of Deceptive claims

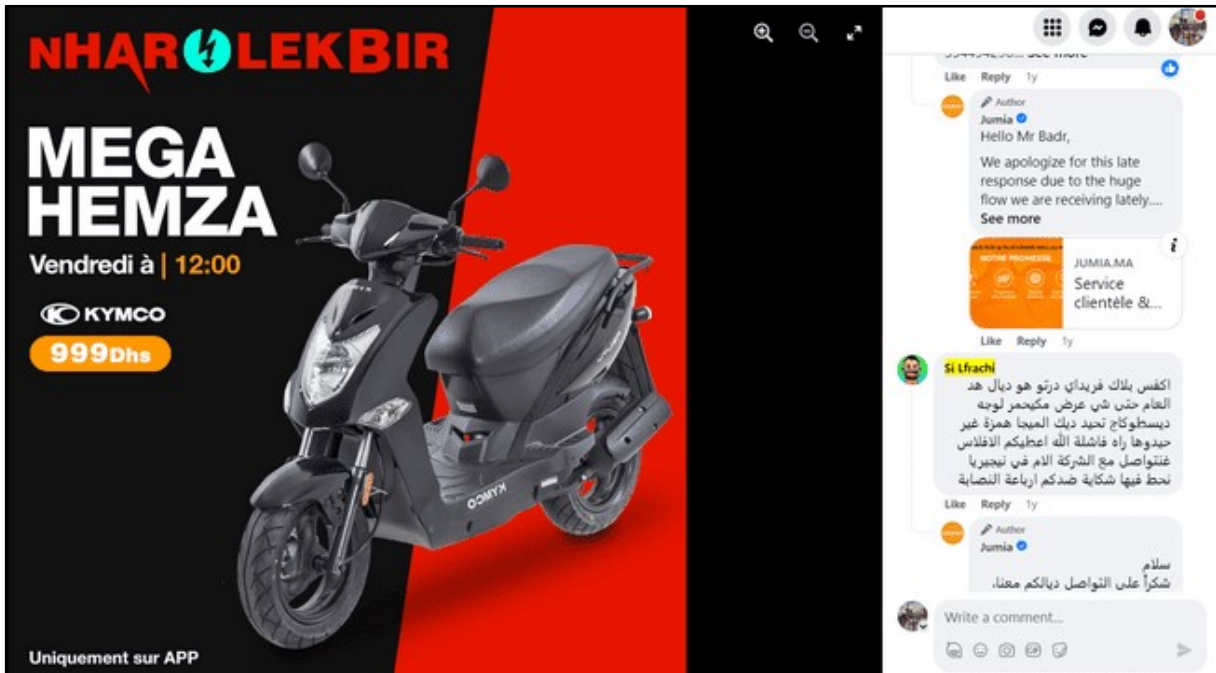
Type	Key Deceptive Element	Characteristic	Description	Example
Falsity	False information	Nonfactual	Claims/presentations that can be verified objectively as untruthful	“0 calorie!” (if the product contains more than 0 calorie)
Omission	Completely or partially omit material information	Incomplete	Claims/presentations that fail to disclose material consumption-related information	“Clinically proven!” (if without further justifications)
Implication	Semantic ambiguity	Ambiguous	Claims/presentations that use ambiguous narratives, terms, rhetoric, or artworks to suggest superiority	“Cheaper and better!” (if without substantiation)
		Atypical	Claims/presentations that showcase untypical occurrences or artificial effects as supportive evidence	“Lose 30 pounds in 2 weeks!” (if only effective for those who work out heavily)
			Conjectural	Claims/presentations that lack substantiation prior to launching the advertisements
	Speculative	Claims/presentations that imply superiority or certain attributes without solid evidence	“Safety Champion Brakes!” (if not safer than all other brakes).	
	Peripheral cues	Manipulative	Claims/presentations that create false beliefs or exploit existent false beliefs by highlighting the positive cues such as uniqueness, celebrity or expert endorsement, credible sources etc.	“0 cholesterol!” (if 0 cholesterol is an industry default and adds no particular value).

Source 6: Xie, G. X., et al. 2011

Intuitively, consumers who rely on advertising for information and believe problematic claims are more likely to be duped than those who rely on the control condition (truthful and full claims) or the corrected condition (questionable claims are deleted or revealed) (Xie, G. X., et al. 2011). Thirdly, implication: Many ostensibly deceptive claims are now implicitly manipulative rather than overtly wrong (Xie, G. X., et al. 2011). Solid evidence of deception by implication has been recorded in the literature. (Burke R. R., et al. 1988), for example, analyze four categories of claims in a study about attribute claims of ibuprofen-based brands: no attribute information, truth, expansion implications, and inconspicuous qualification implications. They discover that the implications of expansion and inconspicuous qualification boost respondents' incorrect attribute perceptions about headache pain alleviation, side effects, and speed of treatment (Xie, G. X., et al. 2011).

for other necessary services. Respondents tend to assume that this firm has the lowest total pricing due to erroneous assumptions. Assumptions such as:

- Anti-Cancer - Anti Cholesterol
- Smooth and gives more density to the hair, the comb is original, not like other popular products on the market
- Jumia birthday offers are available on the best mobile phones
- All your Ramadan needs are available through the link
- It maximizes your sexual performance by increasing your sexual desire
- Reduces bad cholesterol
- Prevents eye disease
- Prevents decline in cognitive function



Source 7: Author

Figure 7. Screenshot of Comments on Jumia's Facebook Account

Él Méhdil EL	وياه وياه	oh yeah oh yeah
Ahmed Ben Arba	كفى من بيع الوهم والضحك على الناس	توقف عن بيع الأوهام Stop selling illusions
Abdelhak Zouka	زعمنا مزاج بنادم تاتابق في هاد النصاية...	لا يزال الناس يظنون بظلال المحتالين people still trust these scammers
فادي عباد	كتبان في شكل ومن توصلت بيها لقيتها لا علاقة عاودت شريت صباط نفس المشكل شغلنا في شكل ولكن من توصلت بيها لقيتها غير سميبة صباط وبعاء جوج	bunch of thieves, I bought a sneaker that looks good on the ad but when I received it was nothing like it, same for the shoes..and I found it with bags of salt what would I do with salty You sons of #insults
Si Lfrachi	هاهو البلاك فريداي ديال بصح خيلنا من جوميا	here is the real black Friday Forget about Jumia
بدر الدين العلوي	كان خالصك موتور هاوا و بارسي كاش هههه	You needed one here it is a nd more cheaper hahaha
OuSama Az	لهونة	A good deal
hAM ١20	Bghit chi wahd ???	I want one
Saad Ismailly	Merci jumia voila une preuve pour votre respect customers. I placed orders in evening shows, but they were	شكرا لك Jumia ، هذا دليل على خداعتك Jumia Morocco A company that does not respect customers. I placed orders in evening shows, but they were automatically canceled
بدر بن الناصر	عرض مكيجمر لوجه ديسفوكاج لعيد. ديك الميجا همزة لير حيدوها راه فاشلة انه اعطيكم الافلاس غنتواصل مع الشركة الام في نيجيريا نلحظ فيها شكاية ضدكم ارباعة النصاية	هناك أي عرض يستحق الضجة. بدعون بالعروض hype. They claim mega deals but don't deliver; it's a total failure. I swear, you'll face bankruptcy. We're contacting the parent company in Nigeria to file a complaint against you, you bunch of scammers.
Si Lfrachi		Only lies
Mohamed Amine	Kdoub olah	هدو خطرناك these are dangerous
Halim Oujida	هدو خطرناك	the workers are first class scammers
Mehamad Tatawi	لي خدوم فيها نصاية من الدرجة الاولى لك نصو على	I made an order I almost forgot about it
Abdelilah Rochdi	wahd l order 3am hadi mabghach iwssel	
ام اريخ حيا	#IMAGE	#IMAGE
ام اريخ حيا	#IMAGE	#IMAGE
ام اريخ حيا	#IMAGE	#IMAGE

Source 8: Author

Figure 7: Screenshot of the translation process from the Moroccan dialect "Darija" to Classical Arabic then to English

Or in other studies, when a corporation promises to charge the lowest rate for a certain service, which is interpreted as competitors charge high prices, but fails to reveal that it charges more than competitors

Customers of Jumia showed negative reactions towards the brand, when it comes to black Fridays and Mega sales the majority of customers showed their dissatisfaction, and unwillingness to

repurchase again from Jumia. The main false claims that Jumia made are about discounts, Mega sales, Black Friday, free shipping and product prices. Which again enlarges the gap between customers and the brand due to misleading claims such as “MEGA HEMZA: Motorcycle “Kymco for 999Dh” and none of the commenters received or even succeeded to complete the purchase.

- I think only workers at Jumia benefit from this, after 5 mins from posting this ad, I clicked to buy the motorcycle and they told me that the product isn't available anymore, same for the phone. I think that they're just lying
- The biggest lie in the history of Morocco Hahaha... MEGA HEMZA
- check this one out, I will never forget when they made a Tv for 100 Mad hahaha
- I participated in Black Friday this year, and not a single offer is worth the hype. They claim mega deals but don't deliver; it's a total failure. I swear, you'll face bankruptcy. We're contacting the parent company in Nigeria to file a complaint against you, you bunch of scammers.

The last statement is the translation of a comment made public by Si Lfrachi, in which he expresses his disappointment in Mega HEMZA black Friday of Jumia. See figure 12.

For instance, findings from Darke and Ritchie (2007) showed that deceptive advertising engenders buyers' distrust. Despite the wide range of fraudulent claims, one key question is whether customers can recognize false claims. Customers exhibited a clear intention not to buy again from Jumia, as confirmed by the literature, that non-deception has a significant influence on repurchase intention (Agag, G., et al. 2014). In our research, customers are less ready to repurchase again from the same online retailer.

- *“Liars, I will never buy from you... May God take my revenge from you...”*
- *Scam, A big difference between advertising and what you actually sell, this is the last time I will ever buy from you.*
- *“I used to trust these ads but now I am not anymore, liars, scammers, I advise you not to buy from these ...”*
- *“I don't know if they're telling the truth this time,*
- *As proved by the TV commercial of Samsung, that all of this is just lies, the product is not available and you are just lying. You are not worthy of trust*

Findings of (Yang, Z., et al. 2019) showed that CPEOR has a non-direct effect on consumer repurchase intention through the mediation of consumer trust and perceived uncertainty. Customers claims, in our study, showed the lack of both trust and certainty. Said otherwise, the repurchase intention is out of question and customers are less likely to buy again from the same brand. As they expressed it directly in several comments. Non-deception as a subset of CPEOR is significantly related to repurchase intention (Agag, G., et al. 2014), and a bad perception to non-deception means less readiness to conduct the act or repurchasing from the store. In accordance with the literature Trust and repurchase intention are in a positive correlation (Zhou, Q., et al. 2019; Chinomona, R., et al. 2019; TY, E. P. R., et al. 2016; Bhusal, M. N. 2019; Rajan, E. P. T., et al. 2016;) Trust is a significant antecedent of e-commerce participation because it helps reduce social complexity by allowing consumers to subjectively eliminate undesirable yet possible behaviors of online sellers (Gefen, D., et al., 2003). Customers claims such as “I don't trust” “do not trust!” “Beware of using this website” that shows their distrust towards the website, are majorly related, in our research, to the repurchase intention. The trust or distrust is established by the gradual interaction between buyers and sellers (Sullivan, Y. W., et al. 2018). Consumers tend to modify their repurchasing decisions after an initial purchase by adjusting their current beliefs to new information (Gupta, S., 2007). Only when buyers are satisfied with their relationship with the seller do they develop a high level of trust (Zhang et al., 2011).

Finally, non-deception as a dimension of CPEOR appears to have an effect on repurchase intention through the mediation of customer trust (Elbeltagi, I., 2016; Yang, Z., et al. 2019). As, ethical problems play a pivotal role in the decision to re buy from the same brand, our research confirms the findings by the recent literature that states that the ethical issues in e-commerce contribute to a negative behavior towards the brand.

Fulfillment: Fulfillment is the activities that ensure that customers receive what they ordered, including the time of delivery, order accuracy, and delivery condition. Said otherwise, the seller must sustain their promises and deliver the product as shown in the advertising, with the same qualities promised and, in the time and place promised as well. Apparently Jumia is the label of the opposite of a “well perceived at fulfillment” in Morocco. When a troll contains “something of Jumia” it is understandable in Morocco that it refers to something that is not authentic and not real. Giving the number of times Jumia promised their customers to deliver something that, obviously, looks good in the ad, but deliver something that it isn't. and there are a lot of trolls that goes:

- Will smith of Jumia
- Benzima of Jumia
- When you buy “item” from Jumia

Trolls are an important element in social media and in a society in overall. According to (Phillips, W., 2015), trolling may be understood using a digestive metaphor: inspecting a bear's feces reveals a lot about what the animal has been consuming. Similarly, if trolling is a form of society's feces, researching the material trolls adopt, the jokes trolls make, and the groups trolls most frequently target reveals clues into society's cultural scene (Phillips, W., 2015). Trolling as feces frames trolling as a result of societal cultural creation. However, (Ortiz, S. M. 2020). findings imply that trolling plays a more active role in changing society. Trolling is thus not simply a result of an uneven society, but it is also a means through which ordinary users feel inequality. In our case and as said earlier trolls are the feces of a society, which means that it represents how the society perceives its surroundings. Trolling Jumia of not fulfilling their promises comes from their experience with the brand. Explicitly, many customers made a clear claim about this as it follows:

- I hope in the year 22 that the focus will prevail on customer orders with details...!!! Unfortunately, 3 times I received the wrong product
- I ordered from the application and I paid and I didn't receive anything. If anyone wanted to buy something he better pay when he receives the order
- I don't want anything from you, I just want my order to be fulfilled, I have been waiting for too long for my order to be delivered.
- Be sure to check the quality of the products, yesterday I received a double-walled glass. By washing it just with the tap it exploded in my hands. Hamdou li Allah I came out with small scratches and it was far from the face. I advise you...
- Why did you cut small cities from delivery, and we required them to pay by bank card before receiving? I was a customer and I had you, but unfortunately in the recent period, even something request was fulfilled... Come back as you were
- Hi, I ordered 3 collapsible buckets of 12.78 L and received 3 Buckets of 4L. is this not a scam ? (see figure)

For example in the following figures a post was made by jumia on November 17, 2022, about black Friday offers that will end on 29 November. Comments on the post were mostly negative. Here is the translation of few comments that appear on the screen:

Mounia El Mellouki says, in a comment she made public on this post that: *“Jumia are not reliable do not trust them”*. Majda Boukhriss :

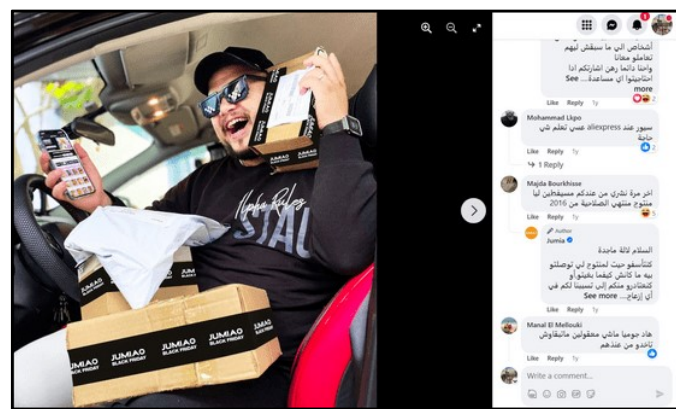
“This is the last time I will ever buy from you, you sent me an expired item from 2016”. Mohammad Lkpo: “Go learn from Aliexpress”.

In the following figures I illustrate some screenshots of the Post and comments and a part of the translation process made on Excel table. First from Moroccan dialect “Darija” to Classic Arabic, and From Classic Arabic to English. To ensure transparency.



Source 9 : Jumia Facebook account (Screenshot taken on 31/1/2022, at 7:17)

Figure 8. Example of a comment on Jumia's fulfillment



Source 10: Jumia's Facebook

Figure 9. Comments in Jumia's social media Facebook (Posted on November 17/2022)

Author	Comment (Darija)	Comment (Arabic)	Comment (English)
Youssef El Mellouki	كاتب لي كيب	كاتب لي كيب	Author
Abdel Ghel	Kabub	Kabub	Author
Aziza El Affrouq	salama ana dani demande dyal structure de processus e jallijha haja khra wana kont wakti daba wache	سلامة أنا داني ديمندة ديال بنية العمل ونازلت لي هاجة خرا وانا كنت وقتي دابا واحة	I am in a need of this but, they won't give me back my money?
Nadim Chahou	نادر من أصل براب	نادر من أصل براب	Author
Malika Lakal	Est-ce que vous allez respecter les clients	هل ستحترمون العملاء	Are you going to finally respect the customers
Fatmehma Bencher	زيتي لاني دابا ونازلت لي هاجة خرا وانا كنت وقتي دابا واحة	زيتي لاني دابا ونازلت لي هاجة خرا وانا كنت وقتي دابا واحة	Very expensive price and the product doesn't worth the price, fake prices, keep going promises and fake messages, may God take my revenge from you
Hajja Nabil	هناك رسالة ورسالة ورسالة في كل مرة	هناك رسالة ورسالة ورسالة في كل مرة	every time you come with excuses not to fulfill the order
Manal El Mellouki	هناك رسالة ورسالة ورسالة في كل مرة	هناك رسالة ورسالة ورسالة في كل مرة	This JUMIA are not Reliable don't buy from them
Youssef El Mellouki	هناك رسالة ورسالة ورسالة في كل مرة	هناك رسالة ورسالة ورسالة في كل مرة	Commit to anything else shop or experience with us or warranty, now with
Youssef El Mellouki	هناك رسالة ورسالة ورسالة في كل مرة	هناك رسالة ورسالة ورسالة في كل مرة	points of JUMIA you won't gain anything
Youssef El Mellouki	هناك رسالة ورسالة ورسالة في كل مرة	هناك رسالة ورسالة ورسالة في كل مرة	I thought a speak of products and you delivered them missing some items and
Youssef El Mellouki	هناك رسالة ورسالة ورسالة في كل مرة	هناك رسالة ورسالة ورسالة في كل مرة	missed to give me my money back

Source 11: Author

Figure 11. Translation of comments from Darija to Arabic and to English

The fulfillment factor has a significant impact on repurchase intention. (Heim, G. R., et al. 2001) also empirically demonstrated that offline characteristics such as on-time delivery, item availability, and simplicity of return, as well as web features, have a significant impact on repurchase intentions in Internet food shopping. However, previous literature suggests different expectations of order fulfillment across various product categories (Wan, X., et al. 2016). Given the difficulties connected with order fulfillment for retail stores carrying a diverse range of product categories, consumers are likely to be more understanding and have lower expectations of the fulfillment process for retail stores carrying a diverse range of product categories (Wan, X., et al. 2016). Although, previous studies showed that consumers with lesser expectations are more easily satisfied during the online order fulfillment process because their lower expectations increase the likelihood of positive expectation disconfirmation (Wan, X., et al. 2016). Consumer satisfaction with order fulfillment processes would become less significant in explaining variances in consumer repurchase intention as the number of product categories increased (Wan, X., et al. 2016).

Consequently, its contribution to consumer repurchase intention would be attenuated. Said otherwise, two stores with the same fulfillment strategies may be perceived differently by the moderating role of product category. Jumia as an online retailing brand, offering various product categories, face a huge ethical issue given the incapacity to fulfill orders in a way that hits the expectations of customers. Wan, X., et al. (2016) recommended offering a resource investment plan for online retailers based on their product variety decisions under category management and suggesting priorities for resource investments in online procurement and fulfillment with distinct product variety methods. Wan, X., et al. (2016) analyses integrated marketing and operational perspectives of e-business and investigate how the number of product categories and consumer satisfaction with order fulfillment processes may interact to influence consumer repurchase intention in an indirect manner. In accordance with the recent literature, fulfillment has an influence on repurchase intention (Cho, Y. K. 2015), which again fosters our interpretations about CPEOR having an influence on repurchase intention. But a negative perception of order fulfillment among other elements of CPEOR increases the chances of avoiding repurchasing from Jumia, given the fact that order fulfillment is the concretization of the promise made by the seller in the first time.

CPEOR elements and electronic word of mouth: Our research is basically based on comments shared on Jumia's Facebook posts, these comments represent the opinions of the customers about Jumia, its politics, ethics, products, etc. in a way that they share their experience with the store. And this is mainly what electronic word of mouth is about, it is referring to any positive or negative statement made by an individual and made available to everyone. This kind of personal communication is more credible and influential because it is mainly perceived as honest it is independent of companies and, thus, regarded as a dependable source of information, (Choi, J., et al. 2014). On one hand, the more customers interact in a group, the more likely it is that they will use electronic word of mouth to reflect their knowledge and boost their status as product experts (Abrantes, J. L., et al. 2013). On the other hand, the motive behind engaging in electronic word of mouth can be revengeful. According to Papan, M. C., et al. (2020) a service failure and may result in unfavorable experience reports reaching potential consumers, the negative statements are usually exhibited more strongly and with greater resilience, resulting in a skewed electronic word of mouth distribution (Wetzer I. M., et al., 2007). The question of customers willingness to engage in electronic word of mouth is answered implicitly in this research, since their participation by sharing their experiences and opinions is basically the foundation of the qualitative data we analyzed in our research. The comments of customers on Jumia's social media accounts constitutes the organic material that helped us identify ethical issues relation to the relationship between customers them and Jumia. As mentioned before, the vengeful behavior that leads to a negative electronic word of mouth, is stimulated generally by a service failure or the store fails to fulfill its promises. Negative electronic word of mouth is what characterized most off the comments, customers are mainly complaining about a delivery delay, a product quality that didn't match the expectations, a deceptive ad, a different product delivered instead of the one ordered, refund problems and other issues that are mostly ethical rather than organizational.

According to Aslam, S., et al. (2011), negative word of mouth always spreads faster and has the potential of destroying any business. The power of word of mouth in general is in its essence which is credibility. To simplify, an advice about a product from a family member, a friend, or even a stranger on an online open platform is powerful than advertisements from the selling company, given the fact that, mostly, these people have no interest in selling the company's products, and they wear no marketing hat, innocent as it is, their opinion is definitely influential. So, it is better to be positive. Also, negative word of mouth is more powerful than the positive (Lau, G.K. et al. 2001), and has a strong influence on customers that

are already familiar with the product Aslam, S., et al. (2011). In practice, while Jumia cannot directly control word of mouth, we suggest that they should put more effort into potential sources of word of mouth, such as building a positive organizational image, maintaining good employee relationships within the organization, and even cooperating with schools or career consultants. The connection between trust and electronic word of mouth can be positive and negative at the same time depending on the context. For example, in the American context the connection is positive contrarily to the Chilian (Farias, P., 2017) and Uzbekistani contexts that are collectivistic societies (Kamolov, J., et al. 2019). According the Hofstede, G (2001), a high uncertainty avoidance index means that this culture is more suspicious about uncertain events and tries to avoid undesirable outcomes. In these societies, people trust everyday contacts less rather than official experts and internet websites. If this index is low, individuals will trust other people more, yet a high rank indicates that people trust professionals and websites more than their social network relationships (Goodrich, K., et al. 2014). Morocco as a collectivistic society (Louahabi, Y., et al. 2020; Hennekam, S., et al. 2015; Ladhari, R., et al. 2015), joins the Chilian and Uzbekistani context, since people have close relationships with one another, care for one another, and value communal interests more than individual ones. And more importantly they trust each other (Yang, J. Y., et al. 2018).

Trust is a crucial element for electronic word of mouth, positive or negative. People’s willingness to exchange messages in social media highly depends on trust. According to Farias, P., (2017), the positive indirect association between trust and participation in electronic word of mouth occurs via "tie strength, normative influence, and voluntary self-disclosure," rather than informational influence and self-presentation. Trust is less gained by Jumia, according to our research. People perceive Jumia as untrustworthy, and they claimed their dissatisfaction with its services, especially when it comes to Fulfillment and Non-deception as elements of CPEOR. People expressed that they do not trust the brand and they will, not repurchase again from the store. But they still engage in electronic word of mouth, as untrust is negative its consequences are too.

- I read comments to see how your service is, and I found that no one likes it so far
- “Whoever has money GI save it do not trust them, I'm done complaining I've had enough
- I swear, I will never trust you, very bad service, lies and lies, I will block you and if I ever come across anything related to you, I will expose you
- Nobody buys from Jumia, all what you see in pictures is not a reality DO not trust them



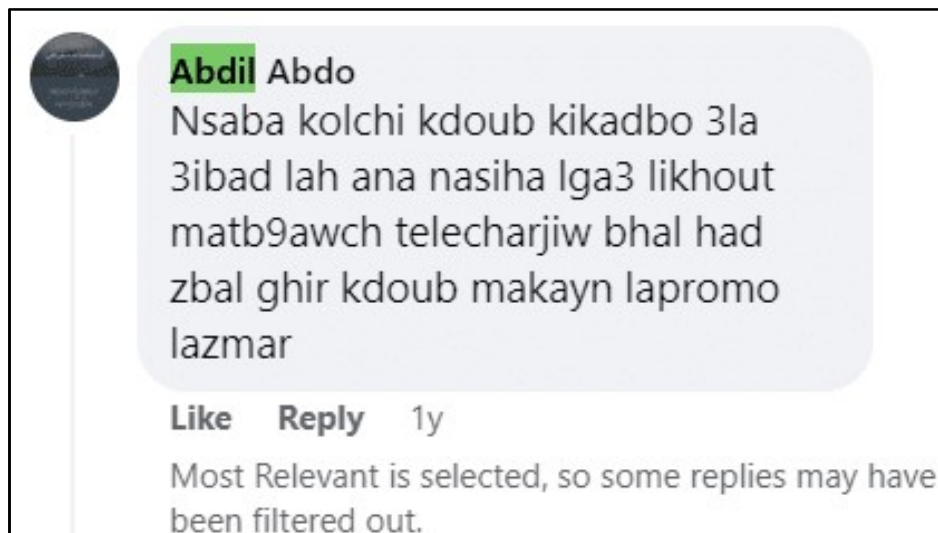
Source 12: Jumia's Facebook account

Figure 10. Comment From Jumia's Facebook Account

Author	Moroccan Dialect	Arabic	English
Ayman Sarot	Baraka man tanz	الجمعة السالفة دخلت للتطبيق باش نجرب العرض لكديرو كل الجمعة هي فالقول لعكست و لكن سديت التطبيق و حليتو حتى 4 مرات و هو بيدبر ليا الهاتف ، لوصولت بيه العدة ليه صراحة و اليوم غادي نجرب عوتاني ، شكرا جوميا على العرض و على الفرصة	العرض الذي يقدمونه كل يوم ، في البداية تم التنصت عليه ولكني أعدت لتفعيل التطبيق 4 مرات ونجح ، بصراحة تقيته في اليوم الثاني واليوم received it the next day and today I will try again, Thank you JUMIA for the offer and the opportunity
Fatiha Majd		دخلت للكومنتيرات باش نشوف كيفاش الخدمة ديالكم لقيت حتى واحد ما تيقولها فيكم زوينة ونا نخرج	I read comments to see how is your service, and I found that no one likes it so far
Abd El Jalil		هاد النوع ناع البيع والبراء خلووه لمانيه،أما لي جيعان ماتسا منو الغايور	بيع الجمعة السوداء لها شعبها ، أنها الناس الجشعون محتنون Black Friday sale have its own people, you greedy people are scammers
Abou Ranime		الصح اليوم من خلال عرض ديال التلفزة samsung التي دايرين في العرض ديال 12midi انه ماكين غير الكدوب وين الصباح ومنتج غير متوفر لئلاف ماكيناش الثقة فيكم بعيت عجانة شحال لمن؟	كما ثبت من خلال الإعلان التلفزيوني لشركة Samsung The product is not available and you are just lying. You are not worthy of trust غير متوفر وأنت تكذب فقط. أنت لا تستحق الثقة I want a dough machine how much is the price ?
عبد الغفور السلوي ريج الجنوب		Vous avez des télé conseillers de mauvais	

Source 13: Author

Figure 11. Screenshot of the translation of Comments From Moroccan Dialect to Arabic then to English



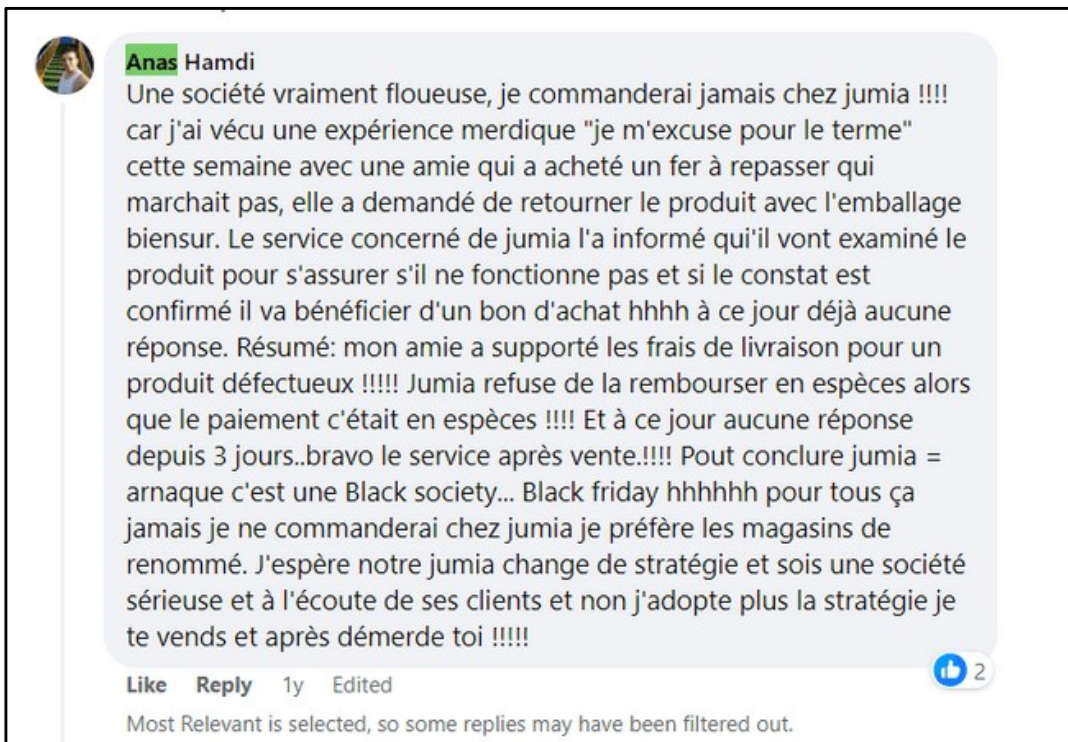
Source 14: Jumia's Facebook account

Figure 12. Comment From Jumia's Facebook Account

Meed Laamrani	#IMAGE	#صورة	#IMAGE
Meed Laamrani	#IMAGE	#صورة	#IMAGE
Williams Shakespeare	تا واحد ميشري من هاد جوميا غير نصايا او دكشي لي فتصاور مشي هو الواقع ماتيقوش فيهم	لا أحد يشري من جوميا ، كل ما تراه في الصور ليس حقيقة ولا تنق بهم	Nobody buys from Jumia, all what you see in pictures is not a reality DO not trust them
Thicc Mzn	Fuc*ing retards ach kt diro lkdoub	كذابون ، ليس من العار ترك الناس المحتالون ، كل شي ، كذب ، إنهم يكذبون على الناس ، أنصحك بعدم تحميل هذا مطلقاً ، لا يوجد عرض	You liars
Wakrim Wakrim Ta	#IMAGE	#صورة	#IMAGE
Maram Meryem	كذابيين محشوماش لخلو بنادم الحمس على والو أو عكر مكابنش يعني كدووووويوب	كذابون ، ليس من العار ترك الناس المحتالون ، كل شي ، كذب ، إنهم يكذبون على الناس ، أنصحك بعدم تحميل هذا مطلقاً ، لا يوجد عرض	Liars, isn't it a shame to let people
Abdil Abdo	3ibad lah ana nasiha lga3 likhout matb9awch telecharjiw bhal had zbal ghir kdoub makayn lapromo lazmar	مع jumia ، انتظرت عدة دقائق حتى موعد العرض في 1DH . وبعد عدة محاولات اشتريت منتجاً لم يكون متاحاً بعد التحقق من صحته. ما أفهم لماذا	Scammers, everything is lies, they lie on people, I advise you to never download this, there is no promo, or anything
Rachid lbourk	minutes l'heure d'une offre à 1DH, puis et après plusieurs tentatives, j'ai acheté un produit qui a été annulé après sa validation. Je me demande encore pourquoi	مع jumia ، انتظرت عدة دقائق حتى موعد العرض في 1DH . وبعد عدة محاولات اشتريت منتجاً لم يكون متاحاً بعد التحقق من صحته. ما أفهم لماذا	With jumia, I waited several minutes for the time of an offer at 1DH, then and after several attempts, I bought a product which was canceled after its validation. I still wonder why

Source 15: Author

Figure 13. Screenshot of the translation of Comments From Moroccan Dialect to Arabic then to English



Source 16:Jumia's Facebook account

Figure 146. Comment From Jumia's Facebook Account

ya seyn	يا سيون	لي كيسولو على العرض دجوميا فود. ديري raf-4kd7r كونط جديد واستعمل هاد الكود 40dh والى خلصي بلا كارط التزيد تنقص ليك 50% وبالصحة والراحة الله يجازيكم متفاوض تصيفطو ليا الملحَة ولا الرجعها ليكم مع ليرفور صيفطو بيمو	Food new account and use this code raf-4kd7r, you will benefit from a discount of 40 dh for you, and if you pay with the card, you will be discounted by 50% and in health and comfort Please stop sending me bags of salt or I will send them back with the deliverer
Majdoulin Khadiri		Une société vraiment floueuse, je commanderai jamais chez jumia !!!! car j'ai vécu une expérience merdique "je m'excuse pour le terme" cette semaine avec une amie qui a acheté un fer à repasser qui marchait pas, elle a demandé de retourner le produit a...Méfiez vous	شركة غير مستقرة حقاً ، لن أطلب من جوميا أبداً !!!! لأنني مررت بتجربة سيئة "أعتذر عن المصطلح" A really flaky company, I will never order from jumia !!!! because I had a crappy experience "I apologize for the term" this week with a friend who bought an iron that didn't work, she asked to return the product to...Beware
Anas Hamdi			
Ayoub Sellaji	#IMAGE	#صورة	#IMAGE
Myabdelkarim Elidr		غرفتنا بكذب عندي ايفون 13 في بغاه مرجبا لمن زوين	You lie too much I have iphone 13 welcome
Ajir Maghribi		العروض ديال الالغاء لي موجودين عندكوم نثري من اسواق بالقرب مبي ولا نثري من عندكم شي ورة...	cancelling offers is all you have hahaha Only mockery, I rather buy from nearby markets than buy from you
Amir Amzal			

Source 17: Author

Figure 17. Screenshot of the translation of Comments From Moroccan Dialect to Arabic then to English

- Scammers, everything is lies, they lie on people, I advise you to never download this, there is no promo, or anything
- "A really flaky company, I'll never order from jumia !!!! because I had a shitty experience this week with a friend who bought an iron that didn't work, she asked to return the product with the packaging of course. The relevant jumia department has informed her that they will examine the product to make sure it doesn't work and if the finding is confirmed she will receive a voucher hhhh to date already no response. Summary: my friend has incurred delivery costs for a faulty product !!!! Jumia refuses to refund her in cash even though the payment was in cash !!!! And to date no response for 3 days..bravo the after sales service!!!! To conclude jumia = scam it is a Black society... Black friday hhhhhh for all that I'll never order from jumia I prefer reputable stores. I hope jumia will change its strategy and become a serious company that listens to its customers. No, I won't adopt this strategy anymore, I'll sell you and then you'll be on your own !!!! A really flaky company, I will never order from Jumia !!!! because I had a crappy experience "I apologize for the term" this week with a friend who bought an iron that didn't work, she asked to return the product to...Beware"

CONCLUSION

It is surprising how people worldwide adapt so quickly with new technologies. Buying from online stores is now a daily activity, more automated, easier to conduct and available on multiple channels. Morocco as a north African country, that is considered as one of the leading countries when it comes to e-commerce, despite the conjectural situation related to difficulties related to online payment and other societal problems such as the avoidance of having bank accounts by the majority of Moroccans. The ethical perception of an issue may be different from a context to another, given the local cultural differences and values. Ethics are important as regulators in human interactions, they must be taken into consideration in all aspects of life, in business and its substances. Morocco as collectivistic society with high religiosity score (Balambo, M. A. 2013), tend to have values and ethical perceptions originated from traditions and religion. The objective of our study is to discover how people perceive ethical issues related to Marketing in e-commerce context, and how this perception influences their repurchase intention and engagement in the electronic word of mouth. Our findings showed that the more negative it is the perception towards an ethical issue the more the negative are the consequences. Moroccan customers showed their engagement in negative electronic word of mouth, since the majority of comments are negative, containing stories about their experiences with Jumia and expressing their dissatisfaction with the store's services.

As it occurred in our study, Moroccan customers showed less worries about their personal information, and no comments are discussing the problem. Contrarily to other contexts such as the American context where customers are concerned about the use and the sale of their personal information (Barnes, M. E. 2006), and 78% are hesitant to buy online due to the necessity of using personal information (Bajdak A. 2013). Thus, customers showed their lack of confidence when it comes to using their payment information, even with no previous experience customers are less keen to pay online and consequently sharing their payment information. We conclude the Moroccan customers perceive a high risk when it comes to online payment due to frauds, the restrictions, and difficulties that customers face during the payments that leads to the to avoid online payment. This avoidance to share payment information, which is also translated by high-risk perception when it comes to security, can be interpreted as the absence of prompting elements that influence the online payment decision that are effortlessness of use, security signs, and information quality (El Haddad, G., et al. 2018). Understandably, Moroccan customers know and appreciate the value of money in general,

contrarily to the value of personal data, that is nowadays plays a major role in digital marketing in general and that costs millions for companies to gather, analyze and use. This may be understood by the newness of such activities like online selling, where data plays a major role in the process of targeting, positioning, and selling, in collectivistic and countries like Morocco. Our results show that customers are less forgiving when it comes to beguiling techniques that occur when an online store creates an impression or conviction in the minds of customers that differs from what would be expected of a buyer given reasonable knowledge, and that impression or conviction is untruthful or deceptive. The negative reactions, that are expressed in the comments, towards the deceptive claims explains that customers are familiar with such actions in brick-and-mortar stores.

Thus, the fact that the act doesn't reflect the promise is unforgivable even if the online seller makes actions to reconcile such as refund or changing the product. In our case, Jumia adopted, intentionally or unintentionally, unethical acts that are deception of customers, absence of a clear refund strategy (negative comments about customers not receiving their money back after returning the wrong product etc.) and exaggerating the characteristics of a product which constitutes the essence of deceptive advertising. Ludwig, S., et al. (2016) argue that deceivers can manage illocution by making false assertions concealing relevant information or exploiting ambiguous language elements that conceal the truth, resulting in an insincere speech performance in brief, the sincerity of a speech act is determined by the speaker's intention as expressed in his speech. Explicit cautions about potentially deceptive behavior might raise people's suspicions and increase their susceptibility to deception (Xiao, B., et al. 2011). As previous literature showed that suspicious receivers had a better chance to detect deception than unsuspecting ones (eg. Biros et al. (2002), George et al. (2004), and Grazioli (2004)) as cited by Xiao, B., et al. (2011). Thus, we suggest that the negative reactions of customers towards the deceptive claims are a positive sign, since customers are being more vigilant towards such activities, and they will be more ready to detect deception. Which we hope will improve the quality of service of online sellers in our country.

Finally, fulfillment showcased its influence on repurchase intention and its high importance as an influential element in CPEOR. We conclude that Jumia as a store that offers a variety of products, faces a huge issue related to fulfillment, given two main factors: first factor is that fulfillment represents the concretization of the promise of selling and delivering and everything, it is the final step in all the process since targeting. Secondly, fulfillment strategy seems to be not flexible given the numerous product categories that the store offers, and according to the literature for various product categories fulfillment strategies should be as numerous. Fulfillment is an influential element on trust, repurchase intention and electronic word of mouth. Our results showed that a negative perception of fulfillment in the context of e-commerce, lead to a negative electronic word of mouth and avoidance of repurchase behavior. We suggested that Jumia multiplies its strategies related to fulfillment and ensure a good service quality, that will, hopefully help the Company reconcile with customers and convey them to adopt a not vengeful behavior towards the brand.

Limitations and future research: We exploited netnography as an exploratory methodology, which is concerned with discussions, content, and discourse as well as context. It is critical to delve further into the reasoning behind the words, forums, photos, and visual presentations. However, such approaches continue to face numerous criticisms regarding subjectivity and the danger of prejudice (Ryan, 2017). According to (Sadovykh, V., et al. 2017), netnography have four major limitations: (1) A single netnographic cycle may not be able to unearth all of the richness of the phenomenon under study; (2) the phenomenon itself may be growing rapidly, particularly given that we are examining a phenomenon anchored in the digital virtual universe. (3) The first cycle may have many errors and omissions, and (4) a single netnographic cycle may have examined an outlier within

the phenomenon, which cannot be generalized. The most significant disadvantages of netnography include the lack of control over the study population's sampling structure, as well as the lack of a questionnaire, interview schedule, observation plan, or other research framework or strategy for data collecting (Prior, D. D., et al. 2012). These disadvantages may bring bias into the results, which is especially important when attempting to generalize the results to the entire population (Prior, D. D., et al. 2012). Another crucial component of netnography is the inability of capturing the extent of offline interactions among community members, allowing for dissonance between respondents' online and offline representations.

Amongst our research limitations we cite: the data is mainly comments, that remain short and not suitable for using content analysis software, so the translation, analyze and interpretation of the data is manually conducted by the authors. Except for the extraction of the comments where we used a web extension (Instant data scraper) that didn't include images and focused only on textual content. Also, it requires certain skills of the researcher such as empathy, that we do not judge ourselves as having higher or lower empathy since it is subjectively measured. Second, the negativity dominance in content we gathered can be interpreted by the inaccuracy of the other comments in the same post for example 5 commentators of 10 tell their real story with the brand the rest is either asking questions about a product, promoting for their accounts, sharing promotion codes, asking people to pray for the prophet, ... or other comments that we couldn't include in the study given their irrelevance, also, the identity of the members is not always known or false (false profile).. Further deep and offline study can help interpreting better the phenomenon and extract deep results. Thirdly, the translation process that we adopted is complicated given the cultural and linguistic differences, that we took into consideration, in order to maintain the meaning of the text. Original texts are majorly from *Moroccan Darija*, which is a local dialect also called Moroccan Arabic. This dialect is oral but not written language, Moroccans use latin or Arabic letters to write *Darija*. We translated texts manually from Moroccan Darija to Classic Arabic, then then used different online websites dedicated to translation (eg. Deepl, Google translation) to translate texts from Classical Arabic to English. The long process of translation and the multiplicity of its steps may cause losing meaning in the process. It is difficult to generalize the results of the study for certain themes because it only studies the members' communications and not their behavior in the real context (Bernard, 2004). Seeking generalization, this work is a first step to a deep study with bigger time-based and analytical dimensions. The study must take the offline behavior into consideration as well. We discovered in this study the role of trust as a moderator variable in the relationship between CPEOR and EWOM and RPI. We also explored the role of such variable like product category that will help understanding customer reaction towards the brand and that may give different results if taken into consideration. Irrelevant contained insults, laughs, critics against the influencer that Jumia partnered with, questions about how to use the app, and other that we couldn't interpret giving the inaccuracy, and our incapacity to identify who is behind the profile commenting, is it mature person, male or female, real or fake account etc. which increases the necessity for a study that takes into consideration the offline behavior of customers. Also, some negative comments that contained insults and dissatisfaction with no further explanation are considered as irrelevant, because unless we went deeper to analyze the unsaid, we cannot conclude anything directly from these comments. Also, half of the content we analyzed after the filtration is categorized as irrelevant. Which means that we should conduct a study about factors that influence the customer brand engagement in social media in context of e commerce, and its relationship with the customer perception regarding the ethics of the online retailer. Taking into consideration the cultural external factors that may be implicitly discussed as the discussion about ethics avails. To find more meaningful results, we will conduct a quantitative study in the continuity of this exploratory study in which we verify the influence of the perception of the ethics of the online retailers on repurchase intention and electronic word of

mouth through the moderation of product category and the mediation of online trust.

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