

# Dimensions and determinants of the ethical consumer behavior in e-commerce

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University of Zagreb

Faculty of Economics and Business

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**DIMENSIONS AND DETERMINANTS OF THE  
ETHICAL CONSUMER BEHAVIOR IN  
E-COMMERCE**

DOCTORAL DISSERTATION

Zagreb, 2024



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Supervisor:

Blaženka Knežević, PhD

Zagreb, 2024



Sveučilište u Zagrebu

Ekonomski fakultet

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# **DIMENZIJE I ODREDNICE ETIČKOG PONAŠANJA POTROŠAČA U E-TRGOVINI**

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Mentor:

Prof.dr.sc. Blaženka Knežević

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Blaženka Knežević, PhD

Blaženka Knežević, PhD, is a full professor with tenure at the Department of Trade and International Business, Faculty of Economics & Business, University of Zagreb. She obtained her doctorate in Economics and Business Economics, specializing in the role of knowledge in value creation within distributive trade, at the same institution. Over her academic career, she has taught a wide range of courses, including Electronic Commerce, Procurement Management, Information Systems in Trade, and Supply Chain Management, both in Croatian and English. Prof. Knežević has been a visiting lecturer at numerous prestigious universities, including Duale Hochschule Baden-Württemberg in Germany, Universidade Europeia in Lisbon, and the University of Stirling's Institute for Retail Studies in Scotland. Her international academic engagement extends to universities in Poland, Serbia, Bosnia and Herzegovina, and Lithuania.

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‘A little knowledge that acts is worth infinitely more than much knowledge that is idle.’

- Khalil Gibran

In an era where consumerism reigns supreme, and our choices resonate far beyond immediate gratification, I have explored the dimensions and determinants of ethical consumer behavior in e-commerce. This topic is not merely academic; it reflects a profound understanding of how our daily actions contribute to a larger societal impact. Throughout this long journey, I have been blessed with remarkable support that has made this exploration possible.

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Eva Pavić

## AUTHORSHIP STATEMENT

I hereby declare and confirm with my signature that this doctoral thesis is solely the result of my own work, based on my research and relying on published literature, as evidenced by the notes and bibliography used.

I declare that no part of this thesis has been written in an unauthorized manner, meaning that it has not been copied from unreferenced work and that no part of this thesis infringes upon anyone's copyright.

I also declare that no part of this thesis has been used for any other work in any other higher education, scientific, or educational institution.

Zagreb, 14.10.2024

A handwritten signature in black ink, appearing to read 'Eva Pavić', written over a horizontal line.

Eva Pavić

## Summary

The thesis explores the dimensions and determinants of ethical consumer behavior in e-commerce, with a focus on the political, sociological, and environmental factors that influence purchasing decisions. It also examines the moderating effects of generational and socio-economic characteristics, providing a comprehensive understanding of how consumer ethics, traditionally studied in brick-and-mortar retail, extend into the digital marketplace. By integrating elements of consumer ethics with the context of e-commerce, this research addresses a significant gap in the literature and highlights the importance of ethical consumption these days increasingly digitalized economy. The study is particularly relevant in an era where consumers are becoming more conscious of the environmental and social impact of their purchasing decisions, especially younger generations.

The research methodology employed a quantitative approach, using a structured survey distributed to consumers who had made recent online purchases. The data was analyzed using structural equation modeling (SEM) to explore the relationships between consumer ethics and online purchasing behavior. The results demonstrate that political, sociological, and environmental concerns are significant determinants of ethical behavior in e-commerce. Additionally, the moderating role of generational and socio-economic factors was confirmed, with younger and more affluent consumers showing greater concern for ethical issues in their online purchases. These findings have practical implications for businesses, emphasizing the need for ethical marketing strategies that resonate with environmentally and socially conscious consumers. Moreover, these findings are a solid foundation for further examination of ethical behavior, and they offer useful direction for adjustments of business strategies in the digital environment that need to be studied not only in general but also depending on the product category offered in e-commerce.

Keywords: consumer ethics, e-commerce, political dimension, sociological dimension, environmental dimension, generational differences, socioeconomic factors, structural equation modelling

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## **Prošireni sažetak**

Doktorska disertacija pod naslovom "Dimenzije i odrednice etičkog ponašanja potrošača u e-trgovini" istražuje ponašanje potrošača s posebnim naglaskom na etičke aspekte njihovih odluka u online kupovini. Istraživanje se temelji na ispitivanju utjecaja ključnih dimenzija etike potrošnje—političkih, socioloških i okolišnih čimbenika—koji su uobičajeni za tradicionalnu maloprodaju, no ovim se radom ispituje njihova važnost i u elektroničkoj trgovini. Također, disertacija se bavi generacijskim i socio-ekonomskim odrednicama, ispitujući kako različite dobne skupine, razine obrazovanja i prihoda oblikuju etičko ponašanje potrošača u digitalnim okruženjima. Ovi su ciljevi istraživanja realizirani kroz razvoj nekoliko ključnih hipoteza koje su empirijski testirane kako bi se dobio detaljan uvid u dinamiku etičkog ponašanja u elektroničkoj trgovini.

Disertacijom su ostvareni sljedeći znanstveni ciljevi: SG1: Ispitati utjecaj političkih, socioloških i okolišnih dimenzija etičkog ponašanja potrošača na njihovo ponašanje u elektroničkoj trgovini; SG2: Utvrditi utjecaj generacijskih odrednica na etičko ponašanje potrošača u online kupovini, s posebnim naglaskom na razlike između mlađih i starijih potrošača; SG3: Ispitati utjecaj socio-ekonomskih čimbenika poput obrazovanja i prihoda na etičke odluke potrošača u elektroničkoj trgovini; SG4: Istražiti moderirajući utjecaj kategorije proizvoda na etičko ponašanje potrošača, te kako se različite etičke vrijednosti mijenjaju ovisno o vrsti proizvoda koji se kupuje; SG5: Pružiti teorijske i praktične implikacije za poslovne subjekte u e-trgovini, kako bi im se pomoglo u razvoju učinkovitih marketinških strategija usmjerenih na poticanje etičke potrošnje. Disertacija također ima praktičnu svrhu povećanja svijesti o važnosti etičke potrošnje u e-trgovini, pružajući smjernice za poduzeća koja žele poboljšati svoje etičke prakse i pridobiti lojalnost potrošača s izraženom etičkom svijesti.

Glavno istraživačko pitanje usmjereno je na to može li se tradicionalni model etičkog ponašanja potrošača primijeniti na digitalne okoline i u kojoj mjeri različite demografske i socio-ekonomske skupine potrošača prihvaćaju etičke dimenzije u online trgovini.

Osim glavnog istraživačkog pitanja, drugi važni ciljevi disertacije uključuju ispitivanje utjecaja ključnih etičkih dimenzija – političkih, socioloških i ekoloških čimbenika – na potrošačko ponašanje u elektroničkoj trgovini. Poseban naglasak stavljen je na to kako ove etičke dimenzije, koje su tradicionalno istraživane u kontekstu fizičke maloprodaje, utječu na odluke potrošača u digitalnom okruženju. Cilj je bio utvrditi u kojoj mjeri te dimenzije oblikuju online etičke preferencije potrošača, te na koji način potiču ili kočuju etičko ponašanje prilikom kupovine u e-trgovini.

Nadalje, istraživanje je imalo za cilj analizirati ulogu generacijskih i socio-ekonomskih odrednica u moderiranju odnosa između etičkih dimenzija i ponašanja potrošača. Poseban fokus stavljen je na ispitivanje kako različite dobne skupine, razine obrazovanja i prihoda utječu na percepciju etičnosti u online trgovini. Disertacija je također nastojala otkriti kako ti demografski čimbenici oblikuju razlike u etičkom ponašanju između različitih skupina potrošača, te u kojoj mjeri određene skupine, poput mlađih generacija i obrazovnijih potrošača, pridaju veću važnost etičkim aspektima kupovine u digitalnom okruženju.

Istraživanje u ovoj disertaciji temelji se na kvantitativnom pristupu, koristeći anketu kako bi se prikupili podaci o etičkom ponašanju potrošača u e-trgovini. Anketa je distribuirana potrošačima koji su sudjelovali u online kupovini, fokusirajući se na njihove stavove o političkim, sociološkim i okolišnim dimenzijama etike potrošnje. Pitanja su bila oblikovana kako bi ispitanici mogli izraziti svoja razmišljanja o tim aspektima te su uključivala demografske podatke kao što su dob, razina obrazovanja i prihodi. U svrhu prikupljanja podataka korišten je strukturirani upitnik, što je omogućilo kvantitativnu analizu odnosa između različitih varijabli povezanih s etičkim ponašanjem u e-trgovini.

Prikupljeni podaci analizirani su metodom modeliranja strukturnih jednadžbi (SEM), koja omogućuje simultano ispitivanje više odnosa između varijabli. SEM se pokazao kao izuzetno koristan alat za testiranje složenih odnosa između etičkih dimenzija (političkih, socioloških i okolišnih) i ponašanja potrošača u e-trgovini, uzimajući u obzir i moderirajuće varijable poput generacijskih i socio-ekonomskih čimbenika. Ova metodologija omogućila je detaljno ispitivanje utjecaja više čimbenika na ponašanje potrošača u online okruženju.

Hipoteze su testirane kako bi se utvrdilo kako različite dimenzije etike potrošača utječu na njihovo ponašanje u e-trgovini, s naglaskom na političke, sociološke i okolišne čimbenike. Prva hipoteza (H1) ispitala je utjecaj političkih dimenzija, gdje je pretpostavljeno da će potrošači koji su politički svjesni imati jaču sklonost etičkom ponašanju u e-trgovini. Rezultati su pokazali pozitivnu korelaciju, potvrđujući da politička svijest potiče etičko ponašanje potrošača. Slično, H2 i H3 ispitala su sociološke i okolišne dimenzije, pri čemu su obje hipoteze potvrđene, sugerirajući da društvena odgovornost i briga za okoliš također igraju ključnu ulogu u etičkom ponašanju potrošača na internetu.

Osim osnovnih etičkih dimenzija, istraživanje je također testiralo utjecaj generacijskih razlika (H4) i socio-ekonomskih čimbenika (H5) na etičko ponašanje u e-trgovini. H4, suprotno očekivanjima, pokazala je kako starija generacija potrošača svoja etička ponašanja iz tradicionalnog okruženja dosljednije pretvaraju u ponašanje u kupovini u e-trgovini. H5 je potvrdila da obrazovaniji potrošači imaju veću sklonost etičkoj potrošnji, što sugerira da obrazovni status igra značajnu ulogu u oblikovanju etičkih ponašanja potrošača u online okruženju, a H6 potvrdila je značajnu ulogu raspoloživih primanja jer je dokazala da utječe na etičko ponašanje potrošača. H7 je potvrdila kako etička dimenzija potrošnje u tradicionalnoj maloprodaji i etičkog ponašanja potrošača u e-trgovini je snažnija kod kupovine odjeće, obuće i modnih dodataka.

Teorijski doprinosi ove disertacije uključuju proširenje postojećih modela etičkog ponašanja potrošača na kontekst e-trgovine. Istraživanje je pružilo nove uvide u to kako se politički, sociološki i okolišni čimbenici, koji su tradicionalno povezani s maloprodajom, mogu primijeniti na digitalno tržište. Također, istraživanje je istaknulo važnost generacijskih i socio-ekonomskih čimbenika kao modelirajućih varijabli koje dodatno oblikuju etičko ponašanje u e-trgovini, čime se proširuje teorijski okvir za proučavanje etike potrošnje u digitalnom dobu.

Praktični doprinosi ovog istraživanja leže u njegovoj primjenjivosti za e-trgovce i marketinške stručnjake koji žele bolje razumjeti svoje potrošače. Rezultati istraživanja sugeriraju da su mlađe generacije i obrazovaniji potrošači više usmjereni na etička pitanja, što e-trgovcima pruža priliku da razviju marketinške strategije koje ističu ekološke i društveno odgovorne aspekte svojih proizvoda. Nadalje, raznolikost etičkih prioriteta među različitim demografskim skupinama

naglašava važnost segmentiranih i prilagođenih pristupa u online oglašavanju i komunikaciji s potrošačima.

Jedno od ograničenja ovog istraživanja je njegova usmjerenost na određene kategorije proizvoda, poput prehrambenih proizvoda i odjeće, što može ograničiti generalizaciju rezultata na druge vrste proizvoda u e-trgovini. Također, podaci su prikupljeni putem samoprocjene ispitanika, što može biti podložno pristranosti u odgovoru. Buduća istraživanja mogla bi proširiti analizu na širi spektar proizvoda i primijeniti longitudinalni pristup kako bi se dobio uvid u promjene u etičkom ponašanju potrošača tijekom vremena. Ipak, rezultati ovog istraživanja pružaju solidnu osnovu za daljnje proučavanje etike potrošnje u e-trgovini i nude korisne smjernice za prilagodbu poslovnih strategija u digitalnom okruženju koje se treba proučavati ne generalno već ovisno o kategorijama proizvoda koji se u e-trgovini nude.

Ključne riječi: etika potrošača, elektronička trgovina, politička dimenzija, sociološka dimenzija, okolišna dimenzija, generacijske razlike, socio-ekonomski čimbenici, SEM

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# 1. INTRODUCTION

## 1.1. Topic and research problem

Since the creation of the Internet, it has been apparent that the new online environment will be used for an increasing number of our daily activities. These activities will modify, grow, complement, and replace the existing ones in the real world.

In retail, there are countless different daily transactions, and it is straightforward to test the new environment using trial and error. How much consumers themselves will participate depends on their technological literacy, risk habits, and, ultimately, the legislative framework, regulations, and measures.

The first flurry of scams logically followed the first flurry of online shopping. Consequently, the new consumer protection laws have been tailored to protect consumers so much in this (relatively) new environment that they have opened the door to abuse of the same rights. Moreover, these new rules for different modalities of online shopping have also changed the framework of consumer ethics; from the way they define ethics to the way evaluate their behavior. Given that consumers, their desires, and needs, are the starting point of any market what they are looking for must be offered. That is why how much all the providers of products and services take care of ethics depends on the consumers since the legislative framework, along with other regulations and rules, has its apparent limitations.

At the time of the pandemic, in the background of which digital (r)evolution took place, all the activities that already existed online have further developed. Moreover, those that were until recently unthinkable have found their manifestations online; from a practical point of view, crises such as the pandemic also represent an opportunity to implement digitalization in at least one of the aspects of business, and in this regard, governments of the whole world must be ready to support a continuous digitalization plan through investments in technological infrastructure (Amankwah-Amoah *et al.*, 2021). Just as digitalization continues to progress, so does the research on ethical consumption and sustainability and it together becomes a focal point of understanding consumer behavior (Newholm and Shaw, 2007).

The conclusion that follows in the same manner is that the more aggressive consumers tend to behave unethically. Furthermore, research is conducted on the moderators that are why consumers choose to behave ethically. One such research was presented by Septianto et al. (2020), they show how authentic pride, as opposed to pride on the whim, is one of the motivators for true ethical behavior.

In addition to motivators, even product categories can have an impact on consumer behavior in the online environment. Knezevic et al (2021) conducted a survey proving how product categories shape consumer attitudes and behaviors while shopping online. Therefore, it is not enough to conduct new research on consumer behavior in retail online shopping in general, but it should also be divided into individual product groups, given that the specifics of each group shape consumer behavior.

Socio-demographic studies in the field of traditional shopping have shown overlapping results. A study that has shown somewhat different results from those conducted so far has one similarity, which is that the ethics of consumers depend on their age (Carrigan and Attalla, 2001). Other demographic characteristics need to be further explored, but this research has shown no difference in ethical behavior between the different genders. This study has also shown that consumers have strong feelings about ethical behavior but are not ready for alternative, more expensive solutions or to give up the brand for their, for example, unethical production. Belk et al. (2005), showed that culture as a demographic characteristic does not affect ethical behavior as much as they expected. On the other hand, they expectedly showed that income largely determines consumer behavior. The unethical behavior of businesses, on the other hand, does not have much impact because consumers are separated from this type of information.

Shaw and Shiu (2003) have developed two models in their research, one of which proved to be justified in illustrating the sources that lead to the decisions leading to ethical consumer behavior. Since this model has been developed on the former Ajzen model and has been further developed by meta-approach, it is a very good starting model as a baseline for the context of consumer behavior.

CES (consumer ethical sensitivity) is the scale scientists have long used to measure consumer ethics developed by Vitell-Muncy. In their study, Vitell and Muncy (2005), have further modified their scale and demonstrated new application examples using three different categories: downloading or buying counterfeit products, recycling and environmental awareness, and doing the right thing. In conclusion, they have also suggested that the following studies should be conducted on a more heterogeneous demographic pattern. The same authors have in their later research, added the political aspect of ethical behavior to the existing sociological and environmental (Toti and Moulins, 2016). Even though the research was conducted only on a sample of French consumers, it still entailed the three aforementioned ethical aspects, which painted a broader picture.

EMCB (Ethically minded consumer behavior) is another measurement scale for ethical consumer behavior. The development of this scale and the confirmation of its relevance was done by Sudbury-Riley and Kohlbacher, (2016). They have developed a scale using the existing ones designed by Webbet al. (2008) and enhanced it using two additional factors. Additional factors were being ready to spend more to purchase ethically better products and boycotting the purchasing of certain products. The best advantage of this measurement scale in comparison with others is that it has real behaviors and not the intended ones.

The scales mentioned have been developed and tested in traditional brick-and-mortar retail stores, while there is no standardized approach to measuring consumer ethical behavior in the online shopping environment. This research aims to explore and determine if consumer ethical behavior dimensions in traditional brick-and-mortar retail translate into consumer ethical behavior online.

Every environment, and as such online shopping environment, must have a clear framework based on values, and trust is the foundation (Kracher and Corritore, 2004). The difficulty is to find a way of establishing this trust, in this specific environment, as the exchange participants are in other parts of the world and will probably never see each other. Kracher and Corritore have touched upon the essence of the problem – Internet shopping has existed for too long without being followed by all the other usual determinants for the same exchange in real life. That is why

research into the connection and impact of ethical consumer behavior in the traditional world on their behavior in the online world is one of the important directions of research in modern retail.

## **1.2. Research objectives**

This dissertation has a few scientific goals:

- SG1: To determine the applicability of the basic model of ethical consumer behavior in online shopping in comparison to ethical consumer behavior in standard shopping.
- SG2: To determine the impact of the political, sociological, and environmental dimensions of the ethics of consumption in traditional retail on their behavior in online shopping.
- SG3: To explore the impact of moderators, age, education, income, and product categories, in the context of ethical consumer behavior in online shopping.
- SG4: To explain which dimensions of consumer ethics from traditional shopping most affect the ethical behavior of consumers in online shopping.
- SG5: To systematize essential determinants of ethical behavior of consumers in online shopping.

Applicational goals are as follows:

- AG1. To identify the dimensions of consumer ethics in traditional retail that shape consumer ethics in e-commerce.
- AG2. To identify how generational, socio-economic, and product category determinants affect ethical consumer behavior in e-commerce.
- AG3. To analyze and single out aspects of ethical consumer behavior in e-commerce, which can be of great importance for the practice of e-traders.
- AG4. To formulate practical implications and make recommendations to stakeholders in the process of developing awareness of the importance of consumer ethics.
- AG5. To point out to relevant stakeholders that consumer ethics in e-commerce can be approached strategically and managed if the fundamental dimensions of its consumption ethics are known and if the parameters of fundamental determinants such as consumer

generation, their socio-economic status, and the category of products purchased online are known.

### **1.3. Research hypotheses**

The doctoral dissertation aims to clarify how ethical consumer behavior in e-commerce is influenced by the ethics of consumers in traditional retail through its political, sociological, and environmental dimensions as well as in the context of generational determinants, socioeconomic determinants, and determinants of product categories.

The main research question is:

- **RQ0:** Is it possible to model consumer behavior in e-commerce through the ethics of consumer behavior in traditional retail and their political, sociological, and environmental dimensions?

From the main research, accompanying questions arise:

- **RQ1** – To what extent do generational determinants affect ethical consumer behavior in e-commerce?
- **RQ2** – To what extent do socioeconomic determinants affect ethical consumer behavior in e-commerce?
- **RQ3** – To what extent do product category determinants affect ethical consumer behavior in e-commerce?

To answer the research questions raised, the following hypotheses are posed:

**H1:** The political dimension of consumer ethics in traditional retail is correlated linked to the ethical behavior of consumers in e-commerce.

**H2:** The sociological dimension of consumer ethics in traditional retail is positively correlated with ethical consumer behavior in e-commerce.



**H3:** The environmental dimension of consumer ethics in traditional retail is positively correlated with ethical consumer behavior in e-commerce.

**H4:** The positive association between consumer ethics in traditional retail and ethical consumer behavior in e-commerce will be stronger in Gen Z.

**H5:** The positive association between the ethics of spending in traditional retail and the ethical behavior of consumers in e-commerce will be stronger in more educated consumers.

**H6:** The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among consumers who have a better financial status.

**H7:** The positive association between ethical consumption in traditional retail and the ethical behavior of consumers in e-commerce will be stronger when buying clothes, shoes, or fashion accessories than groceries.

The first three hypotheses (H1, H2, H3) were developed based on the basic model of ethical consumer behavior in e-commerce, while the fourth, fifth, and sixth hypotheses were defined using generational determinants, socioeconomic determinants, and product category determinants.

First, it can be concluded that previous research has shown that a modified theory of planned consumer behavior can be used to explain ethical consumer behavior in traditional retail (Shaw and Shiu, 2003). However, research to confirm the impact of consumer ethics on ethical consumer behavior in e-commerce has yet to be conducted. Especially through the political, sociological, and environmental dimensions of consumer ethics (J.-F. Toti and Moulins, 2016). Therefore, H1, H2, and H3 refer to testing the influence of the basic dimensions of ethics of consumption in traditional retail on ethical consumer behavior in e-commerce, which has not yet been sufficiently investigated in the literature.

Hypothesis 4 was developed based on previous research in the field of retail from which it is visible that consumer generations differ about the adoption of digital communication and the ethics of consumer behavior, for example, Fullerton et al. (1996), showed a direct relationship

between the age of respondents and their consumer ethics. While Knežević et al. (2018) found significant differences between younger and older consumers when shopping online in Croatia. That is why the consumer generation is expected to represent a significant determinant of their ethical behavior in e-commerce.

The H5 and H6 hypothesis in the field of retail explores the influence of the connection between sociodemographic determinants. This connection has already been demonstrated by Al-Khatib et al. (2004), so we think that this too will affect the ethical behavior of consumers in e-commerce. The influence of socio-demographic characteristics such as income level and level of education on ethics has been elaborated by Vittel (2006).

Some of the previous research indicates that individual's behavior in e-commerce significantly differs regarding product categories purchased online. Therefore, ethical consumer behavior differs regarding product categories which is expressed in hypothesis H7 (Knezevic et al.,2021; Knezevic et al.,2018).

#### **1.4. Methods of scientific research**

The research methodology is presented in detail in the fifth chapter, and here is the summary of the research provided. Empirical research has been conducted to test the posed hypotheses. The research instrument included variables measuring political, social, and environmental dimensions of consumer ethics, and ethical behavior in e-commerce. Demographic variables such as age, education, and financial situation are also considered.

In the first phase, the pilot survey was conducted involving 20 participants to ensure clarity and refine a statistical questionnaire. The final questionnaire, refined by the pilot research, was used to collect the data in the final research phase, for testing hypotheses. The survey targeted individuals who made e-commerce purchases in the past three months, focusing on groceries and clothing. A quota sample of individuals, diverse in demographics and purchasing habits, was gathered through an online survey.

Data analysis consisted of four phases: descriptive statistics used for the analysis of manifest variables, confirmatory factor analysis (CFA), and structural equation modeling (SEM) to test

hypotheses. The data was analyzed firstly using descriptive statistical methods. Secondly, the measurement reliability was assessed using Cronbach's alpha, and CFA was used to validate the research instrument. Thirdly, the SEM was used to test the hypotheses, in the final phase. The research model examined the impact of political and environmental ethics on e-commerce ethics, using multigroup SEM analysis to explore the moderating effects of age, education, financial status, and product preferences. Hypotheses were accepted or rejected based on the statistical significance of parameter estimates in the regression analysis of the extracted latent variables.

### **1.5. Research contributions**

The scientific contribution of this study manifests in several areas. In the first part, the scientific contribution is evident in a systematic review of previous research on consumer ethical behavior in both traditional retail and online environments. A critical analysis of existing insights related to the dimensions and determinants of consumer ethics in retail was conducted. This review can serve as a foundation for further scientific research in the field of consumer behavior in retail and e-commerce. Additionally, the scientific contribution lies in explaining the research gap in consumer ethical behavior in e-commerce compared to traditional retail. Through bibliometric analysis, fundamental dimensions, and determinants of consumer ethics in e-commerce will be identified, and a unique model was developed to test the transfer of consumer ethics from traditional to e-commerce and the moderating determinants of consumer ethical behavior in e-commerce. Testing the model generated new knowledge about consumer behavior in e-commerce and the fundamental characteristics of ethical consumer behavior during online shopping. Based on the research results, generational, socioeconomic, and product category determinants are explained as factors influencing consumer ethical behavior in e-commerce, thus complementing existing knowledge within the scientific discipline of business economics, particularly in the sub-discipline of retail.

The acquired insights are valuable for managers in shaping their strategies for online presence and researchers in consumer behavior, e-commerce, and retail in general. Additionally, as the study addresses the characteristics of ethical consumer behavior, it represents a valuable contribution to the field of sustainable and ethical consumption—a newer research direction in contemporary marketing. The findings resulting from testing and discussing the proposed model

will highlight the determinants of marketing strategy and approach towards ethically oriented consumers in the online environment.

## **1.6. Thesis structure**

First, the dissertation defines the subject and elaborates on the research problem. Then, the research objectives derived from the problem are outlined and referred to throughout the dissertation. Following the objectives, hypotheses, and their justification, scientific methods, and research methodologies used in the dissertation are presented. The dissertation then discusses the research structure and the expected scientific contribution.

The second part of the dissertation focuses on e-commerce, providing a review of scientific and professional literature. It analyzes the development of e-commerce, its specificities, advantages, disadvantages, position, and significance.

The third part of the dissertation explores into consumer ethics, covering the definition and development of the concept and proceeding to analyze consumers' ethical attitudes and practices.

The fourth part of the dissertation explores existing research on consumer ethical behavior in retail. It covers existing theories and models, analyzing ethical consumer behavior in traditional retail as a foundation for understanding consumer behavior in e-commerce.

The fifth part of the dissertation presents empirical research, integrating insights from the previous sections into an empirical investigation of ethical consumer behavior in e-commerce. The empirical research addresses research methodology, research results, and the analysis of dimensions and determinants of ethical consumer behavior in e-commerce.

Finally, the dissertation concludes with a summary of the most significant findings, followed by a bibliography, list of figures, list of tables, and curriculum vitae.

## **2. ELECTRONIC COMMERCE AND ITS ECONOMIC IMPORTANCE**

### **2.1. Definition and historical development of electronic commerce**

E-commerce, derived from the term electronic commerce, denotes the complex surroundings of digital transactions involving the exchange of goods and services conducted over the Internet or through electronic platforms. In the world of online business, electronic commerce covers all sorts of economic activities done using the Internet. Within the broad spectrum of electronic commerce applications, services within the domains of tourism, finance, and insurance stand out prominently. The influence of electronic commerce is thus not confined solely to these service-oriented industries; it also extends its reach into the dimensions of product distribution and customer services. The advent of e-commerce has ushered in a paradigm shift in conventional business models, affording a globalized platform for commercial transactions, fostering secure and seamless exchanges, and fundamentally restructuring the dynamics of interactions between businesses and consumers.

It is very difficult from today's perspective to try to go back to a not-so-distant age where electronic commerce wasn't something omnipresent, where it was just an idea for the future. Analysis of research conducted through various periods enables us to identify milestones in e-commerce's historical development. In the early seventies of the last century, the word 'electronic' started to be more often used in the context of the future trends of doing business but first in the context of driving organizational transformations. Wigand (1997), has concluded that electronic commerce emerges as a key player, shaping the borderless economic scene by empowering firms to expand markets and overcome traditional boundaries. Organizations were to focus inward, overlooking the need for a management approach aligned with a globally integrated economy as well as focusing on an in-depth understanding of the external environment. Achieving a balance between these perspectives is crucial for remaining competitive in the upcoming global market with electronic commerce as a key player. These were the early concepts of e-commerce, or the ideas leading to it, in the 1960s and 1970s. In the 1980s the e-commerce development was followed by the emergence of online transactions with the introduction of Electronic Funds Transfer (EFT). This system depends on the processing and communication of electrons in economic transactions Kraemer and Colton (1974). Today it

involves the electronic transfer of funds between accounts, made possible by mobile payments, telecommunications, and computer technology Nathiya and Janaki Priya (2023). In the seventies, the forecast for the banking sector and the control of the money supply was to be greatly impacted by the growth of electronic banking. This technology has already allowed consumers to conduct financial transactions electronically, albeit on a limited scale.

The 1990s marked a crucial period with the public launch of the World Wide Web. The ability to browse and shop online became possible with the establishment of early e-commerce platforms. One of the pioneering instances was the online bookstore Amazon.com, founded in 1994. The late 1990s witnessed the rapid expansion of online marketplaces. eBay, founded in 1995, allowed individuals to buy and sell goods through an online auction format. This period also saw the dot-com boom, with numerous e-commerce startups entering the market. The mid-1990s saw the development of secure online payment systems. The introduction of SSL (Secure Socket Layer) encryption increased consumer confidence in online transactions by ensuring the security of sensitive information. The early development of secure online payment systems has seen the introduction of various innovative approaches. Some of the researched areas on security were done by Hassan et al. (2020) who presented a secure electronic payment protocol that allows customers to interact with merchants without revealing their identities, while (Wang *et al.*, 2017) addressed the issue of user authentication in Internet payment security, proposing a mode based on the Strong Authentication of Timeliness and Multi-factors.

The early 2000s marked the beginning of mobile commerce, with the proliferation of mobile devices. Consumers could now make purchases using their mobile phones, paving the way for future developments in mobile commerce (m-commerce). Essentially, m-commerce creates avenues to engage customers across various targeted locations, customize services and offerings in precise ways, and facilitate novel and empowering shopping and service consumption experiences (Dholakia and Dholakia, 2004). The mid-2000s saw the rise of robust e-commerce platforms and content management systems, making it easier for businesses to set up and manage online stores. Open-source platforms like Magento and content management systems like WordPress played significant roles. The 2010s witnessed the integration of social media into the e-commerce aspect. Businesses began leveraging platforms like Facebook, Instagram, and Pinterest for social commerce, and influencers gained prominence in driving consumer behavior.

Using influencer marketing can bring many benefits to a brand but, most importantly, positively impact the sales of its products (Zak and Hasprova, 2020). Mobile wallets and contactless payment options became more prevalent, offering convenient and secure ways for consumers to make transactions. Services like Apple Pay, Google Pay, and various others gained popularity.

The COVID-19 pandemic in 2020 accelerated the already growing trend of e-commerce. Lockdowns and social distancing measures led to a surge in online shopping, pushing businesses to enhance their digital presence and adapt to changing consumer habits.

## **2.2. Electronic commerce and its basic forms**

The use of Business-to-Consumer (B2C) is the basic form of e-commerce, and a growing trend in the business world, particularly in the retail sector. It is characterized by the electronic exchange of goods, services, and information. B2C has been particularly beneficial for small and medium-sized enterprises (SMEs) in developing countries, as it provides them with a platform to access global markets. The key element for the development of B2C is trust. However, the research model presented by Holsapple & and Sasidharan, (2005) positions trust within the broader context of technology acceptance, providing a comprehensive perspective for researchers.

Business-to-business (B2B) e-commerce involves transactions between businesses. This form is prevalent in the wholesale and manufacturing industries. Companies may use online platforms to buy and sell raw materials, components, or finished products. Although it is highly developed, it is still in the fairly early stages. Albrecht et al. (2005), have showcased the necessity for common or shared marketplace and technology standards by examining and comparing major platforms designed for e-commerce as no singular technology offers a comprehensive solution for all components of a standardized, loosely coupled marketplace.

Consumer-to-consumer (C2C) e-commerce facilitates transactions between individual consumers. Online marketplaces like eBay or Craigslist enable individuals to buy and sell goods or services directly to each other. Sherman et al. (2019), see blockchain in consumer-to-consumer trading as a boost of business credibility by distributing data and monitoring consumer behavior which is very needed to establish standardized feedback. In this way a potent alternative to traditional e-commerce platforms, blockchain as a technology empowers

entrepreneurs, enabling trade without reliance on third-party monopolies. This independence benefits smaller clients who can transact without incurring platform fees based on profit percentages.

Consumer-to-business (C2B) e-commerce occurs when individual consumers offer products or services to businesses. For example, influencers or freelance professionals may sell their services or products directly to companies.

There are additional forms that are defined by internal connections in the business environment by Turban et al. (2017). Intra-business encompasses internal operations, communications, and transactions among various departments or units within the same company, while Business-to-Employees (B2E) refers to a model where a business directly provides products, services, or information to its employees. This approach aims to meet employee needs, enhance satisfaction, and improve overall well-being within the organization.

Business-to-administration e-commerce involves transactions between businesses and governmental bodies or public administrations and is another e-commerce form defined by participants. This can include online procurement systems, tax payments, and other business interactions with government entities. Administrations are increasingly providing online services to their citizens, making it essential to formally define these electronic services (e-services), this is why Llorente and Delgado (2003), outlined the formal definition of e-services using workflow-based systems, to enable their automatic construction in their research. Another form that has the government as the participant is consumer-to-administration (C2A) e-commerce which involves transactions between individual consumers and government entities. This can include online tax filing, utility bill payments, or obtaining government services through online platforms.

Apart from basic models of e-commerce, there are additional derivations such as drop shipping. It has gained prominence, particularly in e-commerce, offering entrepreneurs an avenue to establish online stores without the operational complexities associated with traditional retail setups. Drop shipping is a method of order fulfillment that negates the need for businesses to stock inventory. Common in industries like fashion, ready-to-eat food, and handicrafts, it provides a cost-effective entry point for novice entrepreneurs.



Collaborative commerce or C-commerce is a business strategy emphasizing collaboration and partnership among organizations to enhance efficiency and innovation. Through digital technologies, businesses cooperate to streamline processes, share resources, and optimize the value chain. This approach aims to achieve mutual benefits and improve customer experiences by leveraging shared expertise and resources across stakeholders. It constitutes a crucial element in the evolution of commerce, necessitating dynamic collaborative environments, Kim and Smari (2005), and expands an enterprise's visibility and cooperation across the entire value chain, thereby facilitating the emergence of virtual enterprises (Eschenbacher and Zwegers, 2002).

Mobile Commerce (M-commerce): M-commerce refers to e-commerce transactions conducted using mobile devices, such as smartphones or tablets. Mobile apps and mobile-optimized websites facilitate online shopping, mobile banking, and other transactions on the go. Mobile commerce, or m-commerce, is a rapidly evolving field with unique characteristics and value propositions Dholakia and Dholakia (2004). The development of Android-based m-commerce applications is a popular trend, with a focus on improving user experience and transaction security Umamageshwari and Rajalakshmi (2012).

Social Commerce integrates social media platforms into the e-commerce experience. Businesses leverage social networks to promote products, and consumers can make purchases directly through social media platforms. Social commerce, a division within e-commerce, is a swiftly expanding platform utilizing social media and online interactions to enhance brand visibility and boost sales Sarker et al. (2020). Essential factors propelling social commerce encompass emotional and informative support, along with trust (Ventre et al., 2021).

Voice Commerce (V-commerce) is a subset of electronic commerce (e-commerce) that involves using voice-enabled devices, like smart speakers, and technology for conducting online transactions and shopping activities. Users can order products or services verbally through platforms like Amazon's Alexa or Google Assistant. Biometric voice recognition methods will enable the identification of the voice owner (Ammerman Yebra, 2022). As technology continues to advance, voice commerce is expected to play an increasingly significant role in the broader landscape of electronic commerce.

### **2.3. Electronic retail as part of electronic commerce**

Electronic retail, an integral facet of electronic commerce within the digital dimensions, entails the online buying and selling of goods and services. E-tail, or online retail, operates through digital platforms, enabling customers to peruse product catalogs, engage in transactions, and make purchases via the Internet. Turban et al. (2017) emphasize the importance of recognizing that the line of demarcation between Business-to-Consumer (B2C) and Business-to-Business (B2B) Electronic Commerce (EC) can be ambiguous. For instance, Amazon.com serves both individual customers and organizations. Walmart (walmart.com) conducts transactions with both individual consumers and businesses, primarily through Sam's Club. Dell markets its computers to both consumers and businesses through dell.com, while Staples caters to both markets via staples.com. Similarly, insurance websites facilitate transactions with both individual clients and corporations. Even though the essence of retail is B2C it may be difficult to clearly outline the distinctions and there are numerous examples of overlap in all segments of e-commerce.

Several studies have investigated the influence of e-tailing on the retail market. Hall (1999) and Wang et al. (2002), examine the diverse ways in which the Internet has reshaped the retail sector, encompassing the emergence of virtual storefronts and the adoption of novel business strategies. Bozzi et al. (2022) explore the specific challenges and opportunities associated with e-tailing, such as addressing returns and establishing a web-based ontology for e-business. Buccafurri and Semeraro (2010), and Krüger et al. (2004), concentrate on the technological dimensions of e-tailing, including the implementation of recommender systems and the utilization of web-based servers for handling extensive datasets. Nevertheless, the reciprocal influence persists, with the distinctions between brick-and-mortar and online stores becoming increasingly indistinct. The multiple combinations of these retail formats are virtually limitless.

Noteworthy aspects of electronic retail in the dimensions of academic exploration include the establishment of a virtual storefront, comprehensive product listings with detailed information, transaction processing through digital means, utilization of e-commerce platforms or proprietary online stores, and the strategic deployment of digital marketing techniques to enhance brand visibility. As part of the broader landscape, the focus on cultivating a positive customer

experience becomes paramount, encompassing user-friendly interfaces, secure payment options, and dedicated customer support. Various factors contribute to the classification of e-tailing business models. Bai (2020), employs data mining to categorize e-commerce sellers into large, medium, and small sellers. Klatt (2013) identifies stable e-commerce business models characterized by diversified customer arrivals, focused product management, and multiple marketing channels. Hall (1999), explores the role of the Internet in enabling e-tailing, focusing on the collection and utilization of demographic data. Bandopadhyay and Kumar (2007), evaluate order fulfillment process options for B2C horizontal portals while Balaraman and Kosalram (2012), accentuate the importance of metrics for assessing e-commerce penetration strength in business and evaluating e-commerce platforms.

**Travel services**, available both through physical agencies and online platforms thus part of e-tail and important to mention, expedite access to information for travelers, facilitating price comparisons, virtual engagement, and utilization of user-generated content. The capacity of e-commerce to enhance small and medium tourism enterprises (SMTEs) is highlighted by Ika and Nugroho (2016), who also identify the need for training and education in this area. Bergerv et al. (2006), focus on the potential for community-driven and 3D e-tourism environments to enhance the user experience. The emerging trend of social travel involves learning from fellow travelers and collaborative trip planning.

The **online job market**, another e-tail in e-commerce, is rapidly expanding, providing employers with cost-effective means to reach a broad spectrum of job seekers through remote interviews, qualification tests, and résumé matching. Job seekers benefit from a multitude of online job offers and the ability to post résumés. Recruitment through social networks, notably on platforms like LinkedIn and Facebook, is gaining momentum. This dynamic digital surroundings employ the Internet as a central tool for job search and recruitment Kuhn, (2014). The rise of online labor platforms, acting as intermediaries signaling worker quality to employers, presents challenges Kassi and Lehdonvirta (2016), including the potential for gender and race bias Stanton et al., (2014).

The **real estate sector** is currently undergoing substantial transformation as well through the integration of e-commerce, yielding various discernible benefits. Digital platforms are

increasingly serving as facilitators to streamline interactions among developers, buyers, and financial institutions. These platforms offer a spectrum of services, ranging from property appraisals and mortgage facilitation to legal support, as elucidated by Pirogova and Zasenkov, (2023). The advent of the Internet has redefined how information is acquired and disseminated, compelling traditional real estate entities to undergo substantial transformations, as observed in the findings of Ren, (2015). In the dimensions of the real estate industry, the influence of e-marketing communication on customer loyalty has been empirically established by Gutiérrez-Velasco et al., (2022). This accentuates the significant impact that digital communication strategies can have on fostering enduring relationships between real estate businesses and their clientele.

An innovative proposition for further reshaping the real estate market is the introduction of a Real Estate Data Marketplace, as advocated by (Treleaven et al., 2021). This innovative concept has the potential to revolutionize various facets of the industry, including financing, construction processes, and overall property management.

The emergence of **online stock exchange trading**, a subset of electronic commerce, has significantly reshaped the financial environment, providing enhanced convenience and rapidity (Laveena et al., 2015). This transformation is further underlined by the advancement of trading platforms and the integration of artificial intelligence. Investigations have explored into the repercussions of electronic trading on conventional stock market practices, including the roles of dealers and bid-ask spreads. The central role of technology in the stock market, encompassing the adoption of information technologies and their consequences for financial systems, has been accentuated Allen et al., (2001).

The **internet financing** evolution has prompted apprehensions regarding the security of online transactions, particularly within the dimensions of e-commerce and cyberbanking Reddy and Anusha, (2015). Despite these concerns, the issue of ensuring robust security for these systems persists, necessitating the implementation of enhanced security measures. To address this challenge, the proposition of employing Web technology in the design of financial enterprise e-commerce systems has been put forward as a means to augment efficiency and curtail costs (Ren, 2015).

Various studies have explored into operational strategies for **on-demand delivery services**, particularly emphasizing personal shopper services, as explored by Arslan et al., (2021). These strategies encompass dynamic service contracting for asset delivery, on-demand provisioning of long-tail services in distributed clouds, as studied by Smet et al. (2016), and service selection for on-demand provisioned services, as outlined by Vukojevic-Haupt et al. (2014). Moreover, positive user experiences have been reported for an automated on-demand shuttle service in public transportation. Additionally, efforts have been directed toward optimizing delivery strategies through the development of a city-wide crowdsourcing delivery system utilizing reinforcement learning (Ding et al., 2021).

#### **2.4. Basic models of electronic retail**

In the domain of electronic retail, diverse business models shape the field of e-commerce, and these can be categorized based on distribution channels. The classifications include manufacturers or mail-order companies selling directly to consumers, pure-play (virtual) e-tailing, a click-and-mortar strategy involving both online and traditional channels, and online malls offering either referring directories or shared services. Furthermore, the advent of social commerce has introduced dynamics such as group buying and location shopping. These varied business models signify strategic approaches employed by businesses to navigate the complex terrain of the digital marketplace.

In the paradigm of **Direct-to-Consumer (DTC)**, brands establish a direct conduit to consumers through their proprietary online platforms, fostering a direct relationship between the brand and the consumer and obviating the need for intermediaries. Within the consumer-to-consumer e-commerce framework, Blockchain technology has been proposed as a tool to enhance trust and collaboration among consumers Shorman et al., (2019). The adoption of the internet and the digital economy has significantly molded consumer behavior, with comprehensive product details and improved services playing central roles in shaping online purchasing decisions Jukariya and Singhvi, (2018). A case study accentuates the importance of logistics in the e-commerce domain, particularly in addressing challenges and ensuring customer satisfaction Monteiro et al., (2019).

The escalating global prevalence of e-commerce and its substantial growth amid the COVID-19 pandemic accentuate its promising trajectory (Parashar, 2022). In these surroundings **online marketplaces**, exemplified by industry behemoths such as Amazon and eBay, function as centralized hubs where multiple sellers converge to showcase their products. Consumers, in turn, reap the benefits of a diverse array of choices within a unified platform. The potential of online marketplaces in the e-commerce sphere is palpable, as evidenced by a focus on online auctions and the utilization of platforms like Shopee for business expansion Waziana et al., (2022).

The **Brick-and-Click model** seamlessly integrates physical retail establishments with an online presence, allowing retailers with brick-and-mortar stores to offer customers flexibility in shopping through dual channels. Recent research has extensively explored the brick-and-click model, which combines physical and online retail. Studies indicate that the integration of physical stores with e-commerce can yield both positive and negative effects, with the former often outweighing the latter Avery et al. (2013). However, implementing this integration can pose challenges in emerging markets, where retailers may face difficulties leveraging physical presence for inter-channel synergy (Stojković et al., 2023). Factors influencing consumers' intention to make repeat online purchases from brick-and-click stores encompass previous offline and online experiences, perceived benefits, and trust (Beldad and Segers, 2013). The emergence of the new retail model has spurred the development of high-quality products and the utilization of existing resources Wu (2021). Additionally, the proposition of using augmented reality in e-commerce has surfaced as a means to enhance the overall online shopping experience (Dubey *et al.*, 2022).

**Flash sales** are defined by time-limited, discounted promotions meticulously crafted to induce a sense of urgency among consumers. Platforms such as Gilt and Zulily strategically employ this model to elicit swift purchasing decisions. Azizah's (2002) research explores into the impact of flash sales on consumer behavior and identifies the positive influence of flash sales on shopping enjoyment and impulse buying. Examining operational aspects, Zhang et al. (2021), focuses on demand forecasting, while Fatoni and Rochmah (2022) explore the combined effects of flash sales and free shipping on purchasing decisions. Investigating the role of flash sales in impulsive buying, (Febriany *et al.*, 2023) contributes specifically to analyzing the influence of flash sale countdown timers and live-streaming e-commerce.

The **Subscription-Based e-commerce** model, observed in beauty, snack, or clothing subscription boxes, fosters a recurring and predictable revenue stream. Within the domain of subscription-based e-commerce, patrons opt to subscribe for the regular receipt of products. This model, prevalent in beauty, snack, or clothing subscription boxes, cultivates a recurrent and foreseeable revenue stream. Alshahrani (2015), highlights the potential of web-based and cloud-based e-commerce systems in advancing and facilitating product sales. Lou, (2022) further accentuates the convenience and adaptability of e-commerce, particularly concentrating on the impact of recommendation technology in augmenting the user experience. Collectively, these studies accentuate the potential of subscription-based e-commerce to amplify customer experience and propel business growth.

The **dropshipping model** eliminates the need for conventional inventory management, as retailers meet orders by sourcing products from third-party suppliers, which are subsequently shipped directly to customers. Salsabiila and Fajaruddin (2020) explore the viability and ethical implications of this model, underscoring its alignment with Islamic business ethics. The pragmatic advantages of dropshipping, including low risk and ease of entry, are accentuated by Pokhylko et al., (2021).

Collective purchasing, **group buying**, as exemplified by platforms like Groupon, involves consumers uniting to obtain discounted rates or exclusive deals. The effectiveness of group buying is contingent on variables like discount rates and product categories. Coordinating traditional and online group-buying channels is essential, and revenue-cost-sharing contracts emerge as a potential solution (Wu, Y. et al., 2020).

**Crowdfunding platforms**, exemplified by Kickstarter and Indiegogo, function based on a model in which individuals or businesses showcase their projects or products, and consumers financially contribute to endorsing them. Various payout models are in place, necessitating platforms to strike a balance between the preferences of entrepreneurs and funders. Nevertheless, success factors demonstrate variability across platforms, underscoring the imperative for comprehensive cross-platform studies Dushnitsky and Fitza, (2018).

Within the dimensions of **affiliate marketing**, retailers motivate affiliates to generate traffic or sales for their online stores, with affiliates earning commissions contingent on their marketing

efforts. This performance-based strategy involves three principal entities: the advertiser, the publisher, and the consumer Suresh et al., (2018). The profit-sharing mechanism in affiliate marketing commonly revolves around a commission system. Nonetheless, the efficacy of diverse approaches for overseeing affiliates in online marketing programs continues to be a subject of exploration Edelman and Brandi, (2014).

These models, delineated within the context of this thesis, accentuate the complex framework of electronic retail, providing businesses with a spectrum of strategic options tailored to their products, target audience, and overarching business objectives.

## **2.5. Advantages and disadvantages of electronic commerce**

### *2.5.1. Advantages of electronic trade compared to traditional trade*

The first notable advantage of e-commerce is its **global reach** which has witnessed remarkable growth, this trend is particularly evident in the thriving online sales domain, with the Asia-Pacific region emerging as a frontrunner in this digital revolution (Saher et al., 2021). The COVID-19 pandemic has served as a catalyst, further propelling the expansion of e-commerce. Mobile commerce and online-to-offline business models have surged in significance, reflecting the evolving dynamics of consumer behavior and preferences in response to global challenges Sak, (2021). The digital platform enables small businesses to globally compete with larger counterparts at a lower cost. E-commerce platforms provide accessibility and convenience, allowing small businesses to reach diverse consumers worldwide. This market democratization expands their potential audience. For consumers, e-commerce's ubiquity offers unparalleled availability and convenience, redefining the shopping experience in modern times fast-paced world. However, amidst these opportunities, challenges persist, particularly in understanding and navigating cultural barriers that influence consumer behaviors and preferences Dwivedi et al. (2009).

In the dimensions of e-commerce, extensive evidence supports the proposition that **customer search costs** are notably lower in online shopping compared to traditional retail. This assertion is substantiated by the convenience of accessing a wide array of products, sophisticated search tools, and filters that enhance efficiency, and the availability of detailed product information on e-commerce platforms. The 24/7 accessibility, time efficiency in comparing products, and



personalized recommendations further contribute to the diminished search costs online. The customer search costs in e-commerce have uncovered significant challenges faced by consumers, resulting in price dispersion and a heightened emphasis on non-price attributes Brynjolfsson et al. (2003). Addressing these challenges, specifically by reducing search costs for quality information, has the potential to mitigate price sensitivity and enhance overall consumer welfare, as highlighted by Lynch and Ariely, (2000). However, it is crucial to acknowledge that the prevalence of low search costs may introduce anti-competitive implications, notably manifested in decreased search intensity within product categories boasting broader ranges. A novel approach proposed by Chodak and Suchacka (2012), involves the implementation of a cost-oriented recommendation model integrating product costs, aiming to alleviate issues related to frozen capital and elevated inventory costs in the e-commerce field. Furthermore, an exploration into the influence of reference prices on customer decisions accentuates the significance of higher reference prices in eliciting an augmented willingness to pay among online shoppers. This comprehensive examination not only sheds light on the intricacies of customer search costs in e-commerce but also provides avenues for developing strategic interventions and policy considerations in this dynamic and complex domain.

The benefits of **personalization** in e-commerce are notable, as evidenced by its significant positive impact on user experience and task completion performance Belk et al., (2015). However, this advancement is accompanied by legal and ethical concerns, particularly regarding personalized agreements and the potential for price discrimination and steering Hannak et al. (2014). In response to these challenges, diverse techniques have been proposed, including fuzzy logic-based product filtering, ontology-based personalization and a zero-attention model for personalized product search (Ai et al., 2019). These methods aim to enhance recommendation precision and coverage, improve the detection of discriminatory practices, and optimize the ranking of personalized banners. Despite the complexities, the potential of personalization in e-commerce remains significant, offering opportunities to elevate user experience and bolster conversion rates (Maniadis et al., 2019).

**Targeted marketing** in e-commerce is instrumental in yielding a multiple of advantages, ranging from heightened customer engagement and market sensing to facilitating product exploration (Martin, 2021). Notably, it fosters enhanced customer loyalty and confidence,

translating into augmented profits and an expanded market share (Martin, 2021). An additional impact is observed through targeted incentives, which can influence both the intended target audience and non-targeted sellers, ultimately leading to an uptick in sales. The integration of e-marketing technologies, particularly detailed targeting, catalyzes bolstering the efficacy of targeted marketing in the e-commerce dimensions (Dovzhik *et al.*, 2019). These technologies contribute to a more nuanced and personalized approach, ensuring that marketing efforts align closely with individual consumer preferences and behaviors. However, the success of targeted marketing in e-commerce hinges on the adeptness of retail e-commerce companies in crafting and executing effective marketing strategies (Dubovyk *et al.*, 2020). This accentuates the central role of strategic planning and implementation in realizing the full potential of targeted marketing, marking a departure from traditional retail approaches and emphasizing the dynamic nature of marketing in the e-commerce field.

In e-commerce, **pricing** dynamics play a crucial role in shaping consumer welfare. The entry of e-commerce firms has significantly reduced prices and brought about price convergence for online goods, especially in the delivery services sector with the emergence of differentiated pricing strategies (Borsenberger *et al.*, 2015). The evolution of new retail models emphasizes the importance of effective pricing strategies, considering both online and offline supply chain dynamics. E-commerce's impact extends to lower prices and increased consumer savings, facilitated by the integration of stockpiling technology (Pozzi, 2013). Strategies like shipping-fee discounts and product recommendation systems are identified as effective tools to optimize e-tailers' sales volume. This exploration highlights the varied benefits of e-commerce pricing dynamics, demonstrating its central role in reshaping consumer behavior and fostering competitiveness compared to traditional retail models.

The discourse surrounding the advantages of **taxation** in e-commerce has been a subject of ongoing discussion. Advocates for a tax framework argue that the costs associated with not enforcing taxes are relatively modest, as suggested by Goolsbee and Zittrain, (1999). However, the application of taxes to e-commerce transactions presents a set of formidable challenges. These challenges include issues related to a widespread lack of tax knowledge among consumers, as highlighted by (Leonardo, 2020). Additionally, there's a recognized need for the establishment of a uniform e-commerce sales tax system, as accentuated by Nguyen and Drucker

(2012). Despite these hurdles, proponents of e-commerce taxation contend that implementing such measures can yield significant benefits. Furthermore, the introduction of taxation in the e-commerce sector is seen as a step towards achieving greater harmonization in the overall tax system. By addressing these challenges and implementing effective tax measures, there is an opportunity to create a more equitable fiscal landscape, potentially benefiting consumers and contributing to the overall economic well-being.

The benefits of **streamlined transactions** in e-commerce are evident across various studies. Lahkani et al. (2020) and Ivanov (2021) both highlight the efficiency and transparency improvements that come with streamlined transactions, particularly through the use of blockchain technology. Al-Mushayt et al. (2022) emphasize the role of streamlined transactions in addressing challenges and enhancing customer experience. The convenience and cost-effectiveness of streamlined transactions, particularly in the context of point-of-sale systems and B2B e-commerce, are notable. However, Tran (2019) also cautions about the legal and equity issues that need to be addressed in the context of streamlined transactions in e-commerce.

Exploring the advantages of **delivery time** in e-commerce unveils crucial insights. Researchers like Liu and Ling (2017) and Youn et al. (2014) accentuate the significance of understanding consumer preferences, with Liu emphasizing a consumer preference for shorter delivery times, especially for functional products, and when coupled with price discounts. Delving into operational aspects, Escudero-Santana et al. (2022), suggest that employing a distribution policy with multiple delivery locations can effectively reduce costs, while a decision support framework is supported to enhance delivery success rates and cost-effectiveness. The studies by Bouwstra et al. (2021), accentuate the potential for enhanced on-time delivery performance. Bouwstra's findings reveal a substantial reduction in late deliveries through the provision of flexible delivery options, emphasizing the impact of such flexibility on customer satisfaction. Aćimović et al. (2020) accentuated the central role of efficient delivery organizations in meeting consumer demands and supporting the rapid pace of e-commerce development. These studies collectively emphasize the benefits of prioritizing delivery time in e-commerce, ranging from consumer satisfaction and cost reductions to operational efficiency. As e-commerce continues to evolve, these findings provide valuable insights for businesses seeking to enhance their delivery processes and stay competitive in meeting customer expectations.

The field of e-commerce **distribution**, or e-distribution, has undergone substantial transformations, particularly as consumers increasingly gravitate toward online sales (Grant and Durand, 2017). Notably, the introduction of an online shopping service by a supermarket chain resulted in a remarkable 13% surge in overall revenues, with minimal cannibalization of traditional sales (Pozzi, 2013). This exemplifies the positive impact of e-commerce on revenue generation within the retail sector. Beyond revenue enhancement, e-commerce has proven effective in reducing sales and marketing costs while also reshaping traditional market structures and ushering in novel sales opportunities. The shift towards e-commerce, however, presents a subtle impact on consumer welfare and retail competition in the grocery market, with benefits primarily accruing to online leaders, as observed by Etcheverry in 2022. Navigating these challenges, the incorporation of information and telecommunication technologies in e-commerce unfolds several advantages such as low advertising costs and the efficient presentation of goods to consumers. This accentuates the broader economic benefits associated with the strategic integration of technology in distribution processes. In essence, the ongoing evolution of e-distribution not only amplifies overall revenues and reduces operational costs but also introduces transformative changes to market structures, creating opportunities for both established and emerging players. The judicious use of technology in e-commerce distribution emerges as a strategic imperative, offering a pathway to economic efficiency and effective consumer engagement in the contemporary retail area.

#### *2.5.2. Disadvantages of electronic commerce compared to traditional commerce*

The dimensions of e-commerce, while broadly accepted for its convenience, are not without its substantial drawbacks, particularly stemming from the absence of physical interaction. A significant concern lies in the virtual nature of 2D shopping sites, lacking a tangible sense of reality and interaction.

Apart from **physical interaction**, another drawback lies in the lack of a tangible sense of reality and interaction within 2D shopping sites. Despite the convenience, the perceived value of digital interactions, as discussed by Geiger et al. (2021), may not fully match the richness of physical experiences. To mitigate these drawbacks, some researchers propose leveraging augmented reality to bridge the gap and provide a semblance of physical contact with products. Additionally, it is emphasized that the potential enhancement of the shopping experience by

integrating digital technologies within physical stores. Considering the evolving legal element, McKenzie et al. (2011) draw attention to the potential impact of changes in the physical presence nexus rule on online shopping, emphasizing the need for e-commerce platforms to adapt to regulatory shifts. Furthermore, studies by Kiang (2017) highlight the critical importance of factors such as customer value, trust, and loyalty in the e-commerce space. While exploring avenues for improvement, discussions around the potential of 3D web and augmented reality technologies to enhance the online shopping experience, as presented by Orso et al. (2022), accentuate ongoing efforts to address the drawbacks associated with the lack of physical interaction in e-commerce.

The literature extensively addresses challenges in e-commerce related to **shipping costs** and **delays**. Ma et al. (2022), highlight logistics strain and high costs during promotions suggesting a contingent free shipping policy. Furthermore, Tridalestari et al. (2022) emphasize consumer dissatisfaction due to delays, proposing an e-commerce process analysis model, and discussing drawbacks, such as negative impacts on customer satisfaction and loyalty. Kosovac and Muharemović (2019) provide solutions for managing shipping costs. Escudero-Santana et al. (2022), focus on last-mile logistics and package delivery optimization, suggesting a distribution policy and proposing a cost optimization simulation.

The drawbacks of the **returns and refunds** process in e-commerce are diverse and impactful. Kang (2023) and (Bozzi *et al.*, 2022) both accentuate the adverse effects on consumers and merchants, with the latter emphasizing the necessity for enhanced product presentation to mitigate returns. Baden and Frei (2022), explore into the environmental and financial costs associated with high return rates, with the latter advocating for a shift towards an access-based economy. Sharma (2021) examines the impact of return policies on retailers' profits and the environment, respectively. Mohan and Karpagam (2020), explore the role of brands and consumer purchase behavior in product returns, with the latter proposing a predictive model for purchase intention.

The expansion of e-commerce has heightened apprehensions regarding **privacy and security**, particularly within the dimensions of m-commerce Mahmoud et al. (2019). These concerns are further amplified by the internet's unique security and privacy risks, including the threat of

criminal cyberattacks. In Nigeria, e-commerce websites are perceived to grapple with significant privacy and security challenges Osho et al. (2022), prompting the proposal of a trust, privacy, and security model for e-commerce in the country. Information security issues hinder the protection of consumer rights in e-commerce. Despite their popularity, cloud-based e-commerce services encounter various security issues (Oberoi and Dey, 2017) In the dimensions of social e-commerce, privacy concerns can act as a barrier to the disclosure of user information (Sun *et al.*, 2019).

The **quality of products** in e-commerce is a central factor that profoundly influences customer trust and satisfaction (Garakani et al. (2022); Bai (2020)). Concerns regarding product quality, encompassing issues like privacy concerns, dissatisfaction, and inefficient deliveries, can erode trust in the e-commerce platform, this erosion of trust may be further compounded by challenges such as unclear return and guarantee policies and cybersecurity concerns (Bai, 2020). However, the application of high-precision models for semantic similarity in product search has the potential to enhance relevance quality, and customer trust (Garakani *et al.*, 2022).

The impersonal nature of **customer service** in e-commerce can lead to a lack of understanding of customer intent Koniew (2020), which is crucial for personalized experiences. This can be exacerbated by the impact of social media on customer service, which may not always create a positive impression. However, a different type of model can help adapt service quality to different customer needs. The quality of e-commerce service can also be improved through a combination model, and the personalization dimension is particularly influential in creating a positive customer experience (Syahnur et al., 2020). The growth of e-business has increased pressure on supporting logistics functions, and the effectiveness of e-commerce service can be analyzed to create customer satisfaction (Wijaya et al., 2022).

From the limitations posed by the absence of physical interaction to the intricacies of shipping logistics, returns, and refunds, security concerns, and product quality, the diversified drawbacks accentuate the need for continual adaptation and innovation in the e-commerce sphere. As researchers and practitioners explore avenues for improvement, it becomes evident that integrating emerging technologies like augmented reality, embracing 3D web technologies, and enhancing the personalization dimension are crucial steps toward mitigating these challenges and

fostering a more robust and satisfying e-commerce experience for both businesses and consumers alike.

### **3. THEORETICAL FRAMEWORK OF CONSUMER ETHICS**

#### **3.1. Defining and developing the concept of consumer ethics**

##### *3.1.1. Ethics as a scientific discipline in the context of economic science*

In this section, we go through the history of ethical thought, tracing its evolution as a scientific discipline and its integration within the broader framework of economic science. Delving into the foundational aspects of ethics, the aim is to reveal the detailed structure of ethical principles that underpin decision-making processes within the economic dimensions. Understanding the historical development of ethical thought is crucial for grasping the complex relationship between ethics and economics, helping to clarify the factors influencing modern ethical discussions.

Ethics, as an academic field, has a long history that began with ancient philosophical traditions and has evolved over time in response to changing societal values. From the writings of Plato and Aristotle to the ethical theories of Kant and Mill, the history of ethics includes a wide range of viewpoints and questions about morality and human behavior. This background helps to explain the core principles that shape modern ethical discussions.

As we embark on this exploration, it becomes evident that the integration of ethics within the larger framework of economic science is not a recent phenomenon but rather an enduring aspect of scholarly inquiry. Throughout history, thinkers and scholars have grappled with the ethical dimensions of economic activities, recognizing the intrinsic relationship between moral principles and economic behavior. From Adam Smith's moral sentiments to John Stuart Mill's utilitarian calculus, ethical considerations have been interwoven into economic theories and paradigms.

Understanding the underpinnings of ethical principles in the economic context is crucial for comprehending the layered interactions between ethical considerations and decision-making processes in the field. By examining the historical evolution of ethical thought alongside economic theories, we gain insights into the complex exchange between morality and market dynamics. This interdisciplinary approach not only enriches our understanding of economic phenomena but also fosters a more holistic perspective on ethical decision-making in the modern world.



Deepening this exploration, the complex connections between ethics and economics, exploring how ethical principles inform policy choices, regulatory frameworks, and business practices will be unraveled. By contextualizing contemporary ethical dilemmas within the broader historical and theoretical landscape, we work to outline the next steps toward a more ethically informed approach to economic governance and decision-making.

**Ancient Greek philosophy** holds the ethical foundations laid by Socrates, Plato, and Aristotle. They have left an enduring impact on the trajectory of ethical inquiry. Socrates, renowned for his dialectical method, laid the groundwork for ethical inquiry by engaging individuals in probing dialogues. Through relentless questioning, he aimed to reveal underlying assumptions and elicit critical self-reflection. Socratic questioning became a cornerstone for ethical exploration, encouraging individuals to scrutinize their beliefs and values. Plato, a disciple of Socrates, furthered ethical discourse in his philosophical dialogues. Notably, in "The Republic," Plato delved into the exploration of virtue and justice. He proposed the theory of the tripartite soul and the allegory of the cave, elucidating ethical concepts and the quest for an ideal state. Plato's exploration of virtue and justice provided enduring ethical frameworks that transcended his time. Aristotle, a student of Plato, significantly contributed to ethical thought through his virtue ethics. Aristotle's emphasis on moral character and virtue as the means to achieve eudaimonia (human flourishing) became foundational. In "Nicomachean Ethics," Aristotle articulated the concept of the golden mean, advocating for moderation and balance in ethical decision-making. His ethical framework highlighted the importance of cultivating virtuous habits for a well-lived life.

Ancient Greek philosophy, particularly the Hippocratic thought, serves as a cornerstone for the evolution of medical ethics (Bottalico *et al.*, 2019). The concept of Ethos, a term rooted in musical-ethical principles, found application in the works of Plato and Aristotle, further demonstrating the interdisciplinary influence of ancient Greek philosophy. Ethical ideals, deeply influenced by Homeric songs and mythological narratives, provided a stable foundation for the ethical framework of ancient Greeks. Aristotle's Eudemian ethical method, emphasizing prudence and clarity in political ethical conditions, remains a key aspect of ancient Greek ethics and extends its influence into various dimensions, including political philosophy (Nicolay, 2021). The concept of justice in Aristotle's political thought, rooted in ancient Greek ethics, accentuates a focus on the well-being of individuals within Greek cities. Additionally, the study

of emotions among the ancient Greeks, as explored by scholars like Konstan, is an important part of their ethical framework, showing the complex relationship between emotions and moral reasoning (Konstan, 2006).

The enduring legacy of Socrates, Plato, and Aristotle resonates not only in the foundational principles of ethical inquiry but also in their far-reaching influence on diverse fields, including medical ethics, political philosophy, and the understanding of human emotions. This interconnected web of ancient Greek ethical thought continues to shape contemporary ethical discourse and remains a source of inspiration for ethical considerations across disciplines.

**Stoicism**, pioneered by Zeno of Citium, advocates for harmonious coexistence with nature and the cultivation of virtues such as wisdom, courage, justice, and temperance, with the pursuit of virtue leading to eudaimonia—a state of flourishing. In contrast, **Epicureanism**, attributed to Epicurus, prioritizes the pursuit of pleasure through moderation, seeking tranquility and liberation from physical and mental anguish. Valuing friendship and advocating for a simple, frugal lifestyle, Epicureanism emphasizes meaningful connections and satisfaction from modest living. Both Stoicism and Epicureanism have profoundly shaped later ethical discussions, influencing concepts related to virtue, resilience, balance, and the rejection of excessive desires in subsequent ethical philosophies. These influential Hellenistic philosophical schools, represented in modern society through popular culture and new religious movements, provide practical life guidance. While Stoicism accentuates ethical training rooted in the theory of natural law, Epicureanism explores the tension between selfless friendship and rational egoism. Stoic rigorism, however, raises questions about the feasibility of social morality. Despite these challenges, the enduring legacies of these philosophies persist, continually adapted, and transformed in diverse cultural and intellectual contexts. Stoicism and Epicureanism, two influential Hellenistic philosophical schools, continue to impact modern society, as evidenced by their presence in popular culture and new religious movements (Mikhelson, 2020). These philosophies offer practical life guidance, with Stoicism emphasizing ethical training and the Stoic practice being rooted in the theory of natural law (Owen, 2020). Epicureanism, on the other hand, explores the tension between selfless friendship and rational egoism. However, Stoic rigorism, which views non-moral goods and evils as indifferent, raises questions about the

possibility of social morality (Seregin, 2019). Despite these challenges, the legacies of these philosophies continue to be adapted and transformed in various cultural and intellectual contexts.

During the **medieval period** spanning the 5th to the 15th centuries, prominent figures such as St. Augustine and St. Thomas Aquinas made significant contributions to the dimensions of ethics. Christian theologians of this era sought to intertwine ethical principles with religious doctrine, aiming to guide moral conduct within the framework of Christianity. Notably, St. Thomas Aquinas played a central role by synthesizing Aristotelian ethics with Christian theology. His work established a profound theological foundation for ethics, offering a harmonious integration of philosophical insights and religious principles during this formative period in the history of ethical thought.

The development of ethics in medieval times was influenced by a variety of factors, including the reading of classical authors as well as the emergence of various ethical models in response to societal challenges, and the dispute between voluntarism and realism in medieval accounts of theological and moral propositions (Haldane, 1989). The role of medieval literature, particularly theological works, in conveying ethical aspects in contemporary teaching was also explored (Martinovska, 2019). These studies collectively provide a comprehensive understanding of the development of ethics in medieval times.

In the historical progression of ethical thought from the 14th to the 18th centuries, the **Renaissance** and **Enlightenment** stand out as transformative eras. The Renaissance sparked a renewed interest in classical wisdom, inspiring ethical inquiries championed by humanists like Erasmus and Pico della Mirandola. Transitioning into the Enlightenment, marked by reason and individual autonomy, thinkers such as John Locke and Immanuel Kant made enduring contributions. Kant introduced deontological ethics, emphasizing inherent moral principles guiding ethical decisions. Together, these periods revitalized ethical study and laid the intellectual foundations that continue to shape our understanding of morality.

The Renaissance and Enlightenment periods saw significant developments in ethics, with a shift towards human autonomy in determining virtue and vice (Mnozhynska, 2022). This was influenced by the revival of ancient ethical theories, including Platonic and Plotinian ethics. The role of education in shaping ethics was also debated, with some arguing that it is not a reliable

source of ethics. The has period also witnessed the emergence of various ethical models, reflecting the evolving values and societal challenges. The concept of human and moral dignity was central to the ethical discourse, with a focus on the Christian understanding of dignity (Barcsi, 2022). These developments laid the foundation for modern ethical thought and continue to shape our understanding of ethics today.

In the exploration of ethical theories, the 18th and 19th centuries witnessed a significant evolution with the advent of **utilitarianism** and **consequentialism**. Notably, Jeremy Bentham and John Stuart Mill emerged as pioneering contributors to this philosophical transformation. Both scholars played instrumental roles in formulating and advancing the ethical theory of utilitarianism, a consequentialist approach that centers on the maximization of happiness as the ultimate moral criterion. Bentham, with his emphasis on the principle of utility, and Mill, with his refined and refined contributions, marked a substantial shift in ethical discourse. Their collective efforts not only delineated the foundations of utilitarianism but also accentuated a consequentialist perspective, where the evaluation of actions is fundamentally anchored in their outcomes, representing a paradigmatic departure from earlier ethical frameworks.

Utilitarianism, a philosophy that prioritizes the greatest happiness for the greatest number, has been a subject of much debate and critique. Scarre (2018), discusses the egalitarian stance of utilitarianism, with the latter highlighting its limitations in protecting individual rights. Zimmerman (2022) explores into the development of utilitarianism, focusing on the influence of Alexander Bain's theory of moral judgment and the latter addressing the objection to justice. Prabhakar (2022) explores the shift from moral value to rationality in utilitarianism, defending the doctrine of ends justifying the means. Fried (2018), critiques utilitarianism, highlighting its potential for justifying catastrophic actions and the latter discussing the challenges of uncertainty in decision-making.

In the dimensions of 20th-century ethical philosophy, **existentialism** took center stage, championed notably by Jean-Paul Sartre and Albert Camus. Emphasizing individual freedom and responsibility, existentialists grappled with the quest for meaning in a seemingly indifferent universe. Sartre's ethical framework accentuated personal choice and authenticity, positing that individuals carry the weight of responsibility for their actions and moral identity. Alongside

Sartre, Albert Camus contributed significantly, exploring the challenges of absurdity and the pursuit of moral values in a chaotic world. Together, these existentialist thinkers redefined ethics, anchoring it in the existential experience of individual autonomy and the search for authentic existence.

Existentialism, with its emphasis on individual freedom and responsibility, has significant implications for ethical development. Michelini (2022) highlights the importance of personal relational morality and the need for a reevaluation of social-ethical education considering existential dimensions. This is further accentuated by Yahyaei et al. (2017), who discuss the influence of existentialism on teaching methods, emphasizing the importance of individual growth and positive self-concept. However, the existential-vital impulse can lead to a struggle against traditional morality, potentially leading to a relativization of moral ideas. Therefore, while existentialism can promote personal freedom and individual growth, it also raises questions about the potential impact on traditional moral frameworks.

In **contemporary** ethical discourse, various perspectives have shaped the field, contributing to a diverse domain. Key theories include virtue ethics, deontology, consequentialism, feminist ethics, and environmental ethics. Beyond these, contemporary ethics extends into evolving areas like bioethics, business ethics, and digital ethics. These theories collectively navigate the complexities of morality in response to the challenges and advancements of the modern world.

Contemporary ethics development is a complex and diversified process, influenced by various factors. Soares (2013) emphasizes the importance of integrity and self-construction in ethical development proposing an ethics of integrity and suggesting a repositioning of ethics in the epistemological scale of knowledge. Rafikov et al. (2021) focus on the role of education in shaping ethical values, advocating for an interdisciplinary approach, and proposing a focus on morality and universal values. Doğan (2016) explores the relationship between ethics, law, and social justice, highlighting the distinction between ethics and law, and arguing for a secular and global ethical base. Doroshenko and Doroshenko (2016) specifically addresses the ethics of pedagogical activity, emphasizing the importance of moral and ethical aspects in the development of teaching personnel.

Ethical thought has evolved dynamically, adapting to societal shifts, intellectual advancements, and the emergence of new ethical challenges. The journey from ancient philosophical foundations to contemporary ethical theories reflects the continuous development of ethical discourse within the broader scientific discipline. In ancient societies, ethical considerations were deeply rooted in religious and communal norms, and the process of secularization in modern times has ushered in diverse ethical perspectives adapting to cultural pluralism and individual autonomy. Intellectual developments during the Enlightenment, with an emphasis on reason and human rights, greatly influenced ethical discourse. Scientific advancements, including insights from evolutionary theory, psychology, and sociology, have further shaped ethical understanding. Social movements, such as the Civil Rights and Feminist Movements, have played central roles in influencing ethical considerations related to equality, justice, and human rights. The Environmental Movement has given rise to environmental ethics, addressing humanity's ethical relationship with nature. Globalization has raised ethical questions about global justice, human rights, and cultural relativism, while the digital age introduces new challenges like privacy concerns, digital rights, and the impact of artificial intelligence. Fields like bioethics and medical ethics have emerged in response to advances in medical technology, necessitating the development of robust ethical frameworks. Business ethics and digital ethics have gained prominence with a growing awareness of corporate social responsibility and ethical conduct in business, addressing concerns in technology, data privacy, and the use of emerging technologies. This comprehensive evolution showcases the complex and interconnected nature of ethical thought as it responds to the ever-changing realm of human society.

The foundation of ethics as a scientific discipline is a rich and complex field, continuously evolving under the influence of various factors. Scholars such as and Kurakina (2023) emphasize the central role of ethical principles, particularly within the domain of scientific research. Kurakina advocates for the integration of a socially responsible ethos, highlighting the broader societal impact of ethical considerations. Within the broader discussion of science and ethics, both the challenges and potentials inherent in scientific endeavors as drivers of ethical behavior are considered. Their insights contribute to the nuanced understanding of the complex relationship between scientific pursuits and ethical standards. Trust emerges as a central theme in the work of Schicktanz and Dusche (2011), underlining the foundational importance of trust in fostering ethical conduct. Additionally, the call for culturally sensitive ethical guidelines

recognizes the diversity of moral perspectives and accentuates the need for ethical considerations to be contextually relevant. Turning the focus to specific scientific fields Aragón-Vargas (2015) provides deeper insights. Aragón-Vargas highlights the significance of personal responsibility, emphasizing the role of individual scientists in upholding ethical standards. On the other hand, the impact of legal normativity on ethical legitimacy is explored, shedding light on the complex exchange between legal frameworks and ethical considerations.

The domain of scientific research itself is not immune to ethical challenges, as Sharma (2021) and accentuate. Both highlight the prevalence of unethical practices, including data falsification and plagiarism, emphasizing the need for vigilance and ethical awareness in scientific endeavors.

The unique obligations of scientists and the call for ethical criteria are further explored by Severino (2015). These discussions highlight the ethical responsibilities that come with scientific endeavors, stressing the importance of maintaining a principled approach in research. They point out the need to consider local moral traditions and acknowledge the social responsibilities that are naturally tied to scientific work. By focusing on the context in which research takes place, they emphasize that ethical considerations cannot be one-size-fits-all; instead, they must account for the diverse cultural and social environments where scientific activities occur. This approach encourages researchers to be mindful of the broader impact of their work, both locally and globally.

The connection between ethical considerations and economic decision-making is complex and involves multiple layers. Business leaders often face the challenge of balancing moral values with practical financial objectives. This means making tough decisions that weigh both the economic benefits and the ethical consequences of their actions. Leaders must consider their past behavior, reputation, and the long-term effects their choices may have on stakeholders, employees, and society. Navigating this balance requires a strong grasp of ethical principles, a clear understanding of business realities, and a commitment to fairness and responsibility.

Cultural and ethical values play a critical role in shaping economic indicators like trust and productivity (Fedorenko, 2022), and this influence extends to the economics profession, where ethical responsibilities are essential. The need to institutionalize business ethics education is increasingly emphasized, especially when dealing with ethical-economic dilemmas.

Implementing moral and ethical values in economic activities is vital for ensuring organizational economic security. Ethics are particularly important for managers, who are tasked with upholding these standards in their decision-making processes (Terziev *et al.*, 2020).

Moreover, discretion in professional practice, especially in fields like engineering, highlights how philosophical principles are applied in real-world situations. Moral arguments can also significantly impact economic decisions and organizational legitimacy, particularly when it comes to issues like offshoring production (Schröder, 2013). This reinforces the need for a strong ethical foundation in both personal leadership and broader organizational practices.

The moral aspects of economic activities are complex and influenced by various factors. Both Antonov (2022) and Fedorenko (2022) point out the negative consequences of ignoring ethics in economic relationships. Antonov specifically emphasizes the importance of axiological studies, which focus on values, to improve economic security. They also explore how business leaders make decisions, highlighting the need for ethical values and a closer connection between economics and morality.

Mayang *et al.* (2021) examine the balance between rationality and morality in economic learning, while also discussing the role of business ethics in the global economy. Cederholm and Sjöholm (2023) offer detailed insights into specific economic activities, like hunting tourism and organ donation, showing the complex interaction between moral and economic values in these fields.

The ethical implications of economic policies, corporate practices, and individual financial decisions are complex and diversified. Dimitriou (2022) explores the role of ethics in corporate behavior and financial markets, emphasizing the need for businesses to adopt responsible practices. Similarly, the systemic and structural factors that influence ethical norms in the financial sector are examined, highlighting how institutions help establish standards of fairness and accountability.

Terziev *et al.* (2020) focus on the importance of ethical decision-making within organizations, particularly the role of managers in fostering ethical leadership. They argue that ethical



leadership is crucial for cultivating a culture of integrity and responsibility within businesses, guiding organizations to make sound moral choices.

Ofurum and Odinioha (2019) bring attention to the harmful consequences of unethical practices. Ofurum discusses how unethical actions can devastate organizations, leading to financial losses, reputational damage, and a loss of trust. Odinioha extends this by criticizing international financial institutions for their ethical violations, pointing out how these failures can cause significant harm to global markets and economies.

Together, these works accentuate the importance of ethics in shaping corporate and economic practices, emphasizing that ethical principles are key to ensuring responsible behavior and safeguarding the interests of both businesses and society.

In contemporary business discourse, Corporate Social Responsibility (CSR) stands as a prominent embodiment of ethical principles within organizational operations. This concept has undergone significant evolution, drawing from diverse philosophical and cultural traditions. This discussion seeks to explore the essence of CSR, exploring its alignment with ethical norms and its transformative impact on the ethical landscape within economic entities. Corporate Social Responsibility (CSR) is a concept that has evolved, originating from Western perspectives but also finding alignment with Islamic principles (Santoso, 2016). It closely intertwines with business ethics, both stressing the significance of ethical conduct in business operations (Gheraia *et al.*, 2019). In the banking sector, CSR activities have been shown to contribute to economic growth, with emphasis placed on how CSR aligns with free market principles, particularly regarding property rights. However, the ethical dimensions of CSR, including the potential for unethical behavior, have also been accentuated (Spoorthi and Chethan, 2020). Discussions have arisen on CSR's role in tackling social issues and fostering responsible problem-solving, advocating for a broader corporate objective that includes social purposes (Palmer *et al.*, 2021). Despite ongoing discussions, debates about the interpretation and standardization of Corporate Social Responsibility (CSR) continue.

In conclusion, CSR plays a crucial role in connecting economic goals with ethical responsibilities, reflecting a commitment to responsible business practices and societal well-being. By examining its diverse aspects and ethical implications, organizations can better

navigate the complexities of modern business, fostering a culture of integrity and social accountability. As CSR evolves, aligning it with ethical standards will remain essential for promoting sustainable and ethical business practices globally.

Ethics are the foundation of trust and integrity in financial institutions, guiding them through the complexities of economic transactions. The relationship between ethical principles and financial operations is significant, affecting areas like lending practices and governance structures. This analysis explores the complex world of ethics in financial institutions, highlighting the challenges they face and the broader consequences of ethical failures.

Financial institutions grapple with a spectrum of ethical challenges, spanning fair lending practices, risk management, and corporate governance. These challenges are complexly woven into the fabric of systemic, structural, and cultural influences. The advent of machine learning in fintech introduces additional ethical dimensions, including concerns about integrity and fairness, which can be mitigated through the implementation of explainability tools and the fostering of human-machine collaboration (Rizinski et al., 2002). Moreover, the imperatives of corporate social responsibility and environmental sustainability are increasingly shaping the governance frameworks of financial institutions. The 2008 financial crisis highlighted the significant impact of incentives, moral hazard, and conflicts of interest that are common in the industry (Murray *et al.*, 2017). For Islamic financial institutions, adherence to ethical standards stands as a linchpin for effective governance (Kouzo and Falikhatun, 2023). Additionally, incorporating financial ethics education within institutions serves as an effective way to strengthen the ethical foundation of financial professionals. By guiding ethical decision-making and responsible practices, this education helps cultivate a stronger sense of integrity and accountability within the industry.

The impact of ethical failures in financial institutions extends far beyond the institutions themselves, leading to serious economic consequences. These failures often result from structural problems like misaligned incentives and conflicts of interest. The growing use of machine learning in finance adds new ethical challenges, such as concerns about bias and discrimination (Rizinski et al., 2022).. While financial misconduct may sometimes appear to yield economic benefits, the long-term costs are significant, highlighting the importance of

considering both intrinsic motivations and prosocial behavior in financial decision-making (Klimczak *et al.*, 2022)

To close the gap between merely following regulations and genuinely ethical behavior, a virtue ethics approach is recommended (Greene 2018). Education plays a crucial role in fostering this ethical mindset, helping financial professionals not just comply with rules but also cultivate a deeper commitment to ethical conduct. Ultimately, promoting strong ethical standards within financial institutions has the potential to improve both their ethical standing and financial performance.

Government policies wield significant influence over societal dynamics, particularly in dimensions like taxation, regulation, and social welfare. This chapter explores the ethical dimensions underpinning governmental actions, focusing on areas crucial for economic activities and distribution. Through examining taxation, regulation, and social welfare policies, we aim to unravel the ethical principles shaping public policies and their implications on economic structures. The ethical dimensions of government policies, particularly in areas such as taxation, regulation, and social welfare, have been explored in various studies. Mubarok (2020) emphasizes the role of public policy in encouraging socially responsible actions and the importance of considering morality and ethics in decision-making. Wickham and Fancourt (2021) highlight the ethical implications of welfare policies, with Wickham calling for the application of ethical principles to all public welfare policies. Jurek (2018) discusses the moral and ethical aspects of UK welfare reform, with Jurek identifying the unintended consequences of social interventions. Sandu (2020) raises concerns about the ethical issues in flexible welfare systems and the importance of ethics and responsibility in the collection system of local taxes and fees. A range of studies have highlighted the critical role of ethical principles in shaping public policies that impact economic activities and distribution. Terziev *et al.* (2020) emphasize the need for ethical behavior in public and private organizations, specifically calling for the incorporation of morality and ethics in public policy. Fedorenko (2022) further accentuates the influence of ethical values on economic indicators and the importance of public opinion in policymaking. Kimari (2022) explores the impact of economic factors on integrity and ethical practices in the public sector suggesting lifestyle audits as a strategy to curb unethical behavior. Benedicto and Caelian (2020) provide a framework for modeling socially responsible actions and

assessing the practice of work ethics and job performance of government employees. These studies collectively highlight the need for ethical considerations in public policy to ensure fair economic activities and distribution.

This exploration of ethics as a scientific discipline within the dimension of economic science serves as a foundational framework for understanding the ethical underpinnings of economic decision-making. By acknowledging the historical roots of ethical thought and dissecting its contemporary applications in economic contexts, this section aims to foster a nuanced comprehension of how ethics shapes and is shaped by economic actions and policies.

### *3.1.2. The relationship between the concepts of ethics, social responsibility, and sustainability*

In the present days global field, the concepts of ethics, social responsibility, and sustainability have become increasingly intertwined, especially within the consumer context. This integration has created a diversified environment characterized by complex dynamics and evolving paradigms. Scholars and researchers have extensively explored this relationship, aiming to understand how these concepts intersect and influence consumer behavior. Here it explores the interconnectedness of ethics, social responsibility, and sustainability within the consumer context, examining how they shape decision-making processes and drive progress toward a more equitable and sustainable future.

The interconnectedness of ethics, social responsibility, and sustainability within the consumer context constitutes a diversified field characterized by complex dynamics and evolving paradigms. Scholars such as Bertoncini et al. (2019) accentuate the imperative of ethical consumption as a means to uphold human dignity and foster environmental sustainability. Their work highlights the integral role of ethical considerations in guiding consumer choices toward products and practices that align with ethical principles and environmental stewardship.

Further amplifying this discourse, Ferreira et al. (2021) explore into the symbiotic relationship between corporate social responsibility (CSR) and consumer social responsibility (CSR), elucidating how both entities play integral roles in driving sustainable consumption patterns. Through initiatives aimed at transparency, ethical sourcing, and community engagement, corporations can inspire consumer trust and commitment to sustainable consumption practices.

However, amidst the growing discourse on corporate sustainability, Ezell et al. (2023), caution that the widespread adoption of sustainable consumption practices by consumers remains a niche phenomenon. Despite increasing awareness of environmental and social issues, consumers often face barriers to embracing sustainable products and lifestyles. Soni *et al.* (2021) further explore into the complex factors influencing consumer behavior towards sustainable products, revealing a disparity between awareness and actual purchasing behavior. This disparity accentuates the importance of bridging the gap through targeted interventions aimed at enhancing consumer education and fostering a deeper understanding of social responsibilities in consumption choices.

In essence, the discourse surrounding ethics, social responsibility, and sustainability in the consumer context reflects a complex exchange of individual values, corporate actions, and societal imperatives. As stakeholders across various sectors strive to navigate this field, collaborative efforts are essential to cultivate a culture of conscientious consumption and pave the way towards a more sustainable and equitable future.

Consumer behavior is complexly shaped by a multiple of psychological, social, and cultural factors, wherein ethics acts as a guiding beacon illuminating decision-making processes. However, a discernible chasm often exists between individuals' ethical intentions and their actual behavioral patterns, influenced by a spectrum of variables including prioritization, habit formation, and the willingness to make sacrifices (Carrington and Whitwell, 2014). To bridge this divide, a deeper understanding of the exchange between personality traits, perceptions of consumption norms, and ethical considerations is imperative. Moreover, the significance of consumer identity and personal norms in shaping ethical consumption practices cannot be overstated. Additionally, research indicates that moral maturity plays a key role in curbing unethical consumer behavior (Sargin and Kocer, 2021).

However, the growing emphasis on firms' ethical conduct in shaping consumer decision-making processes may inadvertently lead to undesirable outcomes, such as suboptimal production technology choices and reduced market transparency. Nonetheless, the imperative of ethical consumption remains paramount, serving as a linchpin for promoting both human dignity and environmental sustainability (Bertoncini et al., 2019). Thus, understanding the complex exchange between individual values, societal norms, and corporate ethics is essential in fostering

a culture of conscientious consumption and advancing the collective goal of a more ethically and environmentally sustainable future.

Social responsibility, as a diversified concept, transcends the conventional boundaries of business operations to encompass a spectrum of ethical imperatives that acknowledge and address broader societal impacts. It serves as a transformative tool within organizational management processes, fostering a paradigm shift towards sustainable practices and stakeholder-centric approaches. The integration of social responsibility is not merely a matter of moral obligation but is also recognized as a strategic imperative essential for sustaining competitiveness and fostering long-term value creation across both public and private sectors (Pruteanu and Nita, 2020).

Emphasizing the role of moral and ethical attitudes, scholars such as Beketova (2021) accentuate the intrinsic link between personal values and socially responsible behaviors. They advocate for cultivating a culture of integrity and moral fortitude, wherein individual relationships and ethical considerations serve as guiding principles for responsible actions within organizations and society at large. Moreover, the nexus between social responsibility and the broader socio-philosophical landscape is accentuated, with calls for rigorous research to bolster self-awareness and deepen the influence of societal values and cultural norms.

In the context of business, the economic responsibility of organizations emerges as a linchpin in the effective implementation of corporate social responsibility initiatives (Kuzmin, 2021). This economic imperative accentuates the symbiotic relationship between financial viability and social impact, highlighting the significance of aligning business strategies with societal welfare objectives. As businesses recognize their role as stewards of social and environmental well-being, the integration of social responsibility principles becomes integral to organizational ethos, fostering a harmonious coexistence between profit motives and societal benefits.

Sustainability, a diversified concept entwined with ethical and social considerations, embodies the pursuit of equilibrium between human prosperity and the preservation of the global environment (Droz, 2019). Defined by (Droz, 2019) as the maintenance of self-determining human flourishing and the autonomy of the global environment, sustainability necessitates a profound shift in values and attitudes towards a more harmonious coexistence with nature. The

achievement of sustainability demands the integration of environmental sustainability criteria into industrial processes, as advocated by ensuring that production methods prioritize ecological conservation and resource efficiency.

Setti et al. (2017) accentuate the indispensable role of corporations in advancing sustainability goals, particularly in safeguarding human rights within their operations and supply chains. This highlights the imperative for businesses to assume greater responsibility in mitigating social and environmental risks while fostering inclusive growth and equitable development. Furthermore, harnessing new technologies is indispensable for achieving sustainability, offering innovative solutions to pressing environmental challenges, and facilitating sustainable development pathways.

In contrast, Choy (2017) advocates for a non-anthropocentric approach to nature, emphasizing the intrinsic value of ecosystems independent of human utility. This perspective accentuates the importance of recognizing and respecting the intrinsic worth of all living beings and ecological systems, urging a paradigm shift towards a more holistic and ecologically sensitive worldview. There is a necessity of a balanced integration of economic values in the pursuit of sustainability, advocating for sustainable business practices that prioritize long-term prosperity over short-term gains.

In essence, the concept of sustainability transcends mere environmental conservation to encompass a holistic vision of societal well-being, environmental stewardship, and intergenerational equity. As we navigate the complexities of the modern world, embracing sustainability principles becomes imperative for fostering a resilient and thriving global community.

Discussion on how consumer choices contribute to or challenge broader ethical and sustainability goals encompasses a diversified discourse. Consumer choices wield substantial influence, either bolstering or undermining broader ethical and sustainability objectives. Baumann (2017) posits that consumers' heightened focus on firms' ethical practices might inadvertently incentivize undesirable production decisions. Conversely, Kulyk et al., (2017) contend that embracing sustainable consumption and ethical preferences can serve as catalysts for upholding human dignity and fostering environmental equilibrium.

Further insights by Yamoah et al. (2022) shed light on the central role of consumer values and their responsiveness to ethical messaging in shaping consumption patterns. Their research emphasizes the significance of aligning consumer values with ethical information dissemination to steer choices toward more sustainable avenues. Complementarily, Soni et al. (2021), explore into the complex exchange between consumer awareness, corporate social responsibility initiatives, and the willingness to invest in socially responsible products. They accentuate the dynamic relationship where heightened consumer awareness fosters demand for ethically produced goods, thereby incentivizing businesses to adopt more sustainable practices.

Lastly, van der Waal *et al.* (2022) accentuate the potency of product information in guiding consumers toward sustainable and nutritious dietary selections. By enhancing consumer access to comprehensive information about product sourcing, nutritional content, and environmental impact, Waal advocates for empowering consumers to make informed choices that align with broader ethical and sustainability objectives. Collectively, these perspectives accentuate the nuanced dynamics at play in the consumer landscape and highlight avenues for fostering more ethical and sustainable consumption patterns.

Examples of consumer behaviors that align with ethical and sustainability principles showcase a diverse array of influences and approaches. Stancu et al. (2020) explore into the intrinsic relationship between ethical judgments, personality traits, and consumer behaviors, elucidating how individual predispositions can shape choices toward more sustainable options. They further accentuate the key significance of motivations in driving ethical and sustainable consumer practices, underscoring the importance of understanding underlying psychological drivers.

In a similar vein, Gallo et al. (2023) explores into the complex exchange between consumer awareness and sustainable purchasing behavior, delineating distinct clusters of consumers characterized by varying degrees of environmental concern. This segmentation approach offers valuable insights into tailoring interventions to resonate with specific consumer segments, thereby fostering widespread adoption of sustainable practices.

Antonides (2017) provides a holistic perspective on sustainable consumer behavior, offering a comprehensive overview that integrates various psychological, social, and economic dimensions. Building upon this foundation, Asikis et al., (2021) propose practical strategies for promoting



sustainable consumption, ranging from value-sensitive design approaches to leveraging psychological factors to nudge consumers towards more sustainable choices. These insights offer actionable pathways for policymakers, businesses, and marketers seeking to promote ethical and sustainable consumption patterns.

Finally, Cavender (2019) accentuate the indispensable role of corporate sustainability initiatives and strategic marketing in fostering sustainable behaviors among consumers. By integrating sustainability principles into corporate strategies and leveraging marketing communications to educate and incentivize consumers, businesses can play a central role in driving the widespread adoption of ethical and sustainable practices. Together, these examples highlight the diversified nature of consumer behaviors aligned with ethical and sustainability principles, emphasizing the importance of interdisciplinary approaches and collaborative efforts across sectors.

Examples of consumer behaviors that may perpetuate unethical business practices, environmental degradation, and social injustices stem from a variety of influences and circumstances. Sun and Zhang (2019) examine the impact of group norms and self-interest motivations, noting that while group recognition and egoism motivation can bolster unethical behavior, group veto and altruistic motivations tend to mitigate such actions. Additionally, Lee (2017) highlights the role of personality traits and perceptions of consumer society in shaping ethical consumption behaviors, indicating that individual predispositions and societal norms can contribute to the perpetuation of unethical practices.

Furthermore, Mihajlovic (2020) suggests that the absence of regulations against unfair commercial practices can exacerbate corporate sustainability challenges, fostering an environment where unethical conduct may thrive unchecked. Similarly, Saba (2023) discusses how greed and non-compliance with legal standards can fuel unethical practices in online businesses, leading to issues such as online insecurity and deception.

In the hospitality sector, Omelan and Raczkowski (2020) identified consumer behaviors like demanding or impolite conduct as significant challenges for industry employees, highlighting how such behaviors can perpetuate social injustices and negatively impact working conditions. The unintended consequences of consumer pressure on firms' ethical conduct are pointed out, noting that heightened scrutiny may lead to the adoption of less sustainable production

technologies and reduced market transparency. Moreover, Rotman et al. (2018) discusses consumers' propensity to engage in unethical actions towards brands perceived as harmful, including behaviors like lying, cheating, and stealing, which can further exacerbate ethical dilemmas.

The factors influencing perceptions and justifications of deviant consumer behavior, emphasizing the role of neutralization techniques and the seriousness of the behavior in shaping consumer attitudes towards unethical actions are under the s under research. Collectively, these examples accentuate the complex exchange of individual motivations, societal norms, and regulatory frameworks in perpetuating consumer behaviors that contribute to unethical business practices, environmental degradation, and social injustices.

The significance of empowering consumers with knowledge regarding the ethical and sustainability implications of their choices cannot be overstated in fostering sustainable consumption practices. Soni et al. (2021) advocate for initiatives such as value-sensitive design and consumer social responsibility, which empower individuals to make informed decisions aligned with their ethical and sustainability values. Their insights accentuate the critical role of education and awareness in guiding consumer behavior towards more sustainable outcomes.

Building upon this foundation, Mancinelli et al. (2023) emphasize the efficacy of targeted communication strategies and the utility of sustainability labels in conveying pertinent information to consumers. These communication tools serve to bridge the gap between consumer intent and action by providing clear, accessible guidance on the ethical and environmental attributes of products and services.

However, cautionary notes from Cavender (2019) highlight the complexities inherent in translating consumer interest in sustainability into tangible behavioral change. Despite growing awareness, consumers may still face barriers to adopting sustainable practices, underscoring the need for diversified approaches that address underlying motivations and structural impediments.

To address these challenges, Byrd and Su (2020) advocate for enhanced consumer education and transparency within specific industries, such as apparel and food. By equipping consumers with comprehensive knowledge about production processes, supply chain practices, and product

attributes, these initiatives empower individuals to make more informed choices that align with their ethical and sustainability priorities. Ultimately, empowering consumers with knowledge serves as a cornerstone in cultivating a culture of responsible consumption and driving positive change toward a more sustainable future.

Plenty of studies have explored the potential of fostering a culture of conscientious consumption to propel progress toward a more equitable and sustainable future. Haider et al. (2022) advocate for the implementation of innovative, practice-based approaches aimed at promoting sustainable consumption, with a central focus on catalyzing individual behavior change. Their insights accentuate the central role of targeted interventions and personalized strategies in effecting meaningful shifts towards more sustainable lifestyles.

Moreover, Kiyoo (2022) emphasizes the imperative of cultivating consumer consciousness and instigating behavioral shifts, with a particular emphasis on the transformative power of education and its alignment with the three pillars of sustainable development: economic, social, and environmental. By fostering greater awareness and understanding among consumers, these initiatives lay the groundwork for fostering a culture of conscientious consumption that prioritizes long-term sustainability and social equity.

Complementing these perspectives, Bertoni et al. (2019) highlight the indispensable role of transformative learning and ethical consumption practices in driving sustainable behavior change. Through transformative learning experiences that challenge existing norms and values, individuals can develop a deeper appreciation for the interconnectedness of their actions and their broader societal and environmental impacts. Similarly, by embracing ethical consumption principles rooted in values of fairness, justice, and environmental stewardship, consumers can actively contribute to the collective pursuit of sustainability goals.

Lastly, Khaw-Ngern et al. (2021) propose the concept of mindful consumption as a diversified solution to addressing plastic pollution and advancing toward a circular economy. Mindful consumption entails a holistic approach that encourages conscious decision-making, resource optimization, and waste reduction throughout the product lifecycle. By embracing mindfulness as a guiding principle, consumers can not only mitigate the environmental impact of their

consumption patterns but also drive systemic changes towards a more circular and regenerative economic model.

In conclusion, these insights collectively accentuate the urgent need for concerted efforts to cultivate a culture of conscientious consumption that prioritizes sustainability, social equity, and environmental stewardship. By leveraging innovative approaches, empowering education, transformative learning experiences, ethical consumption practices, and mindfulness principles, stakeholders across sectors can collaborate towards fostering a more sustainable and equitable future for all.

The discourse surrounding ethics, social responsibility, and sustainability in the consumer context reflects a complex exchange of individual values, corporate actions, and societal imperatives. As stakeholders across various sectors strive to navigate this domain, collaborative efforts are essential to cultivate a culture of conscientious consumption and pave the way towards a more sustainable and equitable future. By leveraging innovative approaches, empowering education, transformative learning experiences, ethical consumption practices, and mindfulness principles, we can collectively work towards fostering a resilient and thriving global community that prioritizes sustainability, social equity, and environmental stewardship.

### *3.1.3. Consumer ethics in retail*

Examining the ethical dimensions of labor practices within the retail sector unveils a spectrum of challenges encompassing fair wages, working conditions, and worker rights. Research spanning Argentina, Colombia, and Spain accentuates shared apprehensions regarding respect, non-discrimination, and labor health and safety (Rodríguez Domínguez, 2020). Ethical norms within retail generally endorse virtuous conduct while condemning unethical actions, albeit with demographic variations. Consumers inclined towards fairness and equity tend to favor businesses embracing ethical standards (Schulz and Braekkan, 2017). Islamic principles offer guidance for fostering equitable labor practices, emphasizing non-discrimination, labor associations, and fair remuneration (Zakaria *et al.*, 2017). Nevertheless, operationalizing ethical benchmarks encounters hurdles, notably in the fashion supply chain, marred by pervasive human rights violations and worker exploitation. As the retail sector spans across diverse regions, the varying socio-economic landscapes may shape the implementation and interpretation of ethical labor

practices. Moreover, the globalization of supply chains intensifies the challenge of ensuring consistent ethical standards across borders. These complexities accentuate the need for diversified approaches that address not only legal frameworks but also cultural nuances and economic incentives in promoting ethical labor practices.

Examining the ethical dimensions of labor practices within the retail sector unveils a sobering reality regarding sweatshop labor, child labor, and forced labor entrenched within the supply chains of retail companies. Legislation such as the California Transparency in Supply Chains Act and the UK Modern Slavery Act of 2015 are increasingly holding corporations accountable for these egregious practices (Funk and Boutros, 2019). Notably, the seafood supply chain stands out as a high-risk domain for forced labor, prompting discussions around technology-driven solutions to combat this pervasive issue. However, skepticism looms over the efficacy of private regulation in elevating labor standards within supply chains, fueled by concerns regarding data quality and the potential for continued exploitation. The onset of the COVID-19 pandemic has further exacerbated these concerns, with reports indicating opportunistic retailers exploiting the crisis to further degrade working conditions (Uddin *et al.*, 2023). Such exploitation accentuates the structural nature of labor exploitation, with a spotlight on the complicit role of businesses and supply chains in perpetuating these injustices. The interconnection between ethical sourcing and labor practices accentuates the need for a holistic approach to supply chain management that prioritizes the well-being of workers. Retailers play a critical role as gatekeepers in driving ethical standards throughout the supply chain, necessitating proactive measures to address labor exploitation. However, the effectiveness of these measures hinges on comprehensive transparency and accountability mechanisms that bridge the gap between regulatory frameworks and real-world impact on workers' lives.

Exploring the role of retailers in ensuring ethical sourcing and labor practices across their supply chains reveals their central position in shaping social and environmental sustainability. Köksal and Strähle (2021) and Petljak (2019) accentuates the significance of sourcing intermediaries and food retailers in advancing responsible sourcing and environmental stewardship. Nonetheless, obstacles like obscure sourcing origins and regulatory limitations can impede progress. Tarigan (2021) accentuates the impact of ethical guidelines and information technology in fostering sustainable supplier engagement and effective supply chain governance. Despite these strides the

imperative of enhanced transparency and caution against potential disparities between private regulatory efforts and tangible outcomes for laborers within global supply chains is pinpointed. Examining retailers' efforts towards environmental sustainability reveals a diversified approach that encompasses not only supply chain practices but also operational strategies and infrastructure decisions. Auchan Retail's initiatives exemplify the integration of environmental considerations into various facets of retail operations, signaling a shift towards more sustainable business practices. However, achieving comprehensive environmental sustainability in the retail sector requires addressing not only carbon emissions but also broader ecological impacts, necessitating collaboration across stakeholders and innovative solutions to mitigate environmental harm.

Research into the environmental footprint of the retail sector, encompassing carbon emissions, waste generation, and resource depletion, has gained prominence in recent years. Notably, Auchan Retail has initiated measures to mitigate carbon emissions by enhancing energy efficiency and revising product-sourcing approaches (Leung *et al.*, 2022). Similarly, global retailers have made substantial strides in curtailing carbon dioxide emissions, particularly within developed markets. Within the dimension of food retailing, companies are addressing sustainability challenges through the adoption of green supply chain management practices (Petljak, 2019). Nevertheless, concerns are mounting regarding the environmental impacts associated with the life cycles of retail facilities, including energy usage and waste production (Tomporowski and Markiv, 2022). Additionally, the geographical placement of retail centers plays a central role in environmental degradation, with emissions escalating as distances from urban cores increase (O'Driscoll *et al.*, 2022). The influence of retailers' investments in low-carbon initiatives on supply chain dynamics under carbon tax and trading policies remains a critical consideration, promising potential environmental and economic benefits. As retailers navigate the complexities of sustainability, a comprehensive approach that encompasses sourcing, packaging, and waste management emerges as a cornerstone of environmental stewardship. By reimagining packaging materials and waste reduction strategies, retailers not only contribute to environmental preservation but also enhance their brand reputation and operational efficiency. However, aligning sustainability initiatives with consumer preferences and market dynamics remains a delicate balance, requiring continuous adaptation and innovation to meet evolving demands while minimizing ecological footprints.

Delving into the significance of sustainable sourcing, packaging, and waste management practices for retailers accentuates their central role in mitigating environmental impact and bolstering corporate sustainability (Asim *et al.*, 2022). Through initiatives like packaging redesign, retailers can not only drive sustainability but also reap economic benefits. Within the food retail sector, environmental considerations have become increasingly paramount, with emphasis placed on traceability, food safety, and effective waste management (Petljak, 2019). The integration of sustainability practices throughout the supply chain is fundamental for long-term business viability (Thomas *et al.*, 2022). Nevertheless, firms encounter challenges in striking a balance between sustainability measures that benefit both the company and society and those that resonate most with stakeholders. Embracing sustainable packaging solutions, such as plant-derived polymers and additives, holds promise for reducing food waste (Korte *et al.*, 2021). In contexts like China, consumer perceptions regarding packaging and sustainability play a central role in shaping sustainable packaging design strategies. Despite facing scrutiny, optimized packaging strategies have demonstrated their potential to curtail food losses and waste (Wohner *et al.*, 2019). The efforts of retailers in promoting sustainable consumption extend beyond product offerings to encompass various aspects of consumer behavior and decision-making. By leveraging their influence through promotional campaigns and educational initiatives, retailers can effectively encourage consumers to adopt eco-friendly practices. Moreover, the integration of sustainability into corporate social responsibility initiatives enhances brand reputation and fosters consumer trust, further incentivizing environmentally conscious behaviors. As consumers increasingly prioritize sustainability in their purchasing decisions, retailers play a central role in driving positive societal and environmental change through their engagement and advocacy efforts.

The role of retailers in fostering sustainable consumption patterns among consumers has emerged as a crucial aspect of contemporary environmental discourse. Examining the role of retailers in fostering sustainable consumption patterns among consumers unveils their central position in shaping environmentally conscious behaviors. Ekasari, (2020) accentuates retailers' influence on consumer choices, spotlighting the promotion of reusable bags and sustainable fashion. The imperative for retailers to actively involve consumers in sustainable consumption practices is stressed out, while Lee (2021) explores into the impact of retailers' corporate social responsibility initiatives and sustainable retail practices on consumer behavior. Marín-García et

al. (2021) highlight the sway of external factors such as environmental concern and store reputation on consumers' intentions to make eco-friendly purchases. Lastly, the significance of situational factors like retail store preference and transportation mode in influencing consumers' inclination towards green purchasing and sustainable consumption behaviors is emphasized. In conclusion, retailers play a crucial role in not only meeting consumer demands but also in shaping sustainable consumption behaviors that are vital for environmental preservation and societal well-being.

Ethical considerations surrounding product safety and quality have become increasingly paramount within the retail sector, reflecting broader concerns about consumer protection and corporate responsibility. Investigating the ethical considerations concerning product safety and quality within the retail sector reveals a spectrum of challenges, including product recalls, counterfeit goods, and deceptive marketing practices. Polívka & Martinčík, (2020) advocate for increased frequency of quality inspections by public authorities to enhance consumer safety. The detrimental impact of product recalls on brand reputation and consumer perception of product quality is emphasized, while also the potential for effective recall communication to mitigate these repercussions highlighted. Alieva and Truevtseva (2019) emphasize the necessity of stringent regulations and oversight to combat the dangers of counterfeiting and ensure product safety. Stringer et al. (2020) explore into the role of consumer values and concerns in fostering ethical consumption, particularly regarding deceptive marketing practices and labor conditions within the fast fashion. The enforcement of ethical standards throughout the fashion supply chain are advocated to address issues of human rights violations and worker exploitation. In conclusion, addressing ethical considerations in product safety and quality within the retail sector requires a diversified approach that encompasses regulatory measures, consumer education, and corporate accountability. Only through collective efforts can the industry uphold ethical standards and ensure the well-being of both consumers and workers throughout the supply chain.

In the contemporary retail domain, ensuring the safety and integrity of products offered to consumers stands as a paramount responsibility for retailers. This duty extends beyond mere transactional exchanges to encompass broader ethical and environmental considerations, reflecting the evolving expectations of today's consumers. Examining the responsibility of retailers to uphold the safety and integrity of the products they offer to consumers accentuates a



crucial obligation within the retail sector. This encompasses addressing environmental considerations such as traceability and food safety Petljak (2019) and implementing proactive measures to identify and mitigate food safety risks. Particularly in the dimension of online food delivery, adherence to stringent food safety standards and certification protocols is imperative for retailers (Aprilianti, 2020). Safeguarding consumer rights in retail transactions is equally vital, necessitating comprehensive and trustworthy consumer information, robust quality monitoring systems, and the implementation of effective consumer protection mechanisms (Babaev, 2020). Consumer behaviors concerning food procurement, storage, and consumption significantly contribute to ensuring food safety, emphasizing the importance of traceability and rigorous inspection processes. Nevertheless, existing sanitary regulations face challenges, particularly concerning management and enforcement measures. Proposals for enhancing product certification verification and combating counterfeiting include the development of a search-based architecture (Daoud and Gaedke, 2021). In conclusion, retailers play a central role in maintaining consumer trust and safety through robust product safety measures and ethical practices. As the retail field continues to evolve, prioritizing consumer well-being and environmental sustainability will remain essential pillars for retailers to uphold, ensuring a safer and more transparent marketplace for all stakeholders involved.

In the contemporary day and age digital era, the intersection of consumer privacy and data protection within the retail sector has become a focal point of ethical inquiry. As online shopping and big data continue to proliferate, retailers face increasingly complex dilemmas in balancing the pursuit of personalized experiences with the imperative of safeguarding consumer privacy. Examining the ethical dilemmas surrounding consumer privacy and data protection in the retail sector, particularly amidst the prevalence of big data and online shopping, reveals complex challenges. Christen et al. (2019), shed light on the delicate balance between personalization and privacy, stressing the imperative of robust protection mechanisms and delving into the implications for fundamental values. Pellungrini et al. (2018) explore into the central roles of AI and data mining in e-commerce, proposing an evolutionary game model to safeguard privacy and evaluate privacy risks associated with individual purchasing data. Lastly, the issue of trust in mobile commerce is raised, highlighting concerns regarding privacy and security, consumers' privacy preferences amidst the era of big data explored. As the retail field continues to evolve in the digital dimension, stakeholders must navigate the complex terrain of consumer privacy and

data protection with ethical integrity and foresight. By prioritizing transparency, robust protection mechanisms, and consumer empowerment, retailers can foster trust and accountability in their interactions with consumers, ensuring a responsible and sustainable approach to data-driven commerce. Issues such as data breaches, unauthorized data collection, and targeted advertising practices raise significant ethical and practical questions about the protection of consumer information and privacy rights. In the digital age, issues such as data breaches, unauthorized data collection, and targeted advertising practices loom large as significant concerns. Ullah et al. (2020) draw attention to the unethical nature of data collection and privacy infringements inherent in targeted advertising, further discussing the challenges associated with preserving user privacy amidst such practices. Security threats and vulnerabilities within online advertising systems are scrutinized, exploring both the causes of data breaches and potential prevention strategies. The substantial financial and reputational repercussions of data breaches across industries are also accentuated. Lastly, van de Waerdt, (2020) highlights the limitations of the GDPR in effectively addressing information asymmetries within the data-driven market. Collectively, these studies accentuate the urgent need for strengthened data protection measures and the adoption of ethical data collection practices to safeguard consumer privacy and integrity. In light of the pervasive risks posed by data breaches and unethical data collection practices, it is clear that comprehensive measures are needed to protect consumer privacy and integrity in the digital dimension. By addressing the challenges identified in these studies and implementing robust data protection frameworks, stakeholders can work towards creating a safer and more ethical online environment for all users.

In the present world digital field, the ethical obligations of retailers in safeguarding consumer data and privacy rights are paramount considerations, especially within the burgeoning dimension of e-commerce. As online transactions become increasingly prevalent, the need to address privacy concerns and uphold data protection standards has never been more pressing. Examining the ethical responsibilities of retailers in safeguarding consumer data and upholding individual privacy rights, particularly within the dimension of e-commerce, reveals critical imperatives. Pellungrini et al. (2018) shed light on the inherent privacy risks associated with individual purchasing data, emphasizing the necessity for heightened vigilance. Similarly, the importance of effective legal frameworks in regulating online trading to ensure consumer data protection is accentuated. Chen et al. (2020) highlight the significance of international

cooperation in harmonizing data protection measures across borders. Strategies for privacy management encompass balanced collaboration with governmental entities, robust security measures against cyber threats, limited sharing of data with third-party entities, and judicious dissemination among peers. However, challenges persist, including the absence of comprehensive legislation in certain jurisdictions (Ayunda, 2022) and the complexities inherent in reconciling personalization with privacy within retail environments, underscoring the imperative for ongoing research and pragmatic solutions in this domain. As the digital domain continues to evolve, retailers must remain steadfast in their commitment to protecting consumer privacy and data integrity. By addressing the challenges highlighted in this discourse and implementing robust data protection measures, retailers can foster greater trust and confidence among consumers, ensuring a safer and more ethical online shopping experience for all.

Within the complex department of the retail sector, examining ethical considerations surrounding pricing and fair-trade practices unveils a diversified array of challenges and dilemmas. As consumers increasingly scrutinize pricing strategies, concerns such as price gouging, discrimination, and unfair competition come to the forefront, necessitating a closer examination of ethical frameworks and regulatory responses. Examining the ethical considerations about pricing and fair-trade practices within the retail sector reveals a multiple of complex issues. Among these are concerns such as price gouging, price discrimination, and unfair competition. Van der Rest et al. (2020) illuminate the potential for unethical behaviors in pricing strategies, including practices like price-fixing, predatory pricing, and deceptive pricing. Richards et al. (2020) on the other hand explore into the ramifications of these practices, linking price discrimination to issues of food waste and exploring how fairness concerns impact pricing strategies. Flammini et al. (2018) offer theoretical insights, introducing the concept of price-dependent ethical preferences and proposing a framework for implementing "fair" discriminatory pricing practices. Lastly, Boshoff (2021) addresses the necessity for regulatory measures, particularly considering personalized pricing practices and the challenges posed by instances of excessive pricing during the COVID-19 pandemic. As the retail landscape continues to evolve, addressing ethical concerns surrounding pricing and fair-trade practices remains imperative for fostering trust and integrity within the industry. By implementing robust regulatory frameworks and embracing transparent pricing strategies, retailers can uphold ethical standards, mitigate unfair practices, and ultimately enhance consumer confidence in the marketplace.

Nowdays' global marketplace, examining the central role of retailers in advocating for fair trade principles and ensuring equitable treatment of producers and workers within the supply chain unveils crucial dynamics shaping ethical commerce. With increasing scrutiny of supply chain practices, retailers play a central role in fostering transparency, fairness, and social responsibility throughout the production and distribution processes. Examining the role of retailers in advocating for fair trade principles and ensuring equitable treatment of producers and workers within the supply chain reveals their central position. Liu (2018) illuminates the influence of retailers' fairness considerations on supply chain dynamics, underscoring potential adverse effects and offering strategies for fostering channel coordination. Khan et al. (2018) emphasize the significance of raising awareness and establishing clear criteria for fair trade practices, while Uddin et al. (2023) explore into the necessity for regulatory frameworks and the impact of fairness considerations on decisions within green supply chains. Overall, retailers wield significant influence in driving positive change by championing fair trade practices and advocating for the equitable treatment of workers and producers. As consumers increasingly prioritize ethical sourcing and fair treatment of producers, retailers stand at the forefront of shaping industry standards and driving meaningful change. By prioritizing fairness considerations, advocating for transparent supply chains, and collaborating with stakeholders to establish clear criteria for fair trade practices, retailers can foster a marketplace that values equity, sustainability, and social responsibility. In doing so, they not only uphold ethical standards but also contribute to building a more just and equitable global economy.

In today's rapidly evolving retail field, examining the ethical challenges surrounding diversity, equity, and inclusion unveils a critical imperative for businesses to foster environments that prioritize fairness, respect, and equal opportunities. From discrimination and harassment to the complexities of managing diversity, ethical considerations play a central role in shaping workplace cultures and consumer interactions within the retail sector. Exploring the ethical challenges surrounding diversity, equity, and inclusion within the retail sector unveils a host of issues, including discrimination, harassment, and unequal opportunities. Cassell et al. (2022) advocate for cultivating an inclusive workplace culture, while Kurtoğlu (2016) accentuates the key role of ethical conduct in consumer decision-making processes and draw attention to the ethical dilemmas inherent in conducting research and delivering services to marginalized and vulnerable populations, a concern that extends to the retail industry. Appiah (2021) explores into

the complexities of managing diversity and inclusion within the telecommunications and legal sectors, respectively, offering insights into both challenges and potential solutions. A broader lens through which to view these issues is provided, stressing the importance of interdisciplinary and comparative approaches in addressing diversity, equity, and inclusion concerns. As retailers navigate the complexities of diversity, equity, and inclusion, ethical considerations serve as guiding principles in fostering environments that uphold the dignity and rights of all individuals. By embracing inclusive practices, promoting ethical conduct, and adopting interdisciplinary approaches, retailers can not only mitigate ethical risks but also enhance organizational resilience, innovation, and stakeholder trust. Ultimately, by prioritizing diversity, equity, and inclusion, retailers contribute to building more equitable societies and fostering a culture of respect, empathy, and fairness within the retail industry and beyond.

These days evolving retail domain, the imperative of cultivating diversity and inclusivity within workplace environments emerges as a cornerstone for fostering organizational resilience, innovation, and social responsibility. Examining the diversified dynamics of diversity and inclusion within retail workplaces reveals not only ethical imperatives but also strategic advantages, with profound implications for employee well-being, customer satisfaction, and business performance. Examining the importance of cultivating diversity and inclusivity within retail workplaces while tackling systemic barriers to equity and representation reveals critical considerations. Fostering diversity and inclusivity is paramount for nurturing a sense of belonging and value among employees, as noted by Adjo et al. (2021), potentially leading to enhanced productivity, creativity, and morale. It's crucial to recognize that the drivers of inclusion can vary across different groups, underscoring the insights provided by Cassell et al. (2022). Organizations must establish specific diversity goals aligned with strategic objectives. Leadership assumes a key role in managing a diverse workforce and fostering inclusiveness. Effective business communication is indispensable for collaboratively creating and sustaining diversity and inclusion, a perspective accentuated by Mayfield and Mayfield (2023). Lastly, while diversity and inclusion are often intertwined, it's crucial to delineate between the two and prioritize inclusion as a fundamental business imperative, as articulated by Murphy (2018). As retailers navigate the complexities of fostering diversity and inclusion, it becomes evident that these efforts are not only ethical imperatives but also strategic necessities for driving sustainable growth, innovation, and stakeholder trust. By embracing diversity goals, empowering inclusive

leadership, and fostering effective communication channels, retailers can create environments where every individual feels valued, respected, and empowered to contribute their unique perspectives and talents. Through a concerted focus on inclusion, retailers can not only strengthen their organizational cultures but also foster stronger connections with employees, customers, and communities, ultimately driving positive social impact and competitive advantage in the retail industry.

In the ever-evolving landscape of retail, the role of consumer awareness and education emerges as a critical determinant in shaping ethical practices and driving sustainable change. As consumers become increasingly conscious of their purchasing decisions, the need for informed choices and ethical consumption practices becomes more pronounced. This highlights the central role of consumer education in fostering a culture of responsibility and accountability within the retail sector. The significance of consumer awareness and education in shaping ethical practices within the retail sector cannot be overstated. Michalski (2018) emphasizes the importance of consumer social responsibility, stressing that education and the expression of consumer opinions are instrumental in achieving this goal. This is particularly evident in the apparel industry, where consumers' comprehension and assessment of ethical consumption can propel sustainable practices forward (Cavender, 2019). The key role of consumer awareness in fostering sustainable purchasing habits and ethical fashion choices. Furthermore, Stringer et al. (2020) highlight how consumer values and trust significantly impact ethical considerations and subsequent repurchase intentions. Higgins (2018) offer concrete instances of how consumer awareness regarding corporate social responsibility and sustainable retail practices can positively influence ethical behavior, specifically within the cosmetics and shopping center sectors. As consumers continue to wield increasing influence over retail practices, their awareness and education become indispensable tools for driving ethical change and promoting sustainability within the industry. By empowering consumers with knowledge about ethical considerations, retailers can cultivate a more conscientious consumer base that prioritizes ethical practices in their purchasing decisions. This not only benefits society and the environment but also fosters a more transparent and responsible retail sector, ultimately contributing to a more sustainable future for all stakeholders involved.

In modern times retail department, consumer education initiatives play a central role in shaping ethical consumption practices and influencing purchasing decisions. Through various channels such as labeling programs, certification schemes, and ethical consumerism campaigns, consumers are increasingly becoming more informed about the ethical considerations surrounding their purchases. This heightened awareness not only impacts individual consumer behavior but also contributes to broader shifts towards sustainability and responsible consumption within society. Consumer education initiatives, encompassing labeling programs, certification schemes, and ethical consumerism campaigns, wield substantial influence in both heightening awareness regarding ethical issues and shaping purchasing decisions. Research indicates that eco-labels wield significant sway over consumer behavior (Salini and Thomas, 2017), while the socially responsible endeavors of companies can sway purchasing choices. Education targeting consumers, especially at the collegiate level, is central for amplifying awareness of consumer rights and ethical conduct. Despite the burgeoning corporate sustainability initiatives, sustainable consumption remains confined to a niche segment (Cavender, 2019). Notably, education fostering conscious consumerism positively impacts students' awareness and perspectives on ethical consumption (Dere and Aktasli, 2022), and access to ethical product information can sway consumers towards choosing ethically sourced products. Moreover, individual personality traits and perceptions of consumer society can significantly influence ethical consumption behaviors. Lastly, the integration of designs reflecting ethical fashion values holds promise in augmenting consumer awareness and driving ethical purchasing behaviors (Mansour, 2020). As consumers become increasingly informed and conscientious about ethical considerations surrounding their purchases, consumer education initiatives emerge as powerful tools for driving positive change in the retail sector. By amplifying awareness, empowering consumers with knowledge, and fostering a culture of conscious consumerism, these initiatives not only influence individual purchasing decisions but also contribute to broader societal shifts towards sustainability and ethical consumption. Moving forward, continued investment in consumer education remains crucial for building a more transparent, responsible, and ethical retail environment that aligns with the values and preferences of today's socially conscious consumers.

Consumer knowledge and awareness wield considerable influence in stimulating demand for ethically produced goods and services, and in shaping retailers' adoption of ethical sourcing and

sustainability practices. Numerous studies accentuate consumers' favorable disposition towards sustainability and ethical standards (Byrd & Su, 2020), highlighting how factors like environmental literacy, concern, and proclivity towards green initiatives strongly impact eco-conscious purchasing behaviors. Nonetheless, a disjunction persists between consumer interest and actual sustainable consumption levels (Cavender, 2019), signaling a requisite for enhanced transparency in product information and educational efforts. Personal values, encompassing traits like self-transcendence and openness to change, further shape ethical consumption patterns (Stringer *et al.*, 2020). Despite the potential for consumer values to propel positive word-of-mouth behaviors regarding ethical goods, concerns loom regarding the possibility of consumers' emphasis on firms' ethical conduct inadvertently influencing unfavorable production technology choices and diminishing market transparency.

In the dynamic field of retail, consumer purchasing power and demand play a key role in shaping retailers' ethical practices. As consumers increasingly prioritize ethical considerations in their purchasing decisions, their values and preferences exert significant influence over retailers' strategies and market offerings. Consumer purchasing power and demand wield considerable influence over retailers' ethical practices. Stringer *et al.* (2020) assert that consumer values, such as self-transcendence and openness to change, positively impact ethical considerations and the reception of ethical information, thus increasing the likelihood of purchasing ethically marketed products. This assertion is corroborated by Yang *et al.* (2019), who demonstrates that consumers' perceptions of e-retailers' ethics directly influence their intention to repurchase. However, Boccia *et al.* (2019) observe that despite consumers' appreciation for corporate social responsibility, traditional purchasing factors such as price remain predominant. Lastly, (Kuokkanen and Sun, 2020) offer a strategic Corporate Social Responsibility (CSR) management framework aimed at aligning company supply with consumer demand for ethical products. As consumers increasingly advocate for ethical considerations in their purchasing decisions, retailers must respond by aligning their practices with these values to meet evolving market demands while fostering a more sustainable and responsible retail domain. By recognizing and catering to consumer values, retailers can not only enhance brand reputation but also contribute positively to social and environmental causes, ultimately driving greater ethical awareness and behavior throughout the retail industry.



In the modern era consumer-driven market, the concept of "voting with your wallet" has emerged as a powerful tool for advocating ethical practices within the retail industry. Scholars have emphasized the significant influence consumers wield in incentivizing socially responsible behavior among businesses and driving demand for ethically sourced products. The notion of "voting with your wallet" serves as a potent mechanism for consumers to encourage retailers to prioritize ethical considerations in their business operations. Scholars such as Kuokkanen and Sun (2020) accentuate the key role consumers play in rewarding socially responsible companies and fostering demand for ethical products. However, it is cautioned against potential drawbacks, including firms opting for less desirable production methods to meet consumer demands. Ikerd (2023) further questions the efficacy of this approach, contending that it may not suffice to instigate meaningful change within the food system. Conversely, Trudel et al. (2020) explore into the impact of consumer values and motivations on ethical decision-making, suggesting that self-restorative functions and individual values significantly influence consumer behavior. Moreover, the key role of ethical perceptions in consumer engagement and repurchase intentions within the sharing economy and e-commerce dimensions, respectively, is highlighted. While the idea of consumer activism through purchasing decisions holds promise in promoting ethical considerations, it is imperative to navigate potential challenges and limitations. By recognizing the nuanced exchange between consumer values, corporate practices, and market dynamics, stakeholders can work towards a more sustainable and ethically conscious retail landscape that aligns with evolving societal expectations and values.

In the dynamic field of retail, consumer preferences and ethical considerations play a central role in shaping market dynamics and influencing retail practices. From the surge of ethical fashion to the demand for eco-friendly and fair-trade products, consumer values serve as driving forces behind these transformative shifts. Consumer preferences, values, and ethical priorities wield substantial influence in shaping market trends and catalyzing shifts in retail practices, particularly evident in the ascent of ethical fashion, eco-friendly products, and fair-trade goods. Stringer et al. (2020) elucidate how values such as self-transcendence and openness to change positively impact ethical concerns and purchasing intentions within the fast fashion sector. Despite the upward trajectory of corporate sustainability initiatives, Cavender (2019) observes that the consumer base engaged in sustainable consumption remains confined to a niche segment. Moreover, it is emphasized how consumer values shape receptiveness to ethical information and

word-of-mouth advocacy for ethically sourced goods. The significance of consumer awareness, as well as knowledge, and trust in fostering ethical fashion consumption is of essence. Finally, Barkova (2020) explores into the impact of evolving customer preferences on the configuration of supply chains within the fashion industry. Collectively, these studies accentuate the profound influence of consumer preferences, values, and ethical priorities on both market trends and retail practices. As evidenced by the diverse array of research, consumer preferences, and ethical priorities serve as powerful agents of change within the retail sector. By understanding and responding to evolving consumer values, retailers can not only adapt to market trends but also foster a more sustainable and ethically conscious marketplace that resonates with the values and priorities of today's consumers.

In today's digital age, the influence of social media and online platforms on consumer advocacy and ethical practices within the retail sector cannot be overstated. With the proliferation of digital platforms, consumers have gained unprecedented power to voice their opinions, champion sustainability, and hold businesses accountable for their actions. The impact of social media and online platforms on amplifying consumer voices and advocating for ethical practices within the retail sector is diversified. Miguel and Miranda (2023) accentuate the potential of digital platforms in championing sustainability and corporate social responsibility, respectively. Aydin et al. (2021) highlight the significance of factors such as trust, utility, and interactivity in driving the adoption of social media marketing and engaging consumers. The positive influence of social media tools and comments in bolstering online retail enterprises and ethical marketing strategies is accentuated. Moreover, Jorgensen and Sorensen (2021) provide insights into the sway of electronic word-of-mouth and the potential hurdles posed by political content on social media in shaping consumer attitudes and behaviors. As elucidated by the diverse body of research, social media and online platforms serve as potent tools for amplifying consumer voices and advocating for ethical practices within the retail sector. By harnessing the power of digital platforms and engaging with consumers in meaningful ways, retailers can not only enhance their brand reputation but also foster a more transparent, ethical, and sustainable marketplace that aligns with the values and expectations of today's digitally connected consumers.

In contemporary retail department, consumer activism, online advocacy campaigns, and social media movements have emerged as potent tools for holding retailers accountable and driving

changes in corporate practices. By leveraging their collective power and legitimacy, consumers can catalyze transformative shifts within industries, as evidenced by various successful campaigns and movements. Consumer activism, online advocacy campaigns, and social media movements have emerged as powerful tools in holding retailers accountable for unethical behavior and instigating changes in corporate policies and practices. These efforts prove particularly impactful when stakeholders wield both power and legitimacy, particularly in urgent matters (de la Cuesta-González *et al.*, 2021). For instance, Oxfam's "Behind the Brands" campaign employed a scorecard ranking, corporate engagement, and consumer activism to catalyze transformations within the food and beverage industry. Social media platforms have significantly contributed to this accountability, with consumers leveraging platforms like short-video-based platforms. Nonetheless, the utilization of market activism, such as boycotts, may lead to unintended repercussions (Barry, 2018). Despite these challenges, brand activism holds promise in positively shaping societal issues and fostering resilience. Moreover, the synergy between new social movements and consumer activism has proven effective in compelling global corporations to acknowledge their social responsibilities. As demonstrated by the diverse array of research, consumer activism and social media movements play central roles in compelling retailers to address unethical behavior and adopt more responsible practices. Despite potential challenges and unintended consequences, the synergy between consumer activism and social movements holds promise in fostering corporate accountability and driving positive societal change. Through continued engagement and advocacy, consumers can continue to wield their influence to shape a more ethical and sustainable retail domain.

Within the dimensions of consumer behavior, an extensive body of research has examined the dynamics of consumer-led campaigns and boycotts, shedding light on their impact on both retailers and society. Scholars have explored various factors influencing the effectiveness of these movements, ranging from social capital and consumer discontent to religiosity and attitude. Numerous studies have explored the dynamics of consumer-led campaigns and boycotts, exploring their impact on retailers and society, as well as the factors that influence their effectiveness. Zasuwa (2019) sheds light on the central role of social capital and consumer discontent in motivating boycott participation. Abdullah *et al.* (2021) further accentuates the influence of religiosity and attitude on boycotts. Moreover, the potential of brand activism and green marketing to yield positive social and environmental outcomes is still being investigated.

Practical examples illustrate retailers' successful endeavors in influencing consumer behavior through initiatives like food waste reduction campaigns and green premium practices. Furthermore, the importance of integrating consumer perspectives into campaign design to enhance efficacy is highlighted. Collectively, these studies accentuate the potential of consumer-led campaigns and boycotts to effect positive change, particularly when supported by retailers and aligned with consumer values. In conclusion, the research presented highlights the significant potential of consumer-led campaigns and boycotts to drive positive change, especially when aligned with consumer values and supported by retailers. By understanding the motivations behind consumer activism and leveraging initiatives such as brand activism and green marketing, retailers can engage with consumers more effectively and contribute to meaningful social and environmental outcomes. Through ongoing research and collaboration between consumers and retailers, these movements can continue to play a crucial role in shaping a more ethical and responsible retail field.

In the modern marketplace, transparency and corporate accountability have emerged as essential elements in cultivating consumer trust and nurturing long-term loyalty. Various studies have explored the complex relationship between transparency, corporate social responsibility (CSR), and consumer behavior, highlighting the potential impact of these factors on brand trust, satisfaction, and loyalty. Transparency and corporate accountability are central in nurturing consumer trust and fostering loyalty. Supply chain transparency, propelled by corporate social responsibility, holds the potential to bolster consumer trust and indirectly shape their behavior (Hanek and Carvalho, 2023). This trust, in turn, serves as a mediator in the nexus between consumer innovativeness and loyalty. Moreover, transparency exerts a positive influence on brand trust, satisfaction, and loyalty, emerging as a significant driver of consumer brand advocacy (Ferreira *et al.*, 2021). Nonetheless, the impact of transparency on customer loyalty can be complex, influenced by other corporate governance practices. Perceptions of corporate social responsibility similarly contribute to loyalty, with trust and satisfaction serving as mediators in this association. Additionally, the exchange between CSR strategy and transparency signals can further shape perceived trust and intention to participate (Yu *et al.*, 2022). Trust, commitment, and satisfaction collectively stand as foundational factors driving consumer loyalty. In conclusion, the research presented accentuates the critical importance of transparency and corporate accountability in shaping consumer trust and fostering loyalty. As consumers

increasingly seek transparency and ethical practices from companies, businesses could build stronger relationships with their customers by prioritizing transparency in their operations. By investing in supply chain transparency, embracing CSR initiatives, and prioritizing customer satisfaction, companies can cultivate trust, commitment, and satisfaction among consumers, ultimately driving long-term loyalty and advocacy for their brands.

In today's retail surroundings, transparency initiatives have emerged as crucial tools for providing consumers with valuable insights into the ethical practices of retailers. These initiatives, driven by a variety of factors including sustainability scandals and consumer demands for corporate accountability, encompass practices such as supply chain disclosure, product labeling, and corporate reporting. Transparency initiatives, encompassing supply chain disclosure, product labeling, and corporate reporting, serve as critical mechanisms for furnishing consumers with insights into retailers' ethical practices. These initiatives are propelled by various stimuli, including sustainability scandals, consumer moral sensitivities, and the imperative for corporate accountability (Fraser and van der Ven, 2022). They hold the potential to bolster consumer trust and prompt indirect reciprocity, particularly when they resonate with consumer values and apprehensions (Hanek and Carvalho, 2023). However, the efficacy of these endeavors can be influenced by factors such as the intricacy and expense of information gathering, alongside the potential for firms to obfuscate undesirable production practices (Cavender, 2019). Despite these hurdles, the escalating demand for transparency in the food retailing domain accentuates the significance of these initiatives in addressing environmental and social concerns (Petljak, 2019). In conclusion, transparency initiatives play a vital role in shaping consumer trust and fostering indirect reciprocity between retailers and consumers. While challenges such as information gathering complexity and the potential for firms to obscure undesirable practices exist, the increasing demand for transparency accentuates its importance in addressing environmental and social concerns in the retail sector. As consumers continue to prioritize ethical considerations in their purchasing decisions, retailers could build stronger relationships by embracing transparency and aligning their practices with consumer values and apprehensions.

In response to escalating consumer demand for transparency and accountability, retailers are increasingly embracing responsible sourcing practices, enhancing working conditions, and mitigating environmental impacts within their supply chains. This demand, driven by concerns

over sustainability and social responsibility, has become particularly pronounced in industries like fast fashion and food retailing. Consumer demand for transparency and accountability serves as a primary catalyst for motivating retailers to embrace responsible sourcing practices, enhance working conditions, and mitigate environmental impacts across their supply chains. This demand is particularly pronounced in the fast fashion industry, where retailers like H&M and Inditex have responded to sustainability controversies by augmenting transparency measures (Fraser and van der Ven, 2022). In the food retailing sphere, the imperative for transparency stems from apprehensions regarding environmental and social issues, prompting retailers to increasingly address these concerns within their supply chains (Petljak, 2019). The significance of transparency is further accentuated by its role in propelling responsible sourcing, especially when coupled with socially conscious consumer behavior. Nonetheless, the challenge lies in extending supply chain transparency to encompass consumer behavior and its impact on sustainability. Despite the escalating consumer demand for transparency and accountability, the segment actively engaged in sustainable consumption remains niche (Cavender, 2019). Nonetheless, supply chain transparency can elicit indirect reciprocity among consumers, particularly in rewarding companies that support vulnerable groups within their supply chains (Hanek and Carvalho, 2023). This accentuates the potential for retailers to foster responsible sourcing practices through transparency and accountability measures. In conclusion, the imperative for transparency and accountability in retail supply chains is clear, as consumers increasingly prioritize ethical considerations in their purchasing decisions. While challenges remain in extending transparency to encompass consumer behavior and sustainability impacts, retailers could build trust and loyalty by embracing responsible sourcing practices. As consumer awareness continues to grow, transparency initiatives will play a crucial role in driving positive change and fostering a more sustainable retail industry.

Ethical consumer behavior within retail settings is influenced by a multiple of factors, ranging from individual characteristics to situational dynamics. Understanding these drivers is essential for retailers seeking to align their practices with consumer values and preferences. Several factors shape ethical consumer behavior and decision-making within retail settings. Religious orientation, psychological contract, and purchase intention have been identified as drivers of positive purchase behavior (Sulehri and Hussain, 2021). Retailers generally endorse ethical conduct and frown upon unethical practices, with assessments varying based on demographic

attributes. In e-commerce, consumer perceptions of retailer ethics indirectly affect repurchase intentions through trust and perceived uncertainty, with online shopping habits moderating this relationship (Toti *et al.*, 2021). Ethical sensitivity, ethical judgment, and an internal locus of control also influence ethical consumption behavior (Toti *et al.*, 2021). Additionally, personality traits and perceptions of consumption society can shape ethical consumption behavior (Lee, 2017). However, a gap often exists between consumers' ethical intentions and their actual behavior, influenced by factors such as price, quality, taste, brand image, and convenience (Budhathoki *et al.*, 2019). In online shopping, decision-making behaviors are influenced by various factors, including situational factors, product characteristics, and previous e-shopping experiences. In conclusion, ethical consumer behavior in retail is a complex exchange of individual traits, situational factors, and perceptions of retailer ethics. While consumers may intend to make ethical choices, various influences such as price, quality, and convenience can impact their actual behavior. Retailers must navigate these complexities to foster trust and loyalty among consumers, ultimately driving positive change towards more ethical consumption practices.

Understanding consumer attitudes towards ethics requires a diversified approach that considers psychological, social, and cultural factors. Consumer attitudes towards ethics are molded by a subtle exchange of psychological, social, and cultural factors. Cui *et al.* (2022) emphasize the influence of cultural values, with individualism and collectivism exerting distinct impacts on ethical consumption behavior. Zollo (2021) and shed light on the significance of emotions, intuitions, and social interactions in ethical decision-making, with moral emotions and intuition serving as drivers of ethical consumption. Furthermore, it is explored into the effects of personality traits and moral maturity, noting that empathy and compassion tend to discourage unethical behaviors, while moral maturity diminishes the likelihood of engaging in unethical conduct. Budhathoki *et al.* (2019) and explore into the discrepancy between attitudes and behavior in ethical consumption, as well as the construction and communication of ethical consumer identities, respectively. These studies collectively accentuate the complex nature of consumer attitudes towards ethics, shaped by a multiple of individual, social, and cultural influences. In conclusion, consumer attitudes towards ethics are complex and diversified, influenced by a combination of psychological, social, and cultural factors. While cultural values, emotions, personality traits, and moral maturity all play significant roles in shaping ethical

consumption behavior, there often exists a gap between attitudes and actual behavior. Retailers and marketers must navigate these complexities to effectively communicate ethical values and encourage responsible consumption among consumers.

In the retail sector, collaborative partnerships and stakeholder engagement play crucial roles in driving ethical practices forward. Collaborative partnerships and stakeholder engagement emerge as central forces driving ethical practices within the retail sector. These alliances, frequently involving civil society, government, and industry, wield considerable influence over corporate responsibility initiatives (de la Cuesta-González *et al.*, 2021). They assume heightened significance within sustainability endeavors, with retailers increasingly forging collaborations with supply chain partners to address environmental and social concerns (Tassinari, 2020). Stakeholder pressure, emanating from media and social activist groups, holds sway over a firm's engagement in corporate social responsibility (CSR) efforts. Nevertheless, the pursuit of sustainability within the retail food industry can endanger conflicts and paradoxes, underscoring the necessity for compromise and 'win-win' resolutions (Peretz and Strønen, 2022). Business-nonprofit partnerships, marked by nonprofit empowerment, prove instrumental in mitigating ethical dilemmas (Sanzo *et al.*, 2017). In the furniture industry, ethical practices are seamlessly integrated into supplier selection processes, thereby enhancing sustainability and competitiveness. Embracing ethical and transparent conduct, often through CSR policies, not only fosters consumer loyalty but also amplifies brand advocacy (Ferreira *et al.*, 2021). Ultimately, responsible supply chain management, underpinned by robust stakeholder engagement, furnishes global corporations with a competitive edge. In conclusion, collaborative partnerships and stakeholder engagement are vital components in fostering ethical practices within the retail sector. By forging alliances with civil society, government, and industry partners, retailers can address environmental and social concerns more effectively, ultimately enhancing sustainability, competitiveness, and consumer loyalty.

Collaboration among stakeholders is essential for retailers to navigate ethical challenges and promote sustainable business practices effectively. Retailers can effectively address ethical challenges and advance sustainable business practices through collaborative efforts with various stakeholders. De la Cuesta-González *et al.* (2021) emphasize the key role of civil society and government in shaping industry-wide corporate responsibility, with a particular focus on



fostering supply chain collaborations. Petljak (2019) and Peretz and Strønen (2022) accentuate the imperative for retailers to tackle sustainability challenges, with an emphasis on the significance of embracing win-win solutions and fostering shared value creation. Ferreira et al. (2021) highlight retailers' contributions to sustainable development and the cultivation of consumer brand advocacy. Pragmatic insights are offered, identifying retail marketing interventions and mechanisms to engage consumers in sustainable consumption, and the latter shedding light on the role of religious orientation in fostering sustainable purchasing behavior. Through these collaborative efforts, retailers can play a vital role in promoting ethical practices and driving sustainability across the retail field. In conclusion, collaborative efforts involving various stakeholders, including civil society, government, and consumers, are crucial for retailers to address ethical challenges and advance sustainability in the retail sector. By embracing win-win solutions, fostering shared value creation, and engaging in sustainable development initiatives, retailers can play a central role in promoting ethical practices and driving positive change across the industry.

### **3.2. Ethical attitudes of consumers**

#### *3.2.1. Typology and dimensions of ethical attitudes of consumers*

The chapter ahead explores the diverse dimensions of ethical attitudes among consumers, offering a comprehensive examination of their typologies and dimensions. Within this exploration lies a deep understanding of how individual beliefs and societal norms intersect to shape consumer behavior. Throughout this chapter, we will observe the complex exchange of various ethical constructs, shedding light on the complex motivations that drive consumer decisions in today's marketplace. This journey invites us to uncover the diversified nature of ethical attitudes, providing valuable insights into the factors that influence consumer perceptions and choices. Through a methodical analysis of typologies and dimensions, we aim to unravel the intricacies of ethical attitudes, offering an undertone perspective on their significance in contemporary consumer culture.

Altruism, defined as the selfless concern for others' well-being, encompasses a range of motivations and outcomes that extend beyond individual actions. According to Capraro and Perc (2021), altruism often originates from internal moral norms rather than external social pressures,

suggesting an inherent inclination towards empathy-driven behavior. This perspective is supported by (Taylor, 2019), who posits that humans possess an innate capacity for empathy, prompting acts of altruism towards others.

The impact of altruism on consumer behavior is a subject of significant interest, as explored by Boccia et al. (2019). The research indicates that charitable donations and consumer purchases may function as substitutes in altruistic decision-making processes, revealing complex trade-offs between different forms of altruistic expression. A positive association between corporate social responsibility initiatives and consumer attitudes is observed, suggesting that altruistic corporate behavior resonates with ethically minded consumers.

Further insights into the motivations behind altruistic actions are provided by Carlson and Zaki (2022). Psychological resilience and personal norms are identified as key drivers of altruistic behavior, highlighting the exchange between individual characteristics and altruistic inclinations. Similarly, Carlson's research accentuates the predictive power of belief in altruistic motives on subsequent prosocial actions, illustrating the importance of altruistic intentions in shaping behavior.

Overall, the exploration of altruism reveals its diversified nature and profound influence on ethical attitudes and consumer behavior. From its developmental roots in childhood to its manifestation in corporate social responsibility initiatives, altruism emerges as a fundamental aspect of human nature with far-reaching implications for societal well-being.

The increasing significance of environmental concerns in ethical attitudes has become a prominent aspect of consumer behavior, marked by a noticeable shift towards prioritizing eco-friendly products and supporting businesses with sustainable practices. This trend is substantiated by plenty of research studies (Han 2021; Hojnik et al. 2019; De Canio et al., 2020), indicating a widespread recognition of the importance of environmental responsibility in purchasing decisions. Observing from a different perspective, consumer perceptions of their immediate context, coupled with a heightened sense of environmental responsibility and concern, serve as driving forces behind this paradigm shift. Studies have revealed that individuals are increasingly inclined to consider the environmental impact of their consumption choices,

leading to a growing preference for products and brands that demonstrate a commitment to sustainability and eco-conscious practices.

The influence of environmental attitudes on purchasing behavior is profound, with environmental concern and the perceived value of green products acting as crucial mediators in consumer decision-making processes. Moreover, consumer identities, encompassing traits such as moral consciousness, wastefulness, frugality, and thriftiness, contribute significantly to pro-environmental behaviors, further shaping consumption patterns (Gatersleben *et al.*, 2019).

In addition, research highlights the moderating role of environmental concern in augmenting pro-environmental purchase intentions, particularly in product categories such as sustainable packaged foods (De Canio *et al.*, 2020). This accentuates the subtle exchange between individual attitudes, environmental consciousness, and consumer behavior, underscoring the growing importance of environmentalism as a key determinant of ethical attitudes and actions in contemporary society.

Social justice, integral to ethical attitudes, embodies principles of fairness, equality, and the protection of human rights (Dukhanin *et al.*, 2018). It serves as a guiding ethos for consumers, driving advocacy efforts aimed at fostering equitable and just societies. Consumers increasingly recognize their role in influencing social change through their purchasing decisions, with a focus on promoting fairness and ethical conduct within the marketplace (Alghababsheh *et al.* (2020).

Defined within the context of consumer behavior, social justice manifests in various forms, ranging from supporting companies that uphold ethical labor practices to boycotting those engaged in exploitative or discriminatory behavior (Dukhanin *et al.*, 2018). Consumers wield significant influence as socially responsible investors, prompting firms to adopt more socially conscious practices in response to market pressures. Similarly, the pursuit of justice by buyers compels suppliers to enhance their social performance and adhere to ethical standards (Alghababsheh *et al.*, 2020).

However, navigating the complexities of defining the social good in the dimensions of social marketing presents inherent challenges, often requiring fine approaches to address diversified issues. Market activism, such as boycotts, while intended to drive positive change, can

sometimes yield unintended consequences or fail to achieve desired outcomes. Moreover, despite the growing emphasis on corporate social responsibility, entrenched purchasing criteria, notably price considerations, continue to exert a dominant influence on consumer behavior (Boccia *et al.*, 2019).

Beyond consumer dimensions, the principles of social justice extend to organizational settings, where notions of distributive and procedural justice profoundly impact ethical behavior within the workplace (Irani *et al.*, 2017). Organizational justice serves as a cornerstone for fostering ethical conduct, ensuring that decisions and resource allocations are perceived as fair and equitable by employees.

Recognizing the imperative of prioritizing social justice in various domains, including consumer behavior and organizational practices, accentuates the need for a paradigm shift in approaches to applied behavior analysis (Pritchett *et al.*, 2022). Embracing social justice as a fundamental tenet of ethical attitudes necessitates concerted efforts to address systemic inequities and promote inclusive, ethical frameworks for decision-making and action.

Personal values like honesty, integrity, and empathy strongly influence how people make ethical choices, especially in their role as consumers. Research by Cui *et al.* (2022), shows that cultural factors—particularly whether society values individual or collective interests—affect how people make ethical purchasing decisions. The way people experience empathy and compassion also plays a key role in shaping their ethical choices as consumers.

Research by Osburg (2019) found that when people care about others and the environment, they're more likely to pay attention to information about ethical products and buy them. However, studies by Foad *et al.* (2022) and Budhathoki *et al.* (2019) reveal an interesting contradiction: people often say they want to shop ethically but don't follow through in practice. This gap between intentions and actions might be explained by hypocrisy, highlighting how difficult it can be for people to align their values with their actual buying behavior.

According to Trudel *et al.* (2020), people sometimes make ethical purchases to feel better about their inconsistent behavior in other areas of life. This process, which they call "self-restoration," is just one of several motivations behind ethical shopping. Other factors include feelings of guilt,

the ability to empathize with others, and the desire for personal growth. When we look closely at ethical consumption, we can see that personal values do more than just guide our choices—they're fundamental parts of who we are. These values shape both how we interact with the marketplace and how our ethical views and behaviors develop over time.

Core values, including honesty, integrity, and empathy, play a profound role in shaping individuals' ethical attitudes and guiding their consumption decisions. While these values may seem abstract, their influence on consumer behavior is undeniable and diversified. Shaw et al. (2017) and Osburg (2019) shed light on the key role of these values in ethical consumption, with Shaw underscoring the significance of care and compassion, while Osburg explores into how altruistic and biospheric values heighten receptiveness to ethical product information. However, the impact of core values extends beyond mere awareness to tangible actions in the marketplace.

Stringer et al. (2020) further bolsters this notion by demonstrating how values like self-transcendence and openness to change positively shape ethical concerns and purchase intentions, particularly within the fast-fashion industry. By embracing these values, consumers are not only aligning their choices with their ethical principles but also driving meaningful change in the market field.

Despite the noble intentions associated with ethical values, Budhathoki et al. (2019) bring attention to the persistent gap between attitudes and behaviors in ethical consumption. Budhathoki identifies various factors such as price, quality, taste, brand image, and convenience that often overshadow ethical considerations in the purchasing process. On the other hand, the transformative role of social media in fostering pro-environmental behaviors is explored, highlighting both its potential and limitations in promoting ethical consumption.

Lastly, dynamics between empathy, compassion, and Machiavellianism in influencing consumer ethics are researched. Through empirical research, it is uncovered how empathy and compassion serve as deterrents to unethical behaviors, emphasizing the importance of fostering these values in consumer culture. The exploration of beliefs in ethical attitudes opens a fascinating window into the complex dynamics of consumer behavior, corporate practices, and societal norms. With a plenty of studies delving into this dimension, particularly in the domains of corporate social responsibility (CSR), brand trust, and ethical sourcing, a rich tapestry of insights emerges.

Ethical leadership stands as a beacon in influencing not just employee attitudes but also their behaviors, with trust emerging as a central mediator in this relationship Yanik (2018). This finding accentuates the profound impact that organizational ethos and leadership values can have on shaping the ethical domain within businesses.

Similarly, the symbiotic relationship between trust and ethical CSR initiatives reverberates throughout consumer behavior, as evidenced by research demonstrating their significant influence on purchase intentions (Ali et al. 2020). However, while ethical considerations are increasingly woven into corporate narratives, their translation into consumer behavior remains somewhat constrained, with price often wielding significant sway (Boccia *et al.*, 2019).

The burgeoning concept of CSR transcends mere corporate philanthropy, evolving into a strategic imperative for businesses seeking to foster goodwill and loyalty among consumers. This shift accentuates the evolving role of businesses as societal stewards, navigating the delicate balance between profit motives and social responsibility. Furthermore, ethical beliefs cast a discernible shadow over consumer perceptions of environmentally friendly products, with trust acting as a vital conduit in shaping these perceptions (Banovic et al., 2019). This exchange between belief systems and environmental consciousness illuminates the complex dance between consumer values and purchasing decisions in today's eco-conscious marketplace.

In the case of fashion, where ethical considerations have gained increasing prominence, the significance of knowledge and trust cannot be overstated (Liu, 2020). These factors serve as linchpins in shaping consumer attitudes towards ethical fashion and, consequently, their purchase intentions, underscoring the central role of consumer education and transparent communication in this domain. Also, the exchange between religiosity and business ethics adds another layer of complexity, with religiosity exerting a positive influence on attitudes towards ethical business conduct, albeit moderated by social cynicism (Putranta, 2020). This distinct relationship accentuates the diversified nature of belief systems and their impact on ethical attitudes in diverse cultural contexts.

Understanding how moral beliefs affect consumer behavior reveals an interesting mix of personal traits, cultural backgrounds, and social expectations. Research in this field shows how people's moral frameworks interact with and influence their decision-making in complex ways.

According to Trémolière (2020), social norms strongly influence how people make moral judgments. This research shows that what society expects from us plays a key role in shaping our ethical views. It also reveals how our personal traits and outside influences work together to affect our moral decisions.

Research by Cui et al. (2022) examines how cultural values affect ethical consumer behavior, particularly focusing on how the digital era is changing these patterns. Their study looks at the ongoing tension between individual and community-focused values across different cultures. This work reveals how ethical decision-making varies significantly between cultural groups, showing the complex relationship between traditional values, modern influences, and how people make moral choices.

Bostyn et al. (2021) studied how people balance two different approaches to moral decisions: following strict moral rules (deontological) versus choosing actions based on their outcomes (utilitarian). Their research reveals interesting patterns in how people use these ethical frameworks when making decisions. The findings help us better understand the mental processes that guide our moral choices and influence our behavior.

Research by Zaikauskaitė et al. (2022) examines how different aspects of moral judgment affect people's attitudes and behaviors toward the environment. Their study reveals that moral decision-making in business settings is shaped by a combination of genetic factors, social environment, and biological influences. This work helps us understand how both inherited traits and life experiences contribute to the development of ethical views.

Studying moral principles helps us understand how people think about and make ethical choices. Researchers have found that our moral decisions are shaped by who we are as individuals, our cultural background, and the social rules we live by. This research gives us valuable insights into how people navigate ethical choices in our changing world.

Looking more closely at ethical attitudes and behaviors, we see that personal characteristics play a major role. Research shows that many factors influence our moral views and decisions, including our personality, economic situation, and demographic background. According to Rahayu's (2017) innovative research people view financial risk affects their choices about

reporting financial information ethically. This research challenges common assumptions and shows how complex ethical decision-making can be in financial situations. The novel study by Gsottbauer et al. (2022), on the other hand, provides a thought-provoking counter to popular stereotypes by dispelling the idea that people with higher socioeconomic status are intrinsically less moral. This discovery upends our preconceptions and highlights the need for a more complex understanding of moral behavior across social classes.

The intriguing results of Skandrani et al. (2021) provide deep insights into how personality factors influence ethical views and behaviors by revealing the intricate link between openness to experience and ethical perceptions in negotiating scenarios. In their insightful study of the cultural foundations of ethical consumption behavior, Cui et al. (2022) emphasize the significant influence of cultural values like individualism and collectivism on consumer ethics. This finding highlights the dynamic interplay between ethical decision-making and cultural norms.

Lee (2017) examines the varied nature of ethical consumption, showing how ethical judgments, personality traits, and views on consumer society together shape consumer attitudes and actions. The study also sheds light on factors influencing ethical leadership, highlighting the interaction between personality traits and ethical behavior. These findings offer useful insights for understanding leadership development and organizational ethics.

Feil et al. (2017) provide insights into how idealistic attitudes can help discourage academic misconduct, contributing to a better understanding of academic integrity. Their research explores various factors that shape ethical attitudes among young female students, examining the relationships between demographic variables, academic background, and ethical perspectives.

Social norms, peer influence, and social identity significantly shape ethical attitudes and consumer choices in the context of societal interactions. Researchers exploring these dynamics reveal a range of insights into how conformity to societal expectations influences both consumer behavior and ethical decision-making. Scholderer and Veflen (2019), for instance, examine the pervasive influence of social norms on behavior, particularly regarding food handling practices. Their research shows that societal expectations can strongly affect routine conduct, shaping everyday decisions in ways that may not always be consciously recognized by individuals. This



effect is seen not only in food-related behavior but also in other areas where societal norms guide individual choices.

Further studies delve into the complex interactions within markets, highlighting how social norms subtly but consistently influence consumer preferences, purchase decisions, and behavior in marketplace settings. These influences often reinforce certain behaviors or discourage others, playing a crucial role in forming a collective sense of ethical and consumer standards within specific communities. Baltezarević (2022) takes this understanding a step further by exploring normative conformism, revealing how group norms and expectations shape consumer attitudes and ethical behavior. This analysis underscores how social influence molds individual ethical perspectives, especially within tightly knit or ideologically aligned groups. Other research on the influence of group norms on unethical behavior underscores the complex exchange between social dynamics and ethical attitudes, revealing how the presence of certain group standards can either support or weaken ethical decision-making. Together, these studies offer a richer understanding of the layered impact of social influence on ethics and behavior in various spheres of life, from everyday choices to significant moral decisions.

Koivula et al. (2020) riveting exploration uncovers the complex relationship between political preference and ethical consumer orientation, offering profound insights into how social identity shapes consumer choices and ethical behavior. Similarly, Pinto et al. (2020) innovative study explores the influence of ingroup cues and construal levels on ethical consumption decisions, revealing the subtle ways in which social identity shapes ethical attitudes and consumer choices.

Lastly, Foad *et al.* (2022), thought-provoking analysis explores the concept of hypocrisy in ethical consumption, shedding light on the tension between ethical standards and frugality—an intriguing revelation that accentuates the complexities of navigating societal expectations and personal values in consumer behavior. Consumer preferences in the fashion industry are undergoing a profound transformation, increasingly shaped by ethical considerations that extend beyond mere aesthetics. With a growing emphasis on sustainability, fair labor practices, and transparency in the supply chain, consumers are demanding more from fashion brands than ever before (Fraser & van der Ven, 2022). This shift in attitudes is driven by a deep-rooted commitment to values such as self-transcendence and openness to change, which align with

ethical concerns and intentions to support ethically marketed fast fashion (Stringer *et al.*, 2020). In response to these evolving preferences, the fashion industry is undergoing a paradigm shift, embracing sustainability practices and reimagining production processes to minimize environmental impact and uphold social responsibility standards. From utilizing natural fibers and eco-friendly materials to implementing innovative technologies, fashion brands are stepping up their efforts to meet the demands of conscious consumers.

However, despite these strides towards sustainability, there remains a pressing need for greater consumer awareness and education. Many consumers are still unaware of the environmental and social implications of their fashion choices, highlighting the importance of educational initiatives and awareness campaigns (Hur and Faragher- Siddall, 2022). Additionally, effective policy interventions, such as eco-labelling and regulatory measures, are essential to incentivize sustainable fashion practices and hold brands accountable for their ethical commitments. By empowering consumers with knowledge and implementing supportive policies, stakeholders can collectively drive meaningful change towards a more sustainable and ethical fashion industry.

Consumer perceptions of food ethics have become increasingly influential in shaping purchasing decisions, reflecting a growing awareness of issues such as animal welfare, organic farming, and fair-trade practices (Hansen *et al.*, 2018; Carolan, 2022). This heightened concern for ethical considerations in food production is driven by a multitude of factors, including health consciousness, environmental awareness, and personal values. Consumers are increasingly inclined to support products that align with their ethical beliefs, particularly those that prioritize animal welfare and sustainable farming practices.

The surge in ethical eating movements and the growing demand for healthier food options further highlight the significance of these values in shaping consumer behavior (Carolan, 2022). From ethically sourced meats to organically grown produce, consumers are seeking out products that not only nourish their bodies but also align with their values and principles. As a result, food producers and retailers are faced with the challenge of meeting these evolving consumer expectations while maintaining profitability and sustainability in their operations.

Moreover, the influence of food ethics extends beyond individual purchasing decisions to broader societal trends and movements. Consumers are increasingly advocating for transparency

in food labeling, supporting initiatives that promote fair trade practices and ethical sourcing (Hansen et al. (2018)). This shift towards ethical consumption reflects a deeper societal awareness of the interconnectedness between food production, environmental sustainability, and social responsibility.

In response to these changing consumer preferences, food industry stakeholders are compelled to reevaluate their practices and supply chains, embracing ethical standards and sustainable methods of production. By prioritizing transparency, accountability, and ethical sourcing, food companies can not only meet the demands of conscientious consumers but also contribute to positive social and environmental outcomes. As the food industry continues to evolve, the integration of ethical considerations into business practices will be paramount in building trust, loyalty, and long-term success.

The technology sector is rife with ethical considerations that demand attention, spanning from data privacy and cybersecurity to the ethical implications of artificial intelligence (AI). Scholars like Christoforaki and Beyan (2022) accentuate the pressing need to explore deeper into these concerns, with a particular emphasis on promoting beneficence among AI practitioners. Meanwhile, and Shubham et al. (2023) shed light on the complex ethical challenges inherent in digital research and data engineering, proposing solutions such as the implementation of ethical guidelines and increased transparency to address these issues effectively.

In parallel, Zhang et al. (2021) advocate for the establishment of governance and regulation frameworks in AI and the Internet of Things, especially concerning matters of privacy and the appropriate use of data. The discourse extends further as Wykes et al. (2019) explore the intriguing intersection between ethical consumption and digital technologies. The latter offers pragmatic recommendations for the ethical development and deployment of digital mental health solutions, providing invaluable insights into the complex dynamics at play in this evolving field.

As consumers increasingly engage with digital platforms and products, navigating ethical dilemmas becomes an inherent part of their experience. From safeguarding personal data to scrutinizing the ethical ramifications of AI algorithms, individuals are confronted with multiple of ethical considerations in their interactions with technology. In this rapidly evolving digital

landscape, fostering ethical awareness and promoting responsible technological practices are essential steps toward ensuring a future where innovation and ethics coexist harmoniously.

The dimensions of healthcare consumption is a rich tapestry woven with ethical considerations, encompassing access to affordable healthcare, pharmaceutical ethics, and patient rights, all of which cast profound shadows on consumer behaviors. Attention is drawn to the key role of professional ethical codes in guiding healthcare practices, emphasizing the need for unwavering ethical standards in the field. Meanwhile, Budhathoki et al. (2019) explore the diversified factors influencing ethical consumption in healthcare, ranging from price and quality to brand image and convenience, reflecting the complex web of considerations that consumers navigate.

In the digital age, the advent of telehealth practices and electronic health records has brought forth a new wave of ethical dilemmas. Keenan et al. (2021) shed light on the imperative of ethical considerations in these domains, particularly concerning patient autonomy, privacy, and confidentiality, underscoring the delicate balance between leveraging technological advancements and upholding ethical principles.

Moreover, Dorey et al. (2018) explores the complex terrain where public interests, research imperatives, and patient rights intersect, particularly in the contentious dimensions of patient data usage. The tension between ethical imperatives and economic constraints in pharmacy practice is further explored offering profound insights into the ethical quandaries faced by healthcare professionals.

At the heart of it all lies the influence of consumer values on the reception of ethical information, as elucidated by Osburg (2019), highlighting the central role of individual beliefs and attitudes in shaping healthcare-related consumer behaviors. As healthcare systems grapple with these ethical conundrums, understanding the detailed exchange between ethical attitudes and consumer behaviors becomes paramount in fostering a healthcare department grounded in integrity, compassion, and equity.

In conclusion, this chapter has provided a thorough exploration of the typologies and dimensions of ethical attitudes among consumers. Through examining the various factors that shape ethical attitudes, including individual characteristics, cultural influences, and social norms, we have

gained valuable insights into the complexities of consumer behavior. From the influence of personal values and beliefs to the impact of societal expectations and cultural norms, it is evident that ethical attitudes are shaped by multiple interconnected factors. It is evident from the existing research that there are three important dimensions explaining ethical consumer behavior. These are political, sociological, and environmental. By understanding these nuances, businesses, and policymakers can better navigate the evolving field of consumer ethics and tailor their strategies to meet the needs and expectations of ethically conscious consumers. Moving forward, continued research and analysis in this area will be essential for staying abreast of changing trends and fostering a more ethical and sustainable marketplace.

### *3.2.2. Measurement scales for assessing consumer ethics*

Measuring consumer ethics is vital for businesses seeking to understand and respond effectively to ethical concerns. This subpart examines different measurement scales and methodologies used in assessing consumer ethics. From traditional surveys to innovative qualitative approaches, these measurement scales offer valuable insights into consumer ethical attitudes and behaviors. By exploring the reliability, validity, and practical applications of these scales, businesses, and researchers can gain insights into consumer ethics, enabling the development of more ethical marketing strategies and corporate social responsibility initiatives.

A diverse array of studies accentuates the critical importance of measuring consumer ethics for both businesses and researchers alike. Agag et al. (2016) shed light on the predictive power inherent in buyers' perceptions of seller ethics, highlighting how these perceptions can profoundly influence corporate success and image. Meanwhile, the works of Boccia et al. (2019) and Budhathoki et al. (2019) explore into the complex relationship between corporate social responsibility and consumer behavior. Boccia's findings illuminate a positive correlation, while Budhathoki identifies key obstacles hindering ethical consumption, providing invaluable insights for businesses aiming to navigate this terrain. Furthermore, compelling perspectives on the potential ramifications of ethical perceptions are offered. The exploration into social media analytics practices accentuates the evolving field of consumer ethics in the digital age, while warning of the adverse effects that may arise in production technology choice and market transparency. Adding depth to the discourse, Reimers et al. (2016) provides rine insights into the dimensions of ethical clothing and the niche segment of consumers engaged in sustainable

consumption, respectively. Overall, the pressing need for businesses and researchers to comprehend and measure consumer ethics is emphasized and offers invaluable guidance for navigating the increasingly complex dimensions of ethical consumerism.

The insights gleaned from these studies emphasize the paramount importance of understanding and measuring consumer ethics in today's marketplace. These studies shed light on various facets of consumer behavior, ranging from the predictive power of buyer perceptions on corporate success to the complex relationship between corporate social responsibility and consumer behavior. The exploration reveals a positive correlation, whereas the obstacles hindering ethical consumption are identified, providing invaluable guidance for businesses navigating this terrain. Moreover, the investigation into social media analytics accentuates the evolving field of consumer ethics, while being cautious against potential adverse effects on market transparency. To add depth to the discourse, the investigation is to be led into the dimensions of ethical clothing and sustainable consumption, respectively, reinforcing the need for businesses and researchers to comprehend and measure consumer ethics.

A range of research endeavors have explored the diverse measurement scales and methodologies employed to assess consumer ethics. Kocer and Sargin (2021) have explored into the intricacies of the Consumer Ethics Scale (CES), leveraging its dimensions to scrutinize the impact of religiosity, spirituality, and moral maturity on consumer ethics. Meanwhile, Cui et al. (2022) have directed their focus toward unraveling the complex exchange of personality traits, perceptions of consumption society, and cultural values, employing sophisticated statistical tools such as SPSS and AMOS to glean insights from their data. In a similar vein, Cavender (2019) and Částek and Plaváková (2018) have ventured into the dimensions of understanding and evaluating ethical consumption, with the latter specifically scrutinizing the influence of human values on Fairtrade consumption patterns. Additionally, Budhathoki *et al.*, (2019) have embarked on distinct yet equally illuminating paths, probing the influence of consumer values on their willingness to engage with ethical information and bridging the gap between ethical attitudes and actual consumption behavior. These collective endeavors accentuate the complexity inherent in deciphering consumer ethics and the imperative for a comprehensive and toned approach to its assessment. Building upon this foundation, a diverse range of research endeavors has explored the complex methodologies employed to assess consumer ethics. Studies by Kocer and Sargin

have explored the intricacies of the Consumer Ethics Scale (CES), while Lee and Cui et al. have focused on unraveling the exchange of personality traits and cultural values. In a similar vein, Cavender and Částek and Plaváková have ventured into understanding and evaluating ethical consumption, while Osburg and Budhathoki et al. have probed the influence of consumer values on their willingness to engage with ethical information. These collective efforts accentuate the complexity inherent in deciphering consumer ethics and emphasize the imperative for a comprehensive approach to its assessment.

A range of studies has explored the measurement of ethical attitudes, employing various qualitative and quantitative methods. Golder et al. (2017) pursued qualitative approaches, examining topics such as ethics in social media research and perceptions of ethical clothing. Budhathoki et al. (2019) and Arli and Pekerti (2017) addressed the gap between ethical beliefs and behaviors, uncovering factors like pricing and convenience, as well as the influence of religious beliefs. On the quantitative side, Akar (2018) conducted comprehensive analyses, revealing the strong link between ethical leadership and organizational success, and the correlation between nursing students' attitudes and their clinical practice. Jami et al., (2013) compared ethical attitudes among advertising and public relations students, and explored trends in ethical leadership research. These studies contribute to our understanding of ethical attitudes and actions, offering valuable insights into this complex domain.

A diverse array of studies has ventured into the dimensions of exploring the reliability and validity of measurement scales tasked with capturing the complex refinement of consumer ethics. (Agag *et al.*, 2016) and Elbeltagi and Agag (2016) embarked on parallel endeavors, developing and validating instruments tailored to assess the ethical dimensions inherent in online retailing. While Agag directed attention towards deciphering buyer perceptions concerning seller ethics, Elbeltagi homed in on unraveling consumer perspectives regarding the ethical underpinnings of online retailing practices. Arli and Pekerti (2017) navigated the terrain of moral ideology and ethical convictions, drawing comparisons between religious and non-religious consumers to unearth intriguing insights into the nuanced ethical propensities of diverse consumer segments. Meanwhile, Yang et al. (2019) explored into the complex exchange of consumer values and perceptions, with Yang shedding light on the central role played by trust dynamics and shopping habits while underscoring the profound influence exerted by altruistic

and biospheric values on ethical decision-making processes. Michaelidou and Micevski (2019) and (Budhathoki *et al.*, 2019) embarked on distinct but complementary trajectories, with Michaelidou probing into the ethical dimensions of social media analytics practices, and Budhathoki delving into the perplexing chasm between ethical attitudes and actual consumer behaviors in the dimensions of ethical consumption. In a parallel vein, the converging paths of corporate ethical management were traversed, consumer trust dynamics, and purchasing behaviors, shedding light on the complex web of influences that shape ethical decision-making processes. Collectively, these diverse endeavors accentuate the imperative of accounting for a multiple of factors, including trust dynamics, intrinsic values, and cultural divergences, in comprehensively grasping and gauging the diversified landscape of consumer ethics.

A plenty of studies have explored deep into the practical applications of measurement scales, unveiling their manifold utility in market research, consumer segmentation, and the crafting of ethical marketing strategies. Boccia *et al.* (2019) unearthed a compelling correlation between the socially responsible initiatives undertaken by companies and consumer attitudes, albeit traditional purchasing criteria stubbornly cling to precedence. Meanwhile, the key role of consumer behavior in evaluating firm performance was illuminated, advocating for the incorporation of consumer buying patterns as vital inputs shaping marketing strategies. Park and Lee (2021) ventured into uncharted territory, fashioning a novel scale tailored to measure sustainable consumption patterns specifically in the dimensions of clothing products. Conversely, Pešić-Jenacković and Cogoljević (2021) championed the cause of methodological pluralism in market research, advocating for the judicious integration of qualitative methods to augment the depth and breadth of insights gleaned. Hasanzade *et al.* (2018) charted courses aimed at refining the selection and validation of ethical product attributes, with the former pioneering innovative approaches and the latter diligently crafting a comprehensive questionnaire to probe into the complex dimensions of ethical consumption. Venturing into the cultural context, it explored into the labyrinth of marketing ethics through the lens of consumers, offering illuminating perspectives on the complex exchange of consumer perceptions and ethical considerations. Meanwhile, the formidable challenges entailed in engendering consumer engagement in sustainable consumption practices were grappled with, shedding light on the hurdles impeding the widespread adoption of ethical choices. Collectively, these studies serve as poignant reminders of the paramount importance of unraveling the intricacies of consumer



behavior and attitudes, underscoring the indispensable role played by robust measurement tools in steering the course of market research endeavors and ethical marketing strategies towards fruition.

Many studies have looked at how well ethical marketing campaigns and corporate social responsibility (CSR) efforts work. They use measurement scales to see if these campaigns and efforts are effective. Some researchers say we need better ways to measure these things because right now it's hard to compare them. Others, like Macassa et al. (2022), have made tools to measure what people expect from companies in terms of social responsibility. Boccia et al. (2019) and checked how CSR affects what people buy, finding that it can vary depending on the market. Others, like Pallathadka and Pallathadka (2022), found that CSR can make people see a brand better and even make them more likely to buy from it. These studies show how important it is to have good ways to measure the impact of ethical marketing and CSR efforts, so companies can do better in making a positive difference in society.

The chapter on the ethical attitudes of consumers explores into various factors that play a role in shaping ethical consumption behavior, offering a comprehensive understanding of this complex phenomenon. Among the key aspects to explore are the factors like price, quality, taste, brand image, and convenience, as noted by Budhathoki et al. (2019). Additionally, it's essential to examine how cultural values, such as individualism and collectivism, influence ethical consumption, as highlighted by Cui et al. (2022). Another critical aspect to cover is the impact of market structures on ethical consumption and the necessity to shift the focus from individual consumers to systemic change, as pointed out by Coffin and Egan–Wyer (2022). Moreover, it's crucial to consider how ethical concerns drive shifts in consumer practices and the significance of trust, message process involvement, and media in shaping consumer attitudes and purchase intentions. Furthermore, the chapter should shed light on the influence of labeling, branding, and trust in information on consumer attitudes towards food, as emphasized by Martinho (2021). Together, these points provide a comprehensive framework for exploring the diverse facets of ethical attitudes in consumer behavior.

Finally, the most appropriate research instrument for this context is called the ethically minded consumer behavior (EMCB) scale. The scale defines ethically minded consumer behavior as a

range of consumption choices related to environmental concerns and corporate social responsibility. Developed and thoroughly tested among consumers in the UK, Germany, Hungary, and Japan, the scale shows strong reliability, validity, and metric measurement consistency across these varied cultural contexts, it was further developed and tested by Sudbury-Riley and Kohlbacher (2016).

### **3.3. Ethical consumer practices**

Ethical consumer practices encompass a diverse array of concerns, spanning from ecological sustainability and labor standards to human rights. These practices are not only influenced by sociotechnical regimes but also shaped by structural factors operating at macro- and meso-levels (Karimzadeh and Boström, 2022). They are characterized by their association with consumer goods, consumer behaviors, and political engagement.

The construction and communication of ethical consumer identities are complex processes influenced by social psychological dynamics. Despite their potential to catalyze change in consumer behaviors, the role of ethics in driving these shifts remains underexplored. Ethical consumption is further contextualized within the framework of the ethical consumer's subjective position and identity (Shaw and Riach, 2011).

Technological advancements, including smartphone applications, are increasingly playing a central role in shaping ethical consumption patterns. However, there remains a notable disparity in consumer concern for ethical issues across different cultural contexts (Belk *et al.*, 2005). Addressing these cultural variations is crucial for understanding the global element of ethical consumerism and its implications for sustainable practices and societal norms.

#### *3.3.1. Consumer engagement in acquiring information about the ethics of producers and traders*

Consumer engagement in acquiring information about the ethics of producers and traders has become increasingly prominent in contemporary consumer behavior. Ethical considerations, ranging from supply chain transparency to social responsibility initiatives, are shaping consumer preferences and purchasing decisions. However, despite growing awareness, there remains a gap between consumers' ethical intentions and their actual behaviors. This chapter explores the diversified dynamics of consumer engagement in ethical information acquisition, highlighting

key studies and insights into how consumers navigate ethical considerations in their purchasing choices. Factors such as price, quality, taste, brand image, and convenience often overshadow ethical considerations (Budhathoki *et al.*, 2019).

Nevertheless, there is a significant positive correlation between consumers' concerns for health, environment, and ethics and their actual buying decisions. The purchase of green products, for instance, may lead to both altruistic actions and unintended unethical behaviors. The construction of ethical consumption patterns is complexly influenced by the dynamic interaction between ethical consumers and prevailing market dynamics (Shaw and Riach, 2011).

The expanding market for sustainable and socially responsible products and services is compelling businesses to adopt green marketing strategies (Lim *et al.*, 2023). This shift reflects a broader societal shift towards prioritizing sustainability and ethical considerations in consumer choices and market offerings.

Consumers' quest for information on companies' ethical practices, encompassing supply chain transparency, labor conditions, environmental impact, and social responsibility initiatives, constitutes a diversified endeavor influenced by numerous factors. Scholars like Kraft *et al.*, (2022) emphasize that supply chain visibility and transparency are central in fostering consumer trust and safeguarding brand reputation. Meanwhile, Boronat-Navarro and Perez-Aranda, (2018) highlight how corporate social responsibility (CSR) disclosures shape consumer perceptions and garner support, underscoring the critical role of CSR information.

Sodhi and Tang (2018), further assert the advantages of supply chain transparency and information disclosure in selecting socially responsible partners. However, challenges identified by New (2020), complicate this process, including the necessity for enhanced transparency mechanisms and consumers' limited awareness of sustainable and ethical practices. Bridging these gaps requires innovative approaches to transparency and heightened consumer education on ethical considerations in corporate practices.

Numerous studies have explored into the impact of educational initiatives and advocacy groups on consumer awareness and decision-making. Uniyal (2024) accentuates the central role of education and awareness campaigns in shaping consumer behavior. They explore the efficacy of

value-sensitive design and donor product subsidies in empowering sustainable consumption behaviors. Examining the effects within varied market structures, emphasizing the impact of awareness campaigns in a public duopoly context, and providing insights into their influence across different market environments. A focused perspective on the role of smartphone applications in facilitating and molding ethical consumption patterns is also provided. Overall, the critical role of consumer education and advocacy in promoting informed decision-making and fostering ethical consumption practices is accentuated.

Consumer engagement in acquiring information about the ethics of producers and traders is a complex yet essential aspect of contemporary consumer behavior. Ethical considerations, encompassing supply chain transparency, labor conditions, and corporate social responsibility, play a significant role in shaping consumer preferences and purchasing decisions. While challenges exist in bridging the gap between consumer intentions and behaviors, ongoing research and initiatives accentuate the importance of transparency, education, and advocacy in promoting ethical consumption practices. Moving forward, addressing these challenges will require collaborative efforts from businesses, policymakers, and consumers to create a more ethical and sustainable marketplace.

### *3.3.2. The willingness of consumers to sacrifice their own well-being*

Consumer willingness to prioritize ethical considerations over personal convenience or cost is a key aspect of ethical consumerism. Here the complexities of consumer behavior where ethical values play a significant role in decision-making, despite potential trade-offs, are explored. It examines the factors influencing consumers' willingness to pay premiums for ethically produced goods and their attitudes towards sustainable practices. Ethical consumerism often involves trade-offs where consumers prioritize ethical considerations over personal convenience or cost.

Consumers exhibit a willingness to pay premiums for ethically produced goods or products aligned with their ethical values, even when these options come at higher costs. This behavior is influenced by several factors, such as consumer perceptions of green marketing, brand loyalty, and demographic characteristics (Gupta, 2024). Attitudes towards eco-friendly products and ethical consumption consciousness positively influence the intention to purchase these products at premium prices. However, there exists a significant gap between consumers' intentions for

ethical consumption and their actual buying behaviors, influenced by considerations like price, quality, taste, and convenience (Budhathoki *et al.*, 2019).

Social media marketing and price sensitivity also shape consumer behavior, with millennials often prioritizing value co-creation over budget constraints when influenced by social media marketing campaigns (Haque *et al.*, 2022). Perceived consumer efficacy is linked to sustainable consumption decisions and a willingness to pay premiums for products with sustainable attributes. Consumers also demonstrate a willingness to pay higher prices for products certified with ethical labeling schemes, such as animal welfare and fair labor practices in food products (Papoutsi *et al.*, 2023). Nevertheless, the willingness to pay a premium for ecological goods is moderated by factors like purchasing power. In Nepal, factors such as disposable income, original product pricing, lifestyle choices, and production ethics collectively influence consumers' willingness to pay premiums for locally produced-organic foods (Khanal, 2020).

Consumer attitudes towards sustainable practices and eco-friendly products are shaped by various factors, including environmental concerns, perceived barriers, personal norms, and product categories (Aswin, (2021). These attitudes are further influenced by sustainability education and awareness campaigns (Tamboli *et al.*, 2023), significantly impacting the acceptance of sustainable products. However, there remains a need to emphasize the social and economic dimensions of sustainability, alongside the role of information and knowledge in promoting sustainable consumption (Sesini *et al.*, (2020).

In conclusion, consumer behavior in ethical consumerism illustrates a complex exchange of factors where ethical considerations often override traditional economic concerns. Despite challenges such as price sensitivity and competing consumer priorities, there is a growing trend towards prioritizing sustainable and ethically produced goods. Understanding these dynamics is crucial for businesses aiming to align their practices with consumer expectations and for policymakers seeking to promote sustainable consumption patterns. As consumer awareness and education continue to evolve, so will the landscape of ethical consumerism, shaping future market trends towards greater sustainability and social responsibility.

### 3.3.3. *Boycotting as a consumer social action*

Boycotting as a form of consumer social action has emerged as a powerful tool for expressing dissatisfaction and demanding change. This phenomenon, driven by consumer activism, reflects the complex exchange of political, ethical, and social motivations. As consumers become more aware of their influence on market dynamics and societal issues, the practice of boycotting gains traction across diverse contexts and demographics. This chapter explores into the complexities of boycotting, exploring the factors that drive consumers to engage in this form of activism and the impact it has on businesses and society.

Consumer activism, particularly in the form of boycotting, is a diversified phenomenon influenced by a variety of factors. In Europe, boycotters are often young, well-educated, and digitally savvy, leveraging their social capital to drive consumer activism, especially during periods of economic recovery. Boycotting can also be perceived as a form of national duty, reinforcing collective identity and solidarity (Kakashekh *et al.*, 2021).

The effectiveness of boycotts is significantly influenced by the level of political interest and category involvement among consumers (Jungblut and Johnen, 2022). In the tourism sector, boycotts mediated through digital platforms are driven by motivations such as self-enhancement, perceived egregiousness, and the desire to effect change. However, these efforts can be undermined by counterarguments and the phenomenon of free-riding, where individuals benefit from the boycott without actively participating.

Religiosity and attitudes also play a crucial role in motivating consumer boycotts. Studies have shown that individuals with strong religious beliefs and positive attitudes towards ethical consumption are more likely to participate in boycotts (Abdullah *et al.*, 2021). Social media amplifies the impact of boycotts by raising awareness and mobilizing support, highlighting the importance of digital platforms in contemporary consumer activism.

In Hong Kong, political consumerism, including boycotting, is a response to China's economic interventions. This form of activism serves as both an expression of identity politics and a new mode of political participation (Wong *et al.*, 2021). Moreover, the motivations behind boycotts vary across political spectrums. Liberals tend to focus on values related to harm and fairness, while conservatives emphasize authority, loyalty, and purity (Fernandes, 2020). These individual

moral foundations, such as fairness and care, can lead to boycott intentions through mechanisms like blame attribution and anger.

Concerns about animal welfare and environmental sustainability are also significant drivers of boycotts. For instance, concerns about animal suffering in meat production can lead consumers to reduce meat consumption or switch to plant-based alternatives, driven by motivations of animal welfare and sustainability (Fonseca and Sanchez-Sabate (2022)). In South Korea, boycotts of Japanese products are motivated by desires for self-expression and the realization of justice (Song, 2020).

Peer pressure, retaliation, and elite cues further influence consumer activism during trade disputes, showcasing the complex social dynamics that underpin boycotting behavior. Corporate activism also plays a central role in shaping consumer behavior. The reactions to corporate activism can be both positive and negative, often depending on the perceived legitimacy of the company's actions. Corporate customers and employees can significantly influence corporate social responsibility (CSR) and sustainable practices, highlighting the interconnectedness of consumer and corporate actions (Dai et al., (2021)).

The impact of social media on corporate advocacy accentuates the pressure companies face to respond to public issues in ways that are perceived as legitimate. Trust and distrust play critical roles in the relationship between corporate social irresponsibility and boycott intentions, with distrust mediating the decision to boycott (Zasuwa, 2022). Additionally, civil society and human rights defenders hold corporations accountable, emphasizing the potential for positive engagement by businesses in protecting human rights.

In summary, boycotting as a consumer social action is a dynamic and complex form of activism driven by a wide array of motivations. From political and ethical concerns to environmental sustainability and social justice, the reasons behind boycotts are diverse and diversified. The effectiveness of boycotts is influenced by consumer demographics, political interests, and the power of digital media. As businesses increasingly face pressure from informed and socially conscious consumers, understanding the drivers and impacts of boycotting becomes crucial. This form of consumer activism not only challenges corporate practices but also plays a significant role in shaping market trends and promoting ethical consumption.

#### 3.3.4. *Consumers as promoters of ethical values*

The evolving field of consumer behavior reflects a significant shift towards ethical values and sustainability. A multitude of studies have highlighted an increasing demand for products that align with ethical principles, especially within niche markets. This section explores into how consumers are driving the demand for ethical products and the implications for brands and businesses in terms of corporate social responsibility (CSR) and sustainable practices.

A growing body of research accentuates the rising consumer interest in ethical products. Marais et al. (2024) emphasize that intangible attributes such as product origin, societal impact, and environmental sustainability are becoming crucial factors in consumer decision-making. This trend is further corroborated by Silva et al. (2023), who discovered that fashion brands are willing to pay a premium for organic agroforestry cotton and highlighted the significant role of Fair Trade labels in promoting ethical consumption. Similarly, Sesini et al. (2020) noted an increasing preference for eco-friendly products and sustainable behavior among consumers.

Social media plays a central role in shaping consumer behavior, particularly among Generation Z. Confetto et al. (2023) found that exposure to sustainability content on social media fosters the development of sustainable habits and advocacy. Brands that express their values and engage with consumers on social media can create strong emotional connections, known as brand love, which can lead to consumer advocacy. However, Hill (2023) cautions that corporate social advocacy can have both positive and negative repercussions, potentially leading to anti-brand actions.

Brand activism, when aligned with social causes, can sometimes provoke a backlash. It is suggested that understanding the political sphere is essential for brands engaging in social advocacy. Colli (2020) also introduces the concept of indirect consumer activism, where targeting one company can prompt broader changes across the industry. Additionally, collaborations between influencers and reputable brands on social media can amplify the impact of sustainability messages (Ibáñez-Sánchez et al., 2021).

Digital platforms are instrumental in promoting sustainable behavior and conscious consumption. The way brands communicate their sustainability efforts on these platforms can significantly influence consumer behavior. Bialkova and Te Paske (2021) adds that the



effectiveness of corporate social responsibility (CSR) initiatives on social media can be enhanced through strategic communication and cause proximity.

Consumer expectations regarding CSR are evolving, driven by a broader paradigm shift towards integrating business ethics and sustainability into corporate strategies. Sukma and Ismail (2023) attribute this shift to global influences and increasing stakeholder expectations. Companies like Tesco, which effectively communicate their CSR commitments, can boost customer loyalty and brand equity (Zhou, 2024). However, consumers are becoming more skeptical of CSR campaigns that appear insincere. The integration of CSR into business strategies is vital for sustainable enterprise development and can provide a competitive edge. The concept of CSR has expanded from a narrow focus on selecting stakeholders to a more inclusive, globally impactful approach.

Consumers are increasingly acting as promoters of ethical values, significantly influencing market trends and corporate practices. This shift towards ethical consumption is not just a passing trend but a fundamental change in consumer expectations and behavior. Brands that recognize and adapt to these changing dynamics by integrating sustainability and ethical principles into their core strategies are likely to enjoy enhanced loyalty, brand equity, and competitive advantage. The role of digital platforms, social media, and effective communication in this department cannot be overstated, as they are critical in fostering consumer awareness and advocacy for ethical consumption. All of the dimensions, political, sociological, and environmental, can influence consumer behavior. However, not every consumer behavior in traditional retail needs to directly translate into the behavior when in online shopping.

## **4. OVERVIEW OF RESEARCH ON CONSUMER ETHICS IN RETAIL TRADE**

### **4.1. Consumers generations and ethical consumption**

Generational cohorts, defined by birth year, play a significant role in shaping consumer behavior, with each generation exhibiting distinct characteristics influenced by socioeconomic, cultural, and technological factors. Understanding these differences is crucial for tailoring marketing strategies effectively. For example, specific strategies are required for different generational cohorts in industries such as wine and organic food, as emphasized by Seyedimany and Koksall (2022).

Different generations have varied approaches to consumption, particularly when it comes to ethical considerations. For instance, Baby Boomers, Generation X, Millennials, and Generation Z each have unique perspectives on sustainability, social responsibility, and environmental impact. Satinover et al. (2023) stress the importance of acknowledging cultural differences and attitudes towards sustainability, which significantly impact marketing effectiveness.

Moreover, as technology continues to evolve, so does how different generations respond to marketing efforts. Roth-Cohen et al. (2022) provide insights into how mobile advertising can be more effective when tailored to specific age groups, and they highlight the need for more research on the preferences and behaviors of older consumers.

In summary, recognizing and addressing the distinct characteristics and ethical consumption patterns of different generational cohorts is essential for developing successful marketing strategies. This chapter explores the specific behaviors, motivations, and preferences of each generation, providing a comprehensive understanding of how to engage them in ethical consumption.

The Baby Boomer generation, born between 1946 and 1964, has been profoundly shaped by the post-World War II economic boom and the rise of consumer culture (Kim and Park, 2020). This generation is characterized by a strong work ethic, a focus on material success, and significant contributions to economic growth. The Baby Boomers have experienced unprecedented economic prosperity, which has influenced their consumption patterns and lifestyle choices.

Baby Boomers have been known to allocate a larger share of their travel budget to transportation compared to other generations, reflecting their preference for traditional travel arrangements and higher disposable incomes (Kamenidou *et al.*, 2020). However, they are less likely to purchase travel services online compared to Millennials, indicating a preference for more conventional methods of transaction.

The values of the Baby Boomer generation have had a lasting impact on family dynamics and social structures. Their emphasis on family-based childcare and intergenerational solidarity has resulted in a significant provision of grandparental childcare. This reflects their commitment to family and the importance they place on supporting younger generations. Despite the many positive attributes associated with Baby Boomers, there are concerns about their health and cognitive functioning. Research indicates that this generation may experience worsening cognitive functioning, potentially reversing favorable trends in dementia seen in previous generations (Zheng, 2021). This decline in cognitive health has raised important social and healthcare challenges.

The Baby Boomers' dominant presence in the workforce and their substantial influence on economic and social policies have sometimes led to intergenerational tensions. This is exemplified by the emergence of the #BoomerRemover hashtag on Twitter, highlighting conflicts between Baby Boomers and younger generations, particularly in the context of the COVID-19 pandemic (Sipocz *et al.*, 2021). These tensions accentuate the need for greater understanding and cooperation between generations.

Baby Boomers' approach to ethical consumption is influenced by their traditional values and economic experiences. They may prioritize products and services that emphasize quality, reliability, and family values. Marketers targeting this demographic should consider these factors and focus on trust, brand loyalty, and clear communication of ethical practices.

In conclusion, the Baby Boomer generation's unique characteristics, shaped by historical, economic, and social factors, play a crucial role in their consumer behavior and ethical consumption patterns. Understanding these traits can help marketers and policymakers address the needs and preferences of this influential demographic, fostering more effective engagement and support for ethical consumption initiatives.

Research on ethical consumption patterns reveals an exchange of factors that shape consumer behavior. Individual values, lifestyle choices, information availability, situational attributes, and cultural influences all contribute to the decision-making processes of ethical consumption. The role of individual values and lifestyle choices in ethical consumption is critical. For many, ethical consumption is not just about supporting sustainable practices but also about leading a healthier and more conscious lifestyle. Consumers often align their purchasing decisions with their broader personal values, such as environmental sustainability, social justice, and community well-being. The availability and accessibility of information are crucial in shaping ethical consumption. Karimzadeh and Boström (2022) emphasize how information, along with situational attributes like product price and availability, significantly impacts consumer choices. Ethical products often come with a higher price tag, and their availability can be limited compared to conventional products. Therefore, well-informed consumers who have easy access to comprehensive information about product origins, manufacturing processes, and ethical certifications are more likely to make ethical purchasing decisions.

Nassani et al. (2023) provide valuable insights into the drivers of ethical consumption in developing countries, highlighting factors such as religiosity, frugality, and environmental knowledge. In many developing regions, ethical consumption is deeply intertwined with religious beliefs and cultural practices that promote frugality and environmental stewardship. These values often drive consumers to support local, sustainable, and ethically produced goods, despite economic constraints.

Cultural values and identity cues also play a significant role in ethical consumption. Cui et al. (2022) explore how cultural context and identity influence consumer behavior. In various cultures, ethical consumption can be seen as a reflection of one's identity and social status. Cultural norms and societal expectations can either encourage or discourage ethical consumer behavior, making it essential for marketers to understand and respect these cultural differences when promoting ethical products. Collectively, these studies accentuate the necessity for a subtle understanding of ethical consumption, considering individual, situational, and cultural factors. Consumers do not operate in a vacuum; their decisions are influenced by a complex web of personal beliefs, available information, economic conditions, and cultural contexts. Therefore, a one-size-fits-all approach to promoting ethical consumption is unlikely to be effective.

For marketers, this complexity means that crafting successful strategies requires a deep understanding of the target audience's values, information needs, and cultural context. Tailored messaging that resonates with the specific motivations and constraints of different consumer segments can enhance the appeal and adoption of ethical products. For policymakers, promoting ethical consumption involves creating supportive environments where consumers can easily access reliable information, ethical products are affordable and available, and cultural values that support sustainability are reinforced through education and community programs.

The aging of the Baby Boomer generation presents a significant challenge for wine producers, who must adapt their strategies to cater to this demographic while also appealing to younger generations. As Baby Boomers enter their senior years, their preferences and purchasing behaviors evolve, requiring undertoned marketing approaches to maintain their loyalty and attract their interest. Socioemotional selectivity theory suggests that as people age, they tend to prioritize emotional goals, positive messages, and products that enhance their ability to savor the moment (Carstensen and Hershfield, 2021). For Baby Boomers, this means that wine producers need to focus on creating emotionally resonant marketing campaigns. Highlighting the enjoyment and relaxation that come with wine consumption, along with nostalgic and positive imagery, can be particularly effective.

Quality and satisfaction are paramount in building customer loyalty among Baby Boomers (Lina, 2022). This generation values premium products that offer a superior experience. Wine producers should emphasize the quality of their products, focusing on aspects like craftsmanship, tradition, and the unique characteristics of their wines. Ensuring that the product consistently meets high standards will help in retaining Baby Boomer customers.

The use of traditional media, such as print advertisements, television commercials, and direct mail, remains effective in reaching Baby Boomers (Adeleke, 2020). Unlike younger generations who are more digitally inclined, Baby Boomers often respond better to marketing through these established channels. Additionally, personalized customer service can significantly enhance trust and loyalty. Providing tailored recommendations, hosting exclusive wine-tasting events, and offering personalized communication can create a more engaging and satisfying customer experience.

While sustainability is a growing concern among younger consumers, its impact on Baby Boomers may be more limited. (Satinover *et al.*, 2023) note that sustainability claims do not resonate as strongly with this demographic. However, this does not mean that Baby Boomers are indifferent to ethical considerations. Wine producers should still highlight sustainable practices but focus more on how these practices enhance the quality and integrity of the product, aligning with Baby Boomers' preference for quality over other attributes.

Recognizing the heterogeneity within the mature consumer segment is crucial (Yannopoulou *et al.*, 2023). Baby Boomers are not a monolithic group; their preferences and behaviors can vary widely. Factors such as income, lifestyle, health considerations, and personal values can influence their wine consumption patterns. Tailoring the marketing mix to address these diverse needs is essential. For instance, higher-income Boomers might appreciate exclusive, high-end wine offerings, while those with health concerns might be more interested in low-alcohol or organic wines.

Wine producers need to balance their strategies to cater to both aging Baby Boomers and emerging younger generations. For Baby Boomers, the focus should be on emotional resonance, quality, traditional media, and personalized service. For younger consumers, digital engagement, sustainability, and innovative product offerings might be more effective. By understanding and addressing the specific needs and preferences of Baby Boomers, wine producers can maintain the loyalty of this valuable consumer segment while gradually shifting their appeal to the next generation of wine enthusiasts.

Generation X, born between 1965 and 1980, has been profoundly shaped by a unique set of socio-economic conditions. Growing up during periods of economic uncertainty, witnessing the rise of dual-income households, and experiencing rapid technological advancements have collectively influenced the attitudes and behaviors of this generation. As a result, Generation X is often characterized by its rationality, pragmatism, and competitive nature (Rikel, 2020).

The pragmatism that defines Generation X is not just a trait but a guiding philosophy that permeates various aspects of their lives and professional practices. This pragmatic approach can be observed in multiple fields, demonstrating the generation's practical mindset.

In the dimensions of industrial marketing and purchasing, Generation X's pragmatism is evident. They focus on obtaining the best value for their investments, seeking products that offer a balance between quality and cost. This generation's purchasing decisions are driven by clear information and tangible benefits, making them discerning and practical buyers (Lowe *et al.*, 2020).

The pragmatic approach of Generation X also influences their methodologies in qualitative research on organizational processes. This generation tends to emphasize realistic and applicable insights that can directly enhance organizational efficiency and effectiveness (Kelly and Cordeiro, 2020). Their research often seeks to identify practical solutions that can be implemented to improve processes within organizations.

When it comes to the study of value, Generation X places a premium on practical utility and real-world applicability. Their understanding of value extends beyond mere monetary considerations to include the functional benefits and long-term viability of products and services (Elder-Vass, 2022). This pragmatic perspective ensures that their consumption and investment decisions are grounded in practical benefits.

Generation X's pragmatism also serves as a foundation for grounded theory in qualitative research. This approach prioritizes data-driven insights and applicable solutions, aligning well with their problem-solving techniques. In various professional settings, Generation X is known for developing strategies that are realistic and can be effectively implemented to address immediate challenges (Prasad, 2021).

The legacy of classical American Pragmatism, with its emphasis on process and emergence, has significant implications for the study of organization and organizing. This philosophical framework aligns with Generation X's value system, emphasizing adaptability and continuous improvement (Simpson and den Hond, 2022). In organizational contexts, Generation X leaders and managers are likely to prioritize flexible strategies that can evolve in response to changing conditions, fostering an environment of ongoing innovation and responsiveness.

Having grown up during the advent of the internet and personal computing, Generation X is notably technologically adept. This generation seamlessly integrates new technologies into their

personal and professional lives, which significantly influences their consumption patterns. They value products and services that enhance efficiency, connectivity, and convenience, demonstrating their adaptability and comfort with digital advancements.

Generation X's pragmatic approach extends to their ethical consumption behaviors. They are inclined to support ethical products and brands that offer clear, tangible benefits and align with their practical values. For example, sustainability initiatives that promise long-term savings or improved product quality are particularly appealing to this cohort. Transparency and authenticity in marketing are critical, as Generation X tends to be skeptical of superficial or unsubstantiated claims.

Millennials (born 1981-1996) and Generation Z (born 1997-2012) represent consumer segments with distinct purchasing behaviors influenced by a multiple of factors. These factors range from ethical consumption tendencies to the impact of social media, reflecting a complex exchange of values and preferences. Ethical consumption is a significant driver for both Millennials and Generation Z. These consumers prioritize products and brands that demonstrate a commitment to ethical practices. According to (Lee *et al.*, 2022), both generations exhibit strong preferences for products that align with their values, such as fair trade, cruelty-free, and sustainably sourced items. This ethical orientation is not just about the products themselves but extends to the practices of the companies behind them. Brands that are transparent about their ethical standards and actively promote social and environmental responsibility are more likely to gain the loyalty of these consumers.

Access to comprehensive product and company information significantly influences the purchasing decisions of Millennials and Generation Z. (Dahlquist and Garver, 2022) highlights that these consumers seek out detailed information about the origins, production processes, and corporate values associated with their purchases. They are more likely to support companies that are open about their operations and that uphold high standards of corporate social responsibility (CSR). The availability of this information through various channels, including company websites, social media, and third-party reviews, empowers these consumers to make informed choices that align with their values.



Social media plays a central role in shaping the purchasing behavior of Millennials and Generation Z. Hasdiansa et al. (2023), emphasize that platforms like Instagram, TikTok, and YouTube serve as primary sources of product discovery and brand engagement for these generations. Influencer endorsements, user-generated content, and social media advertising significantly affect their buying decisions. The interactive nature of social media allows for real-time feedback and peer recommendations, further influencing their preferences and behaviors.

Convenience is a critical factor for Millennials and Generation Z. These generations value seamless shopping experiences that fit into their busy lifestyles. Lee et al. (2022) notes that convenience-driven purchasing behaviors include a preference for online shopping, fast delivery options, and easy returns. Brands that offer streamlined and efficient purchasing processes, both online and offline, are more likely to attract and retain these consumers.

Eco-labels and price sensitivity are also important considerations for these generations. Bautista et al. (2023) finds that eco-labels, which certify the environmental friendliness of products, are highly influential in the decision-making process. However, price remains a significant factor, especially for Generation Z, who are often more budget-conscious. These consumers are looking for a balance between sustainability and affordability, seeking products that meet their ethical standards without breaking the bank.

Retailers that implement sustainability principles tend to be favored by Millennials and Generation Z. Dabija et al. (2020), points out that these consumers are more likely to support retailers that actively reduce their environmental footprint through initiatives such as zero-waste policies, ethical sourcing, and eco-friendly packaging. The visible commitment of retailers to sustainability efforts can enhance their brand image and appeal to these environmentally conscious generations.

Health, environmental, and ethical concerns are paramount in the purchasing decisions of Millennials and Generation Z. (Nie *et al.*, 2021) accentuates that these consumers are increasingly aware of the impact of their consumption on personal health, the environment, and societal well-being. This heightened awareness drives them to choose products that are not only safe and healthy but also produced in an environmentally sustainable and ethically responsible manner.

The purchasing behavior of Millennials and Generation Z is influenced by a diverse array of factors, including ethical consumption tendencies, access to product and company information, the impact of social media, the value of convenience, eco-labels, price sensitivity, and a preference for sustainable retailers. Health, environmental, and ethical concerns are deeply ingrained in their consumer mindset, guiding their choices and loyalty. Understanding these diversified influences is crucial for brands and marketers aiming to connect with these dynamic and values-driven generations. By aligning with their ethical standards, providing transparent information, leveraging social media, and prioritizing convenience and sustainability, companies can effectively engage and retain Millennial and Generation Z consumers.

The consumers' expectations and communication channels have significantly evolved. Researchers like Fraser et al. (2023) emphasize the necessity of highlighting practical benefits such as durability, efficiency, and cost-effectiveness when marketing ethical products. These attributes not only appeal to the consumer's sense of value but also align with their ethical and sustainable consumption preferences.

The integration of digital marketing and social media plays a crucial role in promoting ethical products. Fraser et al. (2023) and Choudhuri et al. (2023) point out that digital platforms allow brands to reach a wider audience more effectively while facilitating direct engagement with consumers. Social media, in particular, provides a dynamic environment for showcasing the benefits of ethical products through interactive and visually appealing content. Maintaining a presence in traditional media channels alongside digital strategies ensures a comprehensive marketing approach that caters to diverse consumer segments.

Jevtić and Milovanović (2023) explore deeper into how digital marketing can enhance sustainability efforts. They explore the utilization of modern marketing tools to not only promote products but also educate consumers about sustainable practices. By leveraging data analytics, targeted advertising, and content marketing, businesses can effectively communicate their commitment to sustainability and social responsibility, thereby fostering a more informed and ethically conscious consumer base.

Kano et al. (2022) provide practical examples of businesses that have successfully utilized digital media and innovative marketing strategies to promote ethical products. These companies have

managed to enhance their competitive advantage by building a strong ethical brand image, which resonates well with today's socially and environmentally aware consumers. Case studies demonstrate that effective digital marketing can drive consumer engagement, increase brand loyalty, and ultimately boost sales of ethical products.

Millennials, a generation born between 1981 and 1996, are increasingly prioritizing corporate social responsibility (CSR) in their purchasing and employment decisions. This emphasis on CSR is driven by their higher levels of education and a strong desire to address social and environmental inequalities (Reavis *et al.*, 2021). Unlike previous generations, Millennials view CSR not just as a corporate duty but as a fundamental component of a company's identity and mission.

The importance Millennials place on CSR is particularly evident in their attitudes toward global brands. Nadanyiova (2021) notes that Millennials see CSR as a strategic tool that can provide a competitive advantage and enhance brand image. Companies that actively engage in socially responsible practices are more likely to attract and retain Millennial consumers. This generation expects brands to go beyond profit-making and to contribute positively to societal challenges, such as climate change, poverty, and inequality. Consequently, brands that align themselves with these values are more likely to be favored by Millennials.

Millennials are also driving the creation of social value within enterprises. Kramarenko (2021) highlights that this generation is particularly involved in innovative projects that focus on sustainable development. Millennials often seek roles within companies that prioritize sustainability and social impact, pushing these organizations to adopt more ethical and sustainable practices. This trend is not only shaping the internal culture of companies but is also influencing broader industry standards as firms strive to meet the expectations of their Millennial workforce and customer base.

While Millennials generally favor CSR, the effectiveness of these activities in targeting them as consumers can vary significantly. Szarková *et al.* (2022) point out that factors such as gender, age, and income can influence Millennials' attitudes toward CSR. For example, younger Millennials might prioritize environmental sustainability more highly, whereas older Millennials might focus on corporate governance and ethical labor practices. Additionally, income levels can

affect how much weight is given to CSR in purchasing decisions, with higher-income individuals possibly having more flexibility to support ethical brands despite higher costs.

Despite the growing emphasis on CSR, it is crucial for companies to address issues of corporate social irresponsibility, especially at the intersection of race and gender, to maintain the loyalty of both Millennial and Generation Z consumers. Turner *et al.* (2022) emphasize that failures in corporate responsibility in these areas can lead to significant backlash and a loss of consumer trust. Members of these generations are particularly vigilant about issues of diversity, equity, and inclusion, and they expect brands to uphold high standards in these areas. Companies that fall short in addressing these critical issues risk alienating a substantial portion of their customer base.

Consumers today are increasingly willing to pay a premium for eco-friendly and socially responsible products. This willingness is driven by a blend of ethical consumption consciousness, self-transcendent values, and positive attitudes towards sustainability, Eng *et al.* (2022). As awareness of environmental and social issues grows, more consumers are prioritizing products that align with their values, leading to a significant shift in market dynamics.

Corporate social responsibility (CSR) plays a crucial role in shaping brand image, fostering consumer-company identification, and driving purchasing intentions. (Zhang and Ahmad, 2022) emphasizes that CSR initiatives can significantly enhance how consumers perceive a brand, making them more likely to identify with and support the company. This identification fosters a sense of loyalty and commitment, encouraging repeat purchases and long-term brand advocacy.

The relationship between perceived CSR and purchase intention is often mediated by brand attitude. (Arachchi and Samarasinghe, 2023) illustrate that consumers' positive perceptions of a company's CSR efforts can lead to favorable attitudes towards the brand, which in turn increases their likelihood of purchasing its products. This mediation effect highlights the importance of maintaining a consistent and authentic CSR strategy that resonates with consumers' values.

CSR can strengthen brand commitment by creating utilitarian and symbolic associations, especially for consumers who possess strong social and environmental personal norms. Abid (2020) explains that utilitarian associations relate to the practical benefits of a product, such as its

environmental friendliness, while symbolic associations pertain to the values and identity that the brand represents. For consumers deeply committed to social and environmental causes, these associations can significantly enhance their loyalty to the brand.

Despite the growing demand for sustainable products, there is a notable gap in consumer knowledge about sustainable apparel. It is pointed out that many consumers lack an understanding of what makes apparel sustainable, indicating a critical need for greater transparency and education within the industry. Brands can address this by providing clear, accessible information about their sustainability practices and the benefits of their eco-friendly products.

In the food sector, consumer willingness to pay a premium for sustainable products is often correlated with higher education levels. (Cappelli *et al.*, 2020) note that educated consumers are more likely to appreciate the long-term benefits of sustainable practices and are thus more willing to invest in products that support these values. This trend accentuates the importance of targeted educational campaigns to raise awareness and encourage sustainable purchasing behaviors across all consumer segments.

A growing body of research highlights the critical role of brand transparency and ethical practices in engaging Millennial consumers. Millennials are particularly attuned to issues of honesty, social responsibility, and authenticity in their interactions with brands. These factors significantly influence their purchasing decisions and brand loyalty.

Kirnosova (2021) accentuate the significance of honesty and social responsibility in shaping brand perception among Millennials. This generation values transparency and expects brands to be forthright about their business practices, sourcing, and impact on society and the environment. When brands openly communicate their efforts to operate ethically and sustainably, they build trust and credibility with Millennial consumers. This transparency fosters a sense of alignment between the consumer's values and the brand's practices, which is crucial for maintaining loyalty.

The importance of authenticity extends to influencer marketing, a strategy that has proven particularly effective in reaching Millennials. Zhou (2023) emphasizes that authenticity is a key

factor in successful influencer marketing campaigns. Millennials are skeptical of traditional advertising and prefer recommendations from influencers they perceive as genuine and relatable. Authenticity in influencer marketing means selecting influencers who truly align with the brand's values and who can communicate those values sincerely to their followers.

The use of social media and influencer marketing to engage Millennials is extensively explored by Atiq et al. (2022). These studies focus on the importance of relatability, trust, and the strategic use of micro-influencers. Micro-influencers, with their smaller but highly engaged follower bases, often provide more authentic and personal connections than macro-influencers. This approach is effective in building trust and fostering a community of loyal consumers who feel personally connected to the brand.

Storytelling and community-building initiatives are also crucial components of engaging Millennials. Atiq et al. (2022) highlight the importance of creating personalized experiences and emphasizing brand values through compelling narratives. Storytelling allows brands to communicate their mission, vision, and the impact of their ethical practices in a way that resonates emotionally with Millennials. Additionally, community-building initiatives, such as creating platforms for consumer interaction and participation, help to foster a sense of belonging and loyalty.

Personalized experiences are particularly effective in engaging Millennials, who appreciate brands that recognize and cater to their individual preferences and values. Customizing interactions and offerings based on consumer data and feedback can significantly enhance the consumer experience. Personalized marketing strategies, such as targeted content and personalized recommendations, make consumers feel valued and understood, further strengthening their connection to the brand.

Generation Z, born between 1997 and 2012, has emerged as a dynamic and socially conscious generation, often at the forefront of political activism. Growing up in a world deeply intertwined with technology, they have adeptly harnessed social media platforms like TikTok to champion various social justice causes (Thompson and Zamir, 2023). This cohort displays a keen awareness of global issues, with many members identifying as global citizens who prioritize

movements such as Black Lives Matter, anti-human trafficking efforts, and climate change activism (Buzzetto-Hollywood et al., 2021).

The activism of Generation Z is notably influenced by dystopian literature and significant historical events like 9/11 and the Great Recession (Jerald, 2020). These experiences have shaped their worldview, driving them to engage in various forms of digital activism. From creatively disrupting police surveillance apps to countering the spread of white supremacist hashtags, their strategies are innovative and impactful (Shafie, 2021).

Despite their strong digital presence, Gen Z's activism extends beyond what critics term "slacktivism." Their efforts have tangible real-world effects, challenging the often-dismissive perspectives of older generations (Shafie, 2021). However, traditional multifaith movements have found it challenging to engage this generation effectively. The difficulty arises from Gen Z's diverse religious identities, which often include hybrid beliefs or nonreligious affiliations (Smith, 2022).

Ethical consumption is a rapidly growing trend where consumers make purchasing decisions based on their moral values rather than just financial considerations (Backović and Petrović, 2021). This shift in consumer behavior is driven by a variety of factors, including personal health concerns, the availability of information, and situational attributes such as price and product accessibility.

Cultural context significantly shapes ethical consumption practices. In some societies, values rooted in care and religion are the primary motivators for making ethical choices (Hasan et al., 2023). Additionally, individuals who are knowledgeable about environmental issues and who perceive corporate social responsibility as important are more likely to engage in ethical consumption. Psychological and social support also play crucial roles in encouraging these behaviors (Nassani *et al.*, 2023).

Despite the growing inclination towards ethical consumption, there are notable challenges. Structural factors at the macro and meso levels, such as established sociotechnical regimes and infrastructure limitations, can hinder the practice of ethical consumption (Karimzadeh and

Boström, 2022a). These constraints highlight the complexity of adopting ethical consumption on a larger scale.

To better understand and accurately measure ethical consumption, researchers have developed and validated specialized questionnaires tailored to different populations. These tools help capture the distinct ways in which individuals and communities engage with ethical consumption.

Research comparing investment patterns between Generation X and Millennials reveals that Gen Y tends to favor stability and traditional investments, while Millennials lean towards higher-risk, environmentally, socially, and governance (ESG)-focused investments (Kumar 2024). This divergence accentuates a broader trend where younger generations prioritize ethical considerations in their financial decisions.

In the dimensions of entrepreneurship, there is a noticeable generational polarization. Alignments between Generation Y (Millennials) and Generation Z differ significantly from those of Generation X, with younger generations exhibiting distinct entrepreneurial values and approaches. Financial literacy levels also show generational disparities. Gen Z, for instance, displays lower financial knowledge compared to Millennials, which could have long-term implications on their economic stability and investment behaviors (Maltseva et al., 2022).

When it comes to work-life balance, Millennials enjoy more leisure time compared to previous generations but face lower wage prospects, a trend that reflects broader economic shifts and changes in employment patterns (Gayle *et al.*, 2021). The advent of technology has influenced the investment behaviors of both Millennials and Gen Z, leading to notable similarities due to their shared digital exposure and savvy.

These generational differences pose significant challenges for organizations aiming to integrate diverse workforces. Companies must navigate varying expectations, work ethics, and values to foster harmonious and productive environments. In summary, understanding these generational differences is crucial for addressing the unique needs and harnessing the potential of each cohort in both personal and professional spheres. The exchange of stability versus risk in investments,



entrepreneurial polarization, varying financial literacy, differences in sexual behavior, and shifts in work-life balance collectively paint a complex picture of generational dynamics.

Research on generational differences in ethical consumption reveals a fascinating array of attitudes and behaviors across various age groups. Generation Z, for instance, is highly aware of ethical issues, but their purchasing power is often limited by financial constraints (Djafarova and Fooks, 2022). Despite their keen interest in sustainability, this cohort sometimes struggles to align their values with their buying habits due to budgetary restrictions.

On the other hand, Baby Boomers have been identified as the most environmentally conscious generation, consistently prioritizing eco-friendly practices in their daily lives. However, their actual purchase behaviors show similarities to other generations, indicating that awareness does not always translate into distinct buying patterns (Squires, 2019).

The iGeneration, or Generation Z, exhibits a pronounced inclination towards sustainability issues, surpassing the Silver Generation in their concern for environmental matters (Horská *et al.*, 2023). This trend accentuates the growing importance of ethical consumption among younger consumers who are more likely to support brands and products that align with their values.

Effective marketing strategies for promoting ethical consumption must account for these generational differences. Tailored messaging and benefit appeals that resonate with the unique values and concerns of each age group can enhance engagement and drive behavioral change (Fraser *et al.*, 2023). For instance, while Baby Boomers might respond well to messages highlighting the longevity and reliability of sustainable products, Generation Z might be more motivated by campaigns that emphasize social justice and environmental impact. Understanding generational perspectives on corporate social responsibility (CSR) is also crucial for business success. Companies that can effectively communicate their CSR efforts to different generations are more likely to build trust and loyalty among diverse consumer groups.

The variations in sustainable consumer behavior among Generations X, Y (Millennials), and Z highlight the need for differentiated marketing approaches. For instance, Generation X may

prioritize practicality and value in their ethical purchases, while Millennials might focus on authenticity and transparency in brand communications (Timokhina *et al.*, 2022).

Despite these generational distinctions, translating ethical consumption attitudes into consistent behaviors remains a challenge across all age groups. While many consumers express a desire to make ethical choices, various factors such as convenience, price, and availability often impede their ability to do so consistently (Fuciu, 2021).

In summary, understanding and addressing the unique motivations and barriers faced by different generations is key to promoting ethical consumption. By tailoring marketing strategies and highlighting relevant benefits, businesses can better engage consumers and foster more sustainable purchasing behaviors.

#### **4.2. Socio-demographic characteristics of consumers and their importance in the ethical behavior of consumers**

Socio-demographic characteristics such as income, education, age, gender, cultural background, and geographic location play a significant role in shaping consumer behavior. These factors influence individuals' preferences, purchasing decisions, and overall consumption patterns.

Research consistently shows a positive correlation between education levels and income, with higher education associated with increased earnings (Liepina and Sloka, 2023). This relationship significantly impacts various aspects of life, including health behaviors and financial inclusion. For instance, higher income and education levels are linked to better dental and oral health maintenance, an increased likelihood of mobile banking adoption, and better adherence to medication regimens among patients (Teppo *et al.*, 2022). However, the exchange between income and education is complex. While higher income generally correlates with lower obesity rates, this relationship is moderated by education levels, suggesting a refined interaction between these factors in determining health outcomes. Furthermore, socioeconomic factors such as low education and limited job opportunities are critical contributors to rural poverty (Abd Rahman and Che Sulaiman, 2023). These findings accentuate the importance of education and income in shaping diverse life outcomes and highlight the need for a comprehensive approach to addressing socioeconomic disparities.

Higher education plays a crucial role in promoting sustainability and ethical consumption. Universities are increasingly incorporating sustainable development concepts into their curricula (Iza Gigauri et al., 2022), recognizing the importance of equipping students with the knowledge and skills needed to address environmental challenges. Education not only raises awareness about sustainability issues but also encourages positive behavior changes (Al-Nuaimi and Al-Ghamdi, 2022). It enhances critical thinking and the ability to discern ethical claims. However, challenges remain in integrating sustainability across all disciplines and fully implementing sustainable practices on campus (Aver *et al.*, 2021). Studies indicate that while students are knowledgeable about environmental problems, there is still a need to expand sustainable practices in their consumer choices. Higher education institutions are seen as key drivers of sustainability, with academic managers, teachers, and students playing vital roles in curriculum reform and promoting sustainable campuses (Machado and Davim, 2023). These institutions are central in shaping a more sustainable future by fostering an environment where sustainability is embedded in both educational content and campus operations.

Recent research highlights effective strategies for marketing sustainable and premium products to educated, high-income consumers. Transparency and detailed product information are essential, as these consumers reward genuine sustainability efforts but penalize brands for greenwashing when detected (Volschenk et al., 2022). Educational marketing and storytelling can enhance consumer awareness and engagement, making the sustainability journey more relatable and compelling. Leveraging social media influencers and credible sources like the Environmental Protection Agency (EPA) can positively impact brand attachment and trust (Mim *et al.*, 2022). Targeting younger, well-educated consumers who are receptive to online marketing can be particularly effective for introducing new healthy luxury food products (Wiedenroth and Otter, 2021). Environmental behavior spillover and public information induction also play significant roles in influencing consumers' willingness to pay premiums for eco-friendly products. Higher education institutions can collaborate with social marketers to develop sustainability change agents, potentially impacting Sustainable Development Goals (SDGs) at individual, organizational, and institutional levels. However, reducing search frictions in markets with naive consumers can have adverse effects on welfare, indicating the need for a balanced approach (Gamp and Krähler, 2022).

Recent studies indicate that younger consumers, particularly Generation Z and Millennials, show a strong inclination towards ethical and sustainable consumption. Key motivators for these groups include environmental concerns, social justice, and peer influence (Djafarova and Foots, 2022). Despite their high awareness and desire for ethical products, financial constraints often limit their ability to purchase premium ethical items (Djafarova & Foots, 2022). Social media and online resources play significant roles in shaping their attitudes towards ethical consumption, providing information and peer validation (Djafarova & Foots, 2022). Gender differences are also observed, with women showing a higher propensity for ethical consumption and more favorable attitudes towards social enterprise fashion products. Emotional appeals, particularly negative ones, can significantly influence green purchase intentions, highlighting the power of emotional marketing (Balaskas *et al.*, 2023). Additionally, factors such as environmental concern, social context, and green identity are important in driving green purchasing behavior among young adults (Fraser *et al.*, 2023). These insights accentuate the complex exchange of motivations and constraints in the ethical consumption patterns of younger generations.

Research on ethical consumption among middle-aged and younger consumers reveals complex dynamics influenced by various factors. Generation Z, for example, exhibits strong awareness of ethical issues, but their financial constraints often limit their ability to make fully ethical purchases (Djafarova and Foots, 2022). For mature consumers, especially those over 50, marketing strategies need to consider the diversity within this age group and focus on factors beyond chronological age alone (Yannopoulou *et al.*, 2023). Across different age groups, health, environmental, and ethical concerns positively influence purchasing behavior, although these concerns tend to impact intentions more than actual purchases. In developing countries like Pakistan, religiosity and frugality play significant roles in driving ethical consumption (Hasan *et al.*, 2023). Additionally, studying family consumption behaviors presents unique ethical challenges for researchers, necessitating careful consideration of how information is displayed, positioned, and consented to. Understanding ethical consumption requires a comprehensive examination of factors such as age, financial capacity, cultural context, and the often-observed gap between ethical intentions and actions.

Recent research highlights a growing ethical awareness among older adults, driven by concerns about health, the environment, and their legacy, which significantly influences their purchasing

behaviors (Nie et al., 2021). Legacy and place-based framing have been shown to motivate climate action across all age groups, reinforcing the importance of these factors in driving sustainable behavior (Wickersham *et al.*, 2020). While younger adults are generally more environmentally responsible, older consumers are increasingly adopting responsible consumption habits as well. Among older adults, higher disposable income and education levels are strongly correlated with sustainable consumption practices. The adoption of assistive technologies, such as smart homes, brings ethical challenges related to privacy, autonomy, and social support (Pirzada *et al.*, 2022). There is a growing emphasis on integrating ethical considerations into the design of age-related technologies to combat digital ageism and promote inclusivity. Additionally, ethical considerations are crucial in healthcare resource allocation during crises, with a focus on avoiding age-based discrimination to ensure fair treatment for all (Farrell *et al.*, 2020).

Research consistently shows that women are more likely to engage in ethical and green consumption compared to men (Magano et al., 2022). This gender difference is attributed to women's higher levels of altruism, empathy, and environmental knowledge (Wiepking et al., 2023; Magano et al., 2022). Women's understanding of the meaning of donations is often more sensitive to non-material rewards, aligning with Kantian views of altruism (Bezalel *et al.*, 2021). The pathways to ethical consumption for women involve unique aspects of social capital, motivations, and resources (Wiepking *et al.*, 2023). However, care responsibilities can sometimes act as a barrier to sustainable consumption practices. Despite these challenges, women exhibit a smaller value-action gap in green consumption, influenced by their risk aversion and subjective knowledge, showing greater consistency between their values and behaviors (Essiz *et al.*, 2023). These findings have significant implications for marketing strategies and efforts to promote sustainable consumption, suggesting that gender-specific approaches could enhance effectiveness (Gram-Hanssen, 2021).

Research indicates notable gender differences in ethical consumption habits, with women generally exhibiting more positive intentions towards green consumption and purchasing eco-friendly products more frequently than men (Pimonenko et al., 2020). Men, however, often encounter barriers due to traditional masculinity norms, which can influence their food choices, such as a preference for meat over plant-based alternatives. These norms affect both men's and

women's food consumption patterns. Therefore, marketing strategies for ethical products should consider these gender differences, particularly emphasizing masculinity and status for male consumers (Otterbring et al., 2023). Additionally, factors such as age, income, and consumer innovativeness significantly influence sustainable consumption behavior (Moitra et al., 2024). Effective messaging for promoting ethical consumption should account for these variables, focusing on the types of benefits, temporal distance, and normative factors, especially for younger generations like Generation Z (Fraser *et al.*, 2023). These insights highlight the need for tailored marketing approaches to enhance the appeal and adoption of sustainable consumption practices across different demographics.

Cultural values significantly influence ethical and green consumption behaviors across different societies. The concepts of individualism and collectivism, in both their vertical and horizontal forms, impact eco-friendly and socioeconomic-oriented consumption patterns (Cui et al., 2022). Collectivist cultures, for instance, often demonstrate stronger green purchase intentions, which are influenced by attitudes, subjective norms, and a willingness to pay premiums for sustainable products (Al Zubaidi, 2020). Additionally, cultural factors such as language, trust, and social influence play crucial roles in shaping consumer behavior in e-commerce settings (Zimu, 2023). The exchange between global and local identities can moderate the relationship between cultural values and perceived consumer effectiveness, further complicating the landscape of ethical consumption (Czarnecka and Schivinski, 2022). Environmental responsibility often serves as a mediator between cultural values and positive attitudes toward green products. For businesses, understanding these cultural nuances is essential for developing effective cross-cultural marketing strategies and navigating the challenges posed by cultural diversity in the global marketplace (Khalil, 2024). By appreciating and leveraging cultural differences, companies can better cater to diverse consumer bases and enhance their global reach.

Recent research explores the complex dynamics of how global and local perspectives intersect to shape ethical consumption behaviors across cultures. Cultural values, such as individualism and collectivism, exert significant influence on consumer preferences for eco-friendly products and socioeconomic-oriented consumption patterns (Cui *et al.*, 2022). In developing countries, factors like religiosity and frugality emerge as primary drivers of ethical consumption practices, reflecting local norms and values (Hasan et al., 2023). The exchange between global and local

social identities plays a crucial role in moderating how these cultural values impact consumers' perceptions of their effectiveness in ethical consumption endeavors (Czarnecka and Schivinski, 2022). To gain a comprehensive understanding of ethical consumption, it is essential to analyze it as a social practice embedded within a multilevel framework that considers structural factors at macro and meso levels. Moreover, conceptualizing ethical consumption through theories of practice should accommodate variations in consumer behaviors and the ethical dimensions that shape sustainable consumption practices across diverse contexts. For instance, among Generation Z, consumption values and ethical self-identity play significant roles in influencing their intentions to adopt green vehicles, illustrating the evolving nature of ethical considerations in consumption choices (Bhutto *et al.*, 2022). These insights are central for businesses and policymakers aiming to develop effective strategies that resonate with diverse cultural values and foster sustainable behaviors on a global scale.

Urban consumers benefit from greater access to ethical products and sustainability initiatives, influenced significantly by their lifestyles and expansive social networks. The rise of environmental awareness through platforms like social media has notably increased green purchase intentions among urban millennials, underscoring the impact of digital connectivity on consumer behavior (Asim *et al.*, 2022). In urban settings, initiatives such as urban farming leverage both local and global networks to access resources and promote sustainable practices, illustrating the interconnectedness of urban sustainability efforts (Diehl, 2020). Moreover, fair trade consumption in cities is often intertwined with distinct lifestyles that emphasize social prestige and modernity, reflecting evolving consumer values and aspirations (Schenk *et al.*, 2021). Urban areas typically adopt sustainability innovations more readily than rural counterparts, contributing to divergent perceptions and practices of sustainability between urban and rural consumers. However, critiques of eco-modernist approaches caution that while urban sustainability efforts advance certain environmental goals, they may perpetuate unjust power dynamics and hinder transformative change (Hagbert *et al.*, 2020). Addressing global sustainability objectives requires cities to confront urban vulnerabilities and reconfigure consumption models towards greater sustainability (Spiliotopoulou and Roseland, 2020). Understanding these dynamics is crucial as sustainable consumption perceptions positively influence urban residents' efficiency behaviors, influenced by their unique lifestyles and community contexts (Liang *et al.*, 2022).

Rural consumers in developing economies encounter significant challenges in accessing and utilizing financial services compared to their urban counterparts. Studies indicate that rural areas often lack adequate consumer education, lifestyle resources, and empowerment opportunities. While rural and urban consumers generally share similar levels of demand flexibility, rural co-owners of renewable energy installations demonstrate a higher degree of flexibility (Roth-Cohen *et al.*, 2022). Moreover, rural consumers exhibit a stronger preference for emotional value when adopting mobile banking services, whereas urban consumers prioritize functional benefits (Karjaluoto *et al.*, 2021). In terms of healthcare, rural adults with diabetes have shown slower progress in managing blood pressure and cholesterol levels over time compared to their urban peers (Mercado *et al.*, 2021). These disparities accentuate the necessity for tailored approaches in marketing, financial services, and healthcare delivery that cater to the unique challenges and preferences of rural consumers in developing economies. Efforts focused on improving access to education, empowering rural communities, and providing targeted healthcare interventions are essential to bridging these gaps and promoting equitable development across urban and rural areas.

Religious beliefs and systems wield substantial influence over attitudes, behaviors, and societal issues across diverse contexts. They shape perspectives on sensitive topics such as same-sex relationships and environmental stewardship (Avis, 2021). Moreover, religion can both enhance and challenge mental health outcomes (Pastwa-Wojciechowska *et al.*, 2021) while providing profound meaning to individuals with disabilities. In the dimensions of business, religious values contribute significantly to shaping ethical practices and influence the worldviews of traditional communities (Kwirinus *et al.*, 2023). Interestingly, religiosity acts as a moderating factor in the relationship between environmental beliefs and support for pro-environmental actions, with belief in a controlling deity sometimes diminishing the significance of personal environmental convictions (Eom *et al.*, 2020). Notably, in China, religious beliefs have demonstrated varying impacts on consumption patterns, influenced by geographical location, income levels, and degrees of marketization (He *et al.*, 2022). These studies accentuate the complex of religion in shaping diverse aspects of human behavior and societal dynamics. Understanding these complexities is crucial for fostering refined discussions and informed policies that respect and integrate religious perspectives in broader social contexts.



Recent research shows the profound influence of secular belief systems and ideologies on consumer behavior, especially regarding environmental concerns and ethical consumption. Studies have found that green marketing strategies significantly enhance consumer beliefs and attitudes toward the environment, leading to more sustainable purchasing decisions (Shabbir *et al.*, 2020). The New Ecological Paradigm (NEP) serves as a reliable predictor of pro-environmental behaviors, suggesting that individuals with a strong ecological worldview are more likely to engage in environmentally friendly practices (Derdowski *et al.*, 2020). Additionally, consumer attitudes, beliefs, and values play an increasingly crucial role in driving sustainable purchasing decisions, with self-transcendent values, such as concern for the welfare of others and the environment, strongly predicting environmentalism and green purchasing intentions.

Meta-analyses reveal that health, environmental, and ethical concerns positively correlate with purchasing behavior, indicating that consumers are motivated by a combination of personal and societal benefits (Nie *et al.*, 2021). Various factors influence green product consumption, including social norms, perceived benefits, and trust in institutions, which collectively shape consumer choices and behaviors. The burgeoning field of prosocial consumer behavior highlights the range of actions that benefit others or society, encompassing a wide array of ethical and sustainable (White *et al.*, 2020). These findings illustrate the complex exchange between ideological beliefs and consumer choices, reflecting a market increasingly driven by values and ethical considerations. Understanding these dynamics is essential for businesses and policymakers aiming to foster sustainable consumption and address global environmental challenges.

Understanding and addressing the unique motivations and barriers faced by different generations is key to promoting ethical consumption. Tailoring marketing strategies and highlighting relevant benefits can better engage consumers and foster sustainable purchasing behaviors. Socio-demographic characteristics significantly shape ethical consumption, with gender, age, education, and income playing crucial roles. Women generally have more positive attitudes towards green products than men. Younger consumers often display skepticism towards green products due to their critical engagement with marketing claims, while higher education and

income levels correlate with stronger ethical consumption intentions. However, some studies show that socio-demographic factors do not always significantly impact ethical consumption, highlighting its complexity.

Generation Z shows a strong awareness of ethical issues but faces financial constraints limiting their ability to purchase premium ethical products. In developing countries, religiosity and frugality drive ethical consumption, reflecting cultural and economic contexts. Among young adults, personal health and well-being motivate ethical food consumption, indicating an alignment between self-interest and ethical concerns. Despite these motivations, product price and availability remain significant barriers to ethical consumption, underscoring the need for more affordable and accessible ethical products.

These findings emphasize the diversified nature of ethical consumption, influenced by gender, age, education, income, cultural values, and personal motivations. Understanding these dynamics is essential for developing effective strategies to promote sustainable and ethical consumption across diverse demographic groups. Addressing these socio-demographic factors can help businesses and policymakers cater to the needs and preferences of various consumer segments, fostering a more sustainable and ethically conscious marketplace.

#### **4.3. The influence of product category on consumer behavior and ethics**

Consumer behavior and ethical considerations vary significantly across product categories, influencing purchasing decisions in diverse ways. Research indicates that health, environmental, and ethical concerns positively correlate with purchasing behavior, yet their impact is contingent upon the type of product and the economic context (Nie *et al.*, 2021). Consumption values, particularly emotional value, play a significant role in shaping consumer behavior. However, ethical consumption is often constrained by systemic pressures, suggesting a "cap" rather than a "gap" in ethical purchasing (Coffin and Egan–Wyer, 2022).

Factors driving ethical consumption also differ between WEIRD (Western, Educated, Industrialized, Rich, and Democratic) and non-WEIRD countries. In developing nations, religiosity and frugality are central in influencing ethical consumption behaviors (Hasan *et al.*, 2023). Generation Z, while showing strong awareness of ethical issues, often faces financial

limitations that hinder their ability to purchase premium ethical products (Djafarova and Fouts, 2022).

The attitude-behavior gap is particularly notable across different organic food categories, highlighting the complexities in consumer motivations and actions. Additionally, subjective knowledge plays a moderating role in the relationship between purchase intention and behavior for fair trade products (Eberhardt et al., 2020). Understanding these variations is crucial for effectively promoting ethical consumption across various sectors. By recognizing the diverse factors influencing consumer behavior and ethics, businesses and policymakers can develop targeted strategies to foster more sustainable and ethical purchasing habits across different product categories.

The demand for organic and locally sourced food products is rising due to increasing health consciousness, food safety concerns, and awareness of environmental sustainability (Pallathadka and Pallathadka, 2022). Consumers often perceive local and organic foods as fresher, of higher quality, and more nutritious (Kovacs and Keresztes, 2022). Health benefits, superior taste, and environmental considerations are primary motivators for purchasing local produce (Kokthi *et al.*, 2021). The COVID-19 pandemic has further accelerated this trend, with consumers becoming more environmentally conscious and interested in sustainable food options. However, high prices and trust issues continue to be barriers for some consumers (Pandey *et al.*, 2023).

Local food systems are valued for promoting food traceability, ensuring safety, and supporting local economies (Pardillo Baez *et al.*, 2020). Interestingly, the profile of the organic consumer may be becoming more standardized, with health-related factors playing an overwhelmingly significant role (Nunes *et al.*, 2021). These trends accentuate the growing importance of organic and local food in shaping consumer preferences and influencing market dynamics. As these preferences evolve, understanding the motivations and barriers faced by consumers will be crucial for businesses and policymakers aiming to cater to this expanding market segment.

Fair Trade certification aims to ensure fair wages and working conditions for producers, particularly in industries like coffee, tea, and cocoa (Sterie and Andreea, 2022). This certification is increasingly recognized by consumers who are more aware and willing to pay for ethically sourced products. However, the impact of Fair Trade on workers' lives is diversified. While

certification can provide management tools to secure worker consent, it often struggles to address deep-seated structural inequalities (Zaglul Ruiz, 2022).

The economic benefits for farmers are frequently constrained by nominal and inconsistent premiums (Viswanathan, 2021). Despite these limitations, the adoption of Fair-Trade labeling has played a significant role in fostering ethical consumption across Europe (Koos, 2021). Nonetheless, several challenges persist, such as increasing awareness among producers, balancing the interests of production and consumption areas, and improving working conditions, especially for women (Oe *et al.*, 2022).

Consumer behavior studies reveal that taste and flavor are primary drivers in the purchasing decisions for Fair Trade coffee, indicating that ethical considerations are often coupled with sensory preferences (Sihombing *et al.*, 2023). These findings highlight the importance of continuing to raise awareness about Fair Trade while addressing its limitations, thereby enhancing its effectiveness in promoting ethical consumption and supporting producers globally.

Recent research highlights the complex relationship between food packaging and consumer behavior regarding waste reduction. Packaging can play a crucial role in reducing food waste by extending shelf life; however, consumers often view packaging waste as a more pressing environmental issue compared to food waste itself (Brennan *et al.*, 2023). This perception presents a challenge, as effective packaging can be a key factor in minimizing food spoilage.

Studies suggest that clearer date labels, varied pack sizes, and improved packaging design could significantly help reduce food waste (Nemat *et al.*, 2020). There is a growing interest in biobased and biodegradable packaging materials as sustainable alternatives to traditional packaging (Nilsen-Nygaard *et al.*, 2021). These materials offer the promise of reducing environmental impact while maintaining the protective functions of packaging.

Researchers recommend focusing on consumer education to better inform the public about the environmental benefits of effective packaging. Additionally, enhancing packaging functionality and considering regional differences in food systems and consumer preferences are essential strategies for addressing these interconnected issues (Boz *et al.*, 2020). By integrating these

elements, we can develop more effective solutions that align consumer behavior with sustainable practices, ultimately reducing both food and packaging waste.

Recent research accentuates the growing importance of ethical attributes in food and beverage marketing. Sustainability certifications such as Fairtrade, Organic, and UTZ have a significant impact on consumer perceptions and pricing (Merbah and Benito-Hernández, 2023). Effective marketing strategies involve providing educational information, engaging storytelling, ensuring transparency through third-party certifications, and using eco-friendly packaging (Choudhuri et al., 2023). Despite these positive influences, challenges such as higher costs and limited product availability continue to hinder the widespread adoption of ethically branded products (Choudhuri et al., 2023).

Case studies reveal that ethical branding can strongly influence consumer behavior and purchase intentions (Hasan and Zhirun, 2020). Packaging design is particularly crucial, as it communicates ethical attributes and shapes consumer perceptions (Machin and Cobley, 2020). Several factors drive green consumer choices, including perceived health benefits, product quality certifications, and a willingness to pay premium prices for ethically produced goods (Melović *et al.*, 2020). Additionally, trust in the brand and the perceived "coolness" of certified organic products significantly impact the intention to purchase these items (Mendes Pereira et al., 2022).

These insights highlight the need for brands to strategically market their ethical attributes effectively. By addressing the challenges of cost and availability, and by leveraging powerful storytelling and transparent certifications, businesses can better align with consumer values and preferences. This alignment not only fosters consumer loyalty but also promotes broader adoption of sustainable and ethical consumption practices.

Recent research accentuates a growing awareness of the environmental and social impacts of fast fashion, accompanied by an increasing consumer interest in sustainable and ethical alternatives. Consumers who have positive attitudes towards recycling and green apparel products are more likely to engage in sustainable behaviors and purchase eco-friendly clothing (Sambargi and Tripathi, 2023). Factors that influence sustainable fashion purchase intentions include environmental concerns, product authenticity, and fashion consciousness (Hasbullah et al., 2022).

The fast fashion industry is a significant contributor to pollution, affecting water quality and increasing carbon emissions (Bailey et al., 2022). As a result, researchers emphasize the urgent need for a shift toward sustainability in the fashion industry, which requires collaboration among businesses, consumers, and policymakers (Guedes Silva et al., 2022).

Interestingly, studies reveal that consumers in developing countries such as Bangladesh and Indonesia are becoming increasingly aware of sustainability issues. These consumers show a willingness to pay for sustainable fashion options, reflecting a global trend toward more responsible consumption (Hasan et al., 2022) .

This growing demand for sustainable fashion highlights the importance of addressing environmental and social concerns within industry. By prioritizing sustainability, promoting transparency, and fostering collaboration, the fashion industry can reduce its ecological footprint and contribute to a more ethical and sustainable future.

The fashion industry faces substantial challenges in implementing ethical labor practices and ensuring fair wages for workers. Recent research accentuates the critical importance of transparency in supply chains, which is increasingly driven by consumer demand and exposés on labor violations. These studies indicate that sustainability scandals can prompt firms to enhance transparency, but this typically requires strong support from management and alignment with corporate norms (Fraser *et al.*, 2023).

The COVID-19 pandemic further exacerbated existing issues within the industry. Retailers' actions, such as canceling orders, demanding discounts, and pressuring suppliers, have led to significant worker turnover and reductions in wages (Haque and Gooch, 2023). Although initiatives like Fair Trade aim to improve conditions, progress towards equity in the fashion sector remains limited. To address these challenges, researchers advocate for diversified approaches that balance profit, social responsibility, and environmental stewardship. Emphasizing the need for robust regulatory frameworks and active stakeholder engagement, they argue that addressing power imbalances in supply chains is essential for meaningful progress (Sandul, 2023;).

In summary, achieving ethical labor practices and fair wages in the fashion industry requires a concerted effort from all stakeholders. Transparency, corporate responsibility, and regulatory oversight are central in driving the necessary changes to foster a more equitable and sustainable industry.

The rise of second-hand and upcycled fashion is influenced by various factors, including sustainability concerns, economic benefits, and a desire for individuality. Online platforms have played a significant role in facilitating this trend, providing consumers with convenient access to a wide range of second-hand items (Demir et al., 2023). Environmental awareness, cost savings, and the opportunity to express personal style are primary motivators driving consumers towards second-hand fashion (Çelik Varol, 2022).

Despite the growing popularity of second-hand fashion, the sustainability impact of this trend remains a topic of debate. Some consumers continue to prioritize the newness and affordability of items over their environmental benefits, raising questions about the overall ecological advantage of second-hand shopping (Armstrong and Park, 2020). However, digital technologies are playing a crucial role in overcoming barriers to consumer acceptance, such as hygiene concerns and trust issues, by providing detailed product information and enhancing the buying experience.

Participation in online second-hand fashion transactions is influenced by several socio-demographic factors, including gender, age, internet usage, and environmental awareness (Hinojo *et al.*, 2022). The sector's growth is further supported by electronic word-of-mouth and increased consumer engagement, with social media and online reviews amplifying the appeal of second-hand fashion.

In summary, the second-hand and upcycled fashion market is expanding due to a combination of sustainability concerns, economic incentives, and personal style preferences. While challenges remain, particularly regarding the sustainability impact and consumer trust, digital innovations and changing consumer attitudes are driving the sector forward. This evolution in consumer behavior highlights a significant shift towards more sustainable and personalized fashion choices in the modern marketplace.

Recent research accentuates the growing influence of social media influencers in promoting sustainable fashion. Influencers have a significant impact on shaping consumer preferences and purchasing decisions, particularly among millennials (Ercegovic and Tankosić, 2023; Jacobson and Harrison, 2022). Their ability to connect with audiences and build trust makes them powerful advocates for sustainable fashion. However, influencers face the challenge of balancing ethical considerations with monetization strategies, ensuring that their endorsements remain authentic and credible (Jacobson and Harrison, 2022).

The effectiveness of influencers in promoting sustainable fashion is enhanced using emotional content and positive messaging, which engage consumers and encourage social interaction about sustainable fashion choices (Son *et al.*, 2022). Brands can further leverage this by employing color theory and speech acts to make their social media communications more impactful and resonate with their target audience (Zhao *et al.*, 2022).

While consumer behavior and the attitude-behavior gap in sustainable fashion are well-documented, there is a need for more research on business-to-business (B2B) marketing and sustainability-oriented innovations, especially in emerging economies (Ray and Nayak, 2023). Understanding these aspects can help bridge gaps in the market and promote broader adoption of sustainable practices.

Education and effective marketing communication are crucial for increasing awareness and adoption of sustainable fashion. Educating consumers about the benefits and importance of sustainable fashion can drive more informed purchasing decisions. Marketing strategies that highlight the positive impact of sustainable choices and provide clear, relatable information can significantly boost consumer engagement (Kusá and Urmínová, 2020;).

In summary, the role of social media influencers in promoting sustainable fashion is becoming increasingly vital. By balancing ethical practices with effective communication strategies, influencers and brands can work together to foster a more sustainable fashion industry. Further research and targeted marketing efforts are essential to enhance consumer awareness and drive the adoption of sustainable fashion practices, particularly in emerging markets.



The ethical sourcing of materials for electronic products, particularly conflict minerals, has become a critical issue in global supply chains. This growing concern has led to extensive research exploring various facets of the problem, including transparency initiatives, blockchain systems, and responsible materials management (Kshetri, 2022). One area of significant concern is the widespread human rights abuses in diamond mining, where practices such as child labor and slavery are alarmingly prevalent (Schulte and Paris, 2020).

The impact of artisanal and small-scale mining on local communities has been a focal point of research, revealing a complex mix of economic benefits and health risks (Macháček *et al.*, 2022). While these mining activities can provide crucial income for local populations, they often come with severe health and environmental consequences.

Efforts to improve supplier due diligence processes have been proposed to address these issues more effectively (Callangan *et al.*, 2021). For instance, regulatory measures like Section 1502 of the Dodd-Frank Act have been implemented to increase oversight and accountability within supply chains (Baik *et al.*, 2024). Despite these efforts, achieving meaningful progress requires a multi-faceted approach.

Research has also concentrated on developing frameworks for responsible conflict minerals supply chain management. These frameworks aim to enhance transparency, traceability, and accountability from the extraction point to the final product. The integration of blockchain technology has been highlighted as a promising tool for ensuring the traceability of materials and enhancing overall supply chain transparency (Kshetri, 2022).

These studies collectively accentuate the urgent need for increased transparency, consumer awareness, and effective governance in ethical sourcing practices. By fostering a deeper understanding of the complexities involved and promoting robust regulatory frameworks, the industry can move towards more sustainable and ethical sourcing practices. Enhanced consumer awareness plays a central role, as informed consumers can drive demand for ethically sourced products, encouraging companies to adopt more responsible practices.

Electronic waste (e-waste) has become a rapidly growing global concern, with projections indicating that production will reach 74.7 million tons by 2030 (Van Yken *et al.*, 2021). This

surge in e-waste poses significant environmental and health risks due to the hazardous materials contained within discarded electronics (Anuja Prabhakar et al., 2021). Improper disposal and recycling practices exacerbate these risks, leading to heavy metal contamination of soil, water, and sediment, with lead being the most prevalent contaminant (Houéssionon et al., 2021).

Despite the considerable economic value of recoverable materials in e-waste, only 17.4% is properly recycled globally (Ghimire and Ariya, 2020). This low recycling rate highlights the need for more effective and widespread sustainable management strategies. Researchers are exploring innovative methods such as electrochemical approaches for metal recovery to tackle the e-waste problem (Rai *et al.*, 2021). These approaches aim to efficiently extract valuable metals from e-waste while minimizing environmental damage.

Effective governmental regulations and improved recycling technologies are crucial for mitigating the environmental impact of e-waste (Ghulam and Abushammala, 2023). Legislation that enforces proper disposal and recycling practices can significantly reduce the harmful effects of e-waste on the environment and public health. Additionally, promoting green innovation in manufacturing and reuse can contribute to achieving sustainable development goals (Ghosh *et al.*, 2022).

For instance, manufacturers can design products with longer lifespans and greater ease of repair, thereby reducing the volume of e-waste generated. Public awareness campaigns can educate consumers on the importance of proper e-waste disposal and the benefits of recycling. Furthermore, investment in advanced recycling technologies can enhance the efficiency of material recovery processes, making e-waste recycling more economically viable.

Overall, addressing the e-waste crisis requires a diversified approach that includes regulatory measures, technological innovation, and public engagement. By adopting comprehensive strategies that encompass all stages of the electronic product lifecycle, society can mitigate the adverse effects of e-waste and move towards a more sustainable future.

Electronic waste, commonly referred to as e-waste, represents a rapidly growing global concern, with projections indicating that production will reach an astounding 74.7 million tons by 2030 (Van Yken *et al.*, 2021). This burgeoning volume of e-waste contains hazardous materials,

posing significant environmental and health risks. Research highlights the dangers associated with improper disposal and recycling practices, which lead to the contamination of soil, water, and sediment with heavy metals, particularly lead (Anuja Prabhakar et al., 2021).

Despite the economic value embedded in recoverable materials from e-waste, it is alarming that only 17.4% of this waste is currently recycled properly on a global scale (Ghimire and Ariya, 2020). To combat this issue, sustainable management strategies are being explored, such as electrochemical approaches for metal recovery, which offer promising solutions for more efficient recycling processes (Rai *et al.*, 2021).

Effective governmental regulations and advancements in recycling technologies are critical in mitigating the environmental impact of e-waste. Implementing stringent policies and fostering innovation in recycling methods can substantially reduce the hazardous effects of e-waste on the environment (Ghulam and Abushammala, 2023). Moreover, promoting green innovation in manufacturing and encouraging the reuse of electronic products are essential strategies for contributing to sustainable development goals.

The challenges posed by e-waste require a concerted effort from multiple stakeholders, including governments, manufacturers, and consumers. By enhancing awareness and responsibility across all levels of the supply chain, it is possible to develop a more sustainable approach to managing e-waste. This holistic strategy not only addresses environmental concerns but also aligns with broader objectives of sustainability and resource efficiency.

Recent research accentuates the growing importance of ethical and sustainable practices in both marketing and supply chain management. Studies emphasize that incorporating educational content, storytelling, and transparency through third-party certifications can effectively promote sustainable products and build consumer trust (Choudhuri et al., 2023). As digital marketing evolves, companies face challenges in adapting to new technologies and shifting consumer behaviors, making it crucial to stay ahead of trends and maintain relevance (Lim *et al.*, 2023).

Sustainable marketing strategies play a central role in shaping consumer behavior and fostering positive societal changes. They can significantly impact customer loyalty, particularly in economically challenging times, by demonstrating a commitment to ethical practices and

sustainability (Khalid, 2023). Companies are increasingly embedding sustainability and ethics into their business operations, recognizing that these values are essential for decision-making and enhancing customer satisfaction (Leal Filho et al., 2023).

Ecological marketing, also known as green marketing, is vital for ethical businesses. It integrates environmental and social considerations throughout product lifecycles, ensuring that products are not only profitable but also environmentally friendly and socially responsible (Jara Jiménez et al., 2023). Blockchain technology is emerging as a promising tool in this arena, particularly in the mineral and metal industry, where it enhances supply chain transparency and traceability, promoting ethical sourcing practices (Kshetri, 2022).

Balancing profit with social responsibility and environmental stewardship remains a key challenge in ethical supply chain management. Companies must navigate this complex landscape by integrating ethical considerations into every aspect of their operations while maintaining profitability (Nsisong Louis Eyo-Udo *et al.*, 2024). This approach not only meets consumer demand for more ethical products but also contributes to long-term business success and sustainability.

The growing demand for cruelty-free and vegan cosmetics and personal care products is increasingly driven by ethical concerns regarding animal welfare and environmental protection (Miguel *et al.*, 2021). Consumers are now more motivated by moral factors than personal preferences when selecting vegan products, reflecting a shift towards more conscientious consumption habits (Miguel *et al.*, 2021). This trend has significantly expanded the market for natural and organic cosmetics, as people seek out sustainable ingredients and environmentally friendly packaging (Barros and Barros, 2020).

Social media plays a central role in shaping consumer attitudes and purchase intentions towards green cosmetics. Influencers and online communities amplify the message of sustainability, encouraging more people to choose eco-friendly options (Pop et al., 2020). However, despite their ethical appeal, some vegan products face challenges related to their overall environmental impact and safety, highlighting the need for continued innovation and improvement in this sector.

In response to these evolving consumer demands, the cosmetics industry is adapting by developing new analytical methods for product testing and enhancing sustainability practices. These efforts aim to ensure that products are not only cruelty-free but also safe and environmentally sustainable. Ethical consumerism, which includes the rise of veganism, is increasingly viewed as a powerful means to promote structural changes in human-animal relations and advance environmental protection (Beck & Ladwig, 2020).

As this movement grows, it accentuates the importance of transparency, innovation, and a commitment to ethical principles in meeting the expectations of a more socially conscious consumer base. The intersection of ethics, sustainability, and consumer behavior is driving significant changes in the cosmetics industry, paving the way for a more humane and environmentally friendly future.

#### **4.4. Characteristics of ethical consumption in e-commerce**

Online shopping has become a significant aspect of consumer behavior, influenced by various factors. Convenience and accessibility are key drivers, with consumers valuing the ease of purchasing from home and accessing a wide range of products (Bhatti and Akram, 2020). Trust, product variety, and privacy are crucial in shaping online shopping behavior (Khan *et al.*, 2023). The COVID-19 pandemic has further accelerated the shift towards online shopping due to perceived health risks (Fihartini *et al.*, 2021). Ethical considerations, including security, privacy, and reliable fulfillment, impact consumer perceptions of online retailers (Fihartini *et al.*, 2021). Price remains a significant factor in online purchasing decisions. Additionally, environmental consciousness and social influences are emerging as essential considerations for sustainable economic development in the digital marketplace (Kumar Pathak and Kumar, 2402). These factors collectively shape consumer behavior and preferences in the evolving online shopping landscape.

Online reviews and ratings are crucial in influencing consumer purchase decisions on e-commerce platforms (Nellutla *et al.*, 2021). These reviews help consumers make informed choices by providing valuable product information and experiences (Lee and Hong, 2021). However, the effectiveness of reviews can be impacted by situational constraints like time pressure and purchase uncertainty (Lee and Hong, 2021). The visibility and accessibility of

reviews also affect their influence on sales (Alzate et al., 2021). While reviews empower consumers, they are susceptible to manipulation and can contribute to information overload. To mitigate this, platforms often feature "top reviews" to distill information. The impact of reviews varies depending on product type and information consistency (Wang, Fan, et al., 2021). During the COVID-19 pandemic, online reviews and ratings significantly influenced the purchase intent for health products on e-commerce platforms.

Digital literacy is crucial in consumers' ability to navigate online information and make informed decisions. Research shows that digital literacy is associated with better accuracy judgments of online content, though not necessarily with sharing intentions (Sirlin *et al.*, 2021). Initiatives to improve digital literacy have been implemented in various contexts, including primary schools and programs for older adults (Zanchetta *et al.*, 2022). These efforts aim to enhance online resilience, well-being, and safe online identities (Vissenberg *et al.*, 2022). Digital literacy is also essential for specific domains, such as nutrition, where it can support healthy food purchases among SNAP participants (Stanley *et al.*, 2021). As digital environments become increasingly complex, developing digital literacy skills is essential for reducing cognitive load and improving learning fluency (Caton *et al.*, 2022). Ongoing research continues to explore the diversified nature of digital literacy and its impact on various aspects of life (Peng and Yu, 2022).

Trust signals play a crucial role in building consumer confidence in ethical products, especially in the digital age where trust is eroding (Lim and Thing, 2024). Certifications, reviews, and endorsements are key factors influencing consumer trust in food safety and quality (Moruzzo et al., 2020; Nagy et al. (2022); Wu et al. (2021)). However, the effectiveness of these signals can be contingent on the website's baseline trustworthiness. Information transparency, particularly regarding production processes, can enhance consumer trust and purchasing behavior for green products (Fu *et al.*, 2022). Third-party evaluations and certifications are recommended to improve end-user trust in product quality (Jackson *et al.*, 2019). Challenges in establishing trust online include consumer skepticism towards certifications, especially for animal-based products (Moruzzo et al., 2020). Interestingly, the self-relevance of a product offering may diminish the effectiveness of importance and trustworthiness cues in consumer responses to online messages (Trzebiński *et al.*, 2022).

Greenwashing, the practice of misleading environmental claims, is prevalent in various industries, including e-commerce and fashion, Badhwar et al. (2024). It negatively impacts consumer trust and green purchasing behavior (Urbański and Ul Haque, (2020). Studies show that consumers struggle to differentiate between genuine and greenwashed products, with even self-proclaimed environmentalists falling for greenwashing tactics (Urbański and Ul Haque, 2020). To combat this, companies should focus on transparency and educating consumers about greenwashing, Pimonenko et al., (2020). Effective strategies include quantifying green attributes and visualizing environmental behaviors. Greenwashing can lead to brand avoidance and damage corporate reputation, with both lies and half-truths having similar negative effects. To regain consumer trust, companies must fulfill their environmental claims and balance quality control with environmental protection (Xiao *et al.*, 2022).

Recent research highlights the growing importance of personalization and ethical considerations in marketing, particularly in e-commerce and digital environments. Studies emphasize the need for balancing personalization with privacy concerns (Hemker *et al.*, 2021) and aligning recommendation systems with marketing goals and user preferences. Advanced technologies like deep learning and eye-tracking are being employed to predict consumer styles and analyze shopping behavior (Moreno-Armendáriz et al., (2023). The congruence between ethical attributes and brand concepts is found to enhance brand evaluations (Tofighi *et al.*, 2020). However, the use of AI in predictive marketing raises ethical concerns regarding customer prioritization and manipulation (Naz and Kashif, 2024). As technology reshapes customer engagement, researchers propose developing technology-specific user segmentation to leverage evolving technological capabilities (Hollebeek *et al.*, 2019). Overall, these studies accentuate the potential of data-driven approaches in enhancing marketing strategies while emphasizing the need for ethical considerations in their implementation.

Mobile commerce apps and integrated technology tools have shown promise in supporting healthy and sustainable food choices (Lim et al., 2021). Digital technologies, particularly smartphone apps, are increasingly used to provide product information and enhance networking along the food supply chain (Samoggia *et al.*, 2021). Factors influencing green purchase decisions include individual, product, and social aspects. The industry 4.0 revolution reshapes human capital development and consumer behavior through digitalization and automation (Sima

*et al.*, 2020). Sustainable consumption trends are evolving, with a growing focus on environmental and social impacts. Consumers face moral dilemmas when choosing animal-friendly products (Lin-Schilstra and Fischer, 2020). Environmental sustainability labels have shown the potential to influence consumer selection and purchase of more sustainable food products (Potter *et al.*, 2021)

Social media has emerged as a powerful tool in shaping ethical consumption behaviors, particularly among younger generations. Studies show that social media influences green consumption patterns and purchase intentions of Generation Z in the UK (Djafarova and Fouts, 2022). It raises awareness about environmental issues and sustainable lifestyles (Bryła *et al.*, 2022)). Social media influencers are crucial in promoting sustainable consumption, with their perceived importance and credibility impacting consumer decisions (Vilkaite-Vaitone, 2024). However, social media can also have negative effects, potentially increasing materialism and compulsive buying behaviors (Pellegrino *et al.*, 2022). Effective strategies for promoting ethical consumption through social media include influencer marketing, creating meaningful content, and leveraging electronic word-of-mouth (Kumar and Pandey, 2023). Overall, social media significantly impacts consumer motivations, subjective norms, and intentions toward green purchasing behavior.

Blockchain technology offers significant potential for enhancing traceability and transparency in supply chains, particularly in the food and pharmaceutical industries (Rejeb *et al.* (2020). It provides immutability, data integrity, and improved visibility, enabling more efficient product recalls and risk reduction (Rejeb *et al.*, 2020). Blockchain can revolutionize agri-food supply chains by ensuring product authenticity, enhancing collaboration, and streamlining trading processes (Paliwal *et al.*, 2020). In the livestock industry, blockchain adoption faces challenges such as low awareness and weak sector-wide coordination (Khwanchol Kampan *et al.*, 2022). For drug traceability, blockchain architectures like Hyperledger Fabric and Besu offer potential solutions to meet critical requirements such as privacy, trust, and scalability (Uddin *et al.*, 2021). Despite its promising applications, blockchain implementation in agriculture requires stakeholder involvement, clear legislation, and technical expertise (Panwar *et al.*, 2023).



Artificial intelligence (AI) and machine learning (ML) are increasingly applied in supply chain management and e-commerce to enhance efficiency and ethical compliance. These technologies can optimize supplier selection, predict risks, estimate demand, and improve inventory management (Schroeder and Lodemann, (2021). E-commerce benefits from AI-driven personalization and product recommendations, though ethical concerns regarding explainability persist (Khrais, 2020). AI applications extend to public services, including automated decision-making and chatbots, but face challenges in accuracy, bias, and accountability (Henman, 2020). In logistics, AI enables smart management and automation. ML algorithms have also effectively predicted investment fraud (Mehmood et al., 2022). Overall, AI and ML offer significant potential for enhancing ethical shopping experiences, improving supply chain management, and ensuring regulatory compliance across various industries.

Digital platforms and technologies are playing an increasingly significant role in consumer activism and ethical consumption. Online campaigns and movements have emerged as powerful tools for driving change in corporate practices (White *et al.*, 2020). These platforms facilitate communication between consumers and businesses, enabling initiatives such as food waste reduction (Cane and Parra, 2020) and promoting second-hand fashion. Digital technologies have also enhanced consumer acceptance of circular business models by addressing barriers like convenience and trust. However, the digital economy challenges consumer law and traditional organizational hierarchies (Quarta, 2020). While digital environmental and climate activism research is growing, concerns remain about the ecological impact of increased digital consumption (Hynes and Wilson, 2016) As businesses adapt to digitalization and sustainability trends, they must balance innovation with social responsibility (Troise and Camilleri, 2022) to ensure benefits for organizations, consumers, and society at large.

Indirect consumer activism, targeting one firm to influence another, has emerged as an effective strategy for social movements to raise public awareness and pressure companies. E-petitions and digital activism can successfully impact firms, especially when leveraging social media mechanisms (Leonel *et al.*, 2023). However, corporate sociopolitical activism can elicit adverse investor reactions and asymmetric consumer responses based on political ideology (Hou and Poliquin, 2023). Efficacy beliefs predict different pro-environmental behaviors. Political brand communication is a risky strategy, as boycotting tends to outweigh boycotting (Jungblut and

Johne, 2022). Political consumerism is associated with political distrust, liberal ideology, media use, education, political interest, and organizational membership (Copeland and Boulianne, 2022). These findings highlight the complex dynamics of consumer activism and its impact on corporate behavior and societal change.

## **5. EMPIRICAL RESEARCH OF ETHICAL CONSUMER BEHAVIOR IN E-COMMERCE**

This chapter provides an overview of empirical research on ethical consumer behavior in e-commerce. Research methodology is presented, followed by the sample characteristics and descriptive analysis of research variables. Confirmatory factor analysis has been used to test the validity of research instruments, and structural equation modeling has been used to test the research hypothesis.

### **5.1. Research methodology**

This sub-chapter outlines the research methodology. First, the research hypothesis has been developed, starting from the main hypothesis defined in the thesis proposal, so that the results can be compared among the two sub-samples defined by the type of product bought online. The population, sample strategy, and data collection are also defined. The sub-chapter concludes with a thorough description of the statistical analysis.

#### *5.1.1. Research model and hypothesis*

The thesis investigates seven hypotheses with supporting hypotheses. The thesis application defined the seven main hypotheses, while additional supporting hypotheses were defined to organize results. These supporting hypotheses are used to differentiate the analysis on the two sub-samples: (i) respondents who are buying groceries online and (ii) respondents who are buying clothes, shoes, or fashion accessories online. The central hypothesis and supporting hypothesis are as follows:

H1: The political dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce.

- H1a: The political dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce when buying groceries.

- H1b: The political dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce when buying clothes, shoes, or fashion accessories.

H2: The sociological dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce.

- H2a: The sociological dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce when buying groceries.
- H2b: The sociological dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce when buying clothes, shoes, or fashion accessories.

H3: The environmental dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce.

- H3a: The environmental dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce when buying groceries.
- H3b: The environmental dimension of ethical consumption in traditional retail is positively related to the ethical behavior of consumers in e-commerce when buying clothes, shoes, or fashion accessories.

H4: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among Generation Z.

- H4a: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among Generation Z when buying groceries.
- H4b: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among Generation Z when buying clothes, shoes, or fashion accessories.

H5: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among more educated consumers.

- H5a: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among more educated consumers when buying groceries.
- H5b: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among more educated consumers when buying clothes, shoes, or fashion accessories.

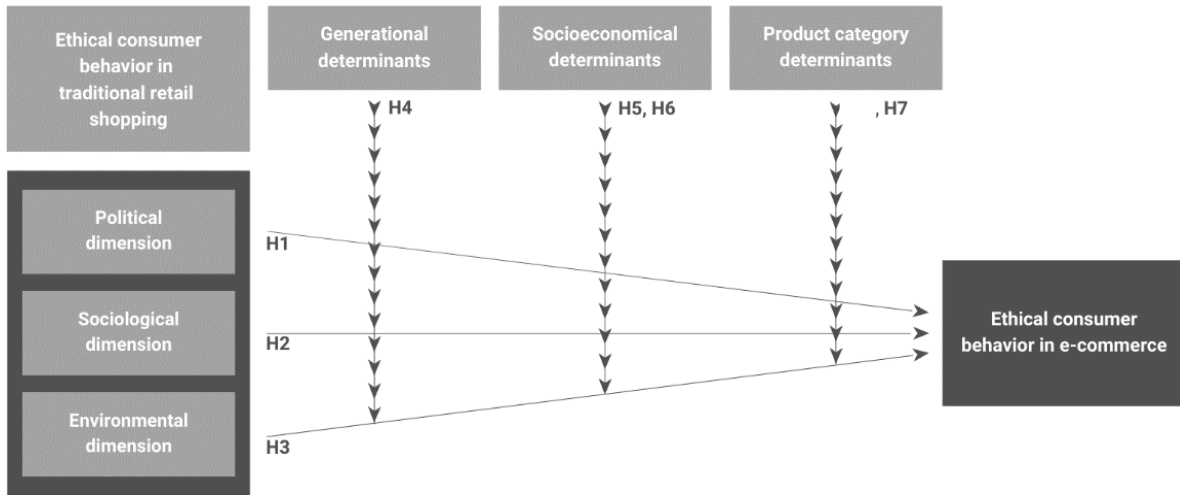
H6: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among consumers who have a better financial status.

- H6a: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among consumers who have a better financial status when buying groceries.
- H6b: The positive association between ethical consumption in traditional retail and ethical consumer behavior in e-commerce will be stronger among consumers who have a better financial status when buying clothes, shoes, or fashion accessories.

H7: The positive connection between ethical consumption in traditional retail and the ethical behavior of consumers in e-commerce will be stronger when buying clothes, shoes, or fashion accessories than groceries.

The conceptual research model is shown in Figure 1.

Figure 1. Research Model



Source: Author's work

### 5.1.2. Research instrument

The research instrument consists of 4 parts: (i) selection question; (ii) variables measuring other demographic characteristics; (iii) variables measuring ethical behavior while shopping in a traditional retail store; (iv) variables measuring ethical behavior while buying clothes, shoes, fashion accessories; and (v) variables measuring ethical behavior while buying groceries. At the beginning of the survey, the respondents were informed that the survey aims to explore how and to what extent specific demographic determinants influence the ethical behavior of consumers, especially in online shopping. Political, sociological, and environmental dimensions, as well as generational, socio-economic, and determinants of the product category, were identified as the basis of the research and a starting point for this survey.

Firstly, respondents were asked the selection question whether they had bought at least one product from the following two groups (groceries, footwear, and clothing) in the last three months (Table 1). Only respondents who had purchased at least one product (groceries and clothing) participated in the study.

Table 1. Selection variable for the eligibility to participate in a survey

| <b>Variable</b>        | <b>Item</b>   |
|------------------------|---|
| <b>Online shopping</b> | Have you purchased at least one product from the following two groups (groceries and clothing) in the last three months?<br>1 - yes; 2 - no |

Source: Author's work

Table 2 presents variables measuring other demographic characteristics. Firstly, respondents were asked to indicate their age, gender, and country. Data about the age group were collected as part of the selection question presented in Table 1, with four categories. Those respondents belonging to the age group 18-25 years or 26-41 were chosen to participate in the survey, with approximately half of the respondents from each age group. Secondly, data about education was collected using the classification from the Croatian Qualifications Framework Act (2013). Respondents were grouped according to the level of their education: (i) the first group of respondents was selected from those who chose answers 1, 2, 3, or 4, and (ii) the second group from those who chose answers 5, 6, 7, or 8. Thirdly, respondents were asked about their financial situation and were grouped into two groups: (i) those who indicated that their income is lower than the average or average in their country, and (ii) those who indicated that their income is higher than the average income in their country. Finally, information about the categories of products that respondents purchase at least once per quarter through e-commerce has been collected for two categories: (i) groceries and (ii) clothing, footwear, and fashion accessories. For this variable, approximately equal numbers of respondents participated in this research for each group of products.

Table 2. Variables measuring demographic characteristics

| <b>Variable name</b> | <b>Measurement of the variable</b>   |
|----------------------|--|
| <b>Age group</b>     | Which age group do you belong?<br>1- Less than 18 years old; 2- 18 - 25 years old (born 2004 – 2012); 3-26 - 41 years old (born 1981 – 1996); 4 - More than 41 years old |
| <b>Gender</b>        | What is your gender?<br>1 - Male; 2 – Female; 3 - Prefer not to say  |
| <b>Country</b>       | Country in which you currently live:   |
| <b>Education</b>     | What is the highest level of education you have completed?   |

|  |   |
|--|---|
|  | <p>1 - Elementary education; 2 - Vocational training; 3 - One-year and two-year vocational high school education; 4 - Three-year vocational education; gymnasium secondary education; four-year and five-year vocational secondary education; 5 - Professional studies with less than 180 ECTS credits; vocational specialist training and education; master craftsman programs with at least two years of validated work experience; 6 - University undergraduate studies; professional undergraduate studies; 7 - University graduate studies; specialist graduate professional studies; postgraduate specialist studies; 8 - Postgraduate scientific master's studies; university postgraduate (doctoral) studies; defense of doctoral dissertation outside of studies.</p> <p>Source: Croatian Qualifications Framework Act (2021).</p> |
| <b>Financial situation</b>   | <p>1 - My income is lower than the average or average in my country.</p> <p>2 - My income is higher than the average income in my country.</p>  |
| <b>Categories of products that you purchase at least once per quarter through e-commerce</b> | <p>Clothing, footwear, fashion accessories:</p> <p>0 - I buy less than once per quarter through e-commerce, or I do not buy through e-commerce at all;</p> <p>1 - I buy at least once per quarter through e-commerce.</p> <p>Groceries:</p> <p>0 - I buy less than once per quarter through e-commerce, or I do not buy through e-commerce at all;</p> <p>1 - I buy at least once per quarter through e-commerce.</p>   |

The third group of variables measured ethical behavior while shopping in a traditional retail store (Table 3), defined according to Toti and Moulins (2016), Sudbury-Riley and Kohlbacher (2016), Shaw and Shiu (2002), and Vitell and Muncy (1992).

These dimensions measure various aspects, e.g., the political dimension measures respondents' willingness to act, such as preferring eco-labeled products and supporting fair trade. On the other hand, the social dimension assesses attitudes towards social issues, like avoiding brands that exploit workers. Finally, the environmental dimension measures behaviors related to sustainability, such as limiting consumption and contributing to the environment.



Table 3. Variables measuring ethical behavior while shopping in a traditional retail store

| Variable name   | Variable Description   | Items   |
|---|--|---|
| <p><b>The political dimension of consumer ethics (P)</b></p>        | <p>The political dimension of the ethics of consumption measures the respondents' willingness to act and make changes.</p> <p>Source: Toti and Moulins (2016), Sudbury-Riley and Kohlbacher (2016), Shaw and Shiu (2002), and Vitell and Muncy (1992).</p>           | <p>P1. In a traditional retail store, I prefer to buy products with an eco-label.</p> <p>P2. When purchasing in a traditional retail store, I prefer to shop in stores that promote ecological or organic products.</p> <p>P3. When purchasing in a traditional retail store, I prefer to shop in stores that promote fair trade.</p> <p>P4. When purchasing in a traditional retail store, I buy fair-trade products as a sign of solidarity with producers.</p> <p>P5. In a traditional retail store, I prefer to buy products that are sold through social actions (e.g., part of the sales proceeds are given to support the construction of a children's playground, part of the proceeds are given to an animal shelter, part of the proceeds are given to environmental clean-up actions, etc.).</p> |
| <p><b>The social dimension of the ethics of consumption (S)</b></p> | <p>The social dimension of the ethics of consumption measures the respondents' attitudes and behaviors related to social issues.</p> <p>Source: Toti and Moulins (2016), Sudbury-Riley and Kohlbacher (2016), Shaw and Shiu (2002), and Vitell and Muncy (1992).</p> | <p>S1. In a traditional retail store, I avoid brands and/or products that profit from the misery of their employees.</p> <p>S2. When shopping in a traditional retail store, I avoid buying from companies that use child labor, even indirectly.</p> <p>S3. When shopping in a traditional retail store, I avoid buying from companies that do not respect labor and human rights.</p>   |

|  |   |   |
|--|---|---|
| <p><b>The environmental dimension of the ethics of consumption (E)</b></p> | <p>The environmental dimension of the ethics of consumption measures the respondents' attitudes and behaviors related to environmental sustainability and responsibility.</p> <p>Source: Toti and Moulins (2016), Sudbury-Riley and Kohlbacher (2016), Shaw and Shiu (2002), and Vitell and Muncy (1992).</p> | <p>E1. When shopping in a traditional retail store, I limit my spending (food, energy, clothes, etc.) to what I really need.</p> <p>E2. When shopping in a traditional retail store, I contribute to the preservation of the environment with my daily activities.</p> <p>E3. When I shop in a traditional retail store, I consume differently to reduce my contribution to global warming.</p> |
|--|---|---|

Source: Author's work, based on Toti and Moulins (2016), Sudbury-Riley and Kohlbacher (2016), Shaw and Shiu (2002), and Vitell and Muncy (1992).

Table 4 presents the variables measuring ethical behavior when buying clothes, shoes, and fashion accessories, defined by the author based on the EMCB scale adapted from Sudbury-Riley and Kohlbacher (2016). These dimensions measure various aspects: ethical consumer behavior in e-commerce evaluates respondents' practices when purchasing clothes, shoes, and fashion accessories online (C). It includes considering the necessity of a product before purchase, avoiding pre-planned returns, choosing environmentally friendly options, and preferring recycled packaging when buying clothes, shoes, and fashion accessories online. It also assesses the importance of social responsibility, such as avoiding companies with unethical practices that produce and sell clothes, shoes, and fashion accessories online, ensuring fair treatment of workers, rejecting companies using child labor, and being willing to pay more for ethical products and spend time researching manufacturers. Only those respondents who purchased clothes, shoes, and fashion accessories at least once in the last 3 months online participated.

Table 4. Variables measuring ethical behavior when buying clothes, shoes, fashion accessories

| Variable name | Variable Description | Items |
|---------------|----------------------|-------|
|---------------|----------------------|-------|

|  |  |   |
|--|--|---|
| <p><b>Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)</b></p> | <p>The variable measures respondents' ethical behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online.</p> <p>Source: Author's work.</p> <p>Questions from the EMCB scale were modified and adapted to measure ethics in online retail based on the foundational scale from traditional retail available in Sudbury-Riley and Kohlbacher, (2016)</p> | <p>C1. When I buy clothes, shoes, and/or fashion accessories online, I always try to ask myself if I really need the product before completing the purchase.</p> <p>C2. When I shop for clothes, shoes, and/or fashion accessories online, I never buy large quantities of products with the pre-planned intention of returning them after trying them on or using them.</p> <p>C3. When I shop for clothes, shoes, and/or fashion accessories online, if there is a choice, I always choose the product that contributes the least amount of damage to the environment.</p> <p>C4. Whenever possible, when shopping for clothes, shoes, and/or fashion accessories online, I buy products in recycled or reusable packaging.</p> <p>C5. When shopping for clothes, shoes, and/or fashion accessories online, I pay attention to whether the products are made of recycled materials.</p> <p>C6. If I find out that a company is behaving socially irresponsibly, I will not buy clothes, shoes, and/or fashion accessories from them online.</p> <p>C7. When I buy clothes, shoes, and/or fashion accessories online, I buy exclusively from companies whose workers are not discriminated against or abused and are treated and paid fairly.</p> <p>C8. When I shop for clothes, shoes, and/or fashion accessories online, I will stop buying from a company if I find out that it uses child labor or has poor working conditions.</p> <p>C9. When I shop for clothes, shoes, and/or</p> |
|--|--|---|

|  |  |  |
|--|--|--|
|  |  | <p>fashion accessories online, I am willing to pay more for ethically acceptable and socially responsible products, even when there is a cheaper alternative.</p> <p>C10. When I buy clothes, shoes, and/or fashion accessories online, I am willing to spend more time finding relevant information about the manufacturer and how the product is produced.</p> |
|--|--|--|

Source: Author's work, based on Sudbury-Riley and Kohlbacher, (2016).

Table 5 presents variables measuring ethical behavior when buying groceries, which were also developed based on the EMCB scale Sudbury-Riley and Kohlbacher, (2016). Items were developed in the same manner as the items in the previous table to ensure consistency of questions, summarizing the level of the whole sample, and comparison among the groups.

Table 5. Variables measuring ethical behavior when buying groceries

| <b>Variable name</b>  | <b>Variable Description</b>  | <b>Items</b>  |
|---|--|---|
| <b>Ethical consumer behavior in e-commerce when purchasing groceries online (G)</b> | <p>The variable measures respondents' ethical behavior in e-commerce when purchasing groceries.</p> <p>Source: Author's work.</p> <p>Questions from the EMCB scale were modified and adapted to measure ethics in online retail based on the foundational scale from traditional retail available in Sudbury-Riley and</p> | <p>G1. When I buy groceries online, I always try to ask myself if I really need the product before completing the purchase.</p> <p>G2. When I shop for groceries online, I never buy large quantities of products with the pre-planned intention of returning them after trying them on or using them.</p> <p>G3. When I shop for groceries online, if I have a choice, I always choose the product that causes the least amount of damage to the environment.</p> <p>G4. Whenever possible, when shopping for groceries online, I buy products in recycled or reusable packaging.</p> <p>G5. When shopping for groceries online, I pay attention to whether the products are made of recycled materials.</p> |

|  |                     |   |
|--|---------------------|---|
|  | Kohlbacher, (2016). | <p>G6. If I find out that a company is behaving socially irresponsibly, I will not buy a grocery from them online.</p> <p>G7. When I buy groceries online, I buy exclusively from companies whose workers are not discriminated against or abused, are treated fairly, and are paid fairly.</p> <p>G8. When I shop for groceries online, I will stop buying from a company if I find out that it uses child labor or has poor working conditions.</p> <p>G9. When I shop for groceries online, I am willing to pay more for ethically acceptable and socially responsible products, even when there is a cheaper alternative.</p> <p>G10. When I buy groceries online, I am willing to spend more time finding relevant information about the manufacturer and how the product is produced.</p> |
|--|---------------------|---|

Source: Author’s work, based on Sudbury-Riley and Kohlbacher, (2016).

Table 6 presents the variables measuring average ethical behavior when buying online, calculated as average values of variables C1-C10 and G1-G10, correspondingly.

Table 6. Variables measuring average ethical behavior when buying online

| Variable name   | Variable Description  | Items   |
|---|---|---|
| <b>Ethical consumer behavior in e-commerce (ETHICS)</b> | <p>The variable measures respondents' ethical behavior in e-commerce</p> <p>Source: Author's work.</p> <p>Variables were calculated</p> | <p>ETHICS1. When I buy online, I always try to ask myself if I really need the product before completing the purchase.</p> <p>ETHICS 2. When I shop online, I never buy large quantities of products with the pre-planned intention of returning them after trying them on or using them.</p> |

|  |   |  |
|--|---|--|
|  | <p>as average values of variables C1-C10 and G1-G10, correspondingly.</p> | <p>ETHICS 3. When I shop online, if there is a choice, I always choose the product that contributes the least amount of damage to the environment.</p> <p>ETHICS4. Whenever possible, when shopping online, I buy products in recycled or reusable packaging.</p> <p>ETHICS5. When shopping online, I pay attention to whether the products are made of recycled materials.</p> <p>ETHICS6. If I find out that a company is behaving socially irresponsibly, I will not buy from them online.</p> <p>ETHICS7. When I buy online, I buy exclusively from companies whose workers are not discriminated against or abused, are treated fairly, and are paid fairly.</p> <p>ETHICS8. When I shop online, I will stop buying from a company if I find out that it uses child labor or has poor working conditions.</p> <p>ETHICS9. When I shop online, I am willing to pay more for ethically acceptable and socially responsible products, even when there is a cheaper alternative.</p> <p>ETHICS10. When I buy online, I am willing to spend more time finding relevant information about the manufacturer and how the product is produced.</p> |
|--|---|--|

Source: Author’s work

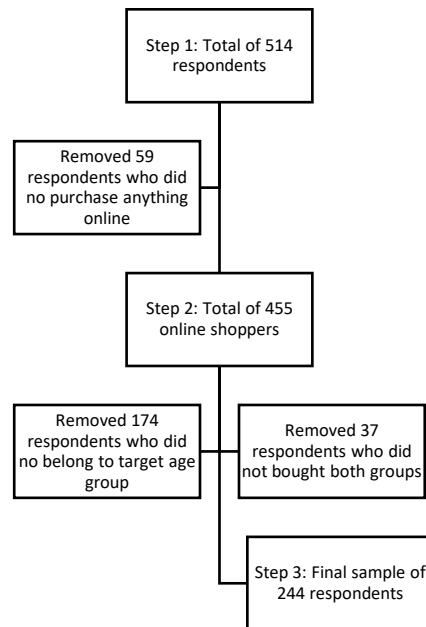
5.1.3. Population, sample, and research procedure

The research population includes all elements or units of choice that can provide reliable information about the subject of the research. For this paper, the population is defined as

including all natural persons who, in the last three months, purchased at least one product from the following two product groups via e-commerce: food, clothing, and footwear. Since the research model is planned to be tested using structural equation modeling, the sample size is determined by the rule of thumb recommendation to include 10 cases in the sample per manifest variable (Wolf et al., 2013, p.924). The research instrument consists of the following manifest variables: (i) 5 manifest variables for the latent variable “The political dimension of consumer ethics (P)”, (ii) 3 manifest variables for the latent variable “The social dimension of the ethics of consumption (S)”; (iii) 3 manifest variables for the latent variable “The environmental dimension of the ethics of consumption (E)”, and (iv) 10 manifest variables for the latent variable “Ethical consumer behavior in e-commerce”. Therefore, the research instrument consists of 21 manifest variables, and the sample is planned to contain a minimum of 210 natural persons who, in the last 3 months, bought at least one product from the following two product groups via e-commerce: food and/or clothes and shoes.

A purposive quota sample was used. The survey sample is planned to consist of 50% of Generation Z (ages 18-25) and 50% of Generation Y (Millennials) (ages 26-41). The survey was conducted by online polling via social networks, i.e., the sample is pseudo-random, where within the defaults included in the survey are people who agree to survey research and who meet at the survey site, in this case, on social media. The collected answers were checked in terms of the structure and the accuracy of filling out the research instruments. The total number of respondents who participated in the survey was 514, among which 59 were excluded from the survey since they did not buy any products online. Among the remaining 455 online shoppers, 174 were removed since they did not belong to the target age group. An additional 37 respondents who did not buy two products were removed from the sample. Finally, the remaining 281 respondents comprised the total final sample. Figure 2 presents the sample selection process.

Figure 2 Sample selection process



Source: Author's work

#### 5.1.4. Statistical analysis

In the first phase, a pilot study was conducted to see how well respondents understood the statistical questionnaire. The key is to ensure that respondents understand the survey question and that the questions are clear. Twenty respondents took part in this step, and the questionnaire was refined based on the problems discovered. Based on the pilot study's results, a final questionnaire was created, which was used to evaluate the dissertation's working hypotheses and distributed to the participants.

The main research was conducted in the second phase. The reliability test of the measuring scales was carried out using Cronbach's alpha coefficient. The data obtained from the survey were prepared and checked, which included checking the assumption of normal distribution of the manifest variables. The validity of the research instrument was investigated using confirmatory factor analysis. Finally, the data obtained from the survey research were analyzed using the structural equation modeling approach, which allows the inclusion of latent variables (constructs) in the research model and their quantification using indicators (manifest or controlled variables).



First, the characteristics of the sample were investigated in terms of the analysis of demographic questions, which were analyzed using descriptive statistics.

Second, manifest variables were analyzed using descriptive statistics. The average and standard deviation will be calculated for each manifest variable, and manifest variable items will also be graphically displayed. In addition, each research variable was compared according to age, education, and financial status using the Mann-Whitney test. Finally, variables measuring ethical behavior when buying clothes vs. groceries were conducted using the same statistical test.

Third, the validity of the research instrument was investigated using confirmatory factor analysis (CFA) using the JASP 0.19 software tool. A collection of manifest indicators represents one phenomenon (variable). As a result, there are variables, consisting of manifest items, that symbolize the attitudes of buyers of e-commerce products. The latent variables of the measurement model were extracted. The following steps were performed during the evaluation of the measurement model by confirmatory factor analysis (Hair *et al.*, 2010): (i) assessment of representativeness of the measurement model, i.e., calculation of measures of representativeness and assessment of the validity of latent constructs. The analysis used the following latent constructs, defined by the research instrument: Political dimension of ethical consumption (P), Social dimension of ethical consumption (S), Environmental dimension of ethical consumption (E), and Ethical behavior of consumers in e-commerce (ETHIC). Each of the latent constructs consists of a certain number of manifest variables. Factor loadings were calculated for each manifest variable and those items that would have factor loadings lower than 0.4 were removed from the analysis (Hair *et al.*, 2010).

Fourth, structural equation modeling (SEM) was conducted to test the hypotheses of this paper. The representativeness of the SEM model was tested using the CFI index, as well as the RMSEA and SRMR indicators. SEM modeling resulted in a set of regression equations with latent variables as dependent and independent variables. The estimated parameters of these equations were used as indicators of accepting or rejecting the hypothesis based on their statistical significance, which was set at 5%. The first three hypotheses are tested in the following manner:

- If the parameter estimates for the independent latent variable P, in the regression equation with the dependent latent variable ETHIC, were positive and statistically significant at 5%, the first hypothesis, H1 was accepted; otherwise, it was rejected.
- If the parameter estimates for the independent latent variable S, in the regression equation with the dependent latent variable ETHIC, were positive and statistically significant at 5%, the second hypothesis, H2 was accepted; otherwise, it was rejected.
- If the parameter estimates for the independent latent variable E, in the regression equation with the dependent latent variable ETHIC, were positive and statistically significant at 5%, the third hypothesis, H3 was accepted; otherwise, it was rejected.

Multigroup analysis was used to investigate the moderating influence of generational determinants (H4), socioeconomic determinants (H5 and H6), and product category determinants (H7) on the relationship between consumer ethics in traditional retail and ethical consumer behavior in e-commerce. The influence of the moderator was used through a multi-group analysis, according to which the sample is divided into sub-samples, and the previously described SEM analysis is repeated on each of the sub-samples.

The analysis, as mentioned above, will allow testing the difference between an identical model (hypotheses H1-H3) on different samples (with regard to age, education, financial situation, and purchase of a certain group of products via e-commerce). The strength of influence was assessed by comparing the estimated parameters of the regression equation with the independent latent variables P, S, and E and the dependent latent variable ETHIC. The parameters were compared with the measurement invariance implemented in the JASP 0.19 software tool.:

- If the influence of the P, S, and E variables on the ETHIC variable was stronger in younger respondents compared to older respondents, hypothesis H4 was accepted.
- If the influence of the P, S, and E variables on the ETHIC variable was stronger for more educated respondents and respondents with a better financial situation compared to less educated respondents and respondents with a weaker financial situation, hypotheses H5 and H6 were accepted.

- If the influence of the P, S, and E variables on the ETHIC variable was stronger in respondents who buy clothes and shoes compared to respondents who buy consumer electronics and foodstuffs, hypothesis H7 was accepted.

Table 7 presents the methodology for testing hypotheses H1, H2, and H3 and supporting hypotheses, while Tables 8, 9, 10, and 11 present the methodology for testing hypotheses H4, H5, H6, and H7, respectively.

Table 7 Summary of methodology for testing hypotheses H1-H3 and supporting hypotheses

|                         |   |  |  |
|-------------------------|---|--|--|
| Dependent variable      | Latent factor ETHIC calculated based on average variables G and C | Latent variable G (Groceries)                      | Latent variable C (Clothes)                        |
| Group                   | Total sample n=244  |  |  |
| Independent variables   | Latent variables P, S, and E                                      | Latent variables P, S, and E                       | Latent variables P, S, and E                       |
| Methodology             | SEM analysis  |  |  |
| Significance level      | 5% or 1%  |  |  |
| Criteria for hypothesis | If P is statistically significant, H1 is accepted                 | If P is statistically significant, H1a is accepted | If P is statistically significant, H1b is accepted |
|                         | If S is statistically significant, H2 is accepted                 | If S is statistically significant, H2a is accepted | If S is statistically significant, H2b is accepted |
|                         | If E is statistically significant, H3 is accepted                 | If E is statistically significant, H3a is accepted | If E is statistically significant, H3b is accepted |

Source: Author's work

Table 8. Summary of methodology for testing hypothesis H4 and supporting hypothesis

|                         |   |  |  |
|-------------------------|---|--|--|
| Dependent variable      | Latent factor ETHIC calculated based on average variables G and C   | Latent variable G (Groceries)  | Latent variable C (Clothes)  |
| Groups                  | Gen Z vs. Gen Y   |  |  |
| Independent variables   | Latent variables P, S, and E  | Latent variables P, S, and E   | Latent variables P, S, and E   |
| Methodology             | SEM analysis  |  |  |
| Significance level      | 5% or 1%  |  |  |
| Criteria for hypothesis | If the number of significant parameters for the SEM model for Gen Z is greater than the number of significant parameters for Gen Y, H4 is accepted. | If the number of significant parameters for the SEM model for Gen Z is greater than the number of significant parameters for Gen Y, H4a is accepted. | If the number of significant parameters for the SEM model for Gen Z is greater than the number of significant parameters for Gen Y, H4b is accepted. |

Source: Author's work

Table 9. Summary of methodology for testing hypothesis H5 and supporting hypothesis

|                         |   |   |   |
|-------------------------|---|---|---|
| Dependent variable      | Latent factor ETHIC calculated based on average variables G and C | Latent variable G (Groceries)                                 | Latent variable C (Clothes)                                   |
| Groups                  | Lower-educated vs. higher-educated                                |   |   |
| Independent variables   | Latent variables P, S, and E                                      | Latent variables P, S, and E                                  | Latent variables P, S, and E                                  |
| Methodology             | SEM analysis  |   |   |
| Significance level      | 5% or 1%  |   |   |
| Criteria for hypothesis | If the number of significant parameters for the SEM model for     | If the number of significant parameters for the SEM model for | If the number of significant parameters for the SEM model for |

|  |  |   |   |
|--|--|---|---|
|  | better educated is greater than the number of significant parameters for lower educated, H5 is accepted. | better educated is greater than the number of significant parameters for lower educated, H5a is accepted. | better educated is greater than the number of significant parameters for lower educated, H5b is accepted. |
|--|--|---|---|

Source: Author's work

Table 10. Summary of methodology for testing hypothesis H6 and supporting hypothesis

|                         |  |   |   |
|-------------------------|--|---|---|
| Dependent variable      | Latent factor ETHIC calculated based on average variables G and C  | Latent variable G (Groceries)   | Latent variable C (Clothes)   |
| Groups                  | Worse financial situation vs. Better financial situation   |   |   |
| Independent variables   | Latent variables P, S, and E   | Latent variables P, S, and E  | Latent variables P, S, and E  |
| Methodology             | SEM analysis   |   |   |
| Significance level      | 5% or 1%   |   |   |
| Criteria for hypothesis | If the number of significant parameters for the SEM model for higher income is greater than the number of significant parameters for lower income, H6 is accepted. | If the number of significant parameters for the SEM model for higher income is greater than the number of significant parameters for lower income, H6a is accepted. | If the number of significant parameters for the SEM model for higher income is greater than the number of significant parameters for lower income, H6b is accepted. |

Source: Author's work

Table 11. Summary of methodology for testing the hypothesis H7

|                    |   |
|--------------------|---|
| Dependent variable | Latent variable C vs. Latent variable G |
| Independent        | Latent variables P, S, and E            |

|                         |   |
|-------------------------|---|
| variables               |   |
| Methodology             | SEM   |
| Significance level      | 5% or 1%  |
| Criteria for hypothesis | If the R-squared for the SEM model with latent variable C is greater than the R-squared for the SEM model with latent variable G, H7 is accepted. |

Source: Author's work

#### 5.1.5. *Sample characteristics*

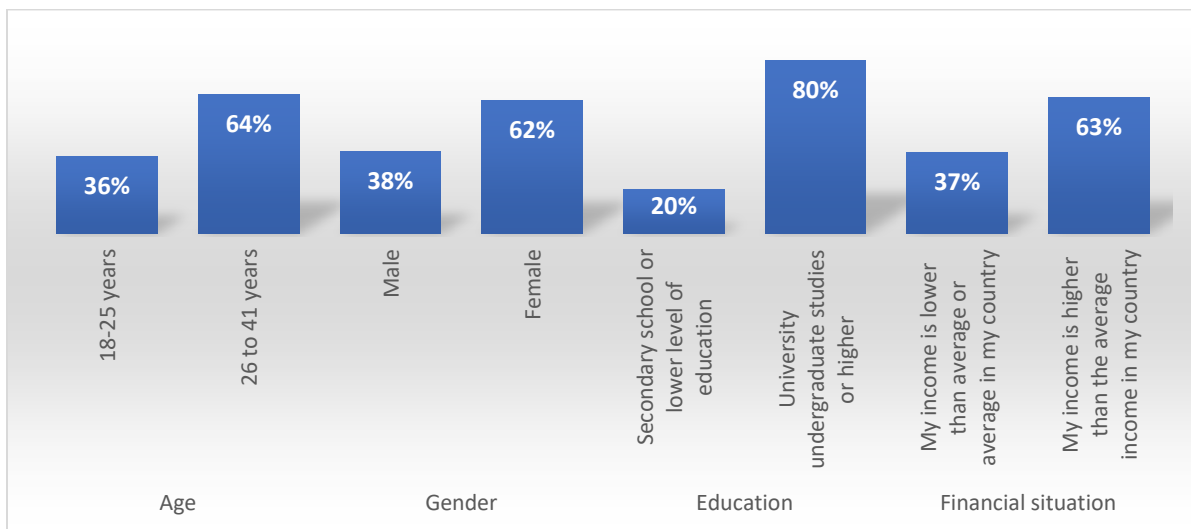
Table 12 presents the demographic variables of respondents participating in the survey. The data reveals that the predominant age group is 26 to 41 years, comprising 64.3% of the respondents. Gender distribution indicates a higher proportion of females (61.5%) compared to males (38.1%), with a negligible fraction preferring not to disclose their gender. The educational attainment of participants is notably high, with 79.9% having completed university undergraduate studies or higher. Financial status shows that 62.7% of the respondents earn above the average income in their country. Figure 3 represents the distribution of respondents according to demographical characteristics.

Table 12. Demographic characteristics of respondents (n=244)

| Variable            | Modalities  | Frequency | Percent | Cumulative Percent |
|---------------------|---|-----------|---------|--------------------|
| Age                 | 18-25 years   | 87        | 35.7%   | 35.7%              |
|                     | 26 to 41 years  | 157       | 64.3%   | 100%               |
| Gender              | Male  | 93        | 38.1%   | 38.1%              |
|                     | Female  | 150       | 61.5%   | 99.6%              |
|                     | Do not want to disclose                                   | 1         | 0.4%    | 100%               |
| Education           | Secondary school or lower level of education              | 49        | 20.1%   | 20.1%              |
|                     | University undergraduate studies or higher                | 195       | 79.9%   | 100%               |
| Financial situation | My income is lower than average or average in my country  | 91        | 37.3%   | 37.3%              |
|                     | My income is higher than the average income in my country | 153       | 62.7%   | 100%               |
| Total               |   | 244       | 100%    |                    |

Source: Author’s work based on empirical survey (n=244)

Figure 3. Distribution of respondents according to demographical characteristics



Source: Author’s work based on empirical survey (n=244)

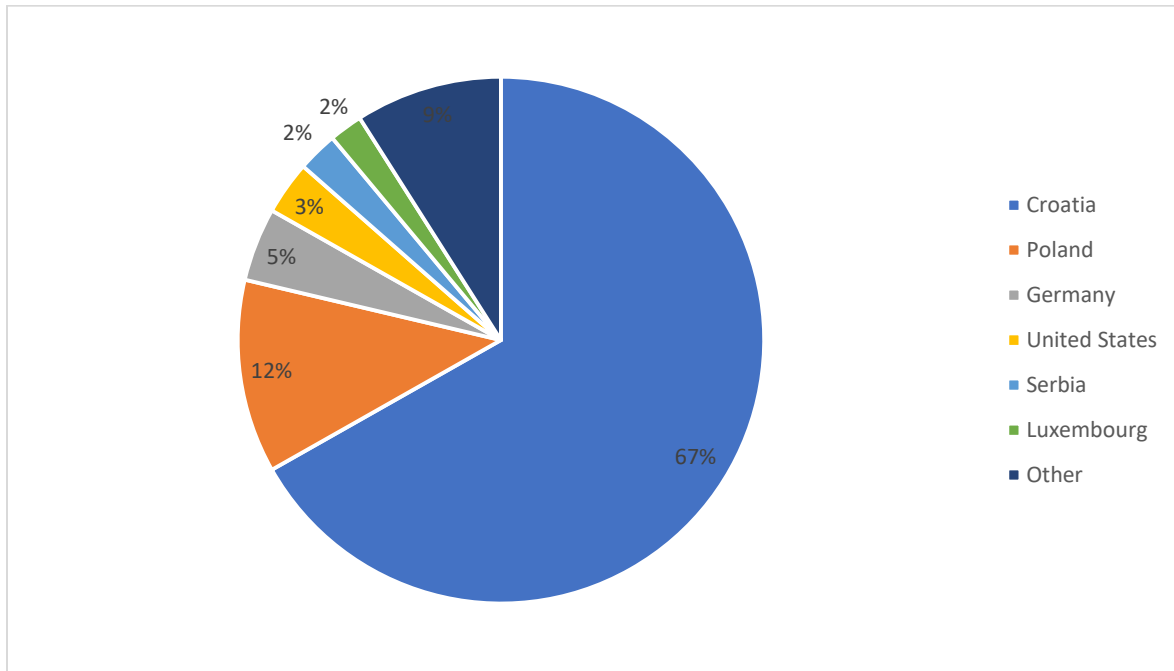
Table 13 provides information on the respondents' country of origin. The majority are from Croatia (66.8%). Other significant contributions come from Poland (11.9%) and Germany (4.5%). The remaining respondents are distributed across various countries, including the United States (3.3%).

Table 13 Country of respondents

| Country                | Frequency | Percent | Cumulative Percent |
|------------------------|-----------|---------|--------------------|
| Croatia                | 163       | 66.8%   | 66.8%              |
| Poland                 | 29        | 11.9%   | 78.7%              |
| Germany                | 11        | 4.5%    | 83.2%              |
| United States          | 8         | 3.3%    | 86.5%              |
| Serbia                 | 6         | 2.5%    | 88.9%              |
| Luxembourg             | 5         | 2.0%    | 91.0%              |
| Austria                | 3         | 1.2%    | 92.2%              |
| United Kingdom         | 3         | 1.2%    | 93.4%              |
| France                 | 2         | 0.8%    | 94.3%              |
| Switzerland            | 2         | 0.8%    | 95.1%              |
| Bosnia and Herzegovina | 1         | 0.4%    | 95.5%              |
| El Salvador            | 1         | 0.4%    | 95.9%              |
| Ireland                | 1         | 0.4%    | 96.3%              |
| Israel                 | 1         | 0.4%    | 96.7%              |
| Libya                  | 1         | 0.4%    | 97.1%              |
| Morocco                | 1         | 0.4%    | 97.5%              |
| Netherland             | 1         | 0.4%    | 98.0%              |
| Netherlands            | 1         | 0.4%    | 98.4%              |
| Polska                 | 1         | 0.4%    | 98.8%              |
| Slovenia               | 1         | 0.4%    | 99.2%              |
| Spain                  | 1         | 0.4%    | 99.6%              |
| Sweden                 | 1         | 0.4%    | 100.0%             |
| Total                  | 244       | 100.0%  |                    |



Source: Author's work based on empirical survey (n=244)  
Figure 4. Distribution of respondents according to country of origin



Source: Author's work based on empirical survey (n=244)

## 5.2. Research Results

This sub-chapter contains the descriptive analysis of research variables. In this phase, the research items for each variable were analyzed in the following manner. Firstly, the descriptive statistics, together with Cronbach's alpha, have been calculated. Secondly, in case Cronbach's alpha was lower than the threshold value of 0.7, item analysis was conducted. Thirdly, the Kolmogorov-Smirnov test has been conducted to test the normality of the distribution of the research items.

### 5.2.1. The influence of the political dimension on consumer behavior in e-commerce

Table 14 presents the descriptive statistics of the items for the variable "The political dimension of consumer ethics (P)". The mean scores range from 3.02 to 3.45, indicating moderate agreement among respondents on the political dimension of consumer ethics. The standard deviations, ranging from 1.012 to 1.120, show some variability in responses. The Cronbach's

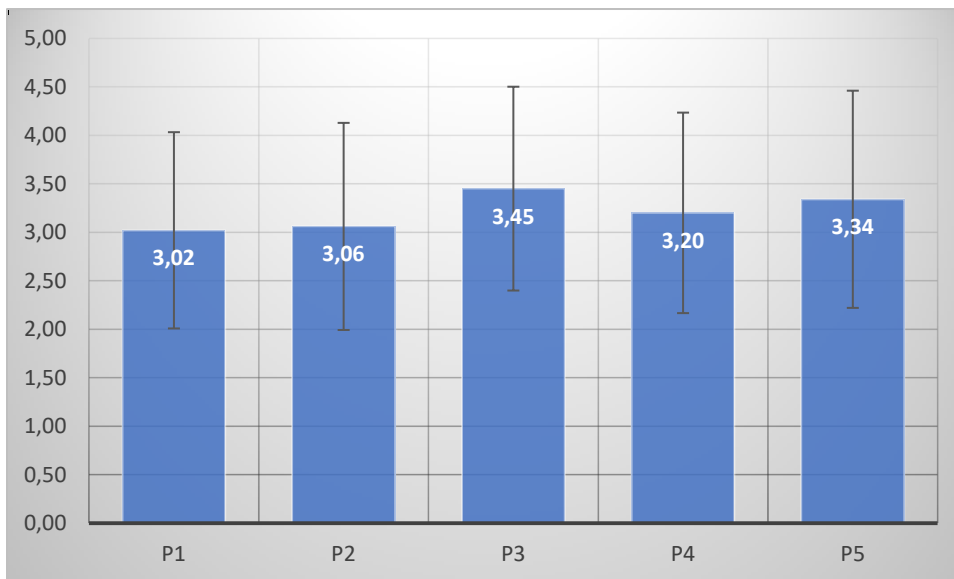
alpha of 0.834 suggests good internal consistency. Figure 5 shows the mean values with standard deviations.

Table 14. Descriptive statistics of the items of the variable “The political dimension of consumer ethics (P)”

|    | N   | Minimum | Maximum | Mean | Std. Dev. | Cronbach's alpha |
|----|-----|---------|---------|------|-----------|------------------|
| P1 | 244 | 1       | 5       | 3.02 | 1.012     | 0.834            |
| P2 | 244 | 1       | 5       | 3.06 | 1.068     |                  |
| P3 | 244 | 1       | 5       | 3.45 | 1.051     |                  |
| P4 | 243 | 1       | 5       | 3.20 | 1.034     |                  |
| P5 | 244 | 1       | 5       | 3.34 | 1.120     |                  |

Source: Author’s work based on empirical survey (n=244)

Figure 5. Mean values with standard deviations of the variable “The political dimension of consumer ethics (P)”



Source: Author’s work based on empirical survey (n=244)

Table 15 presents the Kolmogorov-Smirnov test of normality for the variable “The political dimension of consumer ethics (P).” All items show significant deviations from normality, with p-values of 0.000, significant at 1%, indicating a non-normal distribution for each item. For this

reason, the variable's comparison according to age, education, and finance will be conducted using the non-parametric Mann-Whitney test.

Table 15. Kolmogorov-Smirnov test of normality of the items of the variable “The political dimension of consumer ethics (P)”

| Variable | N   | Most Extreme Differences |          |          | Test Statistic | p-value  |
|----------|-----|--------------------------|----------|----------|----------------|----------|
|          |     | Absolute                 | Positive | Negative |                |          |
| P1       | 244 | 0.242                    | 0.217    | -0.242   | 0.242          | 0.000*** |
| P2       | 244 | 0.179                    | 0.161    | -0.179   | 0.179          | 0.000*** |
| P3       | 244 | 0.19                     | 0.176    | -0.19    | 0.19           | 0.000*** |
| P4       | 243 | 0.218                    | 0.197    | -0.218   | 0.218          | 0.000*** |
| P5       | 244 | 0.172                    | 0.17     | -0.172   | 0.172          | 0.000*** |

Source: Author’s work based on empirical survey (n=244)

### 5.2.2. The influence of the sociological dimension on consumer behavior in e-commerce

Table 16 presents the descriptive statistics for the variable “The social dimension of the ethics of consumption (S)”. The mean values for the items range from 3.52 to 3.56, indicating a generally positive response toward social ethics in consumption. The standard deviations range from 1.163 to 1.238, reflecting moderate variability. The Cronbach's alpha of 0.943 indicates excellent internal consistency. Figure 6 presents the mean values and standard deviations.

Descriptive statistics of the items of the variable “The social dimension of the ethics of consumption (S)”

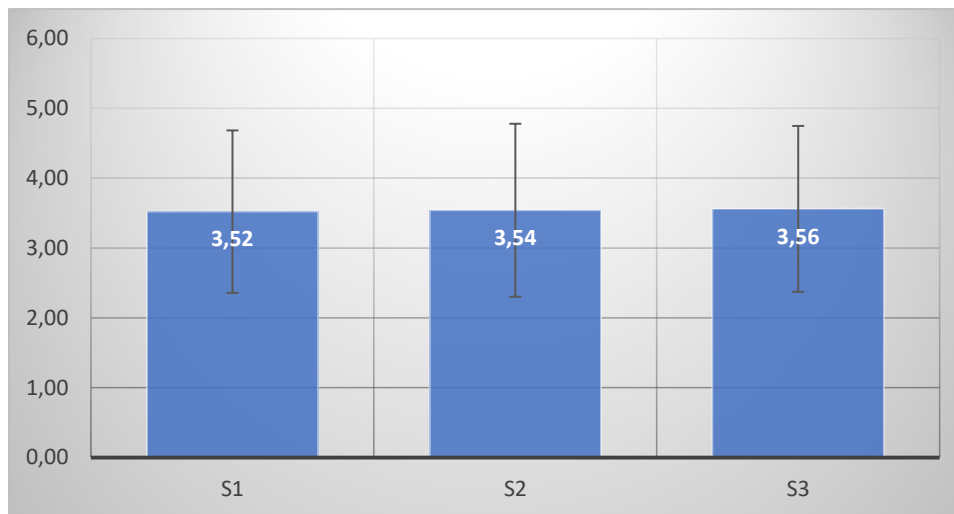
Table 16. Descriptive statistics of the items of the variable “The social dimension of the ethics of consumption (S)”

|    | N   | Minimum | Maximum | Mean | Std. Dev. | Cronbach's alpha |
|----|-----|---------|---------|------|-----------|------------------|
| S1 | 244 | 1       | 5       | 3.52 | 1.163     | 0.943            |
| S2 | 244 | 1       | 5       | 3.54 | 1.238     |                  |
| S3 | 244 | 1       | 5       | 3.56 | 1.187     |                  |

Source: Author’s work based on empirical survey (n=244)



Figure 6. Mean values with standard deviations of the variable “The social dimension of the ethics of consumption (S)”



Source: Author’s work based on empirical survey (n=244)

Table 17 shows the Kolmogorov-Smirnov test results for the normality of the variable “The social dimension of the ethics of consumption (S).” All items exhibit significant deviations from normality, as indicated by p-values of 0.000 significantly at 1%, suggesting the data is not normally distributed. For this reason, the comparison of the variable according to age, education, and finance will be conducted using a non-parametric Mann-Whitney test.

Table 17. Kolmogorov-Smirnov test of normality of the items of the variable “The social dimension of the ethics of consumption (S)”

| Variable | N   | Most Extreme Differences |          |          | Test Statistic | p-value  |
|----------|-----|--------------------------|----------|----------|----------------|----------|
|          |     | Absolute                 | Positive | Negative |                |          |
| S1       | 244 | 0.186                    | 0.147    | -0.186   | 0.186          | 0.000*** |
| S2       | 244 | 0.176                    | 0.144    | -0.176   | 0.176          | 0.000*** |
| S3       | 244 | 0.182                    | 0.144    | -0.182   | 0.182          | 0.000*** |

Source: Author’s work based on empirical survey (n=244)

5.2.3. The influence of the environmental dimension on consumer behavior in e-commerce

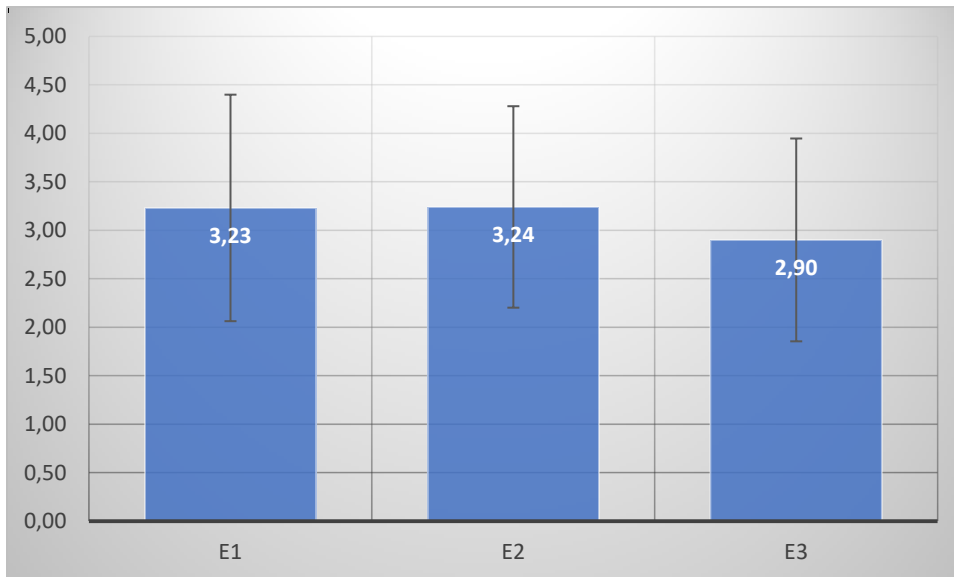
Table 18 presents the descriptive statistics for the items of the variable “The environmental dimension of the ethics of consumption (E)”. The mean values for the items range from 2.90 to 3.24, indicating moderate concern among respondents about environmental ethics in consumption. The standard deviations range from 1.039 to 1.168, showing moderate variability. The Cronbach's alpha of 0.503 indicates a lower level of internal consistency. Figure 7 presents the mean values and standard deviations.

Table 18. Descriptive statistics of the items of the variable “The environmental dimension of the ethics of consumption (E)”

|    | N   | Minimum | Maximum | Mean | Std. Dev. | Cronbach's alpha |
|----|-----|---------|---------|------|-----------|------------------|
| E1 | 244 | 1       | 5       | 3.23 | 1.168     | 0.503            |
| E2 | 244 | 1       | 5       | 3.24 | 1.039     |                  |
| E3 | 244 | 1       | 5       | 2.90 | 1.046     |                  |

Source: Author’s work based on empirical survey (n=244)

Figure 7. Mean values with standard deviations of the variable “The environmental dimension of consumer ethics (P)”



Source: Author’s work based on empirical survey (n=244)

Table 19 provides the item-total statistics for the variable “The environmental dimension of the ethics of consumption (E)”. Item E2 shows the highest corrected item-total correlation, suggesting it aligns better with the overall scale than other items. The Cronbach's alpha if item E2 is deleted drops significantly, indicating its importance in maintaining the scale's reliability. However, the highest value of Cronbach’s alpha emerges when item E1 is deleted, indicating that internal inconsistency is likely present for this item, which will be further investigated using the confirmatory analysis in the next chapter.

Table 19. Cronbach’s alpha analysis on the item level of the variable “The environmental dimension of the ethics of consumption (E)

| Item-Total Statistics | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|-----------------------|----------------------------|--------------------------------|----------------------------------|----------------------------------|
| E1                    | 6.14                       | 3.330                          | 0.147                            | 0.695                            |
| E2                    | 6.14                       | 2.619                          | 0.483                            | 0.123                            |
| E3                    | 6.47                       | 2.909                          | 0.370                            | 0.319                            |

Source: Author’s work based on empirical survey (n=244)

Table 20 presents the Kolmogorov-Smirnov test results for the normality of the items of the variable “The environmental dimension of the ethics of consumption (E).” All items exhibit significant deviations from normality, as indicated by p-values of 0.000 at 1% significance, suggesting the data does not follow a normal distribution. For this reason, the variable's comparison according to age, education, and finance will be conducted using the non-parametric Mann-Whitney test.

Table 20. Kolmogorov-Smirnov test of normality of the items of the variable “The environmental dimension of the ethics of consumption (S)”

| Variable | N   | Most Extreme Differences |          |          | Test Statistic | p-value  |
|----------|-----|--------------------------|----------|----------|----------------|----------|
|          |     | Absolute                 | Positive | Negative |                |          |
| E1       | 244 | 0.219                    | 0.129    | -0.219   | 0.219          | 0.000*** |
| E2       | 244 | 0.213                    | 0.213    | -0.196   | 0.213          | 0.000*** |
| E3       | 244 | 0.204                    | 0.204    | -0.189   | 0.204          | 0.000*** |

Source: Author’s work based on empirical survey (n=244)

### 5.3. Moderating determinants of consumer ethics in e-commerce

#### 5.3.1. Generational characteristics and ethics

##### 5.3.1.1. The political dimension of consumer ethics according to age

Table 21 compares items of the variable (P) according to age. The data indicate slight differences between age groups, with means ranging from 2.85 to 3.46. Younger respondents tend to have slightly lower mean scores across most items compared to older respondents.

Table 21. Comparison of the items of the variable “The political dimension of consumer ethics (P)” according to age

| AGE   |                | P1    | P2    | P3    | P4    | P5    |
|-------|----------------|-------|-------|-------|-------|-------|
| (1)   | Mean           | 2.85  | 2.91  | 3.44  | 3.21  | 3.36  |
|       | N              | 87    | 87    | 87    | 87    | 87    |
|       | Std. Deviation | 0.959 | 1.007 | 0.898 | 0.99  | 1.151 |
| (2)   | Mean           | 3.11  | 3.14  | 3.46  | 3.19  | 3.34  |
|       | N              | 157   | 157   | 157   | 156   | 157   |
|       | Std. Deviation | 1.031 | 1.095 | 1.13  | 1.06  | 1.107 |
| Total | Mean           | 3.02  | 3.06  | 3.45  | 3.2   | 3.34  |
|       | N              | 244   | 244   | 244   | 243   | 244   |
|       | Std. Deviation | 1.012 | 1.068 | 1.051 | 1.034 | 1.12  |

Note: (1) - 18-25 years; (2) 26 to 41 years

Source: Author’s work based on empirical survey (n=244)



Table 22 presents the Mann-Whitney test results for the variable “The political dimension of consumer ethics (P)” according to age. Only item P1 shows a statistically significant difference between age groups with a p-value of 0.047 at a 5% level, indicating younger respondents differ significantly from older ones on this item. However, other items are not different according to age.

Table 22. Mann-Whitney test of the items of the variable “The political dimension of consumer ethics (P)” according to age

| Test Statistics        | P1     | P2     | P3    | P4      | P5     |
|------------------------|--------|--------|-------|---------|--------|
| Mann-Whitney U         | 5840.5 | 5957.5 | 6642  | 6742.5  | 6791   |
| Wilcoxon W             | 9668.5 | 9785.5 | 10470 | 10570.5 | 19194  |
| Z                      | -1.988 | -1.715 | -0.37 | -0.087  | -0.075 |
| Asymp. Sig. (2-tailed) | 0.047* | 0.086  | 0.711 | 0.931   | 0.94   |

Note: \* statistically significant at 1% level

Source: Author’s work based on empirical survey (n=244)

#### 5.3.1.2. The social dimension of consumer ethics by age

Table 23 compares the items of the variable “The social dimension of consumer ethics (S)” by age. The mean scores for younger respondents range from 3.43 to 3.48, while older respondents show slightly higher means, from 3.57 to 3.60. This suggests that older respondents may have a slightly stronger orientation toward social ethics in consumption.

Table 23. Comparison of the items of the variable “The social dimension of consumer ethics (S)” according to age

| AGE |                | S1    | S2    | S3    |
|-----|----------------|-------|-------|-------|
| (1) | Mean           | 3.43  | 3.45  | 3.48  |
|     | N              | 87    | 87    | 87    |
|     | Std. Deviation | 1.074 | 1.086 | 1.088 |

|       |                |       |       |       |
|-------|----------------|-------|-------|-------|
| (2)   | Mean           | 3.57  | 3.59  | 3.6   |
|       | N              | 157   | 157   | 157   |
|       | Std. Deviation | 1.21  | 1.315 | 1.24  |
| Total | Mean           | 3.52  | 3.54  | 3.56  |
|       | N              | 244   | 244   | 244   |
|       | Std. Deviation | 1.163 | 1.238 | 1.187 |

Note: (1) - 18-25 years; (2) 26 to 41 years

Source: Author’s work based on empirical survey (n=244)

Table 24 presents the Mann-Whitney test results for the variable “The social dimension of consumer ethics (S)” according to age. None of the items show significant differences between age groups, as indicated by p-values greater than 0.05, implying that age does not significantly affect responses.

Table 24. Mann-Whitney test of the items of the variable “The social dimension of consumer ethics (S)” according to age

|                        | S1      | S2      | S3      |
|------------------------|---------|---------|---------|
| Mann-Whitney U         | 6248.5  | 6209.5  | 6362.5  |
| Wilcoxon W             | 10076.5 | 10037.5 | 10190.5 |
| Z                      | -1.135  | -1.211  | -0.914  |
| Asymp. Sig. (2-tailed) | 0.256   | 0.226   | 0.361   |

Source: Author’s work based on empirical survey (n=244)

### 5.3.1.3. The environmental dimension of consumer ethics by age

Table 25 compares the items of the variable “The environmental dimension of consumer ethics (E)” by age. Younger respondents (age group 1) show slightly higher means for item E3, indicating more concern for environmental ethics, whereas older respondents (age group 2) have similar or slightly lower means for the other items.

Table 25. Comparison of the items of the variable “The environmental dimension of consumer ethics (E)” according to age

| AGE   |                | E1    | E2    | E3    |
|-------|----------------|-------|-------|-------|
| (1)   | Mean           | 3.23  | 3.25  | 3.06  |
|       | N              | 87    | 87    | 87    |
|       | Std. Deviation | 1.138 | 1.059 | 1.038 |
| (2)   | Mean           | 3.24  | 3.23  | 2.82  |
|       | N              | 157   | 157   | 157   |
|       | Std. Deviation | 1.188 | 1.031 | 1.043 |
| Total | Mean           | 3.23  | 3.24  | 2.9   |
|       | N              | 244   | 244   | 244   |
|       | Std. Deviation | 1.168 | 1.039 | 1.046 |

Note: (1) - 18-25 years; (2) 26 to 41 years

Source: Author’s work based on empirical survey (n=244)

Table 26 presents the Mann-Whitney test results for the variable “The environmental dimension of consumer ethics (E)” according to age. A significant difference is observed for item E3 with a p-value of 0.048, indicating that younger and older respondents differ significantly in their concern for this aspect of environmental ethics.

Table 26. Mann-Whitney test of the items of the variable “The environmental dimension of consumer ethics (E)” according to age

|                        | E1      | E2     | E3      |
|------------------------|---------|--------|---------|
| Mann-Whitney U         | 6739.5  | 6742   | 5829.5  |
| Wilcoxon W             | 10567.5 | 19145  | 18232.5 |
| Z                      | -0.176  | -0.174 | -1.981  |
| Asymp. Sig. (2-tailed) | 0.86    | 0.862  | 0.048*  |

Note: \* statistically significant at 5% level

Source: Author’s work based on empirical survey (n=244)

### 5.3.2. Socio-demographic characteristics and ethics

#### 5.3.2.1. Education level

##### 5.3.2.1.1. The political dimension of consumer ethics according to education

Table 27 compares the items of the variable “The political dimension of consumer ethics (P)” according to education. Means range from 2.90 to 3.47, with respondents with higher education generally scoring slightly higher on these items compared to those with secondary education.

Table 27. Comparison of the items of the variable “The political dimension of consumer ethics (P)” according to education

| EDU   |                | P1    | P2    | P3    | P4    | P5    |
|-------|----------------|-------|-------|-------|-------|-------|
| (1)   | Mean           | 2.90  | 3.02  | 3.47  | 3.16  | 3.29  |
|       | N              | 49    | 49    | 49    | 49    | 49    |
|       | Std. Deviation | 1.065 | 1.09  | 1.043 | 0.965 | 1.208 |
| (2)   | Mean           | 3.05  | 3.07  | 3.45  | 3.21  | 3.36  |
|       | N              | 195   | 195   | 195   | 194   | 195   |
|       | Std. Deviation | 0.999 | 1.065 | 1.056 | 1.052 | 1.100 |
| Total | Mean           | 3.02  | 3.06  | 3.45  | 3.20  | 3.34  |
|       | N              | 244   | 244   | 244   | 243   | 244   |
|       | Std. Deviation | 1.012 | 1.068 | 1.051 | 1.034 | 1.120 |

Note: (1) - Secondary school or lower level of education; (2) - University undergraduate studies or higher

Source: Author’s work based on empirical survey (n=244)

Table 28 presents the Mann-Whitney test results for the variable “The political dimension of consumer ethics (P)” according to education. No significant differences are found between the education groups, as indicated by the p-values, all greater than 0.05.

Table 28. Mann-Whitney test of the items of the variable “The political dimension of consumer ethics (P)” according to education

|                        | P1     | P2     | P3     | P4     | P5     |
|------------------------|--------|--------|--------|--------|--------|
| Mann-Whitney U         | 4292.5 | 4540.5 | 4773   | 4506.5 | 4548.5 |
| Wilcoxon W             | 5517.5 | 5765.5 | 5998   | 5731.5 | 5773.5 |
| Z                      | -1.166 | -0.557 | -0.011 | -0.59  | -0.537 |
| Asymp. Sig. (2-tailed) | 0.244  | 0.577  | 0.992  | 0.555  | 0.591  |

Source: Author’s work based on empirical survey (n=244)

5.3.2.1.2. The social dimension of consumer ethics according to education

Table 29 compares the items of the variable “The social dimension of consumer ethics (S)” by education level. Respondents with lower education have means ranging from 3.37 to 3.45, whereas those with higher education show means from 3.55 to 3.60, indicating a slightly stronger agreement among the higher-educated group.

Table 29. Comparison of the items of the variable “The social dimension of consumer ethics (S)” according to education

| EDU   |                | S1    | S2    | S3    |
|-------|----------------|-------|-------|-------|
| (1)   | Mean           | 3.37  | 3.45  | 3.39  |
|       | N              | 49    | 49    | 49    |
|       | Std. Deviation | 1.167 | 1.174 | 1.222 |
| (2)   | Mean           | 3.55  | 3.56  | 3.6   |
|       | N              | 195   | 195   | 195   |
|       | Std. Deviation | 1.163 | 1.256 | 1.177 |
| Total | Mean           | 3.52  | 3.54  | 3.56  |
|       | N              | 244   | 244   | 244   |
|       | Std. Deviation | 1.163 | 1.238 | 1.187 |

Note: (1) - Secondary school or lower level of education; (2) - University undergraduate studies or higher

Source: Author’s work based on empirical survey (n=244)

Table 30 shows the Mann-Whitney test results for the variable “The social dimension of consumer ethics (S)” according to education. The results indicate no significant differences between education levels, with p-values all above 0.05, suggesting education level does not significantly impact these responses.

Table 30. Mann-Whitney test of the items of the variable “The social dimension of consumer ethics (S)” according to education

|                        | S1     | S2     | S3     |
|------------------------|--------|--------|--------|
| Mann-Whitney U         | 4321.5 | 4467.5 | 4297.5 |
| Wilcoxon W             | 5546.5 | 5692.5 | 5522.5 |
| Z                      | -1.065 | -0.724 | -1.123 |
| Asymp. Sig. (2-tailed) | 0.287  | 0.469  | 0.262  |

Source: Author’s work based on empirical survey (n=244)

#### 5.3.2.1.3. The environmental dimension of consumer ethics according to education

Table 31 compares the items of the variable “The environmental dimension of consumer ethics (E)” according to education level. Respondents with lower education levels have higher mean scores for item E3 compared to those with higher education levels, suggesting a stronger environmental concern among the less educated group.

Table 31. Comparison of the items of the variable “The environmental dimension of consumer ethics (E)” according to education

| EDU   |                | E1    | E2    | E3    |
|-------|----------------|-------|-------|-------|
| (1)   | Mean           | 3.35  | 3.33  | 3.12  |
|       | N              | 49    | 49    | 49    |
|       | Std. Deviation | 1.128 | 1.214 | 1.111 |
| (2)   | Mean           | 3.21  | 3.22  | 2.85  |
|       | N              | 195   | 195   | 195   |
|       | Std. Deviation | 1.179 | 0.992 | 1.024 |
| Total | Mean           | 3.23  | 3.24  | 2.9   |

|  |                |       |       |       |
|--|----------------|-------|-------|-------|
|  | N              | 244   | 244   | 244   |
|  | Std. Deviation | 1.168 | 1.039 | 1.046 |

Note: (1) - Secondary school or lower level of education; (2) - University undergraduate studies or higher

Source: Author’s work based on empirical survey (n=244)

Table 32 presents the Mann-Whitney test results for the variable “The environmental dimension of consumer ethics (E)” according to education. No significant differences are found between education levels, with all p-values greater than 0.05, indicating that education level does not significantly impact these responses.

Table 32. Mann-Whitney test of the items of the variable “The environmental dimension of consumer ethics (E)” according to education

|                        | E1      | E2     | E3     |
|------------------------|---------|--------|--------|
| Mann-Whitney U         | 4514.5  | 4510   | 4098   |
| Wilcoxon W             | 23624.5 | 23620  | 23208  |
| Z                      | -0.616  | -0.635 | -1.609 |
| Asymp. Sig. (2-tailed) | 0.538   | 0.525  | 0.108  |

Source: Author’s work based on empirical survey (n=244)

### 5.3.2.2. Income level as a socio-demographic characteristic and ethics

#### 5.3.2.2.1. The political dimension of consumer ethics according to income level

Table 33 presents the comparison of items of the variable “The political dimension of consumer ethics (P)” according to finance. The mean scores are similar across income levels, ranging from 2.92 to 3.46, with higher-income respondents showing slightly higher means on some items.

Table 33. Comparison of the items of the variable “The political dimension of consumer ethics (P)” according to finance

| FINANC |      | P1   | P2   | P3   | P4   | P5   |
|--------|------|------|------|------|------|------|
| (1)    | Mean | 2.92 | 2.95 | 3.44 | 3.17 | 3.35 |

|       |                |       |       |       |       |       |
|-------|----------------|-------|-------|-------|-------|-------|
|       | N              | 91    | 91    | 91    | 90    | 91    |
|       | Std. Deviation | 1.003 | 1.026 | 0.968 | 0.986 | 1.139 |
| (2)   | Mean           | 3.08  | 3.12  | 3.46  | 3.22  | 3.34  |
|       | N              | 153   | 153   | 153   | 153   | 153   |
|       | Std. Deviation | 1.017 | 1.09  | 1.1   | 1.063 | 1.113 |
| Total | Mean           | 3.02  | 3.06  | 3.45  | 3.2   | 3.34  |
|       | N              | 244   | 244   | 244   | 243   | 244   |
|       | Std. Deviation | 1.012 | 1.068 | 1.051 | 1.034 | 1.12  |

Note: (1) - My income is lower than average or average in my country; (2) - My income is higher than the average income in my country

Source: Author's work based on empirical survey (n=244)

Table 34 presents the Mann-Whitney test results for the variable "The political dimension of consumer ethics (P)" according to finance. No significant differences are found between income groups, with p-values all above 0.05.

Table 34. Mann-Whitney test of the items of the variable "The political dimension of consumer ethics (P)" according to finance

|                        | P1      | P2     | P3     | P4    | P5     |
|------------------------|---------|--------|--------|-------|--------|
| Mann-Whitney U         | 6410.5  | 6240   | 6811   | 6674  | 6913   |
| Wilcoxon W             | 10596.5 | 10426  | 10997  | 10769 | 18694  |
| Z                      | -1.097  | -1.406 | -0.294 | -0.42 | -0.094 |
| Asymp. Sig. (2-tailed) | 0.273   | 0.16   | 0.768  | 0.675 | 0.925  |

Source: Author's work based on empirical survey (n=244)

#### 5.3.2.2.2. The social dimension of consumer ethics according to income level

Table 35 compares the items of the variable "The social dimension of consumer ethics (S)" according to financial status. Mean scores are similar across income levels, ranging from 3.51 to 3.59, suggesting financial status has little effect on social ethics in consumption.



Table 35. Comparison of the items of the variable “The social dimension of consumer ethics (S)” according to finance

| FINANC |                | S1    | S2    | S3    |
|--------|----------------|-------|-------|-------|
| (1)    | Mean           | 3.53  | 3.59  | 3.57  |
|        | N              | 91    | 91    | 91    |
|        | Std. Deviation | 1.099 | 1.183 | 1.185 |
| (2)    | Mean           | 3.51  | 3.51  | 3.55  |
|        | N              | 153   | 153   | 153   |
|        | Std. Deviation | 1.204 | 1.273 | 1.192 |
| Total  | Mean           | 3.52  | 3.54  | 3.56  |
|        | N              | 244   | 244   | 244   |
|        | Std. Deviation | 1.163 | 1.238 | 1.187 |

Note: (1) - My income is lower than average or average in my country; (2) - My income is higher than the average income in my country

Source: Author’s work based on empirical survey (n=244)

Table 36 presents the Mann-Whitney test results for the variable “The social dimension of consumer ethics (S)” according to financial status. The test results show no significant differences between income groups, as all p-values are greater than 0.05, indicating that financial status does not significantly influence responses.

Table 36. Mann-Whitney test of the items of the variable “The social dimension of consumer ethics (S)” according to finance

|                        | S1      | S2      | S3      |
|------------------------|---------|---------|---------|
| Mann-Whitney U         | 6949.5  | 6773.5  | 6888.5  |
| Wilcoxon W             | 11135.5 | 18554.5 | 18669.5 |
| Z                      | -0.023  | -0.364  | -0.141  |
| Asymp. Sig. (2-tailed) | 0.981   | 0.716   | 0.888   |

Source: Author’s work based on empirical survey (n=244)

5.3.2.2.3. The environmental dimension of consumer ethics according to income level

Table 37 compares the items of the variable “The environmental dimension of consumer ethics (E)” according to financial status. Higher-income respondents have slightly lower mean scores for item E3, indicating less concern for environmental ethics than lower-income respondents.

Table 37. Comparison of the items of the variable “The environmental dimension of consumer ethics (E)” according to finance

| FINANC |                | E1    | E2    | E3    |
|--------|----------------|-------|-------|-------|
| (1)    | Mean           | 3.35  | 3.25  | 3.05  |
|        | N              | 91    | 91    | 91    |
|        | Std. Deviation | 1.214 | 1.151 | 1.099 |
| (2)    | Mean           | 3.16  | 3.23  | 2.81  |
|        | N              | 153   | 153   | 153   |
|        | Std. Deviation | 1.138 | 0.97  | 1.005 |
| Total  | Mean           | 3.23  | 3.24  | 2.9   |
|        | N              | 244   | 244   | 244   |
|        | Std. Deviation | 1.168 | 1.039 | 1.046 |

Source: Author’s work based on empirical survey (n=244)

Table 38 presents the Mann-Whitney test results for the variable “The environmental dimension of consumer ethics (E)” according to finance. Significant differences are observed for item E3, with a p-value of 0.043, suggesting that financial status significantly affects concern for environmental ethics in consumption.

Table 38. Mann-Whitney test of the items of the variable “The environmental dimension of consumer ethics (E)” according to finance

|                | E1    | E2    | E3    |
|----------------|-------|-------|-------|
| Mann-Whitney U | 6219  | 6824  | 5931  |
| Wilcoxon W     | 18000 | 18605 | 17712 |

|                        |        |       |        |
|------------------------|--------|-------|--------|
| Z                      | -1.441 | -0.27 | -2.022 |
| Asymp. Sig. (2-tailed) | 0.149  | 0.787 | 0.043* |

Note: \* statistically significant at 1% level

Source: Author’s work based on empirical survey (n=244)

### 5.3.3. The effect of product category on e-commerce and ethics

#### 5.3.3.1. Fashion (Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online)

Table 39 presents the descriptive statistics for the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)”. The mean scores range from 2.66 to 4.10, with the highest mean observed for C2, suggesting a relatively high level of ethical consumer behavior. Standard deviations range from 1.111 to 1.485, indicating varying degrees of response variability. The Cronbach's alpha of 0.759 indicates acceptable internal consistency for the scale. Figure 8 shows the mean values and standard deviations.

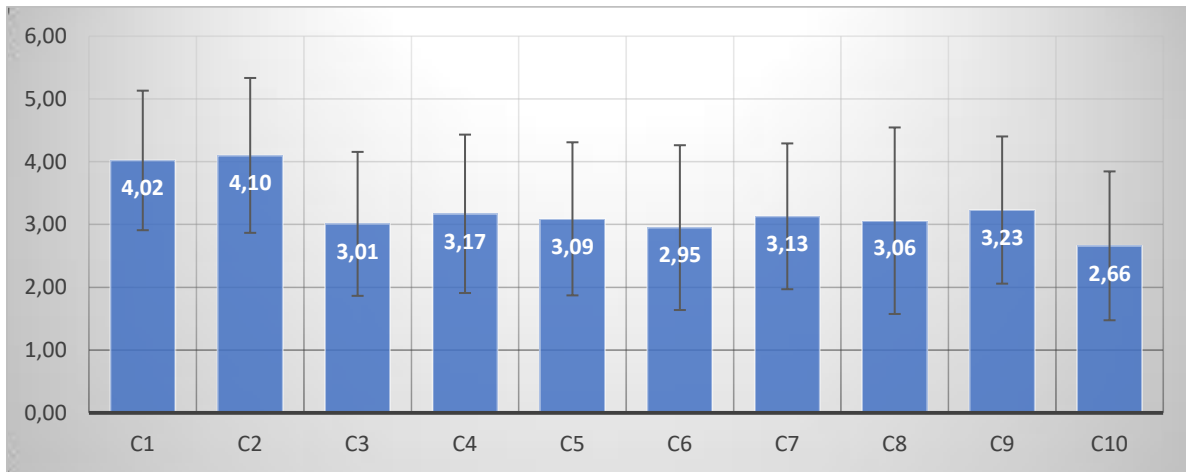
Table 39. Descriptive statistics of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)”

|     | N   | Minimum | Maximum | Mean | Std. Dev. | Cronbach's alpha |
|-----|-----|---------|---------|------|-----------|------------------|
| C1  | 244 | 1       | 5       | 4.02 | 1.111     | 0.759            |
| C2  | 244 | 1       | 5       | 4.10 | 1.233     |                  |
| C3  | 244 | 1       | 5       | 3.01 | 1.146     |                  |
| C4  | 244 | 1       | 5       | 3.17 | 1.261     |                  |
| C5  | 244 | 1       | 5       | 3.09 | 1.219     |                  |
| C6  | 244 | 1       | 5       | 2.95 | 1.312     |                  |
| C7  | 244 | 1       | 5       | 3.13 | 1.161     |                  |
| C8  | 244 | 1       | 5       | 3.06 | 1.485     |                  |
| C9  | 244 | 1       | 5       | 3.23 | 1.172     |                  |
| C10 | 244 | 1       | 5       | 2.66 | 1.185     |                  |

Source: Author’s work based on empirical survey (n=244)



Figure 8. Mean values with standard deviations of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)”



Source: Author’s work based on empirical survey (n=244)

Table 40 shows the Kolmogorov-Smirnov test results for the normality of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C).” All items exhibit significant deviations from normality, with p-values of 0.000 at 1% significance, indicating that the data does not follow a normal distribution. For this reason, the comparison of the variable according to age, education, and finance will be conducted using the non-parametric Mann-Whitney test.

Table 40. Kolmogorov-Smirnov test of normality of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)”

| Variable | N   | Most Extreme Differences |          |          | Test Statistic | p-value  |
|----------|-----|--------------------------|----------|----------|----------------|----------|
|          |     | Absolute                 | Positive | Negative |                |          |
| C1       | 244 | 0.256                    | 0.188    | -0.256   | 0.256          | 0.000*** |
| C2       | 244 | 0.329                    | 0.232    | -0.329   | 0.329          | 0.000*** |
| C3       | 244 | 0.189                    | 0.189    | -0.18    | 0.189          | 0.000*** |
| C4       | 244 | 0.163                    | 0.135    | -0.163   | 0.163          | 0.000*** |
| C5       | 244 | 0.177                    | 0.125    | -0.177   | 0.177          | 0.000*** |
| C6       | 244 | 0.154                    | 0.134    | -0.154   | 0.154          | 0.000*** |
| C7       | 244 | 0.201                    | 0.201    | -0.189   | 0.201          | 0.000*** |

|     |     |       |       |        |       |          |
|-----|-----|-------|-------|--------|-------|----------|
| C8  | 244 | 0.162 | 0.155 | -0.162 | 0.162 | 0.000*** |
| C9  | 244 | 0.198 | 0.124 | -0.198 | 0.198 | 0.000*** |
| C10 | 244 | 0.194 | 0.194 | -0.131 | 0.194 | 0.000*** |

Source: Author’s work based on empirical survey (n=244)

#### 5.3.3.1.1. Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online according to age

Table 41 compares the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to age. Younger respondents (age group 1) have slightly higher mean scores for items such as C1 and C2, while older respondents (age group 2) show marginally higher means for other items, indicating minor differences in ethical behavior based on age.

Table 41. Comparison of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to age

| AGE   |                | C1    | C2    | C3    | C4    | C5    | C6    | C7    | C8    | C9    | C10   |
|-------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| (1)   | Mean           | 4.06  | 4.22  | 3.06  | 3.14  | 3.07  | 3.06  | 3.06  | 3.06  | 3.01  | 2.7   |
|       | N              | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    |
|       | Std. Deviation | 1.114 | 1.072 | 1.233 | 1.331 | 1.274 | 1.252 | 1.195 | 1.341 | 1.176 | 1.163 |
| (2)   | Mean           | 3.99  | 4.03  | 2.99  | 3.18  | 3.11  | 2.89  | 3.17  | 3.06  | 3.36  | 2.63  |
|       | N              | 157   | 157   | 157   | 157   | 157   | 157   | 157   | 157   | 157   | 157   |
|       | Std. Deviation | 1.112 | 1.313 | 1.098 | 1.224 | 1.191 | 1.344 | 1.145 | 1.564 | 1.155 | 1.2   |
| Total | Mean           | 4.02  | 4.1   | 3.01  | 3.17  | 3.09  | 2.95  | 3.13  | 3.06  | 3.23  | 2.66  |
|       | N              | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   |
|       | Std. Deviation | 1.111 | 1.233 | 1.146 | 1.261 | 1.219 | 1.312 | 1.161 | 1.485 | 1.172 | 1.185 |

Note: (1) - 18-25 years; (2) 26 to 41 years

Source: Author’s work based on empirical survey (n=244)

Table 42 presents the Mann-Whitney test results for the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to age. Only item C9 shows a significant difference between age groups, with a p-value of 0.035, suggesting that age impacts ethical consumer behavior for this specific item.

Table 42. Mann-Whitney test of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to age

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| C1       | 6517.5         | 18920.5    | -0.628 | 0.530                  |
| C2       | 6589.5         | 18992.5    | -0.504 | 0.615                  |
| C3       | 6525.0         | 18928.0    | -0.598 | 0.550                  |
| C4       | 6743.0         | 10571.0    | -0.168 | 0.867                  |
| C5       | 6694.5         | 10522.5    | -0.263 | 0.792                  |
| C6       | 6349.5         | 18752.5    | -0.93  | 0.352                  |
| C7       | 6444.5         | 10272.5    | -0.758 | 0.448                  |
| C8       | 6755.5         | 10583.5    | -0.143 | 0.886                  |
| C9       | 5752.0         | 9580.0     | -2.106 | 0.035                  |
| C10      | 6492.0         | 18895.0    | -0.659 | 0.510                  |

Source: Author’s work based on empirical survey (n=244)

5.3.3.1.2. Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online according to education

Table 43 compares the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to education. Respondents of lower level of education EDU 1 have slightly higher mean scores for items C2, C5, C6, while respondents with higher level of education (EDU 2) show higher means for other 7 items indicating minor differences in ethical behaviour based on education levels.

Table 43. Comparison of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to education

| EDU |                | C1    | C2    | C3    | C4    | C5    | C6    | C7    | C8    | C9    | C10   |
|-----|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| (1) | Mean           | 3.76  | 4.14  | 2.96  | 3.02  | 3.27  | 3.18  | 3.06  | 3.04  | 2.98  | 2.63  |
|     | N              | 49    | 49    | 49    | 49    | 49    | 49    | 49    | 49    | 49    | 49    |
|     | Std. Deviation | 1.267 | 1.208 | 1.224 | 1.362 | 1.319 | 1.302 | 1.18  | 1.338 | 1.233 | 1.167 |
| (2) | Mean           | 4.08  | 4.09  | 3.03  | 3.21  | 3.05  | 2.89  | 3.15  | 3.07  | 3.3   | 2.66  |
|     | N              | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   |
|     | Std. Deviation | 1.062 | 1.243 | 1.128 | 1.235 | 1.192 | 1.311 | 1.159 | 1.523 | 1.15  | 1.192 |

|       |                |       |       |       |       |       |       |       |       |       |       |
|-------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Total | Mean           | 4.02  | 4.1   | 3.01  | 3.17  | 3.09  | 2.95  | 3.13  | 3.06  | 3.23  | 2.66  |
|       | N              | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   |
|       | Std. Deviation | 1.111 | 1.233 | 1.146 | 1.261 | 1.219 | 1.312 | 1.161 | 1.485 | 1.172 | 1.185 |

Note: (1) - Secondary school or lower level of education; (2) - University undergraduate studies or higher

Source: Author's work based on empirical survey (n=244)

Table 44 shows the Mann-Whitney test results for the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to education. No significant differences are found between education levels, as all p-values are greater than 0.05, indicating that education level does not significantly affect ethical consumer behavior.

Table 44. Mann-Whitney test of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to education

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| C1       | 4164.5         | 5389.5     | -1.476 | 0.140                  |
| C2       | 4685.5         | 23795.5    | -0.231 | 0.817                  |
| C3       | 4644.5         | 5869.5     | -0.312 | 0.755                  |
| C4       | 4360.5         | 5585.5     | -0.969 | 0.333                  |
| C5       | 4362.5         | 23472.5    | -0.968 | 0.333                  |
| C6       | 4195.5         | 23305.5    | -1.349 | 0.177                  |
| C7       | 4527.5         | 5752.5     | -0.589 | 0.556                  |
| C8       | 4689.5         | 5914.5     | -0.204 | 0.838                  |
| C9       | 4093.0         | 5318.0     | -1.6   | 0.110                  |
| C10      | 4735.5         | 5960.5     | -0.098 | 0.922                  |

Source: Author's work based on empirical survey (n=244)

#### 5.3.3.1.3. Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online according to income level

Table 45 compares the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to financial status.



Higher-income respondents show slightly lower mean scores for some items than lower-income respondents, indicating minor variations in ethical behavior based on financial status.

Table 45. Comparison of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to finance

| FINANC |                | C1    | C2    | C3    | C4    | C5    | C6    | C7    | C8    | C9    | C10   |
|--------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| (1)    | Mean           | 4.12  | 4.14  | 2.99  | 3.18  | 3.15  | 3.11  | 3.13  | 3.11  | 3.04  | 2.64  |
|        | N              | 91    | 91    | 91    | 91    | 91    | 91    | 91    | 91    | 91    | 91    |
|        | Std. Deviation | 1.094 | 1.17  | 1.243 | 1.33  | 1.264 | 1.278 | 1.213 | 1.487 | 1.228 | 1.179 |
| (2)    | Mean           | 3.95  | 4.07  | 3.03  | 3.16  | 3.06  | 2.85  | 3.13  | 3.03  | 3.35  | 2.67  |
|        | N              | 153   | 153   | 153   | 153   | 153   | 153   | 153   | 153   | 153   | 153   |
|        | Std. Deviation | 1.12  | 1.273 | 1.088 | 1.222 | 1.193 | 1.327 | 1.134 | 1.489 | 1.126 | 1.192 |
| Total  | Mean           | 4.02  | 4.1   | 3.01  | 3.17  | 3.09  | 2.95  | 3.13  | 3.06  | 3.23  | 2.66  |
|        | N              | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   |
|        | Std. Deviation | 1.111 | 1.233 | 1.146 | 1.261 | 1.219 | 1.312 | 1.161 | 1.485 | 1.172 | 1.185 |

Note: (1) - My income is lower than average or average in my country; (2) - My income is higher than the average income in my country

Source: Author’s work based on empirical survey (n=244)

Table 46 presents the Mann-Whitney test results for the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to finance. No significant differences are observed between income groups for most items, with all p-values above 0.05, suggesting that financial status does not have a significant impact on ethical consumer behavior.

Table 46. Mann-Whitney test of the items of the variable “Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C)” according to finance

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| C1       | 6281.5         | 18062.5    | -1.356 | 0.175                  |
| C2       | 6914.0         | 18695.0    | -0.099 | 0.921                  |
| C3       | 6846.0         | 11032.0    | -0.225 | 0.822                  |
| C4       | 6876.0         | 18657.0    | -0.165 | 0.869                  |

|     |        |         |        |       |
|-----|--------|---------|--------|-------|
| C5  | 6680.0 | 18461.0 | -0.544 | 0.587 |
| C6  | 6195.5 | 17976.5 | -1.471 | 0.141 |
| C7  | 6945.5 | 18726.5 | -0.031 | 0.975 |
| C8  | 6761.0 | 18542.0 | -0.385 | 0.700 |
| C9  | 6073.0 | 10259.0 | -1.72  | 0.085 |
| C10 | 6931.5 | 11117.5 | -0.058 | 0.954 |

Source: Author's work based on empirical survey (n=244)

### 5.3.3.2. Groceries (Ethical consumer behavior in e-commerce when purchasing groceries online)

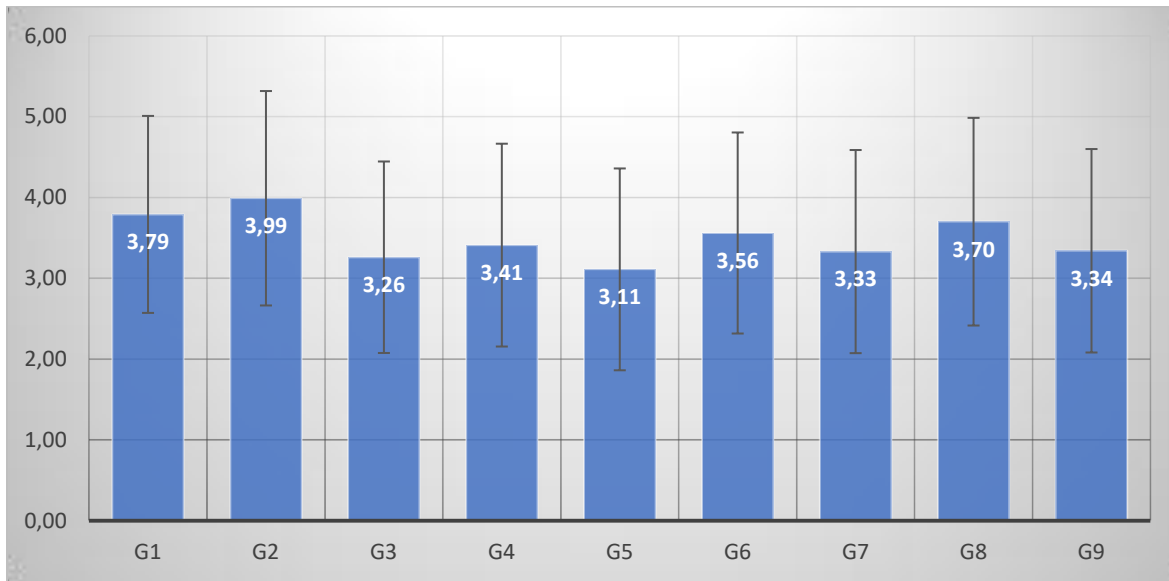
Table 47 presents the descriptive statistics for the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)”. The mean values range from 3.00 to 3.99, with item G2 having the highest mean, indicating relatively high levels of ethical consumer behavior. Standard deviations range from 1.185 to 1.327, showing moderate variability. The Cronbach's alpha of 0.908 indicates excellent internal consistency for the scale. Figure 9 shows mean values and standard deviations.

Table 47. Descriptive statistics of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)”

|     | N   | Minimum | Maximum | Mean | Std. Dev. | Cronbach's alpha |
|-----|-----|---------|---------|------|-----------|------------------|
| G1  | 244 | 1       | 5       | 3.79 | 1.219     | 0.908            |
| G2  | 244 | 1       | 5       | 3.99 | 1.327     |                  |
| G3  | 244 | 1       | 5       | 3.26 | 1.185     |                  |
| G4  | 244 | 1       | 5       | 3.41 | 1.255     |                  |
| G5  | 244 | 1       | 5       | 3.11 | 1.249     |                  |
| G6  | 244 | 1       | 5       | 3.56 | 1.244     |                  |
| G7  | 244 | 1       | 5       | 3.33 | 1.257     |                  |
| G8  | 244 | 1       | 5       | 3.70 | 1.285     |                  |
| G9  | 244 | 1       | 5       | 3.34 | 1.259     |                  |
| G10 | 244 | 1       | 5       | 3.00 | 1.294     |                  |

Source: Author’s work based on empirical survey (n=244)

Figure 9. Mean values with standard deviations of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)”



Source: Author’s work based on empirical survey (n=244)

Table 48 shows the Kolmogorov-Smirnov test results for the normality of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G).” All items show significant deviations from normality, with p-values of 0.000 at 1% significance, indicating that the data does not follow a normal distribution. For this reason, the comparison of the variable according to age, education, and finance will be conducted using the non-parametric Mann-Whitney test.

Table 48. Kolmogorov-Smirnov test of normality of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)”

| Variable | N   | Most Extreme Differences |          |          | Test Statistic | p-value  |
|----------|-----|--------------------------|----------|----------|----------------|----------|
|          |     | Absolute                 | Positive | Negative |                |          |
| G1       | 244 | 0.213                    | 0.16     | -0.213   | 0.213          | 0.000*** |

|     |     |       |       |        |       |          |
|-----|-----|-------|-------|--------|-------|----------|
| G2  | 244 | 0.325 | 0.224 | -0.325 | 0.325 | 0.000*** |
| G3  | 244 | 0.195 | 0.186 | -0.195 | 0.195 | 0.000*** |
| G4  | 244 | 0.156 | 0.153 | -0.156 | 0.156 | 0.000*** |
| G5  | 244 | 0.168 | 0.168 | -0.164 | 0.168 | 0.000*** |
| G6  | 244 | 0.184 | 0.158 | -0.184 | 0.184 | 0.000*** |
| G7  | 244 | 0.189 | 0.189 | -0.163 | 0.189 | 0.000*** |
| G8  | 244 | 0.226 | 0.155 | -0.226 | 0.226 | 0.000*** |
| G9  | 244 | 0.162 | 0.145 | -0.162 | 0.162 | 0.000*** |
| G10 | 244 | 0.187 | 0.187 | -0.153 | 0.187 | 0.000*** |

Source: Author's work based on empirical survey (n=244)

#### 5.3.3.2.1. Ethical consumer behavior in e-commerce when purchasing groceries online according to age

Table 49 compares the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to age. Older respondents (age group 2) generally have higher mean scores than younger respondents (age group 1), indicating a higher tendency towards ethical consumer behavior among the older age group.

Table 49. Comparison of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to age

| AGE   |                | G1    | G2    | G3    | G4    | G5    | G6    | G7    | G8    | G9    | G10   |
|-------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| (1)   | Mean           | 3.56  | 3.75  | 3.24  | 3.23  | 3.05  | 3.24  | 3.15  | 3.37  | 3.13  | 2.83  |
|       | N              | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    | 87    |
|       | Std. Deviation | 1.291 | 1.366 | 1.257 | 1.245 | 1.337 | 1.276 | 1.253 | 1.268 | 1.301 | 1.269 |
| (2)   | Mean           | 3.91  | 4.13  | 3.27  | 3.51  | 3.15  | 3.74  | 3.43  | 3.88  | 3.46  | 3.09  |
|       | N              | 157   | 157   | 157   | 157   | 157   | 157   | 157   | 157   | 157   | 157   |
|       | Std. Deviation | 1.162 | 1.29  | 1.147 | 1.254 | 1.199 | 1.194 | 1.252 | 1.263 | 1.222 | 1.303 |
| Total | Mean           | 3.79  | 3.99  | 3.26  | 3.41  | 3.11  | 3.56  | 3.33  | 3.7   | 3.34  | 3     |
|       | N              | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   |
|       | Std. Deviation | 1.219 | 1.327 | 1.185 | 1.255 | 1.249 | 1.244 | 1.257 | 1.285 | 1.259 | 1.294 |

Note: (1) - 18-25 years; (2) 26 to 41 years

Source: Author's work based on empirical survey (n=244)

Table 50 presents the Mann-Whitney test results for the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to age. Significant differences

between age groups are observed for items G1, G2, G6, G8, and G9, with p-values less than 0.05, suggesting that age impacts ethical consumer behavior for these items.

Table 50. Mann-Whitney test of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to age

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| G1       | 5777.5         | 9605.5     | -2.077 | 0.038                  |
| G2       | 5646.0         | 9474.0     | -2.467 | 0.014*                 |
| G3       | 6811.5         | 19214.5    | -0.035 | 0.972                  |
| G4       | 5953.5         | 9781.5     | -1.71  | 0.087                  |
| G5       | 6587.0         | 10415.0    | -0.473 | 0.636                  |
| G6       | 5347.0         | 9175.0     | -2.906 | 0.004**                |
| G7       | 6058.0         | 9886.0     | -1.512 | 0.130                  |
| G8       | 5215.0         | 9043.0     | -3.192 | 0.001**                |
| G9       | 5813.0         | 9641.0     | -1.978 | 0.048*                 |
| G10      | 6123.0         | 9951.0     | -1.379 | 0.168                  |

Note: \*\* statistically significant at 1% level; \* 5% level

Source: Author’s work based on empirical survey (n=244)

#### 5.3.3.2.2. Ethical consumer behavior in e-commerce when purchasing groceries online according to education level

Table 51 compares the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to education level. Respondents with higher education levels tend to have higher mean scores across most items than those with lower education levels, indicating a greater tendency towards ethical consumer behavior among the more educated.

Table 51. Comparison of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to education

| EDU |      | G1   | G2   | G3   | G4   | G5   | G6   | G7   | G8   | G9   | G10  |
|-----|------|------|------|------|------|------|------|------|------|------|------|
| (1) | Mean | 3.59 | 3.73 | 3.04 | 3.18 | 2.88 | 3.24 | 3.14 | 3.41 | 3.16 | 2.86 |
|     | N    | 49   | 49   | 49   | 49   | 49   | 49   | 49   | 49   | 49   | 49   |

|       |                |       |       |       |       |       |       |       |       |       |       |
|-------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|       | Std. Deviation | 1.398 | 1.44  | 1.207 | 1.318 | 1.364 | 1.217 | 1.173 | 1.223 | 1.231 | 1.291 |
| (2)   | Mean           | 3.84  | 4.06  | 3.32  | 3.47  | 3.17  | 3.64  | 3.37  | 3.77  | 3.39  | 3.03  |
|       | N              | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   | 195   |
|       | Std. Deviation | 1.168 | 1.293 | 1.176 | 1.236 | 1.214 | 1.241 | 1.276 | 1.294 | 1.265 | 1.296 |
| Total | Mean           | 3.79  | 3.99  | 3.26  | 3.41  | 3.11  | 3.56  | 3.33  | 3.7   | 3.34  | 3     |
|       | N              | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   |
|       | Std. Deviation | 1.219 | 1.327 | 1.185 | 1.255 | 1.249 | 1.244 | 1.257 | 1.285 | 1.259 | 1.294 |

Note: (1) - Secondary school or lower level of education; (2) - University undergraduate studies or higher

Source: Author's work based on empirical survey (n=244)

Table 52 shows the Mann-Whitney test results for the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to education. Significant differences are observed for items G6 and G8, with p-values of 0.033 and 0.041, respectively, indicating that education level affects ethical consumer behavior.

Table 52. Mann-Whitney test of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to education

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| G1       | 4399.5         | 5624.5     | -0.892 | 0.372                  |
| G2       | 4189.5         | 5414.5     | -1.465 | 0.143                  |
| G3       | 4127.5         | 5352.5     | -1.53  | 0.126                  |
| G4       | 4200.5         | 5425.5     | -1.347 | 0.178                  |
| G5       | 4135.5         | 5360.5     | -1.496 | 0.135                  |
| G6       | 3867.5         | 5092.5     | -2.133 | 0.033*                 |
| G7       | 4219.0         | 5444.0     | -1.309 | 0.191                  |
| G8       | 3911.5         | 5136.5     | -2.047 | 0.041*                 |
| G9       | 4253.5         | 5478.5     | -1.219 | 0.223                  |
| G10      | 4351.0         | 5576.0     | -0.995 | 0.320                  |

Note: \* statistically significant at 5% level

Source: Author's work based on empirical survey (n=244)

5.3.3.2.3. Ethical consumer behavior in e-commerce when purchasing groceries online according to income level

Table 53 compares the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to financial status. Higher-income respondents generally have higher mean scores than lower-income respondents, indicating a higher tendency towards ethical consumer behavior among the higher-income group.

Table 53. Comparison of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to finance

| FINANC |                | G1    | G2    | G3    | G4    | G5    | G6    | G7    | G8    | G9    | G10   |
|--------|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| (1)    | Mean           | 3.69  | 3.91  | 3.2   | 3.33  | 3.03  | 3.26  | 3.14  | 3.43  | 3.1   | 2.91  |
|        | N              | 91    | 91    | 91    | 91    | 91    | 91    | 91    | 91    | 91    | 91    |
|        | Std. Deviation | 1.244 | 1.372 | 1.231 | 1.3   | 1.378 | 1.29  | 1.279 | 1.284 | 1.317 | 1.33  |
| (2)    | Mean           | 3.84  | 4.04  | 3.3   | 3.46  | 3.16  | 3.74  | 3.44  | 3.86  | 3.49  | 3.05  |
|        | N              | 153   | 153   | 153   | 153   | 153   | 153   | 153   | 153   | 153   | 153   |
|        | Std. Deviation | 1.204 | 1.302 | 1.159 | 1.23  | 1.167 | 1.185 | 1.235 | 1.264 | 1.204 | 1.274 |
| Total  | Mean           | 3.79  | 3.99  | 3.26  | 3.41  | 3.11  | 3.56  | 3.33  | 3.7   | 3.34  | 3     |
|        | N              | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   | 244   |
|        | Std. Deviation | 1.219 | 1.327 | 1.185 | 1.255 | 1.249 | 1.244 | 1.257 | 1.285 | 1.259 | 1.294 |

Note: (1) - My income is lower than average or average in my country; (2) - My income is higher than the average income in my country

Source: Author’s work based on empirical survey (n=244)

Table 54 presents the Mann-Whitney test results for the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to finance. Significant differences between income groups are found for items G6, G8, and G9, with p-values less than 0.05, suggesting that financial status influences ethical consumer behavior for these items.

Table 54. Mann-Whitney test of the items of the variable “Ethical consumer behavior in e-commerce when purchasing groceries online (G)” according to finance

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| G1       | 6463,0         | 10649,0    | -0,975 | 0,330                  |
| G2       | 6634,0         | 10820,0    | -0,676 | 0,499                  |

|     |        |         |        |         |
|-----|--------|---------|--------|---------|
| G3  | 6740,5 | 10926,5 | -0,431 | 0,667   |
| G4  | 6580,5 | 10766,5 | -0,737 | 0,461   |
| G5  | 6646,5 | 10832,5 | -0,608 | 0,543   |
| G6  | 5518,5 | 9704,5  | -2,801 | 0,005** |
| G7  | 6119,0 | 10305,0 | -1,636 | 0,102   |
| G8  | 5593,5 | 9779,5  | -2,679 | 0,007** |
| G9  | 5800,0 | 9986,0  | -2,238 | 0,025*  |
| G10 | 6568,5 | 10754,5 | -0,76  | 0,447   |

Note: \*\* statistically significant at 1% level; \* 5% level

Source: Author's work based on empirical survey (n=244)

#### 5.4. Overall analysis of ethical consumer behavior in e-commerce when purchasing online

Table 55 presents the descriptive statistics for the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)”. The mean values range from 2.83 to 4.05, indicating varying levels of ethical behavior among respondents. Standard deviations range from 0.928 to 1.131, reflecting moderate variability. The Cronbach's alpha of 0.888 indicates good internal consistency for the scale. Figure 10 presents the mean values and standard deviations.

Table 55. Descriptive statistics of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)”

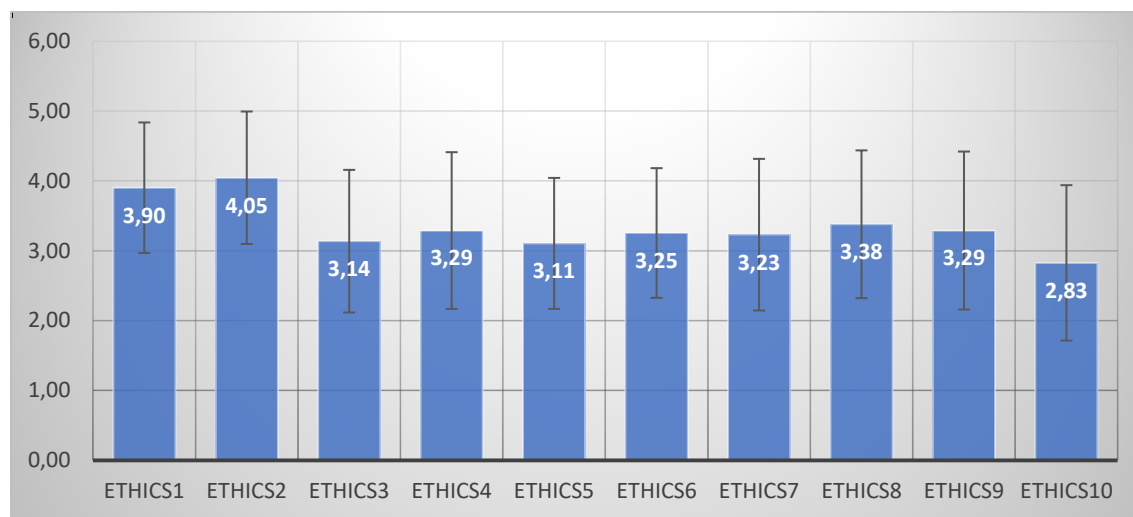
|         | N   | Minimum | Maximum | Mean | Std. Dev. | Cronbach's alpha |
|---------|-----|---------|---------|------|-----------|------------------|
| ETHICS1 | 244 | 1       | 5       | 3.90 | 0.934     | 0.888            |
| ETHICS2 | 244 | 1       | 5       | 4.05 | 0.948     |                  |
| ETHICS3 | 244 | 1       | 5       | 3.14 | 1.021     |                  |
| ETHICS4 | 244 | 1       | 5       | 3.29 | 1.122     |                  |
| ETHICS5 | 244 | 1       | 5       | 3.11 | 0.938     |                  |
| ETHICS6 | 244 | 1       | 5       | 3.25 | 0.928     |                  |
| ETHICS7 | 244 | 1       | 5       | 3.23 | 1.085     |                  |



|          |     |   |   |      |       |  |
|----------|-----|---|---|------|-------|--|
| ETHICS8  | 244 | 1 | 5 | 3.38 | 1.057 |  |
| ETHICS9  | 244 | 1 | 5 | 3.29 | 1.131 |  |
| ETHICS10 | 244 | 1 | 5 | 2.83 | 1.113 |  |

Source: Author’s work based on empirical survey (n=244)

Figure 10. Mean values with standard deviations of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)”



Source: Author’s work based on empirical survey (n=244)

Table 56 shows the Kolmogorov-Smirnov test results for the normality of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)”. All items show significant deviations from normality, with p-values of 0.000 at 1% significance, indicating that the data does not follow a normal distribution.

Table 56. Kolmogorov-Smirnov test of normality of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)”

| Variable | N   | Most Extreme Differences |          |          | Test Statistic | p-value  |
|----------|-----|--------------------------|----------|----------|----------------|----------|
|          |     | Absolute                 | Positive | Negative |                |          |
| ETHICS1  | 244 | 0.198                    | 0.12     | -0.198   | 0.198          | 0.000*** |
| ETHICS2  | 244 | 0.216                    | 0.157    | -0.216   | 0.216          | 0.000*** |
| ETHICS3  | 244 | 0.131                    | 0.131    | -0.106   | 0.131          | 0.000*** |

|          |     |       |       |        |       |          |
|----------|-----|-------|-------|--------|-------|----------|
| ETHICS4  | 244 | 0.103 | 0.098 | -0.103 | 0.103 | 0.000*** |
| ETHICS5  | 244 | 0.152 | 0.114 | -0.152 | 0.152 | 0.000*** |
| ETHICS6  | 244 | 0.173 | 0.173 | -0.142 | 0.173 | 0.000*** |
| ETHICS7  | 244 | 0.133 | 0.133 | -0.133 | 0.133 | 0.000*** |
| ETHICS8  | 244 | 0.197 | 0.197 | -0.171 | 0.197 | 0.000*** |
| ETHICS9  | 244 | 0.141 | 0.094 | -0.141 | 0.141 | 0.000*** |
| ETHICS10 | 244 | 0.115 | 0.115 | -0.103 | 0.115 | 0.000*** |

Source: Author’s work based on empirical survey (n=244)

#### 5.4.1. Overall ethical consumer behavior in e-commerce when purchasing online according to age

Table 57 compares the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to age. Older respondents (age group 2) generally have higher mean scores than younger respondents (age group 1), indicating a higher tendency towards ethical consumer behavior among the older age group.

Table 57. Comparison of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to age

| AGE   |                | ETHICS1 | ETHICS2 | ETHICS3 | ETHICS4 | ETHICS5 | ETHICS6 | ETHICS7 | ETHICS8 | ETHICS9 | ETHICS10 |
|-------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| (1)   | Mean           | 3.81    | 3.98    | 3.15    | 3.18    | 3.06    | 3.15    | 3.10    | 3.21    | 3.07    | 2.76     |
|       | N              | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87      | 87       |
|       | Std. Deviation | 0.995   | 1.007   | 1.108   | 1.081   | 0.945   | 0.992   | 1.095   | 1.042   | 1.131   | 1.086    |
| (2)   | Mean           | 3.95    | 4.08    | 3.13    | 3.35    | 3.13    | 3.31    | 3.30    | 3.47    | 3.41    | 2.86     |
|       | N              | 157     | 157     | 157     | 157     | 157     | 157     | 157     | 157     | 157     | 157      |
|       | Std. Deviation | 0.898   | 0.916   | 0.973   | 1.143   | 0.936   | 0.889   | 1.077   | 1.058   | 1.116   | 1.129    |
| Total | Mean           | 3.90    | 4.05    | 3.14    | 3.29    | 3.11    | 3.25    | 3.23    | 3.38    | 3.29    | 2.83     |
|       | N              | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244      |
|       | Std. Deviation | 0.934   | 0.948   | 1.021   | 1.122   | 0.938   | 0.928   | 1.085   | 1.057   | 1.131   | 1.113    |

Note: (1) - 18-25 years; (2) 26 to 41 years

Source: Author’s work based on empirical survey (n=244)

Table 58 presents the Mann-Whitney test results for the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to age. Significant differences between age groups are observed for item ETHICS9, with a p-value of 0.026, suggesting that age impacts ethical consumer behavior for this item.

Table 58. Mann-Whitney test of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to age

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| ETHICS1  | 6334.5         | 10162.5    | -0.956 | 0.339                  |
| ETHICS2  | 6514.5         | 10342.5    | -0.616 | 0.538                  |
| ETHICS3  | 6654.0         | 19057.0    | -0.337 | 0.736                  |
| ETHICS4  | 6226.0         | 10054.0    | -1.154 | 0.249                  |
| ETHICS5  | 6513.5         | 10341.5    | -0.608 | 0.543                  |
| ETHICS6  | 6311.0         | 10139.0    | -1.003 | 0.316                  |
| ETHICS7  | 6077.5         | 9905.5     | -1.443 | 0.149                  |
| ETHICS8  | 5856.0         | 9684.0     | -1.901 | 0.057                  |
| ETHICS9  | 5669.0         | 9497.0     | -2.222 | 0.026*                 |
| ETHICS10 | 6609.0         | 10437.0    | -0.422 | 0.673                  |

Note: \* statistically significant at 5% level

Source: Author’s work based on empirical survey (n=244)

Table 59 compares the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to education level. Respondents with higher education levels tend to have higher mean scores across most items compared to those with lower education levels, indicating a greater tendency towards ethical consumer behavior among the more educated.

Table 59. Comparison of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to education

| EDU   |                | ETHICS1 | ETHICS2 | ETHICS3 | ETHICS4 | ETHICS5 | ETHICS6 | ETHICS7 | ETHICS8 | ETHICS9 | ETHICS10 |
|-------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| (1)   | Mean           | 3.67    | 3.94    | 3.00    | 3.10    | 3.07    | 3.21    | 3.10    | 3.22    | 3.07    | 2.75     |
|       | N              | 49      | 49      | 49      | 49      | 49      | 49      | 49      | 49      | 49      | 49       |
|       | Std. Deviation | 1.054   | 1.009   | 1.109   | 1.181   | 0.930   | 0.913   | 1.031   | 1.051   | 1.095   | 1.095    |
| (2)   | Mean           | 3.96    | 4.07    | 3.17    | 3.34    | 3.11    | 3.26    | 3.26    | 3.42    | 3.34    | 2.85     |
|       | N              | 195     | 195     | 195     | 195     | 195     | 195     | 195     | 195     | 195     | 195      |
|       | Std. Deviation | 0.896   | 0.933   | 0.997   | 1.105   | 0.942   | 0.934   | 1.099   | 1.058   | 1.136   | 1.119    |
| Total | Mean           | 3.90    | 4.05    | 3.14    | 3.29    | 3.11    | 3.25    | 3.23    | 3.38    | 3.29    | 2.83     |
|       | N              | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244      |
|       | Std. Deviation | 0.934   | 0.948   | 1.021   | 1.122   | 0.938   | 0.928   | 1.085   | 1.057   | 1.131   | 1.113    |

Note: (1) - Secondary school or lower level of education; (2) - University undergraduate studies or higher

Source: Author's work based on empirical survey (n=244)

#### 5.4.2. Overall ethical consumer behavior in e-commerce when purchasing online according to education level

Table 60 shows the Mann-Whitney test results for the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to education. No significant differences are found between education levels, with all p-values greater than 0.05, indicating that education level does not significantly affect ethical consumer behavior.

Table 60. Mann-Whitney test of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to education

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| ETHICS1  | 4055.0         | 5280.0     | -1.668 | 0.095                  |
| ETHICS2  | 4451.5         | 5676.5     | -0.763 | 0.446                  |
| ETHICS3  | 4236.0         | 5461.0     | -1.241 | 0.214                  |
| ETHICS4  | 4162.0         | 5387.0     | -1.407 | 0.159                  |
| ETHICS5  | 4474.0         | 5699.0     | -0.698 | 0.485                  |
| ETHICS6  | 4591.0         | 5816.0     | -0.431 | 0.666                  |

|          |        |        |        |       |
|----------|--------|--------|--------|-------|
| ETHICS7  | 4188.5 | 5413.5 | -1.352 | 0.176 |
| ETHICS8  | 4141.5 | 5366.5 | -1.485 | 0.138 |
| ETHICS9  | 4060.5 | 5285.5 | -1.641 | 0.101 |
| ETHICS10 | 4427.0 | 5652.0 | -0.803 | 0.422 |

Source: Author’s work based on empirical survey (n=244)

Table 61 compares the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to financial status. Higher-income respondents generally have higher mean scores than lower-income respondents, indicating a higher tendency towards ethical consumer behavior among the higher-income group.

Table 61. Comparison of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to finance

| FINANC |                | ETHICS1 | ETHICS2 | ETHICS3 | ETHICS4 | ETHICS5 | ETHICS6 | ETHICS7 | ETHICS8 | ETHICS9 | ETHICS10 |
|--------|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|----------|
| (1)    | Mean           | 3.91    | 4.03    | 3.09    | 3.25    | 3.09    | 3.19    | 3.14    | 3.27    | 3.07    | 2.78     |
|        | N              | 91      | 91      | 91      | 91      | 91      | 91      | 91      | 91      | 91      | 91       |
|        | Std. Deviation | 0.997   | 0.947   | 1.100   | 1.129   | 0.986   | 0.991   | 1.101   | 1.096   | 1.173   | 1.111    |
| (2)    | Mean           | 3.90    | 4.06    | 3.16    | 3.31    | 3.11    | 3.29    | 3.28    | 3.44    | 3.42    | 2.86     |
|        | N              | 153     | 153     | 153     | 153     | 153     | 153     | 153     | 153     | 153     | 153      |
|        | Std. Deviation | 0.898   | 0.952   | 0.973   | 1.121   | 0.911   | 0.890   | 1.076   | 1.032   | 1.089   | 1.116    |
| Total  | Mean           | 3.90    | 4.05    | 3.14    | 3.29    | 3.11    | 3.25    | 3.23    | 3.38    | 3.29    | 2.83     |
|        | N              | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244     | 244      |
|        | Std. Deviation | 0.934   | 0.948   | 1.021   | 1.122   | 0.938   | 0.928   | 1.085   | 1.057   | 1.131   | 1.113    |

Note: (1) - My income is lower than average or average in my country; (2) - My income is higher than the average income in my country

Source: Author’s work based on empirical survey (n=244)

#### 5.4.3. Overall ethical consumer behavior in e-commerce when purchasing online according to income level

Table 62 presents the Mann-Whitney test results for the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to finance. Significant differences between income groups are found only for item ETHICS9, with a p-value of 0.029,

suggesting that financial status influences ethical consumer behavior for this item, while other items did not show significant differences according to financial status.

Table 62. Mann-Whitney test of the items of the variable “Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS)” according to finance

| Variable | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|----------|----------------|------------|--------|------------------------|
| ETHICS1  | 6707.0         | 18488.0    | -0.487 | 0.626                  |
| ETHICS2  | 6799.0         | 10985.0    | -0.315 | 0.753                  |
| ETHICS3  | 6702.5         | 10888.5    | -0.492 | 0.623                  |
| ETHICS4  | 6723.5         | 10909.5    | -0.451 | 0.652                  |
| ETHICS5  | 6812.5         | 10998.5    | -0.284 | 0.776                  |
| ETHICS6  | 6465.5         | 10651.5    | -0.95  | 0.342                  |
| ETHICS7  | 6435.5         | 10621.5    | -1     | 0.317                  |
| ETHICS8  | 6206.5         | 10392.5    | -1.46  | 0.144                  |
| ETHICS9  | 5809.5         | 9995.5     | -2.184 | 0.029                  |
| ETHICS10 | 6748.0         | 10934.0    | -0.405 | 0.685                  |

Source: Author’s work based on empirical survey (n=244)

#### 5.4.4. Research variables measuring ethical behavior online when buying groceries versus clothes

Table 63 also shows the mean values for the variable measuring ethical behavior online when buying groceries. The mean scores for these items range from 3.00 to 3.99, with G2 (3.99) having the highest mean and G10 (3.00) the lowest. The standard deviations are relatively consistent, with G2 (1.327) and G8 (1.285) showing higher variability.

Table 63. Mean values for the variable measuring ethical behavior online when buying groceries

|    | N   | Minimum | Maximum | Mean | Std. Deviation |
|----|-----|---------|---------|------|----------------|
| G1 | 244 | 1       | 5       | 3,79 | 1,219          |
| G2 | 244 | 1       | 5       | 3,99 | 1,327          |
| G3 | 244 | 1       | 5       | 3,26 | 1,185          |

|     |     |   |   |      |       |
|-----|-----|---|---|------|-------|
| G4  | 244 | 1 | 5 | 3,41 | 1,255 |
| G5  | 244 | 1 | 5 | 3,11 | 1,249 |
| G6  | 244 | 1 | 5 | 3,56 | 1,244 |
| G7  | 244 | 1 | 5 | 3,33 | 1,257 |
| G8  | 244 | 1 | 5 | 3,70 | 1,285 |
| G9  | 244 | 1 | 5 | 3,34 | 1,259 |
| G10 | 244 | 1 | 5 | 3,00 | 1,294 |

Source: Author's work based on empirical survey (n=244)

Table 64 presents the mean values for the variable measuring ethical behavior online when buying clothes. The mean scores range from 2.66 to 4.10, with the highest mean for C2 (4.10) and the lowest for C10 (2.66). The standard deviations indicate considerable variability among the responses, particularly for C8 (1.485), suggesting diverse opinions on ethical behavior related to this item.

Table 64. Mean values for the variable measuring ethical behavior online when buying clothes

|     | N   | Minimum | Maximum | Mean | Std. Deviation |
|-----|-----|---------|---------|------|----------------|
| C1  | 244 | 1       | 5       | 4,02 | 1,111          |
| C2  | 244 | 1       | 5       | 4,1  | 1,233          |
| C3  | 244 | 1       | 5       | 3,01 | 1,146          |
| C4  | 244 | 1       | 5       | 3,17 | 1,261          |
| C5  | 244 | 1       | 5       | 3,09 | 1,219          |
| C6  | 244 | 1       | 5       | 2,95 | 1,312          |
| C7  | 244 | 1       | 5       | 3,13 | 1,161          |
| C8  | 244 | 1       | 5       | 3,06 | 1,485          |
| C9  | 244 | 1       | 5       | 3,23 | 1,172          |
| C10 | 244 | 1       | 5       | 2,66 | 1,185          |

Source: Author's work based on empirical survey (n=244)

Table 65 presents the Mann-Whitney test results comparing ethical behavior online when buying clothes versus groceries. Significant differences are observed for C1/G1, C3/G3, C4/G4, C6/G6,

C8/G8, and C10/G10, with p-values of 0.042, 0.016, 0.031, 0.000, 0.000, and 0.004, respectively. These results suggest that ethical behavior significantly differs between purchasing clothes and groceries for these items. The other comparisons did not show statistically significant differences, indicating similar ethical behavior across these product types for those variables.



Table 65. Mann-Whitney test for the variables measuring ethical behavior online when buying clothes vs. groceries

| Test Statistics | Mann-Whitney U | Wilcoxon W | Z      | Asymp. Sig. (2-tailed) |
|-----------------|----------------|------------|--------|------------------------|
| G1 / C1         | 26759,5        | 56894,5    | -2,030 | 0,042**                |
| G2 / C2         | 28614,0        | 58749,0    | -0,817 | 0,414                  |
| G3 / C3         | 26164,0        | 55810,0    | -2,400 | 0,016**                |
| G4 / C4         | 26498,5        | 56144,5    | -2,157 | 0,031**                |
| G5 / C5         | 29646,5        | 59292,5    | -0,080 | 0,936                  |
| G6 / C6         | 22199,5        | 51845,5    | -4,983 | 0.000***               |
| G7 / C7         | 26947,5        | 56593,5    | -1,877 | 0,061                  |
| G8 / C8         | 22757,0        | 52403,0    | -4,630 | 0.000***               |
| G9 / C9         | 28263,0        | 57909,0    | -0,993 | 0,32                   |
| G10 / C10       | 25415,5        | 55061,5    | -2,875 | 0,004***               |

Note: \*\* statistically significant at 1%; \* 5% level

Source: Author's work based on empirical survey (n=244)

#### 5.4.5. Comparison of the research variables according to age, education, and finance

Table 66 presents the mean differences and Mann-Whitney test results for various research variables according to age, education, and finance. For the political dimension of consumer ethics (P), there are minor mean differences across all comparisons, with Gen Z vs. Gen Y showing a significant difference for P1 at 5% significance. The environmental dimension (E) shows significant differences for E3 and E6 between Gen Z and Gen Y and between lower and higher finance groups at 5% and 1% significance, respectively. Ethical consumer behavior when purchasing groceries (G) shows the most significant differences, with several items (G1, G2, G6, G8, and G9) exhibiting differences at 5% or 1% significance across age, education, and finance.

Table 66. Mean differences of the research variables according to age, education and finance and Mann-Whitney test results

| Variable | Age             |         | Education        |         | Finance          |         |
|----------|-----------------|---------|------------------|---------|------------------|---------|
|          | Gen Z vs. Gen Y | p-value | Lover vs. Higher | p-value | Lover vs. Higher | p-value |
| P1       | -0.26           | 5%      | -0.15            | ∅       | -0.16            | ∅       |
| P2       | -0.23           | ∅       | -0.05            | ∅       | -0.17            | ∅       |
| P3       | -0.02           | ∅       | 0.02             | ∅       | -0.02            | ∅       |
| P4       | 0.02            | ∅       | -0.05            | ∅       | -0.05            | ∅       |
| P5       | 0.02            | ∅       | -0.07            | ∅       | 0.01             | ∅       |
| S1       | -0.14           | ∅       | -0.18            | ∅       | 0.02             | ∅       |
| S2       | -0.14           | ∅       | -0.11            | ∅       | 0.08             | ∅       |
| S3       | -0.12           | ∅       | -0.21            | ∅       | 0.02             | ∅       |
| E1       | -0.01           | ∅       | 0.14             | ∅       | 0.19             | ∅       |
| E2       | 0.02            | ∅       | 0.11             | ∅       | 0.02             | ∅       |
| E3       | 0.24            | 5%      | 0.27             | ∅       | 0.24             | ∅       |
| G1       | -0.35           | 5%      | -0.25            | ∅       | -0.15            | ∅       |
| G2       | -0.38           | 5%      | -0.33            | ∅       | -0.13            | ∅       |
| G3       | -0.03           | ∅       | -0.28            | ∅       | -0.10            | ∅       |
| G4       | -0.28           | ∅       | -0.29            | ∅       | -0.13            | ∅       |
| G5       | -0.10           | ∅       | -0.29            | ∅       | -0.13            | ∅       |
| G6       | -0.50           | 1%      | -0.4             | 5%      | -0.48            | 1%      |
| G7       | -0.28           | ∅       | -0.23            | ∅       | -0.30            | ∅       |
| G8       | -0.51           | 1%      | -0.36            | 5%      | -0.43            | 1%      |
| G9       | -0.33           | 5%      | -0.23            | ∅       | -0.39            | 5%      |
| G10      | -0.26           | ∅       | -0.17            | ∅       | -0.14            | ∅       |
| C1       | 0.07            | ∅       | -0.32            | ∅       | 0.17             | ∅       |
| C2       | 0.19            | ∅       | 0.05             | ∅       | 0.07             | ∅       |

|          |       |    |       |   |       |    |
|----------|-------|----|-------|---|-------|----|
| C3       | 0.07  | ∅  | -0.07 | ∅ | -0.04 | ∅  |
| C4       | -0.04 | ∅  | -0.19 | ∅ | 0.02  | ∅  |
| C5       | -0.04 | ∅  | 0.22  | ∅ | 0.09  | ∅  |
| C6       | 0.17  | ∅  | 0.29  | ∅ | 0.26  | ∅  |
| C7       | -0.11 | ∅  | -0.09 | ∅ | 0.00  | ∅  |
| C8       | 0.00  | ∅  | -0.03 | ∅ | 0.08  | ∅  |
| C9       | -0.35 | ∅  | -0.32 | ∅ | -0.31 | ∅  |
| C10      | 0.07  | ∅  | -0.03 | ∅ | -0.03 | ∅  |
| ETHICS1  | -0.14 | ∅  | -0.29 | ∅ | 0.01  | ∅  |
| ETHICS2  | -0.10 | ∅  | -0.13 | ∅ | -0.03 | ∅  |
| ETHICS3  | 0.02  | ∅  | -0.17 | ∅ | -0.07 | ∅  |
| ETHICS4  | -0.16 | ∅  | -0.23 | ∅ | -0.06 | ∅  |
| ETHICS5  | -0.07 | ∅  | -0.04 | ∅ | -0.02 | ∅  |
| ETHICS6  | -0.16 | ∅  | -0.05 | ∅ | -0.12 | ∅  |
| ETHICS7  | -0.20 | ∅  | -0.16 | ∅ | -0.15 | ∅  |
| ETHICS8  | -0.26 | ∅  | -0.19 | ∅ | -0.18 | ∅  |
| ETHICS9  | -0.34 | 5% | -0.27 | ∅ | -0.34 | 5% |
| ETHICS10 | -0.10 | ∅  | -0.10 | ∅ | -0.08 | ∅  |

Source: Author's work based on empirical survey (n=244)

Table 67 summarizes the percentage of significant differences for the research variables according to age, education, and finance. For age, 20% of the political dimension items, 33.3% of the environmental dimension items, 50% of the grocery shopping items, and 10% of the overall ethical consumer behavior items show significant differences. Education and finance show fewer significant differences, with only the grocery shopping items showing any notable differences at 20% and 30% significance, respectively.

Table 67. Summary of mean differences of the research variables according to age, education and finance and Mann-Whitney test results

| Variable   | Age             |                | Education        |               | Finance          |               |
|--|-----------------|----------------|------------------|---------------|------------------|---------------|
|  | Gen Z vs. Gen Y | % sig.         | Lover vs. Higher | % sig.        | Lover vs. Higher | % sig.        |
| The political dimension of consumer ethics (P)   | 5               | 1/5<br>(20%)   | 5                | 0/5<br>(0%)   | 5                | 0/5<br>(0%)   |
| The social dimension of the ethics of consumption (S)  | 3               | 0/3<br>(0%)    | 3                | 0/3<br>(0%)   | 3                | 0/3<br>(0%)   |
| The environmental dimension of the ethics of consumption (E)   | 3               | 1/3<br>(33.3%) | 3                | 0/3<br>(0%)   | 3                | 0/3<br>(0%)   |
| Ethical consumer behavior in e-commerce when purchasing groceries online (G)                               | 10              | 5/10<br>(50%)  | 10               | 2/10<br>(20%) | 10               | 3/10<br>(30%) |
| Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C) | 10              | 0/10<br>(0%)   | 10               | 0/10<br>(0%)  | 10               | 0/10<br>(0%)  |

|   |    |               |    |               |    |               |
|---|----|---------------|----|---------------|----|---------------|
| Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS) | 10 | 1/10<br>(10%) | 10 | 2/10<br>(20%) | 10 | 1/10<br>(10%) |
|---|----|---------------|----|---------------|----|---------------|

Source: Author's work based on empirical survey (n=244)

Table 68 compares the mean differences of research variables between clothes vs. groceries and presents the Mann-Whitney test results. Significant differences are found for C1/G1, C3/G3, C4/G4, C6/G6, C8/G8, and C10/G10, with p-values of 5%, 5%, 5%, 1%, 1%, and 1%, respectively. These results indicate that consumer behavior varies significantly depending on the type of product being purchased online.

Table 68. Mean differences of the research variables according to the type of product and Mann-Whitney test results

| Variable  | Product               |         |
|-----------|-----------------------|---------|
|           | Clothes vs. Groceries | p-value |
| C1 / G1   | -0,23                 | 5%      |
| C2 / G2   | -0,11                 | ∅       |
| C3 / G3   | 0,25                  | 5%      |
| C4 / G4   | 0,24                  | 5%      |
| C5 / G5   | 0,02                  | ∅       |
| C6 / G6   | 0,61                  | 1%      |
| C7 / G7   | 0,2                   | ∅       |
| C8 / G8   | 0,64                  | 1%      |
| C9 / G9   | 0,11                  | ∅       |
| C10 / G10 | 0,34                  | 1%      |

Source: Author's work based on empirical survey (n=244)

Table 69 summarizes the percentage of significant differences in ethical consumer behavior when purchasing groceries versus clothes. The results show that 60% of the items exhibit

significant differences, suggesting that consumers' ethical behavior varies more when purchasing different types of products online.

Table 69. Summary of mean differences of the research variables according to the type of product and Mann-Whitney test results

| Variable  | Product               |               |
|---|-----------------------|---------------|
|   | Clothes vs. Groceries | % sig.        |
| Ethical consumers behavior in e-commerce when purchasing online | 10                    | 6/10<br>(60%) |

Source: Author's work based on empirical survey (n=244)

#### 5.4.6. Summary of analysis of research variables

Analysis has been conducted to compare research variables according to demographic characteristics: age, education, and financial status, as well as to compare ethical behavior when buying groceries vs. clothes.

Mann-Whitney test indicated that there are very few statistically significant differences when manifest variables were compared according to demographic characteristics: age, education, and financial status. This result indicates that the investigation of the moderating impact of age, education, and financial status will not be biased due to the possible impact of moderating variables on the manifest variables, which is relevant for hypotheses H4, H5, and H6.

On the other hand, the Mann-Whitney test indicated that there are significant differences in ethical behavior when buying groceries vs. clothes, which indicates that there is a rationale for posing hypothesis H7.

## 5.5. Confirmatory factor analysis

The assessment of the measurement model in the structural equation modeling (SEM) study relies on confirmatory factor analysis (CFA). The factors identified by confirmatory factor analysis represent underlying components in the proposed measurement model. The assessment of the measurement model by confirmatory factor analysis involves the following procedures, as outlined by Hair et al. (2010): (i) Assessment of the adequacy of the measuring model's representativeness, and (ii) Evaluation of the validity of the underlying constructs.

In this chapter, the CFA was conducted to assess three models, and for each model, the initial estimation and modification of the measurement model were provided. JASP 0.19 software tool was used for the analysis, using the Laavan package, with the following parameters used: (i) standard estimation for standard errors; (ii) ML estimator; (iii) Pairwise for missing data handling; and (iv) standardization of all variables, both latent and manifest.

### 5.5.1. Confirmatory factor analysis for the model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

#### 5.5.1.1. Initial confirmatory factor analysis for the model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

Table 70 presents the evaluation of the initial model, which is graphically shown in Figure 11. The evaluation of the first model, which included 21 variables, was performed using the JASP 0.19 software tool. The preceding chapter revealed that the distribution of study variable items was non-normal, as determined by the Kruskal-Wallis test. According to Jobst et al. (2022) The impact of the non-normality of latent traits on model fit is significant when using an asymptotically distribution-free (ADF) estimate but insignificant when using Maximum Likelihood (ML) estimation. Given recent research (e.g., Shi et al., (2019);) on the influence of estimation methods on the fit of CFA and SEM models, ML is more resilient to non-normality.

Table 70. Evaluation of initial measurement model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

| c                          | ML estimation method | Acceptable value  | Source  |
|----------------------------|----------------------|---|---|
| N (number of observations) | 244                  | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)  |
| Chi-square                 | 494.555              | -   | -   |
| df                         | 183                  | -   | -   |
| p-value                    | 0.000                | ≤ 0,05  | Hair et al. (2010)  |
| CFI                        | 0.899                | > 0,9 Excellent<br>> 0,8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016) |
| TLI                        | 0.844                | > 0,9 Excellent<br>> 0,8<br>Acceptable/Suffering                        | Hair et al. (2010)  |
| RMSEA                      | 0.084                | < 0,08 Excellent<br><br>< 0,10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>; (Hooper <i>et al.</i> , 2008)                 |
| SRMR                       | 0.056                | < 0,08 Excellent<br>< 0,10 Mediocre fit                                 | Hair et al. (2010)  |

Source: Author's work based on empirical survey (n=244)

The Comparative Fit metric (CFI) is the representativeness metric used to compare the current and zero models. The index ranges from 0 to 1, with higher values indicating greater representativeness. The Tucker-Lewis index (TLI) was utilized in the analysis to compare the normalized chi-square values of the zero and defined model. A lower RMSEA (Root Mean Square Error of Approximation) number indicates a higher level of model representativeness. According to; a threshold value below 0.08 is considered desirable.

Two absolute measurements of model representativeness are RMR (Root Mean Residual) and SRMR (Standardized Root Mean Residual). RMR measures the average value of the residuals, as defined by Byrne (2010). On the other hand, SRMR is a standardized index of RMR that

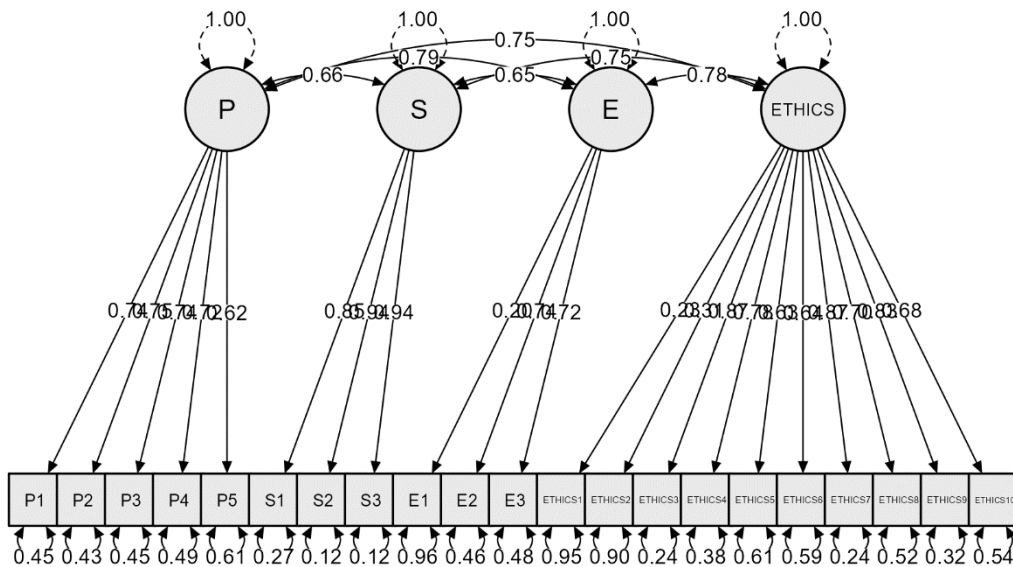


indicates the average of the standardized residuals. A lower value of these indices indicates a higher level of representativeness in the model. Specifically, the values of the SRMR indices should be below 0.08, as stated by Hair et al. (2010).

Based on the specified threshold values for the indicated indices, it may be inferred that the measurement model did not demonstrate satisfactory representativeness. The chi-square test is statistically significant ( $p < 0.001$ ). However, other indicators do not support the model's outstanding representativeness since their values fall below the excellent levels suggested by the relevant literature. The values of the CFI, TLI, RMSEA, and SMRM are 0.899, 0.844, 0.084, and 0.056, respectively.

Table 71 displays the standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the first measurement model. The values of these parameters are statistically significant for all observed variables at a 1% level of significance. The standardized coefficients  $\lambda$  should have a minimum value of 0.5 or greater, as stated by Hair et al. (2010). This requirement applies to all variables. The minimum acceptable criterion for squared multiple correlations ( $R^2$ ) is 0.5. Figure 11 presents an estimated model.

Figure 11. Initial measurement model including average measurement of overall ethical consumer behavior in e-commerce when purchasing online



Source: Author's work based on empirical survey (n=244)

Table 71. Standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the initial measurement model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

| Observed variable | Standard. factors ( $\lambda$ ) | Std. Error | R-squared ( $R^2$ ) | Signif.  |
|-------------------|---------------------------------|------------|---------------------|----------|
| P1                | 0.738                           | 0.058      | 0.544               | 0.000*** |
| P2                | 0.751                           | 0.061      | 0.564               | 0.000*** |
| P3                | 0.744                           | 0.060      | 0.554               | 0.000*** |
| P4                | 0.716                           | 0.060      | 0.513               | 0.000*** |
| P5                | 0.623                           | 0.068      | 0.388               | 0.000*** |
| S1                | 0.852                           | 0.060      | 0.726               | 0.000*** |
| S2                | 0.936                           | 0.060      | 0.876               | 0.000*** |
| S3                | 0.938                           | 0.058      | 0.881               | 0.000*** |
| E1 (a)            | 0.197                           | 0.082      | 0.039               | 0.000*** |
| E2                | 0.736                           | 0.065      | 0.541               | 0.000*** |
| E3                | 0.720                           | 0.065      | 0.518               | 0.000*** |
| ETHICS1 (a)       | 0.225                           | 0.061      | 0.051               | 0.000*** |
| ETHICS2 (a)       | 0.308                           | 0.061      | 0.095               | 0.000*** |
| ETHICS3           | 0.872                           | 0.052      | 0.760               | 0.000*** |
| ETHICS4           | 0.781                           | 0.060      | 0.610               | 0.000*** |
| ETHICS5           | 0.628                           | 0.055      | 0.395               | 0.000*** |
| ETHICS6           | 0.637                           | 0.054      | 0.406               | 0.000*** |
| ETHICS7           | 0.874                           | 0.055      | 0.764               | 0.000*** |
| ETHICS8           | 0.695                           | 0.060      | 0.483               | 0.000*** |
| ETHICS9           | 0.827                           | 0.060      | 0.684               | 0.000*** |
| ETHICS10          | 0.681                           | 0.064      | 0.464               | 0.000*** |

Note: (a) Variables with values lower than 0.5 for both standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ )

Source: Author's work based on empirical survey (n=244)

Table 72 displays the mean extracted values for latent components, known as AVE. These values exceed 0.5 for all constructs except for E and ETHICS. Consequently, E and ETHICS cannot be regarded as reliable markers of excellent convergent validity Hair et al. (2010). Consequently, the measurement model will be adjusted in the subsequent phase because of the low AVE, CFI, and TLI indices, as well as the high RMSEA and SRMR values.

Table 72. The average extracted values for latent constructs (AVE) for the initial model include the average measurement of overall ethical consumer behavior in e-commerce when purchasing online

| First order constructs | Construct name  | AVE   |
|------------------------|---|-------|
| P                      | The political dimension of consumer ethics (P)                                  | 0.509 |
| S                      | The social dimension of the ethics of consumption (S)                           | 0.830 |
| E                      | The environmental dimension of the ethics of consumption (E)                    | 0.340 |
| ETHICS                 | Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS) | 0.496 |

Source: Author's work based on empirical survey (n=244)

#### 5.5.1.2. Modification of measurement model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

Due to the low values of standardized factors ( $\lambda$ ) and some parameters related to the assessment of the initial model, the measurement model was adjusted to address the analytical challenges. Variables E1, EHICS1, and ETHICS2 were omitted from the model because their standardized loading factors and coefficients of demonstrations were below 0.5. Table 73 shows evaluation indicators of the model and Figure 12 depicts an adjusted measurement model.

Table 73. Evaluation of modified measurement model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent                                       | Hair et al. (2010)   |
| Chi-square                 | 410.359       | -   | -  |
| Df                         | 129           | -   | -  |
| p-value                    | 0.000         | ≤ 0,05  | Hair et al. (2010)   |
| CFI                        | 0.906         | > 0,9 Excellent<br>> 0,8 Acceptable Minimal acceptable fit          | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.889         | > 0,9 Excellent<br>> 0,8<br>Acceptable/Suffering                    | Hair et al. (2010)   |
| RMSEA                      | 0.095         | < 0,08 Excellent<br>< 0,10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.055         | < 0,08 Excellent<br>< 0,10 Mediocre fit                             | Hair et al. (2010)   |

Source: Author's work based on empirical survey (n=244)

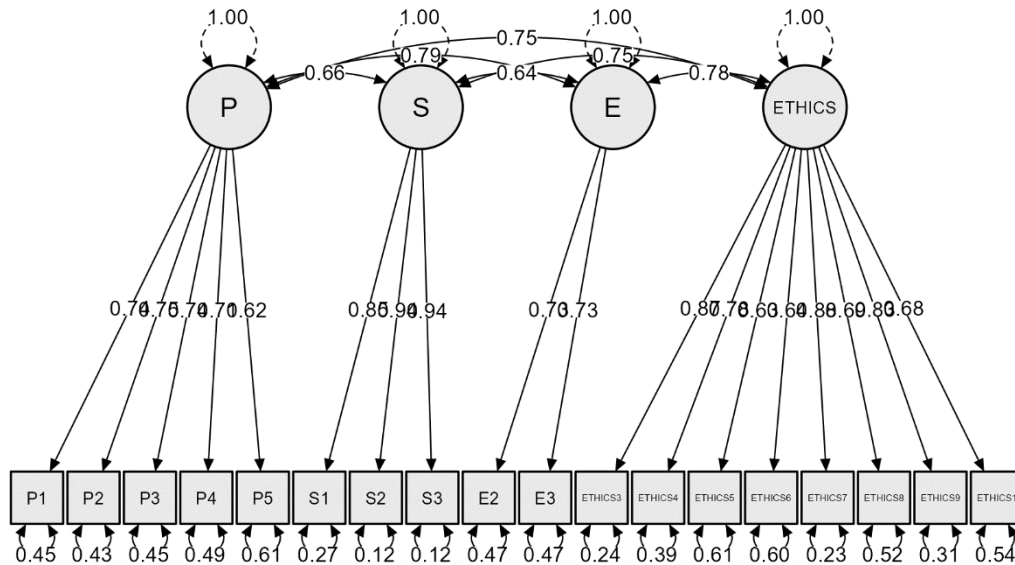
The findings indicate that the chi-square value for the CFA model is statistically significant ( $\chi^2 = 410.359$ ,  $N = 244$ ,  $df = 129$ ,  $p < 0.000$ ). The chi-square test is statistically significant ( $p < 0.001$ ), with a CFI of 0.906 and a SMRM of 0.055 (see table 73). However, additional metrics do not support the model's outstanding representativeness, as their values are lower than the excellent values suggested by the relevant literature:  $TLI = 0.889$  and  $RMSEA = 0.095$ .

The following literature study shows that the goodness of fit indices exhibits high sensitivity to both sample size and model size. In their study on fit indices, Shiet al., (2021) found that the CFI and TLI indices are very sensitive to lower levels in large structural equation models. They indicated that a sample size beyond 500, and ideally surpassing 1000, may be necessary to provide precise estimates for both CFI and TLI. In their study, Goretzko et al. (2023) found that

decreasing the sample size resulted in a lower fit for all fit indices, including CFI, RMSEA, and SRMR. Niemand and Mai (2018), the goodness-of-fit (GOF) scores for non-normal data were examined and discovered that non-normal data decreased the CFI value and raised the SRMR value. These findings will impact the threshold criterion in models with a non-normal distribution. According to Peugh and Feldon (2020), fit indices are influenced by sample size and cannot definitively decide if a number is acceptable or not. According to the recommendations of Maccallum et al. (1996), and Kenny et al. (2015), the evaluation of fit indices should not be based solely on their numerical values.

Considering the factor loadings ( $> 0.5$ ), average extracted variance for latent constructs ( $> 0.8$ ), and construct reliability (close to the threshold of  $> 0.7$ ), it is evident that all the mentioned factors have significant values for all observed variables. This indicates that the model exhibits good convergent validity and internal consistency in describing the latent constructs. Given the limited number of participants in this study and the extensive SEM used, based on the research findings, we may conclude that the TLI values are anticipated to be below the excellent threshold ( $> 0.9$ ) and are classified as acceptable. Given that the factor loadings are above 0.5, with just five loadings below 0.7, the average variance extracted (AVE) values for constructs are above 0.5, the composite reliability (CR) values are around the threshold of 0.7, the RMSEA and SMRM values are within acceptable ranges, and the CFI findings are acceptable, we have decided to accept the revised model and proceed with the analysis.

Figure 12. Corrected measurement model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online



Source: Author’s work based on empirical survey (n=244)

Table 74 displays the standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the original measurement model. The values of these components are statistically significant for all observed variables at a 1% level of probability. The standardized coefficients  $\lambda$  should have a minimum value of 0.5 or greater, as stated by Hair et al. (2010). This requirement applies to all variables.

Table 74. Standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the corrected measurement model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

| Observed variable | Standard. factors ( $\lambda$ ) | Std. Error | R-squared ( $R^2$ ) | Signif.  |
|-------------------|---------------------------------|------------|---------------------|----------|
| P1                | 0.741                           | 0.058      | 0.548               | 0.000*** |
| P2                | 0.752                           | 0.061      | 0.566               | 0.000*** |

|          |       |       |       |          |
|----------|-------|-------|-------|----------|
| P3       | 0.742 | 0.061 | 0.551 | 0.000*** |
| P4       | 0.715 | 0.060 | 0.511 | 0.000*** |
| P5       | 0.622 | 0.068 | 0.387 | 0.000*** |
| S1       | 0.852 | 0.060 | 0.726 | 0.000*** |
| S2       | 0.936 | 0.060 | 0.876 | 0.000*** |
| S3       | 0.938 | 0.058 | 0.880 | 0.000*** |
| E2       | 0.731 | 0.065 | 0.534 | 0.000*** |
| E3       | 0.729 | 0.065 | 0.532 | 0.000*** |
| ETHICS3  | 0.871 | 0.052 | 0.758 | 0.000*** |
| ETHICS4  | 0.780 | 0.061 | 0.608 | 0.000*** |
| ETHICS5  | 0.628 | 0.055 | 0.394 | 0.000*** |
| ETHICS6  | 0.635 | 0.054 | 0.404 | 0.000*** |
| ETHICS7  | 0.876 | 0.055 | 0.767 | 0.000*** |
| ETHICS8  | 0.694 | 0.060 | 0.481 | 0.000*** |
| ETHICS9  | 0.828 | 0.060 | 0.686 | 0.000*** |
| ETHICS10 | 0.682 | 0.064 | 0.465 | 0.000*** |

Source: Author's work based on empirical survey (n=244)

Table 75 presents the AVE for latent model constructs after correction, which is all greater than 0.5 after model modification.

Table 75. The AVE after correction for the modified model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

| First order constructs | Construct name  | AVE    |
|------------------------|---|--------|
| P                      | The political dimension of consumer ethics (P)                                  | 0.509  |
| S                      | The social dimension of the ethics of consumption (S)                           | 0.830  |
| E                      | The environmental dimension of the ethics of consumption (E)                    | 0.533* |
| ETHICS                 | Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS) | 0.581* |

Note: \* improved in the corrected measurement model

Source: Author's work based on empirical survey (n=244)

During the development of the SEM model, the study of Construct Reliability (CR) is employed to assess convergent validity and estimate the reliability of measurement scales. This indicator quantifies the degree of internal consistency among the variables that characterize the underlying concept. The equation for determining the CR:

$$R = \frac{(\sum_{i=1}^n \lambda_i)^2}{(\sum_{i=1}^n \lambda_i)^2 + (\sum_{i=1}^n e_i)}$$

$\lambda$  standardized factors,  $e$  error variance term,  $i$  the number of the manifest variable. Values higher than 0.7 explain good convergent validity (Hair et al., 2010).

Table 76 displays the CR values for all latent constructs. The results demonstrate that the CR values in all cases, except for the variable E, are higher than 0.7, suggesting a high level of internal consistency among the manifest variables. A lower value of variable E was accepted in the analysis since it is near the targeted threshold of 0.7, still indicating acceptable model reliability.

Table 76. The CR for the modified model, including average measurement of overall ethical consumer behavior in e-commerce when purchasing online

| First order constructs | Construct name  | CR    |
|------------------------|---|-------|
| P                      | The political dimension of consumer ethics (P)                                  | 0.845 |
| S                      | The social dimension of the ethics of consumption (S)                           | 0.936 |
| E                      | The environmental dimension of the ethics of consumption (E)                    | 0.695 |
| ETHICS                 | Overall ethical consumer behavior in e-commerce when purchasing online (ETHICS) | 0.908 |

Source: Author's work based on empirical survey (n=244)



5.5.2. Confirmatory factor analysis for the model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

5.5.2.1. Initial confirmatory factor analysis, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

Table 77 presents the evaluation of the initial model, including the measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online, which is graphically shown in Figure 13. Again, the evaluation of the first model, which included 21 variables, was performed using the JASP 0.19 software tool, and, following the argumentation in chapter 5.4.1.1., the ML estimator was used.

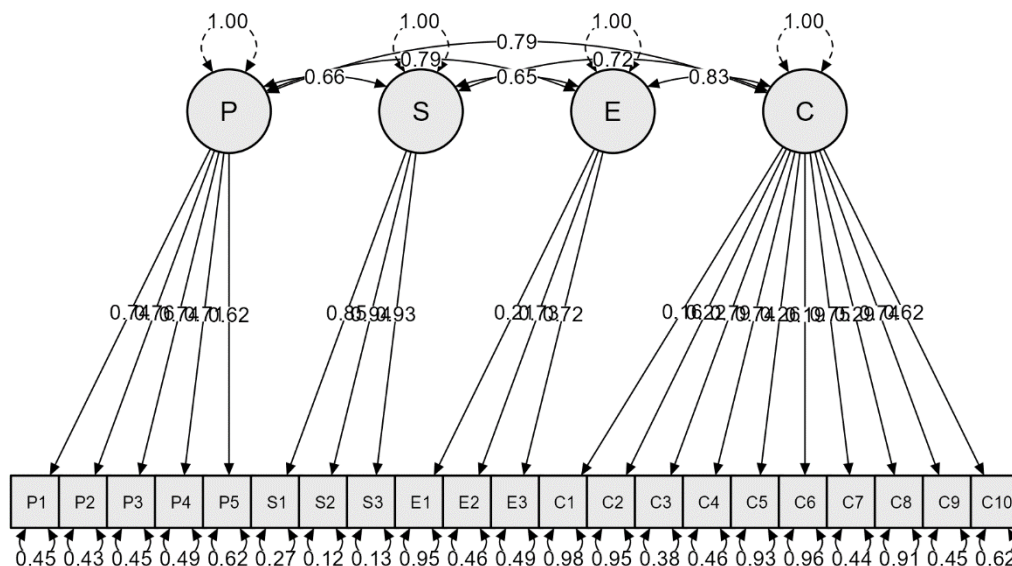
Table 77. Evaluation of initial measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

|                            | ML estimation method | Acceptable value  | Source   |
|----------------------------|----------------------|---|--|
| N (number of observations) | 244                  | > 200 Good<br>> 250 Excellent                                       | Hair et al. (2010)   |
| Chi-square                 | 498.844              | -   | -  |
| df                         | 183                  | -   | -  |
| p-value                    | 0.000                | ≤ 0,05  | Hair et al. (2010)   |
| CFI                        | 0.870                | > 0,9 Excellent<br>> 0,8 Acceptable Minimal acceptable fit          | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.851                | > 0,9 Excellent<br>> 0,8<br>Acceptable/Suffering                    | Hair et al. (2010)   |
| RMSEA                      | 0.084                | < 0,08 Excellent<br>< 0,10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.067                | < 0,08 Excellent<br>< 0,10 Mediocre fit                             | Hair et al. (2010)   |

Source: Author's work based on empirical survey (n=244)

The findings indicate that the chi-square value for the CFA model is statistically significant ( $\chi^2 = 498.844$ ,  $N = 244$ ,  $df = 183$ ,  $p < 0.000$ ). Again, the model's representativeness was estimated using the following approaches, which are considered rather trustworthy indicators: CFI, TLI, RMSEA, and SMRM. As in the preceding chapter's study, based on the established threshold values for the relevant indices, it may be concluded that the measurement model did not adequately demonstrate representativeness. The chi-square test is highly statistically significant ( $p < 0.001$ ). However, other indicators do not provide strong evidence for the model's exceptional representativeness since their values are below the excellent thresholds specified by the relevant literature. The CFI has a value of 0.870, the TLI has a value of 0.851, the RMSEA has a value of 0.084, and the SMRM has a value of 0.067.

Figure 13. Initial measurement model including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online



Source: Author's work based on empirical survey (n=244)

Table 78 presents the standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the initial measurement model. The following variables have both values lower than the required threshold: E1, C1, C5, C6, and C8.

Table 78. Standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the initial measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| Observed variable | Standard. factors ( $\lambda$ ) | Std. Error | R-squared ( $R^2$ ) | Signif.  |
|-------------------|---------------------------------|------------|---------------------|----------|
| P1                | 0.737                           | 0.058      | 0.543               | 0.000*** |
| P2                | 0.758                           | 0.061      | 0.573               | 0.000*** |
| P3                | 0.744                           | 0.060      | 0.553               | 0.000*** |
| P4                | 0.714                           | 0.060      | 0.510               | 0.000*** |
| P5                | 0.619                           | 0.068      | 0.383               | 0.000*** |
| S1                | 0.854                           | 0.060      | 0.730               | 0.000*** |
| S2                | 0.939                           | 0.060      | 0.881               | 0.000*** |
| S3                | 0.934                           | 0.058      | 0.873               | 0.000*** |
| E1 (a)            | 0.215                           | 0.082      | 0.046               | 0.000*** |
| E2                | 0.735                           | 0.064      | 0.540               | 0.000*** |
| E3                | 0.716                           | 0.065      | 0.512               | 0.000*** |
| C1 (a)            | 0.155                           | 0.075      | 0.024               | 0.000*** |
| C2 (a)            | 0.218                           | 0.082      | 0.048               | 0.000*** |
| C3                | 0.788                           | 0.064      | 0.621               | 0.000*** |
| C4                | 0.734                           | 0.072      | 0.538               | 0.000*** |
| C5 (a)            | 0.259                           | 0.081      | 0.067               | 0.000*** |
| C6 (a)            | 0.192                           | 0.088      | 0.037               | 0.000*** |
| C7                | 0.746                           | 0.066      | 0.557               | 0.000*** |
| C8 (a)            | 0.296                           | 0.098      | 0.088               | 0.000*** |
| C9                | 0.739                           | 0.067      | 0.546               | 0.000*** |
| C10               | 0.619                           | 0.071      | 0.384               | 0.000*** |

Note: (a) Variables with values lower than 0.5 for both standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ )

Source: Author's work based on empirical survey (n=244)

Table 79 displays the mean extracted values for latent components, known as AVE, which exceed 0.5 for all constructs except for E and C. These cannot be regarded as reliable markers of excellent convergent validity (Hair et al., 2017), and the measurement model will be adjusted in the subsequent phase because of the low AVE, CFI, and TLI indices, as well as the high RMSEA and SRMR values.

Table 79. The AVE for the initial model, including the measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| First order constructs | Construct name   | AVE   |
|------------------------|--|-------|
| P                      | The political dimension of consumer ethics (P)   | 0.509 |
| S                      | The social dimension of the ethics of consumption (S)  | 0.830 |
| E                      | The environmental dimension of the ethics of consumption (E)   | 0.341 |
| C                      | Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C) | 0.274 |

Source: Author's work based on empirical survey (n=244)

#### 5.5.2.2. Modification of measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

Due to the low values of standardized factors ( $\lambda$ ) and some parameters related to the assessment of the initial model, the measurement model was adjusted to address the analytical challenges. Variables E1, C1, C2, C5, C6, and C8 were omitted from the model due to their standardized loading factors being below 0.5. Figure 14 depicts a measurement model that has been adjusted. Table 80 presents the evaluation of the modified measurement model, including the measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online.

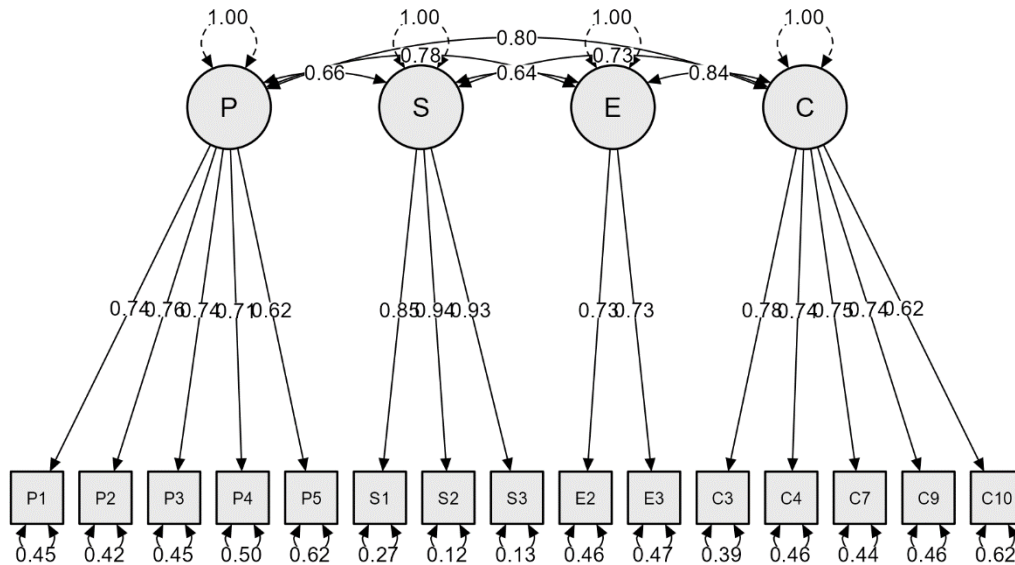
Table 80. Evaluation of modified measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 255.936       | -   | -  |
| df                         | 129           | -   | -  |
| p-value                    | 0.000         | ≤ 0,05  | Hair et al. (2010)   |
| CFI                        | 0.923         | > 0,9 Excellent<br>> 0,8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.903         | > 0,9 Excellent<br>> 0,8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.092         | < 0,08 Excellent<br><br>< 0,10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.052         | < 0,08 Excellent<br>< 0,10 Mediocre fit                                 | Hair et al. (2010)   |

Source: Author's work based on empirical survey (n=244)

The findings indicate that the chi-square value for the CFA model is statistically significant ( $\chi^2 = 255.936$ ,  $N = 244$ ,  $df = 84$ ,  $p < 0.000$ ). The model's representativeness will again be estimated using the indicators CFI, TLI, RMSEA, and SRMR. Based on the specified threshold values for the indicated indices, it may be inferred that the measurement model demonstrated partial satisfactory representativeness. The model is representative with a CFI of 0.923, TLI of 0.903, and a SMRM of 0.052. However, like in the previous chapter, the additional metrics do not support the model's outstanding representativeness, as its value is lower than the excellent value suggested by the relevant literature: RMSEA = 0.092.

Figure 14. Corrected measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online



Source: Author’s work based on empirical survey (n=244)

The standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the adjusted model are presented in Table 81. All standardized factors  $\lambda$  have a value greater than 0.5. The values of the listed parameters have a substantial impact on all observable variables, with a probability of 1% Hair et al. (2010).

Table 81. Standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the corrected measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| Observed variable | Standard. factors ( $\lambda$ ) | Std. Error | R-squared ( $R^2$ ) | Signif.  |
|-------------------|---------------------------------|------------|---------------------|----------|
| P1                | 0.742                           | 0.058      | 0.550               | 0.000*** |
| P2                | 0.759                           | 0.061      | 0.577               | 0.000*** |
| P3                | 0.740                           | 0.061      | 0.548               | 0.000*** |
| P4                | 0.711                           | 0.060      | 0.506               | 0.000*** |

|     |       |       |       |          |
|-----|-------|-------|-------|----------|
| P5  | 0.618 | 0.068 | 0.382 | 0.000*** |
| S1  | 0.855 | 0.060 | 0.730 | 0.000*** |
| S2  | 0.939 | 0.060 | 0.881 | 0.000*** |
| S3  | 0.934 | 0.058 | 0.873 | 0.000*** |
| E2  | 0.734 | 0.065 | 0.538 | 0.000*** |
| E3  | 0.727 | 0.065 | 0.528 | 0.000*** |
| C3  | 0.782 | 0.064 | 0.612 | 0.000*** |
| C4  | 0.733 | 0.072 | 0.538 | 0.000*** |
| C7  | 0.749 | 0.066 | 0.561 | 0.000*** |
| C9  | 0.736 | 0.067 | 0.542 | 0.000*** |
| C10 | 0.621 | 0.071 | 0.385 | 0.000*** |

Source: Author's work based on empirical survey (n=244)

Table 82 presents the AVE for latent model constructs after correction that are all greater than 0.5 after model correction.

Table 82. The AVE after correction for the modified model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| First order constructs | Construct name   | AVE    |
|------------------------|--|--------|
| P                      | The political dimension of consumer ethics (P)   | 0.509  |
| S                      | The social dimension of the ethics of consumption (S)  | 0.831  |
| E                      | The environmental dimension of the ethics of consumption (E)   | 0.533* |
| C                      | Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C) | 0.527* |

Note: \* improved in the corrected measurement model

Source: Author's work based on empirical survey (n=244)

Table 83 displays the CR values for all latent constructs. The results demonstrate that the CR values in all cases, except for the variable E, are higher than 0.7, suggesting a high level of internal consistency among the manifest variables.

Table 83. The CR for the modified model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| First order constructs | Construct name   | CR    |
|------------------------|--|-------|
| P                      | The political dimension of consumer ethics (P)   | 0.844 |
| S                      | The social dimension of the ethics of consumption (S)  | 0.937 |
| E                      | The environmental dimension of the ethics of consumption (E)   | 0.695 |
| C                      | Ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online (C) | 0.848 |

Source: Author's work based on empirical survey (n=244)

### 5.5.3. Confirmatory factor analysis for the model, including measurement of ethical consumer behavior in e-commerce when groceries online

#### 5.5.3.1. Initial confirmatory factor analysis, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online

Table 84 displays the assessment of the first model, specifically measuring ethical customer behavior in e-commerce while buying groceries online. This information is visually shown in Figure 15. The first model, consisting of 21 variables, was evaluated using the JASP 0.19 software tool. The assessment process followed the rationale outlined in Chapter 5.4.1.1, and the ML estimator was employed.

Table 84. Evaluation of initial measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online

|                            | ML estimation method | Acceptable value              | Source             |
|----------------------------|----------------------|-------------------------------|--------------------|
| N (number of observations) | 244                  | > 200 Good<br>> 250 Excellent | Hair et al. (2010) |
| Chi-square                 | 564.798              | -                             | -                  |

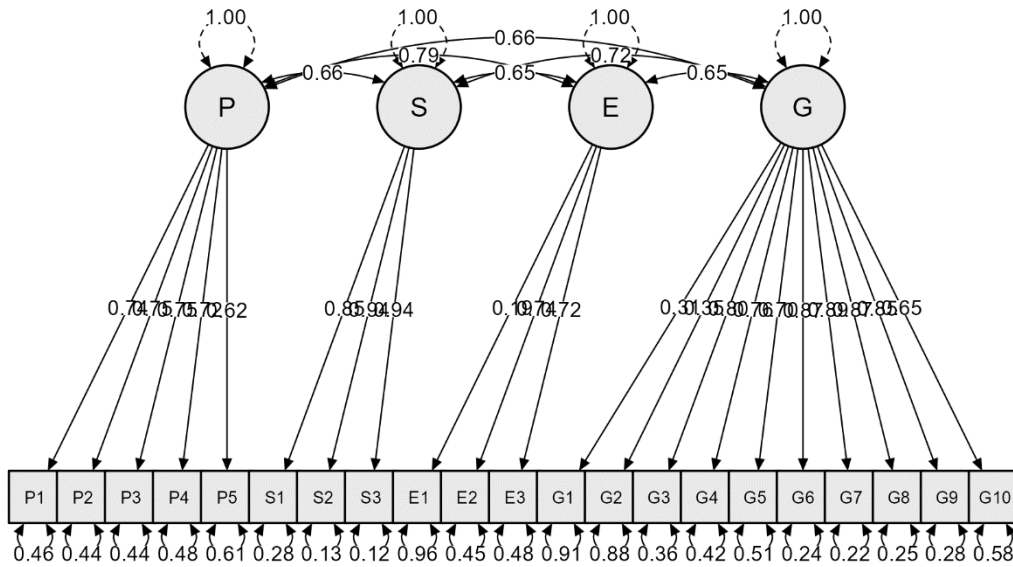


|         |       |  |  |
|---------|-------|--|--|
| Df      | 183   | -  | -  |
| p-value | 0.000 | ≤ 0,05   | Hair et al. (2010)   |
| CFI     | 0.887 | > 0,9 Excellent<br>> 0,8 Acceptable Minimal<br>acceptable fit          | Hair et al. (2010);<br>Kim and Forsythe,<br>(2008);<br>Gakobo and Jere, (2016)     |
| TLI     | 0.871 | > 0,9 Excellent<br>> 0,8<br>Acceptable/Suffering                       | Hair et al. (2010)   |
| RMSEA   | 0.092 | < 0,08 Excellent<br>< 0,10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR    | 0.060 | < 0,08 Excellent<br>< 0,10 Mediocre fit                                | Hair et al. (2010)   |

Source: Author's work based on empirical survey (n=244)

The findings indicate that the chi-square value for the CFA model is statistically significant ( $\chi^2 = 564.798$ ,  $N = 244$ ,  $df = 183$ ,  $p < 0.000$ ). The chi-square test is highly statistically significant ( $p < 0.001$ ). However, other indicators do not provide strong evidence for the model's exceptional representativeness since their values are below the excellent thresholds specified by the relevant literature, except for the SMRM, which has a value of 0.060. The CFI has a value of 0.887, the TLI has a value of 0.871, and the RMSEA has a value of 0.092.

Figure 15. Initial measurement model including measurement of ethical consumer behavior in e-commerce when purchasing groceries online



Source: Author's work based on empirical survey (n=244)

Table 85 presents the standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the initial measurement model. The following variables have values lower than the required threshold: E1, G1, and G2.

Table 85. Standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the initial measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online

| Observed variable | Standard. factors ( $\lambda$ ) | Std. Error | R-squared ( $R^2$ ) | Signif.  |
|-------------------|---------------------------------|------------|---------------------|----------|
| P1                | 0.735                           | 0.059      | 0.540               | 0.000*** |
| P2                | 0.746                           | 0.061      | 0.557               | 0.000*** |
| P3                | 0.749                           | 0.060      | 0.560               | 0.000*** |
| P4                | 0.721                           | 0.060      | 0.520               | 0.000*** |
| P5                | 0.622                           | 0.068      | 0.387               | 0.000*** |
| S1                | 0.851                           | 0.060      | 0.724               | 0.000*** |
| S2                | 0.935                           | 0.060      | 0.875               | 0.000*** |
| S3                | 0.939                           | 0.058      | 0.882               | 0.000*** |
| E1 (a)            | 0.196                           | 0.083      | 0.039               | 0.000*** |
| E2                | 0.739                           | 0.066      | 0.546               | 0.000*** |
| E3                | 0.717                           | 0.066      | 0.515               | 0.000*** |
| G1 (a)            | 0.306                           | 0.078      | 0.093               | 0.000*** |
| G2 (a)            | 0.343                           | 0.084      | 0.117               | 0.000*** |
| G3                | 0.801                           | 0.063      | 0.641               | 0.000*** |
| G4                | 0.758                           | 0.069      | 0.574               | 0.000*** |
| G5                | 0.697                           | 0.071      | 0.486               | 0.000*** |
| G6                | 0.870                           | 0.064      | 0.758               | 0.000*** |
| G7                | 0.884                           | 0.064      | 0.781               | 0.000*** |
| G8                | 0.865                           | 0.066      | 0.748               | 0.000*** |
| G9                | 0.846                           | 0.065      | 0.716               | 0.000*** |
| G10               | 0.651                           | 0.075      | 0.424               | 0.000*** |

Note: (a) Variables with values lower than 0.5 for both standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ )

Source: Author's work based on empirical survey (n=244)

Table 86 presents the AVE for latent components. If they exceed 0.5, these values are considered reliable indicators of convergent validity. However, for constructs E and C, the AVE values fall below this threshold, indicating that they cannot be considered reliable markers of excellent convergent validity (Hair et al. (2010). In the subsequent phase, the measurement model will be adjusted due to the low AVE, CFI, and TLI indices, as well as the high RMSEA and SRMR values.

Table 86. The average extracted values for latent constructs (AVE) for the initial model, including the measurement of ethical consumer behavior in e-commerce when groceries online

| First order constructs | Construct name   | AVE   |
|------------------------|--|-------|
| P                      | The political dimension of consumer ethics (P)                               | 0.509 |
| S                      | The social dimension of the ethics of consumption (S)                        | 0.830 |
| E                      | The environmental dimension of the ethics of consumption (E)                 | 0.341 |
| G                      | Ethical consumer behavior in e-commerce when purchasing groceries online (G) | 0.530 |

Source: Author’s work based on empirical survey (n=244)

5.5.3.2. Modification of measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online

Given the low values of standardized factors ( $\lambda$ ) and some parameters associated with evaluating the initial model, adjustments were made to the measurement model to tackle the analytical difficulties. Variables E1, G1, and G2 were excluded from the model because their standardized loading factors were less than 0.5. Figure 16 illustrates a modified measuring model.

Table 87. Evaluation of modified measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online

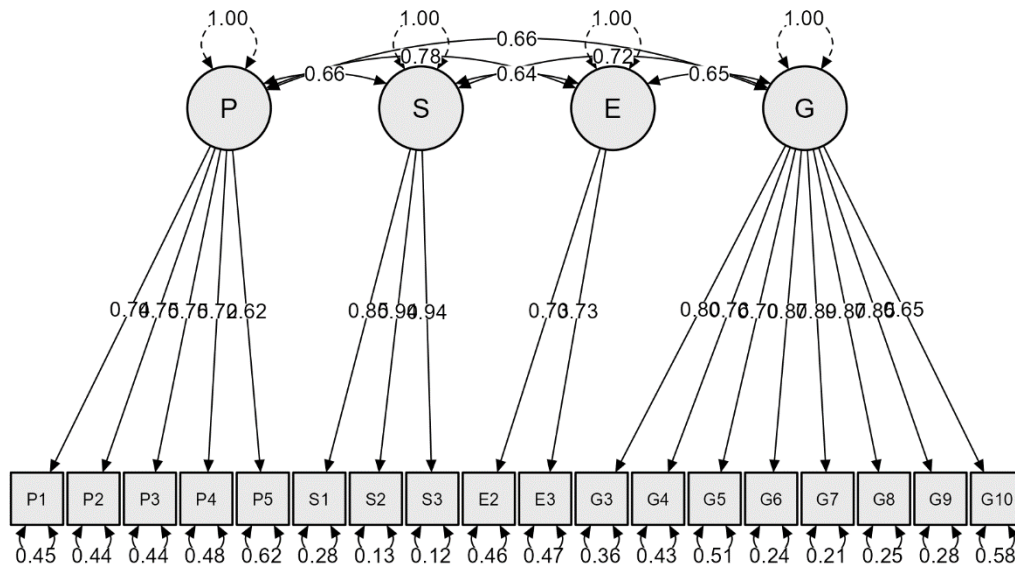
|              | ML estimation | Acceptable value | Source             |
|--------------|---------------|------------------|--------------------|
| N (number of | 244           | > 200 Good       | Hair et al. (2010) |

|               |         |  |  |
|---------------|---------|--|--|
| observations) |         | > 250 Excellent  |  |
| Chi-square    | 469.857 | -  | -  |
| df            | 129     | -  | -  |
| p-value       | 0.000   | ≤ 0,05   | Hair et al. (2010)   |
| CFI           | 0.897   | > 0,9 Excellent<br>> 0,8 Acceptable Minimal<br>acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe,<br>(2008);<br>Gakobo and Jere, (2016)     |
| TLI           | 0.877   | > 0,9 Excellent<br>> 0,8<br>Acceptable/Suffering                           | Hair et al. (2010)   |
| RMSEA         | 0.104   | < 0,08 Excellent<br><br>< 0,10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR          | 0.056   | < 0,08 Excellent<br>< 0,10 Mediocre fit                                    | Hair et al. (2010)   |

Source: Author's work based on empirical survey (n=244)

The findings in Table 87 indicate that the chi-square value for the CFA model is statistically significant ( $\chi^2 = 469.857$ ,  $N = 244$ ,  $df = 129$ ,  $p < 0.000$ ). The model's representativeness will again be estimated using the indicators CFI, TLI, RMSEA, and SRMR. Based on the specified threshold values for the indicated indices, it may be inferred that the measurement model demonstrated lower than satisfactory representativeness. The chi-square test is statistically significant ( $p < 0.001$ ), with CFI of 0.897, TLI of 0.877, SMRM of 0.056, and RMSEA = 0.104.

Figure 16. Corrected measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online



Source: Author’s work based on empirical survey (n=244)

The standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the amended model are displayed in Table 88. All standardized factors  $\lambda$  have a value above 0.5. The following factors have a significant influence on all measurable variables with a 1% probability Hair et al. (2010).

Table 88. Standardized factors ( $\lambda$ ) and squared multiple correlations ( $R^2$ ) for the corrected measurement model, including measurement of ethical consumer behavior in e-commerce when purchasing groceries online

| Observed variable | Standard. factors ( $\lambda$ ) | Std. Error | R-squared ( $R^2$ ) | Signif.  |
|-------------------|---------------------------------|------------|---------------------|----------|
| P1                | 0.737                           | 0.059      | 0.543               | 0.000*** |
| P2                | 0.747                           | 0.061      | 0.558               | 0.000*** |
| P3                | 0.747                           | 0.061      | 0.558               | 0.000*** |
| P4                | 0.720                           | 0.060      | 0.518               | 0.000*** |
| P5                | 0.621                           | 0.068      | 0.386               | 0.000*** |
| S1                | 0.851                           | 0.060      | 0.724               | 0.000*** |

|     |       |       |       |          |
|-----|-------|-------|-------|----------|
| S2  | 0.935 | 0.060 | 0.875 | 0.000*** |
| S3  | 0.939 | 0.058 | 0.882 | 0.000*** |
| E2  | 0.733 | 0.066 | 0.537 | 0.000*** |
| E3  | 0.728 | 0.066 | 0.530 | 0.000*** |
| G3  | 0.801 | 0.063 | 0.642 | 0.000*** |
| G4  | 0.756 | 0.069 | 0.571 | 0.000*** |
| G5  | 0.698 | 0.071 | 0.487 | 0.000*** |
| G6  | 0.869 | 0.064 | 0.755 | 0.000*** |
| G7  | 0.885 | 0.063 | 0.783 | 0.000*** |
| G8  | 0.864 | 0.066 | 0.747 | 0.000*** |
| G9  | 0.846 | 0.065 | 0.716 | 0.000*** |
| G10 | 0.650 | 0.075 | 0.422 | 0.000*** |

Source: Author's work based on empirical survey (n=244)

Table 89 presents the AVE for latent model constructs after correction that are all greater than 0.5.

Table 89. The AVE after correction of the model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| First order constructs | Construct name   | AVE    |
|------------------------|--|--------|
| P                      | The political dimension of consumer ethics (P)                               | 0.509  |
| S                      | The social dimension of the ethics of consumption (S)                        | 0.830  |
| E                      | The environmental dimension of the ethics of consumption (E)                 | 0.533* |
| G                      | Ethical consumer behavior in e-commerce when purchasing groceries online (G) | 0.639* |

Note: \* improved in the corrected measurement model

Source: Author's work based on empirical survey (n=244)

Table 90 displays the CR values for all latent constructs. The results demonstrate that the CR values in all cases, except for the variable E, are higher than 0.7, suggesting a high level of

internal consistency among the manifest variables. As with previous models, this model has strong reliability and convergent validity.

Table 90. The CR of the corrected model, including measurement of ethical consumer behavior in e-commerce when purchasing clothes, shoes, and fashion accessories online

| First order constructs | Construct name   | CR    |
|------------------------|--|-------|
| P                      | The political dimension of consumer ethics (P)                               | 0.844 |
| S                      | The social dimension of the ethics of consumption (S)                        | 0.936 |
| E                      | The environmental dimension of the ethics of consumption (E)                 | 0.696 |
| G                      | Ethical consumer behavior in e-commerce when purchasing groceries online (G) | 0.928 |

Source: Author's work based on empirical survey (n=244)

## 5.6. Structural equation modeling

In this chapter, the following structural equation models will be estimated, as presented in Table 91. As for the CFA methodology, the JASP 0.19 software tool was used for the analysis, using the Laavan package, with the following parameters used: (i) standard estimation for standard errors; (ii) ML estimator; (iii) Pairwise deletion for missing data handling; and (iv) standardization of all variables, both latent and manifest.

Table 91 Overview of the SEM models for testing hypotheses

| Name of the model | Hypothesis tested | Dependent       | Sample |
|-------------------|-------------------|-----------------|--------|
| Model H1-H3       | H1-H3             | Variable ETHICS | All    |
| Model H1a-H3a     | H1a-H3a           | Variable G      | All    |
| Model H1b-H3b     | H1b-H3b           | Variable C      | All    |
| Model H4          | H4                | Variable ETHICS | All    |
| Model H4a         | H4a               | Variable G      | All    |
| Model H4b         | H4b               | Variable C      | All    |
| Model H5          | H5                | Variable ETHICS | All    |



|           |     |                   |     |
|-----------|-----|-------------------|-----|
| Model H5a | H5a | Variable G        | All |
| Model H5b | H5b | Variable C        | All |
| Model H6  | H6  | Variable ETHICS   | All |
| Model H6a | H6a | Variable G        | All |
| Model H6b | H6b | Variable C        | All |
| Model H7  | H7  | Variables C vs. G | All |

Source: Author's work

### 5.6.1. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior (H1-H3)

The last stage of data analysis using the SEM approach involves analyzing the structural model, which entails examining the relationships between latent components in the model. The empirical presentation of the structural links between any two constructs in the structural model may be achieved by estimating the parameters. The initial phase involves introducing the conceptual structural model that will be estimated, while the subsequent step entails highlighting the distinctiveness of the model. Moreover, the structural model analysis was performed to examine the hypothesis and elucidate the findings. The calculated structural model, which comprises all variables (244 observations and 4 latent constructs), is recursive.

The evaluation of the structural model involves the following procedures: The two main objectives of this study are to assess the validity of the structural model and to examine the justification of each specific link as shown by the estimated model. Table 92 displays the degree to which the structural model accurately represents the influence of independent variables. The structural model comprises a total of 244 observations. The assessment of the representativeness of the structural model indicates that the Chi-square value of the model is statistically significant (410.359, N = 244, df = 129, p <0.000), indicating a statistically significant model. Based on the provided findings, it can be inferred that the model has strong representativeness, as shown by the specified threshold values for individual indices (CFI = 0.906; TLI = 0.889; RMSEA = 0.095; SRMR = 0.055), which can be considered as acceptable fit (Hair et al., 2010).

Table 92 Evaluation of SEM Model H1-H3 when shopping online

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 410.359       | -   | -  |
| Df                         | 129           | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.906         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.889         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.095         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.055         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Note: Dependent variable ETHICS

Source: Author's work based on empirical survey (n=244)

Table 93 presents standardized coefficients for the structural model. The standardized coefficients for the structural model indicate that the independent variables P, S, and E have statistically significant impacts on the dependent variable ETHICS. Specifically, P (political dimension) has a positive impact with a coefficient of 0.262 and is significant at the 5% probability level ( $p = 0.035$ ). S (social dimension) shows a stronger positive impact with a coefficient of 0.383, significant at the 1% level ( $p < 0.001$ ). E (environmental dimension) also has a significant positive impact with a coefficient of 0.428, which is significant at the 1% level ( $p = 0.003$ ). The model's goodness-of-fit coefficient indicates that variations in these independent

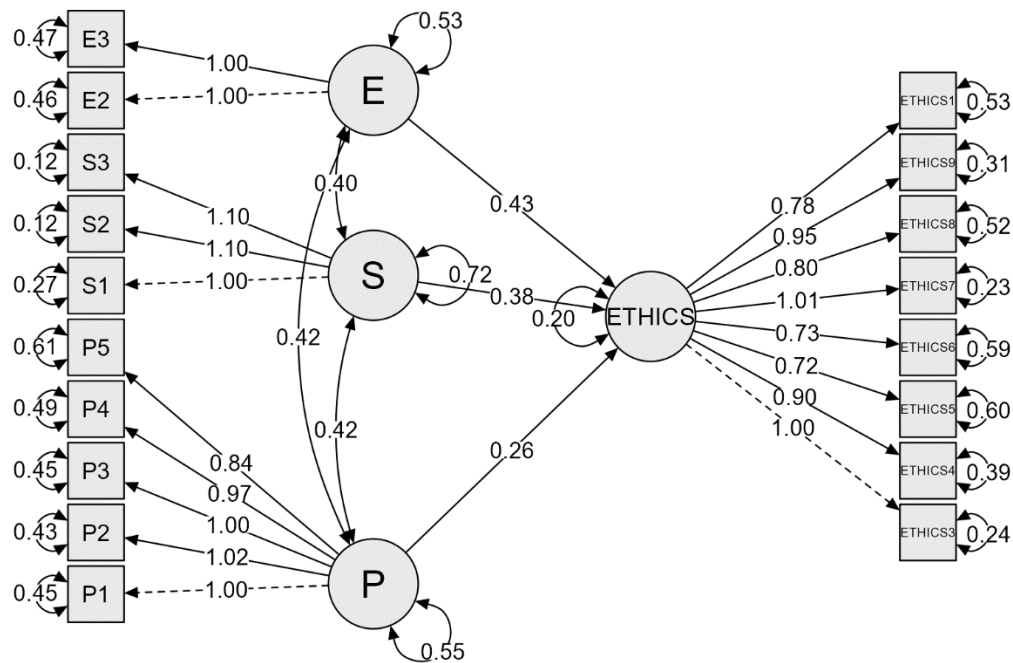
variables can explain 72.9% of the variability in ETHICS. Figure 17 presents the structural model with non-standardized estimates.

Table 93. Non-standardized coefficients for the Model H1-H3 when shopping online

| Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|-----------------------|---------------------|-------|-------|----------|---------|-----------------------------|
| P                     | ETHICS              | 0.262 | 0.125 | 2.099    | 0.036*  | 0.729                       |
| S                     |                     | 0.383 | 0.070 | 5.507    | 0.001** |                             |
| E                     |                     | 0.428 | 0.144 | 2.975    | 0.003** |                             |

Note: \*\* p<0,001; \* p<0,05; dependent variable ETHICS  
 Source: Author's work based on empirical survey (n=244)

Figure 17. Structural Model H1-H3 with non-standardized estimates



Note: dependent variable ETHICS  
 Source: Author's work based on empirical survey (n=244)

5.6.1.1. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among grocery buyers (H1a-H3a)

Table 94 evaluates the fit of the structural equation model (SEM) using the ML estimation based on 244 observations. The Chi-square value for the model is 469.857 with 129 degrees of freedom, which is statistically significant ( $p < 0.000$ ), indicating a statistically significant model. The CFI is 0.897, not surpassing the excellent threshold of 0.9 but indicating a good fit, according to Hair et al. (2010). The TLI is 0.877, which falls in the acceptable range but below the excellent threshold; however, it is within an acceptable range. The RMSEA is 0.104, within the range slightly higher than 0.10; the SMRM is 0.056, which is below the threshold of 0.08, indicating an excellent fit. Overall, the model shows a good fit with acceptable indices.

Table 94 Evaluation of SEM model H1a-H3a when shopping for groceries

|                            | ML estimation | Acceptable value   | Source   |
|----------------------------|---------------|--|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent  | Hair et al. (2010)   |
| Chi-square                 | 469.857       | -  | -  |
| Df                         | 129           | -  | -  |
| p-value                    | 0.000         | $\leq 0.05$  | Hair et al. (2010)   |
| CFI                        | 0.897         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal<br>acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe,<br>(2008);<br>Gakobo and Jere, (2016)     |
| TLI                        | 0.877         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                           | Hair et al. (2010)   |
| RMSEA                      | 0.104         | < 0.08 Excellent<br><br>< 0.10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |

|      |       |   |                    |
|------|-------|---|--------------------|
| SRMR | 0.056 | < 0.08 Excellent<br>< 0.10 Mediocre fit | Hair et al. (2010) |
|------|-------|---|--------------------|

Note: dependent variable: G

Source: Author's work based on empirical survey (n=244)

Table 95 presents the non-standardized coefficients for the structural model, focusing on the dependent variable G. The results indicate that the political dimension (P) has a positive impact on G with a coefficient of 0.206, which is, however, not significant ( $p = 0.091$ ). The social dimension (S) shows a strong positive impact with a coefficient of 0.437, which is highly significant at the 1% level ( $p < 0.001$ ). The environmental dimension (E) has a positive coefficient of 0.227; however, it is not significant. The model explains 59.8% of the variance in G, as indicated by the R-squared value. These findings highlight the significant influence of the social dimension on ethical consumer behavior in e-commerce for groceries, with notable, though less strong, contributions from the political and environmental dimensions.

Table 95. Non-standardized coefficients for the structural model H1a-H3a when shopping for groceries

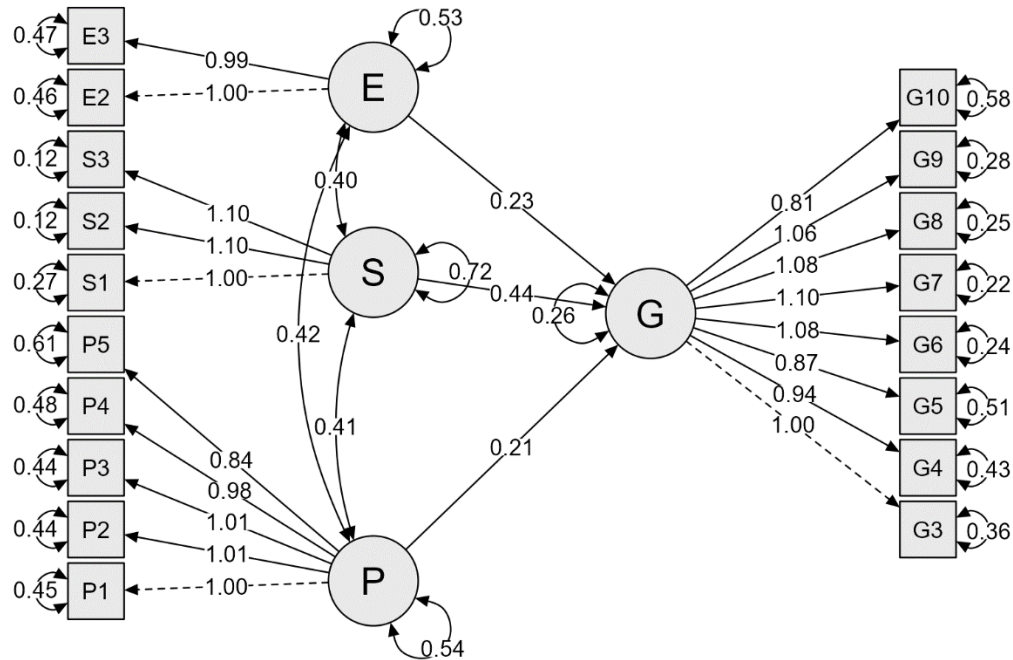
| Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared ( $R^2$ ) |
|-----------------------|---------------------|-------|-------|----------|---------|---------------------|
| P                     | G                   | 0.206 | 0.122 | 1.689    | 0.092   | 0.598               |
| S                     |                     | 0.437 | 0.071 | 6.122    | 0.001** |                     |
| E                     |                     | 0.227 | 0.134 | 1.690    | 0.090   |                     |

Note: \*\*  $p < 0,001$ ; \*  $p < 0,05$ ; \*  $p < 0,10$ ; Dependent variable: G

Source: Author's work based on empirical survey (n=244)

Figure 18 illustrates the structural model with non-standardized estimates, visually depicting the relationships between the independent variables (P, S, and E) and the dependent variable (G). The paths from S to G and E to G are significant, reflecting the coefficients presented in Table 95. The model's graphical representation helps in understanding the relative strength of each independent variable's impact on ethical consumer behavior in e-commerce for groceries.

Figure 18. Structural model H1a-H3a with non-standardized estimates when shopping for groceries



Note: dependent variable: G

Source: Author's work based on empirical survey (n=244)

5.6.1.2. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among clothes, shoes, or fashion accessories buyers (H1b-H3b)

Table 96 evaluates the fit of the SEM for hypotheses H1b to H3b using the ML estimation based on 244 observations. The Chi-square value for the model is 255.936 with 84 degrees of freedom, which is statistically significant ( $p < 0.000$ ), indicating a statistically significant model. The CFI is 0.923, which is higher than the excellent threshold of 0.9 and falls within the acceptable range, according to Hair et al. (2010). The TLI is 0.903, indicating an excellent fit. The RMSEA is 0.092, which is below the acceptable threshold of 0.10, indicating a good fit. The SMRM is 0.052, which is below the threshold of 0.08, indicating an excellent fit. Overall, the model shows

a good fit with acceptable indices, though there is slight room for improvement in the TLI and RMSEA values.

Table 96 Evaluation of SEM model H1b-H3b when shopping for clothes, shoes, or fashion accessories

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent                                       | Hair et al. (2010)   |
| Chi-square                 | 255.936       | -   | -  |
| Df                         | 84            | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.923         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit          | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.903         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                    | Hair et al. (2010)   |
| RMSEA                      | 0.092         | < 0.08 Excellent<br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.052         | < 0.08 Excellent<br>< 0.10 Mediocre fit                             | Hair et al. (2010)   |

Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

Table 97 presents the non-standardized coefficients for the structural model, focusing on the dependent variable C. The results indicate that the political dimension (P) has a positive impact on C with a coefficient of 0.289, which is significant at the 5% level ( $p = 0.019$ ). The social dimension (S) shows a significant positive impact with a coefficient of 0.228, which is highly

significant at the 1% level ( $p < 0.001$ ). The environmental dimension (E) also has a strong positive impact with a coefficient of 0.494, significant at the 1% level ( $p < 0.001$ ). The model explains 78.8% of the variance in C, as indicated by the R-squared value. These findings highlight the significant influences of the political, social, and environmental dimensions on ethical consumer behavior in e-commerce for clothes.

Table 97. Non-standardized coefficients for the structural model H1b-H3b when shopping for clothes, shoes, or fashion accessories

| Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared ( $R^2$ ) |
|-----------------------|---------------------|-------|-------|----------|---------|---------------------|
| P                     | C                   | 0.289 | 0.124 | 2.338    | 0.019*  | 0.788               |
| S                     |                     | 0.228 | 0.067 | 3.417    | 0.001** |                     |
| E                     |                     | 0.494 | 0.145 | 3.393    | 0.001** |                     |

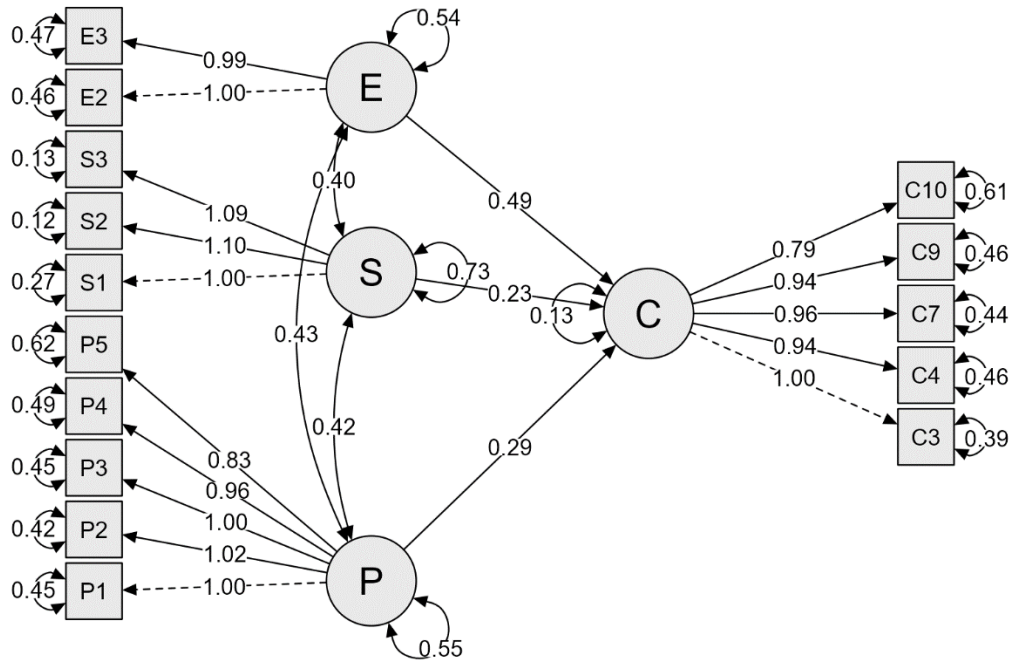
Note: \*\*  $p < 0,001$ ; \*  $p < 0,05$ ; \*  $p < 0,10$ ; Dependent variable: C

Source: Author's work based on empirical survey (n=244)

Figure 19 illustrates the structural model for hypotheses H1b to H3b with non-standardized estimates, visually depicting the relationships between the independent variables (P, S, and E) and the dependent variable (C). The paths from P to C, S to C, and E to C are significant, reflecting the coefficients presented in Table 97. The model's graphical representation helps in understanding the relative strength of each independent variable's impact on ethical consumer behavior in e-commerce for clothes.



Figure 19. Structural model H1b-H3b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories



Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

5.6.1.3. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among clothes, shoes, or fashion accessories buyers (H1b-H3b)

Table 98 evaluates the fit of the SEM for hypotheses H1b to H3b using the ML estimation based on 244 observations. The Chi-square value for the model is 255.936 with 84 degrees of freedom, which is statistically significant ( $p < 0.000$ ), indicating a statistically significant model. The CFI is 0.923, which is higher than the excellent threshold of 0.9 and falls within the acceptable range, according to Hair et al. (2010).

The TLI is 0.903, indicating an excellent fit. The RMSEA is 0.092, below the acceptable threshold of 0.10, indicating a good fit. The SRMR is 0.052, below the threshold of 0.08, indicating an excellent fit. Overall, the model shows a good fit with acceptable indices, though there is slight room for improvement in the TLI and RMSEA values.

Table 98 Evaluation of SEM model H1b-H3b when shopping for clothes, shoes, or fashion accessories

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 255.936       | -   | -  |
| Df                         | 84            | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.923         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.903         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.092         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.052         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

Table 99 presents the non-standardized coefficients for the structural model, focusing on the dependent variable C. The results indicate that the political dimension (P) has a positive impact

on C with a coefficient of 0.289, which is significant at the 5% level ( $p = 0.019$ ). The social dimension (S) shows a significant positive impact with a coefficient of 0.228, which is highly significant at the 1% level ( $p < 0.001$ ). The environmental dimension (E) also has a strong positive impact with a coefficient of 0.494, significant at the 1% level ( $p < 0.001$ ). The model explains 78.8% of the variance in C, as indicated by the R-squared value. These findings highlight the significant influences of the political, social, and environmental dimensions on ethical consumer behavior in e-commerce for clothes.

Table 99. Non-standardized coefficients for the structural model H1b-H3b when shopping for clothes, shoes, or fashion accessories

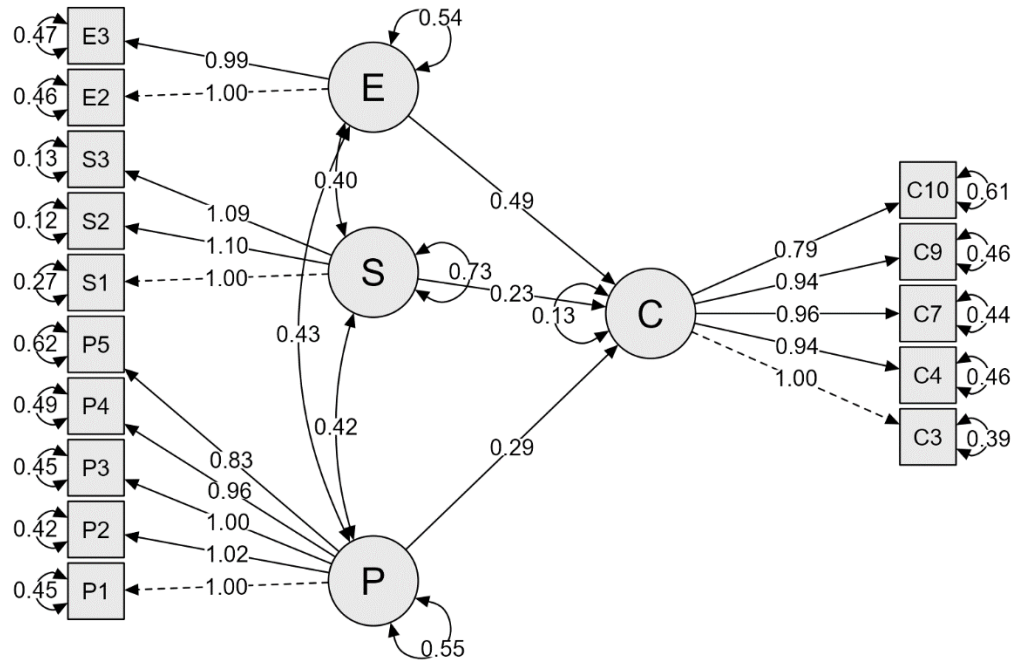
| Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared ( $R^2$ ) |
|-----------------------|---------------------|-------|-------|----------|---------|---------------------|
| P                     | C                   | 0.289 | 0.124 | 2.338    | 0.019*  | 0.788               |
| S                     |                     | 0.228 | 0.067 | 3.417    | 0.001** |                     |
| E                     |                     | 0.494 | 0.145 | 3.393    | 0.001** |                     |

Note: \*\*  $p < 0,001$ ; \*  $p < 0,05$ ; \*  $p < 0,10$ ; Dependent variable: C

Source: Author's work based on empirical survey (n=244)

Figure 20 illustrates the structural model for hypotheses H1b to H3b with non-standardized estimates, visually depicting the relationships between the independent variables (P, S, and E) and the dependent variable (C). The paths from P to C, S to C, and E to C are significant, reflecting the coefficients presented in Table 97. The model's graphical representation helps in understanding the relative strength of each independent variable's impact on ethical consumer behavior in e-commerce for clothes.

Figure 20. Structural model H1b-H3b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories



Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

#### 5.6.2. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior compared to age (H4)

The evaluation of the SEM model H4 examines the relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior when shopping online, segmented by age groups (18-25 years vs. 26-41 years; Generation Z vs. Generation Y). Table 100 outlines the model fit indices, showing a Chi-square value of 571.314 ( $p < 0.000$ ), indicating a statistically significant model. The CFI value of 0.902 is considered excellent, and the TLI value of 0.890 is within the acceptable range. The RMSEA value of 0.095 and SRMR value of 0.068 suggest the model has an acceptable to good fit, according to established benchmarks.

Table 100 Evaluation of SEM model H4 when shopping online

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 571.314       | -   | -  |
| Df                         | 272           | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.902         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.890         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.095         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.068         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Note: dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

Table 101 presents the non-standardized coefficients for the structural model H4 when examining the impact of different ethical dimensions on consumer behavior (ETHICS) across two age groups: 18-25 years and 26-41 years, i.e., Gen Z vs. Gen Y.

For the younger group (18-25 years; Gen Z), the social dimension (S) is the only variable with a statistically significant positive impact on ETHICS, with a coefficient of 0.415 and a highly significant p-value of 0.001. The political dimension (P) and the environmental dimension (E) both show positive coefficients (0.353 and 0.322, respectively), but these impacts are not

statistically significant. The model explains 75.4% of the variance in ETHICS for this Gen Z, indicating a strong explanatory power.

For the older group (26-41 years; Gen Y, Millennials), the social dimension (S) again has a significant positive impact on ETHICS, with a slightly lower coefficient of 0.355 but with the same high level of significance ( $p = 0.001$ ). Unlike in Gen Z, the environmental dimension (E) is also statistically significant for the older group, with a coefficient of 0.538 and a p-value of 0.011, indicating a strong influence. The political dimension (P) remains non-significant, with a coefficient of 0.204. The model explains 70.1% of the variance in ETHICS for Gen Y (Millennials), which is slightly lower than for Gen Z but still represents a substantial portion of the variance.

Overall, while the social dimension consistently shows a significant impact on ethical consumer behavior across both age groups, the environmental dimension is only significant for Gen Y (Millennials). The political dimension does not have a significant effect on either age group. The explanatory power of the model is slightly higher for Gen Z, suggesting that the factors included in the model capture more of the variance in their ethical behavior.

Table 101. Non-standardized coefficients for the structural model H4 when shopping online

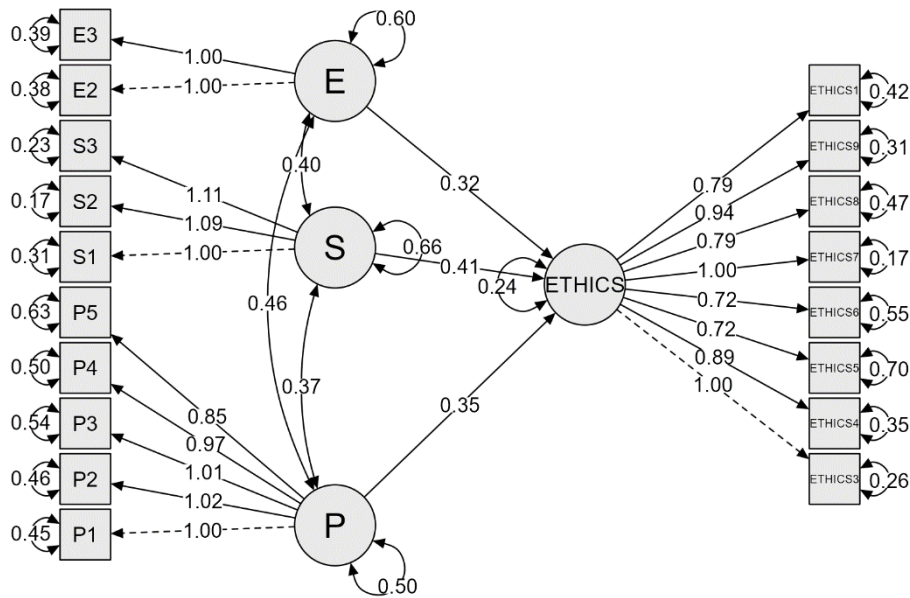
| Group                                     | Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared ( $R^2$ ) |
|---|-----------------------|---------------------|-------|-------|----------|---------|---------------------|
| 18-25 years<br>(Gen Z)                    | P                     | ETHICS              | 0.353 | 0.259 | 1.362    | 0.172   | 0.701               |
|   | S                     |                     | 0.415 | 0.118 | 3.521    | 0.001** |                     |
|   | E                     |                     | 0.322 | 0.246 | 1.311    | 0.190   |                     |
| 26 to 41 years<br>(Gen Y,<br>Millennials) | P                     | ETHICS              | 0.204 | 0.157 | 1.312    | 0.194   | 0.754               |
|   | S                     |                     | 0.355 | 0.089 | 3.977    | 0.001** |                     |
|   | E                     |                     | 0.538 | 0.211 | 2.550    | 0.011*  |                     |

Note: \*\*  $p < 0,001$ ; \*  $p < 0,05$ ; \*  $p < 0,10$ ; Dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

Figures 21 and 22 visually represent the structural model H4 with non-standardized estimates for the 18-25 years and 26-41 years age groups.

Figure 21. Structural model H4 with non-standardized estimates when shopping online for Gen Z

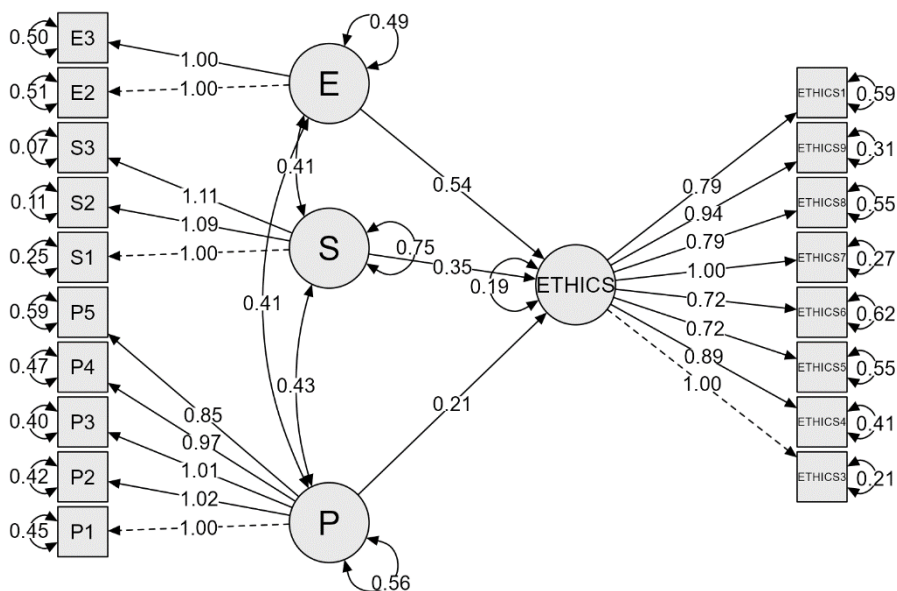


Note: dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

Figure 22. Structural model H4 with non-standardized estimates when shopping online for Gen Y

Y



Note: dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

5.6.2.1. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among grocery buyers compared to age (H4a)

The evaluation of the SEM model H4a when shopping for groceries, as presented in Table 102, shows that the model demonstrates an acceptable fit with the data. However, it does not reach the highest standards. The chi-square value (640.578) is statistically significant at a 1% level, indicating a statistically significant model. CFI of 0.890 and TLI of 0.876 suggest an acceptable to good fit according to established criteria. The RMSEA value of 0.105 and SRMR of 0.082 further indicate that the model is within or near the limits of acceptable fit.

Table 102 Evaluation of SEM model H4a when shopping for groceries

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 640.578       | -   | -  |
| Df                         | 272           | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.890         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.876         | > 0.9 Excellent<br>> 0.8 Acceptable/Suffering                           | Hair et al. (2010)   |
| RMSEA                      | 0.105         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.082         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Note: dependent variable: G



Source: Author's work based on empirical survey (n=244)

Table 103 presents the non-standardized coefficients for the structural model H4a when examining the impact of different ethical dimensions on consumer behavior (G) in the context of grocery shopping across two age groups: 18-25 years (Gen Z) and 26-41 years (Gen Y, Millennials).

For the 18-25 years age group (Gen Z), the social dimension (S) has a highly significant positive impact on grocery-related ethical consumer behavior, with a coefficient of 0.611 and a p-value of 0.001. However, the political dimension (P) and the environmental dimension (E) do not show statistically significant impacts, as indicated by their p-values of 0.453 and 0.675, respectively. The R-squared value of 0.613 suggests that 61.3% of the variance in grocery-related ethical behavior for this age group is explained by the model, highlighting a moderate explanatory power.

For the 26-41-year-old age group (Gen Y, Millennials), the social dimension (S) also exhibits a significant positive impact on ethical behavior, with a coefficient of 0.334 and a p-value of 0.001. However, this effect is slightly weaker than in the Gen Z group. Additionally, the environmental dimension (E) shows a statistically significant impact with a coefficient of 0.394 and a p-value of 0.042, indicating that environmental concerns play a role in this age group's grocery shopping ethics. The political dimension (P) remains non-significant, with a p-value of 0.246. The R-squared value is slightly higher at 0.629, suggesting that 62.9% of the variance in ethical behavior is accounted for by the model in this age group.

Overall, while the social dimension significantly influences grocery-related ethical behavior in both age groups, its impact is more pronounced in the younger group. The environmental dimension becomes significant only for the older age group, indicating a growing concern for environmental issues as consumers age. The political dimension does not show a significant effect in either group. The model explains a moderate to high percentage of the variance in ethical consumer behavior in both age groups, with slightly better explanatory power in the older group.

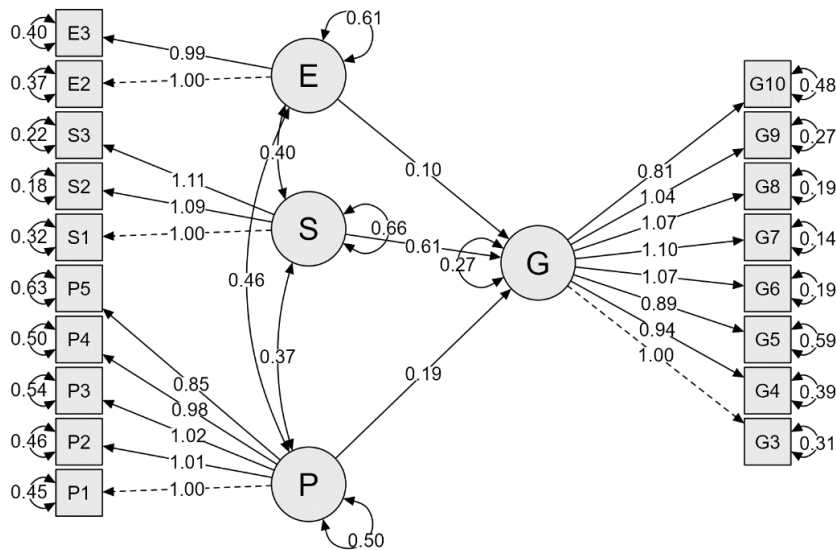
Table 103. Non-standardized coefficients for the structural model H4a when shopping for groceries

| Group                                     | Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|---|-----------------------|---------------------|-------|-------|----------|---------|-----------------------------|
| 18-25 years<br>(Gen Z)                    | P                     | G                   | 0.189 | 0.252 | 0.747    | 0.453   | 0.613                       |
|   | S                     |                     | 0.611 | 0.121 | 5.064    | 0.001** |                             |
|   | E                     |                     | 0.098 | 0.234 | 0.422    | 0.675   |                             |
| 26 to 41 years<br>(Gen Y,<br>Millennials) | P                     | G                   | 0.174 | 0.150 | 1.159    | 0.246   | 0.629                       |
|   | S                     |                     | 0.334 | 0.088 | 3.798    | 0.001** |                             |
|   | E                     |                     | 0.394 | 0.194 | 2.030    | 0.042*  |                             |

Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: G  
Source: Author's work based on empirical survey (n=244)

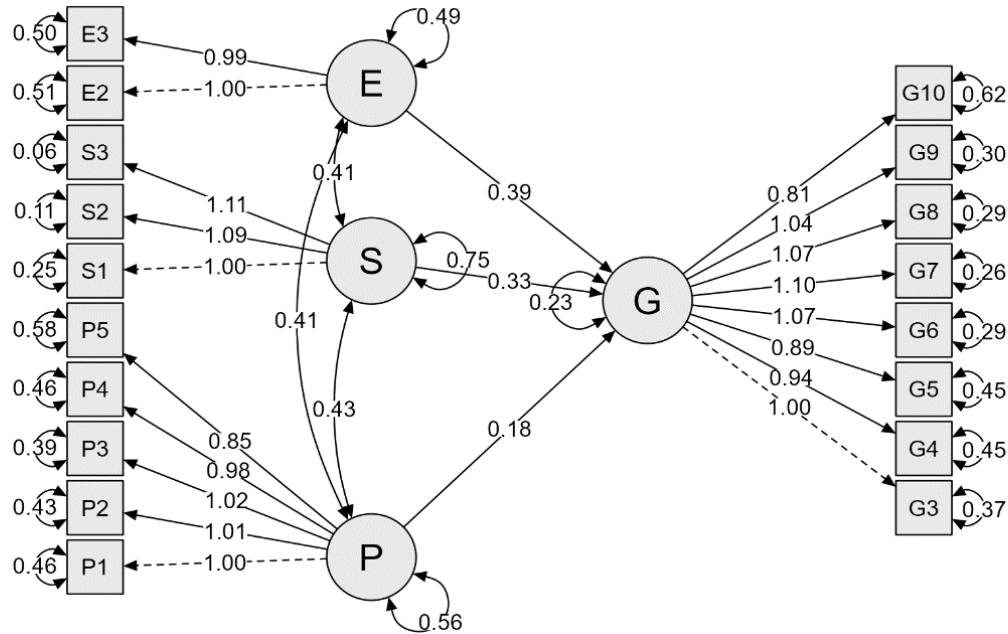
Figures 23 and 24 visually represent the structural model H4a for the two age groups when shopping for groceries.

Figure 23. Structural model H4a with non-standardized estimates when shopping for groceries for Gen Z



Note: dependent variable: G  
Source: Author's work based on empirical survey (n=244)

Figure 24. Structural model H4a with non-standardized estimates when shopping for groceries for Gen Y



Note: dependent variable: G

Source: Author's work based on empirical survey (n=244)

5.6.2.2. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among clothes, shoes, or fashion accessories buyers compared to age (H4b)

Tables 104 and 105, along with Figures 25 and 26, present the SEM model H4b, which evaluates ethical consumer behavior when shopping for clothes, shoes, or fashion accessories.

Table 104 shows the fit indices for the SEM model H4b. The model demonstrates a good fit with a chi-square value of 372.708, which is statistically significant at the 1% level, indicating a statistically significant model. The CFI is 0.915, and the TLI is 0.900. While the RMSEA is slightly above the most stringent threshold at 0.094, it is still within an acceptable range for an adequate fit. The SMRM is 0.064, indicating a good model fit according to the criteria provided by Hair et al. (2010).

Table 104. Evaluation of SEM model H4b when shopping for clothes, shoes, or fashion accessories

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 372.708       | -   | -  |
| Df                         | 179           | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.915         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.900         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.094         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.064         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Dependent variable: C

Source: Author's work based on empirical survey (n=244)

Table 105 presents the non-standardized coefficients for the structural model H4b, focusing on the impact of different ethical dimensions on consumer behavior in the context of online shopping for clothes, shoes, or fashion accessories across two age groups: 18-25 years (Gen Z) and 26-41 years (Gen Y, Millennials).

For the 18-25 years age group (Gen Z), the political dimension (P) shows a positive impact on consumer behavior with a coefficient of 0.312, but this effect is not statistically significant ( $p = 0.260$ ). The social dimension (S) also does not have a significant impact, as indicated by its low coefficient of 0.087 and a p-value of 0.467. However, the environmental dimension (E) does show a statistically significant positive impact, with a coefficient of 0.569 and a p-value of 0.037, suggesting that environmental concerns influence ethical behavior among Gen Zs. The model's R-squared value of 0.842 indicates that 84.2% of the variance in consumer behavior for the Gen Z group is explained by the model, reflecting a high level of explanatory power.

In contrast, for the 26-41-year-old age group (Gen Y, Millennials), the political dimension (P) does show a statistically significant positive impact on consumer behavior, with a coefficient of 0.277 and a p-value of 0.047. The social dimension (S) is highly significant, with a coefficient of 0.300 and a p-value of 0.001, indicating a strong influence on ethical consumer behavior. The environmental dimension (E) also has a significant positive impact, with a coefficient of 0.447 and a p-value of 0.015. The R-squared value for this group is 0.709, suggesting that 70.9% of the variance in consumer behavior in Gen Y (Millennials) is explained by the model, which is slightly lower than that of Gen Z but still indicates a good fit.

In summary, while environmental factors primarily influence Gen Z, the older group (Gen Y, Millennials) exhibits a broader concern for political, social, and environmental issues when making ethical purchasing decisions in the fashion sector. This suggests that as consumers age, their ethical considerations in consumer behavior become more diversified and balanced across different ethical dimensions. The Gen Z group's behavior is driven more by environmental concerns, while the Gen Y (Millennials) group tends to integrate a wider range of ethical considerations into their purchasing decisions.

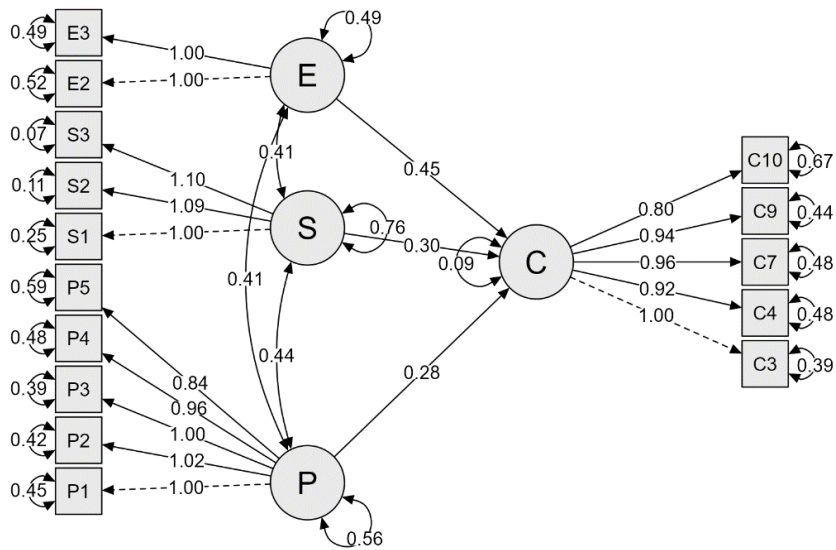
Table 105. Non-standardized coefficients for the structural model H4b when shopping for clothes, shoes, or fashion accessories

| Group | Independent variables | Dependent variables | B | S.E. | B / S.E. | P | R-squared ( $R^2$ ) |
|-------|-----------------------|---------------------|---|------|----------|---|---------------------|
|-------|-----------------------|---------------------|---|------|----------|---|---------------------|

|   |   |   |       |       |       |         |       |
|---|---|---|-------|-------|-------|---------|-------|
| 18-25 years<br>(Gen Z)                    | P | C | 0.312 | 0.277 | 1.127 | 0.260   | 0.709 |
|   | S |   | 0.087 | 0.119 | 0.728 | 0.467   |       |
|   | E |   | 0.569 | 0.272 | 2.089 | 0.037*  |       |
| 26 to 41 years<br>(Gen Y,<br>Millennials) | P | C | 0.277 | 0.139 | 1.998 | 0.047*  | 0.842 |
|   | S |   | 0.300 | 0.080 | 3.741 | 0.001** |       |
|   | E |   | 0.447 | 0.185 | 2.421 | 0.015*  |       |

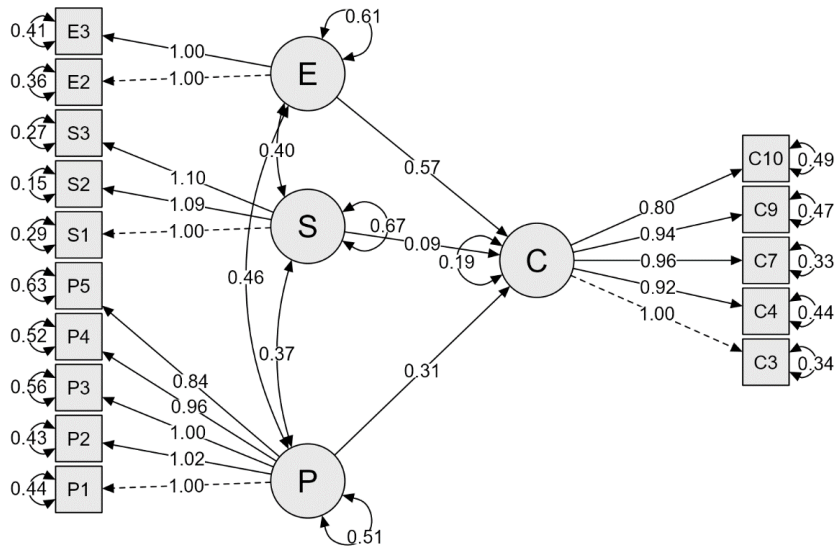
Note: \*\*  $p < 0,001$ ; \*  $p < 0,05$ ; \*  $p < 0,10$ ; Dependent variable: C  
Source: Author's work based on empirical survey (n=244)

Figure 25. Structural model H4b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories for Gen Z



Note: dependent variable: C  
Source: Author's work based on empirical survey (n=244)

Figure 26. Structural model H4b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories for Gen Y



Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

### 5.6.3. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior compared to education (H5)

The evaluation of the SEM model H5, as presented in Table 106, assesses the relationship between the independent variables and the dependent variable ETHICS when shopping online. Figures 27 and 28 illustrate the structural models for the two education groups with non-standardized estimates.

The Chi-square value of 595.368 is statistically significant at a 1% level, indicating a statistically significant model. The CFI is 0.895, which falls just short of the excellent benchmark of 0.9 but is well within the acceptable range of greater than 0.8. This suggests that the model has a reasonably good fit according to the standards provided by Hair et al. (2010), and corroborated by Kim and Forsythe (2008), and Gakobo and Jere, (2016). The TLI is 0.882, which, like the CFI, is just below the excellent threshold of 0.9 but above the acceptable threshold of 0.8,

indicating that the model fit is acceptable to good, although not outstanding. This fits within the criteria set forth by Hair et al. (2010).

The RMSEA is 0.091, which is above the excellent threshold of 0.08 but within the acceptable range of less than 0.10. According to Maccallum et al. (1996), and further supported by Kenny et al. (2015), and (Hooper *et al.*, 2008), this indicates an average to good model fit, suggesting that the model is adequately specified. The SMRM is 0.070, which is below the excellent threshold of 0.08 and well within the acceptable range. This suggests that the residuals between the observed and predicted values are low, indicating a good fit. This is in line with the recommendations by Hair et al. (2010).

Table 106 Evaluation of SEM model H5 when shopping online

|                            | ML estimation | Acceptable value   | Source   |
|----------------------------|---------------|--|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent  | Hair et al. (2010)   |
| Chi-square                 | 595.368       | -  | -  |
| Df                         | 272           | -  | -  |
| p-value                    | 0.000         | ≤ 0.05   | Hair et al. (2010)   |
| CFI                        | 0.895         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal<br>acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe,<br>(2008);<br>Gakobo and Jere, (2016)     |
| TLI                        | 0.882         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                           | Hair et al. (2010)   |
| RMSEA                      | 0.091         | < 0.08 Excellent<br><br>< 0.10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.070         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                    | Hair et al. (2010)   |



Dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

Table 107 provides an overview of the non-standardized coefficients for the structural model H5 when shopping online, focusing on the impact of education level on the dependent variable ETHICS. The analysis compares two groups: individuals with secondary school or lower education and those with university undergraduate studies or higher.

For individuals with secondary school or lower education, none of the independent variables (political dimension (P), social dimension (S), and environmental dimension (E)) have a statistically significant impact on the dependent variable ETHICS. The political dimension shows a negative but non-significant impact with a coefficient of -0.341. The social dimension shows a positive but non-significant impact with a coefficient of 0.272. The environmental dimension has a positive but non-significant impact with a coefficient of 1.133.

In contrast, for individuals with university undergraduate studies or higher, the impact of the independent variables on ETHICS is both more substantial and statistically significant. The political dimension shows a significant positive impact with a coefficient of 0.274 and a p-value of 0.029, indicating a significance of 5%. The social dimension has a strong, significant positive impact with a coefficient of 0.368 and a p-value less than 0.001, indicating a significance of 1%. The environmental dimension also shows a significant positive impact with a coefficient of 0.454 and a p-value of 0.002, indicating a significance at the 1% level. The R-squared value for this group is higher at 0.794, indicating that these independent variables explain 79.4% of the variance in ETHICS.

In comparing the two educational groups, it is evident that education level plays a critical role in shaping ethical consumer behavior when shopping online. Political, social, and environmental dimensions more significantly influence individuals with higher education levels. This suggests that those with university-level education are more responsive to ethical dimensions in their consumer behavior, highlighting the importance of educational attainment in ethical decision-making processes.

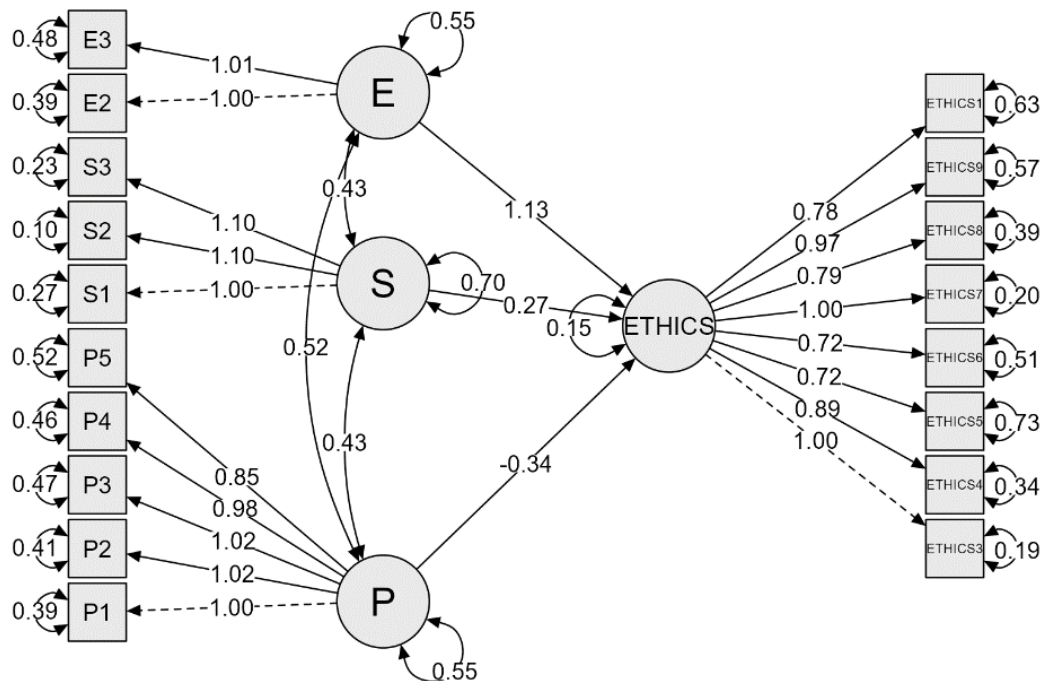
Table 107. Non-standardized coefficients for the structural model H5 when shopping online

| Group  | Independent variables | Dependent variables | B      | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|--|-----------------------|---------------------|--------|-------|----------|---------|-----------------------------|
| Secondary school or lower level of education | P                     | ETHICS              | -0.341 | 1.604 | -0.213   | 0.832   | 0.729                       |
|  | S                     |                     | 0.272  | 0.199 | 1.368    | 0.171   |                             |
|  | E                     |                     | 1.133  | 1.713 | 0.661    | 0.508   |                             |
| University undergraduate studies or higher   | P                     | ETHICS              | 0.274  | 0.126 | 2.182    | 0.029*  | 0.794                       |
|  | S                     |                     | 0.368  | 0.077 | 4.756    | 0.001** |                             |
|  | E                     |                     | 0.454  | 0.148 | 3.069    | 0.002** |                             |

Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

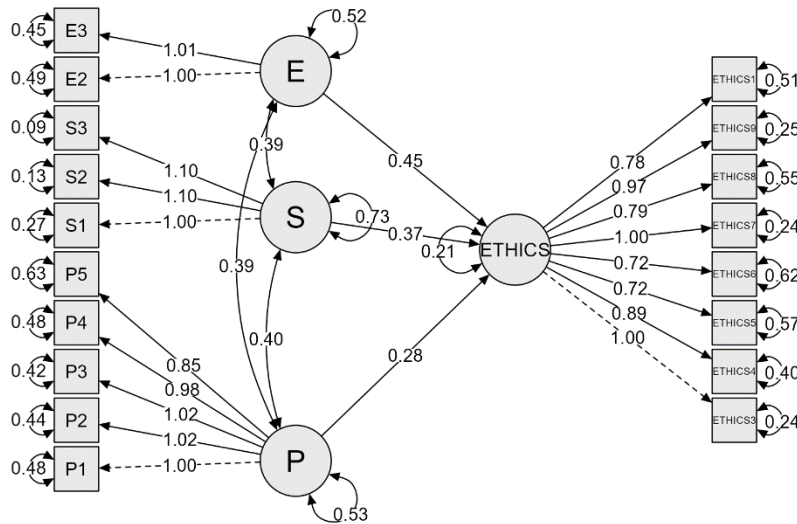
Figure 27. Structural model H5 with non-standardized estimates when shopping online for Secondary school or lower level of education



Note: dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

Figure 28. Structural model H5 with non-standardized estimates when shopping online for University undergraduate studies or higher



Note: dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

5.6.3.1. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among grocery buyers compared to education (H5a)

Table 108 presents the evaluation of the SEM model H5a when shopping for groceries. The model includes 244 observations and achieves acceptable goodness-of-fit measures, according to Hair et al. (2010). The Chi-square value is 667.309 with a p-value of 0.000, indicating a statistically significant model. The CFI is 0.882, which falls within the acceptable range but below the excellent threshold. The TLI is 0.868, also within the acceptable range. The RMSEA is 0.109, suggesting a mediocre fit according to Maccallum et al., (1996), and the SMRM is 0.065, indicating an excellent fit.

Figures 29 and 30 illustrate the structural model H5a with non-standardized estimates for individuals with secondary school or lower education and those with university undergraduate studies or higher, respectively, when shopping for groceries.

Table 108 Evaluation of SEM model H5a when shopping for groceries

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 667.309       | -   | -  |
| Df                         | 272           | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.882         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.868         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.109         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.065         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Dependent variable: G

Source: Author's work based on empirical survey (n=244)

Table 109 shows the non-standardized coefficients for the structural model H5a when shopping for groceries, segmented by education level.

For individuals with secondary school or lower education, the social dimension (S) has a significant positive impact on the dependent variable G with a coefficient of 0.364 and a p-value of 0.029, indicating a significance at a 5% level. The political (P) and environmental (E) dimensions do not show significant impacts, with coefficients of -0.161 and 0.621, respectively.

The R-squared value for this group is 0.609, indicating that these variables explain 60.9% of the variance in G.

For individuals with university undergraduate studies or higher, all three dimensions show positive impacts on the dependent variable G. The social dimension (S) has a significant positive impact with a coefficient of 0.416 and a p-value less than 0.001, indicating a 1% significance level. The environmental dimension (E) also shows a significant positive impact with a coefficient of 0.277 and a p-value of 0.047, indicating a 5% significance level. The political dimension (P) has a positive impact with a coefficient of 0.205 and a p-value of 0.096, which is, however, not significant. The R-squared value for this group is 0.601, indicating that these variables explain 60.1% of the variance in G.

In summary, the comparison between the two education groups reveals that the social dimension (S) has a significant positive impact on ethical behavior when shopping for groceries in both groups, with a slightly stronger effect for those with higher education. The environmental dimension (E) is significant only for the higher education group, while the political dimension (P) shows a marginal significance in this group. The overall explanatory power of the model, as indicated by the R-squared values, is quite similar for both groups, with the variance explained being 60.9% for the lower education group and 60.1% for the higher education group. This suggests that while the specific impacts of the dimensions vary, the overall model's ability to explain ethical behavior when shopping for groceries is consistent across education levels.

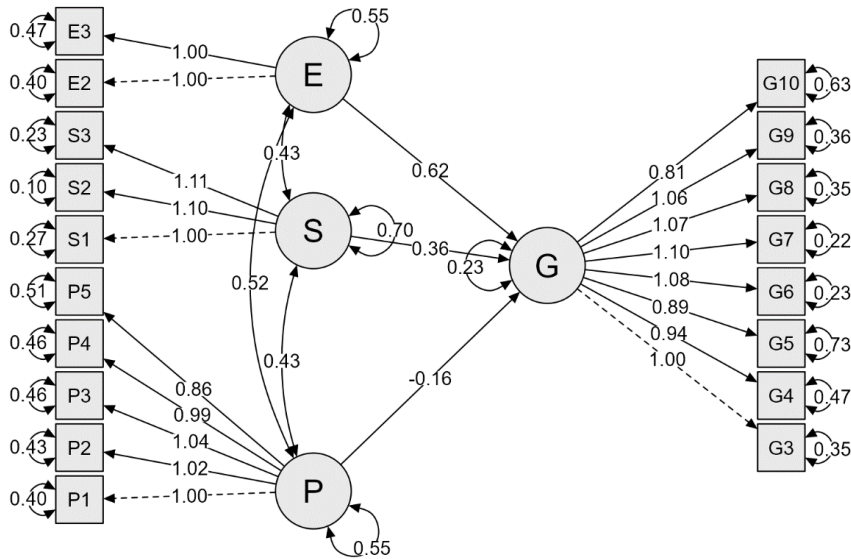
Table 109. Non-standardized coefficients for the structural model H5a when shopping for groceries

| Group  | Independent variables | Dependent variables | B      | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|--|-----------------------|---------------------|--------|-------|----------|---------|-----------------------------|
| Secondary school or lower level of education | P                     | G                   | -0.163 | 1.262 | -0.129   | 0.897   | 0.609                       |
|  | S                     |                     | 0.364  | 0.166 | 2.190    | 0.029*  |                             |
|  | E                     |                     | 0.623  | 1.312 | 0.475    | 0.635   |                             |
| University undergraduate                     | P                     | G                   | 0.204  | 0.123 | 1.660    | 0.097   | 0.601                       |
|  | S                     |                     | 0.416  | 0.079 | 5.296    | 0.001** |                             |

|                   |   |  |       |       |       |        |  |
|-------------------|---|--|-------|-------|-------|--------|--|
| studies or higher | E |  | 0.277 | 0.139 | 1.994 | 0.047* |  |
|-------------------|---|--|-------|-------|-------|--------|--|

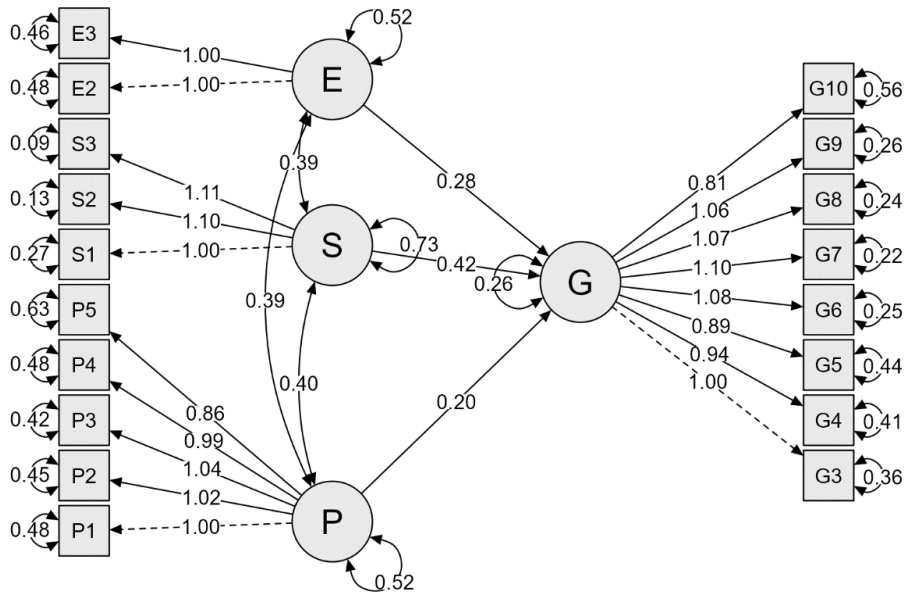
Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: G  
Source: Author's work based on empirical survey (n=244)

Figure 29. Structural model H5a with non-standardized estimates when shopping for groceries for Secondary school or lower level of education



Note: dependent variable: G  
Source: Author's work based on empirical survey (n=244)

Figure 30. Structural model H5a with non-standardized estimates when shopping for groceries for University undergraduate studies or higher



Note: dependent variable: G

Source: Author's work based on empirical survey (n=244)

5.6.3.2. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among clothes, shoes, or fashion accessories buyers compared to education (H5b)

The evaluation of the SEM model H5b for individuals shopping for clothes, shoes, or fashion accessories reveals several insights based on education level. Table 110 demonstrates that the model's fit is acceptable, with a chi-square value of 361.154 and a p-value of 0.000, indicating statistical significance. The CFI value of 0.920 and the TLI value of 0.906 both exceed the threshold of 0.9, suggesting an excellent fit. The RMSEA value of 0.091 and the SRMR value of 0.070, while slightly above the most stringent criteria, still fall within the range considered acceptable for model fit. Figures 31 and 32 visually represent the structural models for the two education groups.

Table 110 Evaluation of SEM model H5b when shopping for clothes, shoes, or fashion accessories

|              | ML estimation | Acceptable value | Source             |
|--------------|---------------|------------------|--------------------|
| N (number of | 244           | > 200 Good       | Hair et al. (2010) |

|               |         |  |  |
|---------------|---------|--|--|
| observations) |         | > 250 Excellent  |  |
| Chi-square    | 361.154 | -  | -  |
| Df            | 272     | -  | -  |
| p-value       | 0.000   | ≤ 0.05   | Hair et al. (2010)   |
| CFI           | 0.920   | > 0.9 Excellent<br>> 0.8 Acceptable Minimal<br>acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe,<br>(2008);<br>Gakobo and Jere, (2016)     |
| TLI           | 0.906   | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                           | Hair et al. (2010)   |
| RMSEA         | 0.091   | < 0.08 Excellent<br><br>< 0.10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR          | 0.070   | < 0.08 Excellent<br>< 0.10 Mediocre fit                                    | Hair et al. (2010)   |

Dependent variable: C

Source: Author's work based on empirical survey (n=244)

Table 111 provides the non-standardized coefficients for the structural model H5b segmented by education level. For individuals with secondary school or lower education, none of the independent variables show a significant impact on the dependent variable C. The political dimension (P) has a coefficient of 0.077, the social dimension (S) has a coefficient of 0.074, and the environmental dimension (E) has a coefficient of 0.810. However, none of these coefficients are statistically significant. The R-squared value for this group is 0.729.

In contrast, for individuals with university undergraduate studies or higher, all three independent variables show significant positive impacts on the dependent variable C. The political dimension (P) has a coefficient of 0.284 and is significant at the 5% level ( $p = 0.018$ ). The social dimension (S) has a coefficient of 0.228 and is significant at the 1% level ( $p = 0.002$ ). The environmental dimension (E) has a coefficient of 0.536 and is also significant at the 1% level ( $p = 0.001$ ). The



R-squared value for this group is 0.830, indicating that the model explains 83.0% of the variance in the dependent variable C.

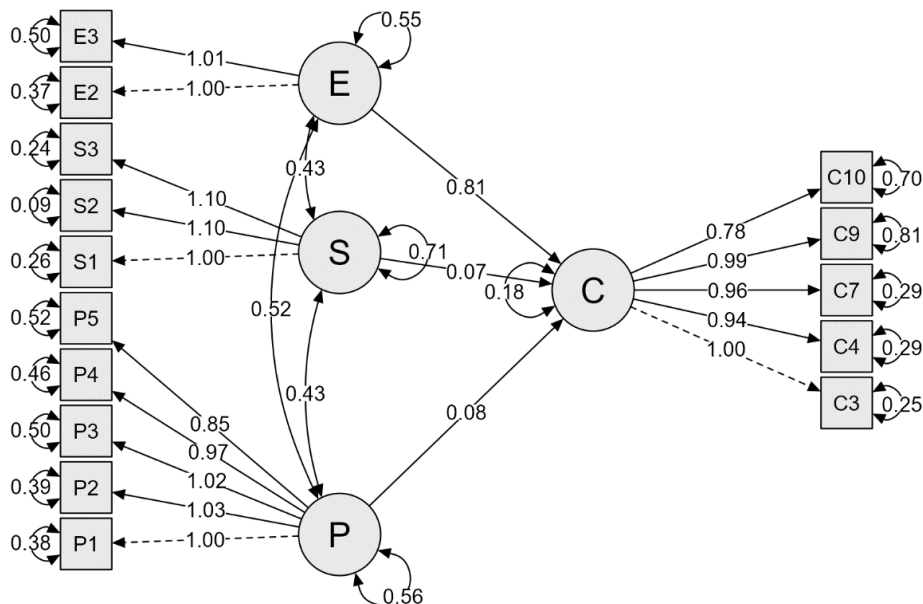
Overall, the comparison indicates that individuals with university undergraduate studies or higher education demonstrate significant relationships between their ethical consumption dimensions and their ethical consumer behavior when shopping for clothes, shoes, or fashion accessories. Conversely, these relationships are not significant for those with secondary school or lower education. Additionally, the model's explanatory power is higher for the group with higher education, as reflected by the R-squared values of 0.830 compared to 0.729 for the lower education group. This suggests that higher education levels may enhance the impact of ethical consumption dimensions on consumer behavior in the context of shopping for clothes, shoes, or fashion accessories.

Table 111. Non-standardized coefficients for the structural model H5b when shopping for clothes, shoes, or fashion accessories

| Group  | Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|--|-----------------------|---------------------|-------|-------|----------|---------|-----------------------------|
| Secondary school or lower level of education | P                     | C                   | 0.077 | 1.114 | 0.069    | 0.945   | 0.729                       |
|  | S                     |                     | 0.074 | 0.172 | 0.430    | 0.668   |                             |
|  | E                     |                     | 0.810 | 1.189 | 0.682    | 0.495   |                             |
| University undergraduate studies or higher   | P                     | C                   | 0.284 | 0.120 | 2.376    | 0.018*  | 0.830                       |
|  | S                     |                     | 0.228 | 0.072 | 3.164    | 0.002** |                             |
|  | E                     |                     | 0.536 | 0.147 | 3.656    | 0.001** |                             |

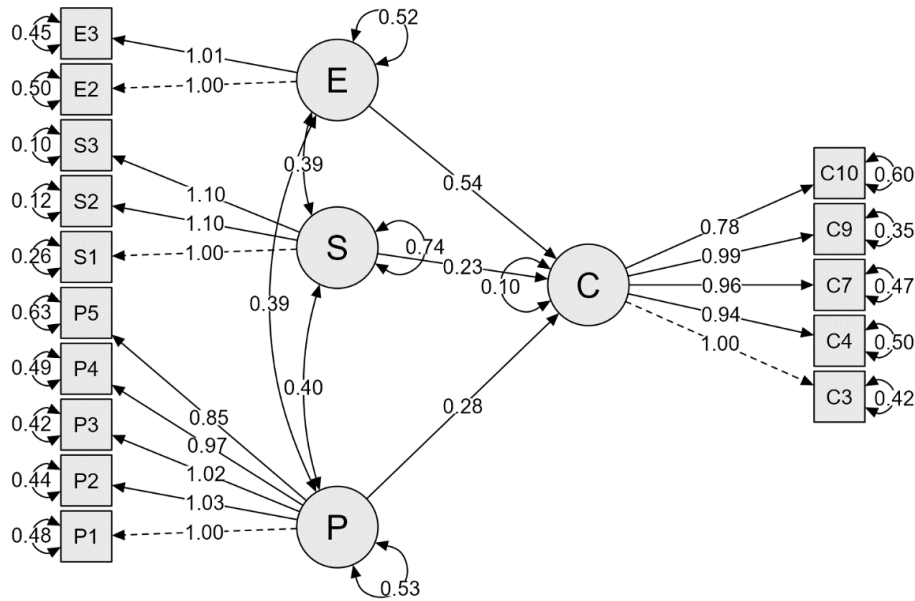
Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: C  
 Source: Author's work based on empirical survey (n=244)

Figure 31. Structural model H5b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories for Secondary school or lower level of education



Note: dependent variable: C  
 Source: Author's work based on empirical survey (n=244)

Figure 32. Structural model H5b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories University undergraduate studies or higher



Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

#### 5.6.4. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior compared to financial status (H6)

Table 112 evaluates the SEM model H6 when shopping online. The model includes 244 observations, which is considered good according to Hair et al. (2010). The Chi-square value of 546.347 with 272 degrees of freedom is statistically significant ( $p = 0.000$ ), indicating a good fit. The CFI of 0.909 exceeds the excellent threshold of 0.9, suggesting an excellent fit. The TLI is 0.898, just below the excellent threshold but still within acceptable limits. The RMSEA value of 0.091 falls within the range for adequate fit, and the SRMR value of 0.072 is within the excellent range.

Table 112 Evaluation of SEM model H6 when shopping online

|                            | ML estimation | Acceptable value  | Source   |
|----------------------------|---------------|---|--|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent   | Hair et al. (2010)   |
| Chi-square                 | 546.347       | -   | -  |
| Df                         | 272           | -   | -  |
| p-value                    | 0.000         | ≤ 0.05  | Hair et al. (2010)   |
| CFI                        | 0.909         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016)        |
| TLI                        | 0.898         | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                        | Hair et al. (2010)   |
| RMSEA                      | 0.091         | < 0.08 Excellent<br><br>< 0.10 Average / Good / Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR                       | 0.072         | < 0.08 Excellent<br>< 0.10 Mediocre fit                                 | Hair et al. (2010)   |

Note: Dependent variable: ETHICS

Source: Author's work based on empirical survey (n=244)

Table 113 presents non-standardized coefficients for the structural model H6 segmented by financial status. For individuals with an income lower than average or average, the social dimension (S) has a significant positive impact on the dependent variable ETHICS with a coefficient of 0.380 and a p-value of 0.002, indicating a statistical significance at 1% level. The political dimension (P) and environmental dimension (E) do not show significant impacts, with coefficients of 0.377 and 0.320, respectively. The R-squared value for this group is 0.739, indicating that 73.9% of the variance in ETHICS is explained.

For individuals with an income higher than average, all three dimensions show positive impacts on the dependent variable ETHICS. The political dimension (P) has a coefficient of 0.226. The social dimension (S) has a significant positive impact with a coefficient of 0.374 and a p-value of less than 0.001, indicating a significance at the 1% level. The environmental dimension (E) also shows a significant positive impact with a coefficient of 0.478 and a p-value of 0.003, indicating a significance at the 1% level. The R-squared value for this group is 0.732, indicating that these variables explain 73.2% of the variance in ETHICS.

Comparing the two groups, the social dimension (S) significantly impacts both groups, with slightly higher significance in the higher-income group. The environmental dimension (E) shows a significant impact only in the higher-income group. The political dimension (P) does not show a significant impact for both groups. However, both groups have similar explanatory power, with R-squared values of 0.739 for the lower-income group and 0.732 for the higher-income group. This indicates that the model's ability to explain the variance in ETHICS is comparable across different financial statuses, with some variations in which dimensions are more influential.

Figures 33 and 34 illustrate the structural models for individuals with lower and higher-than-average incomes, respectively.

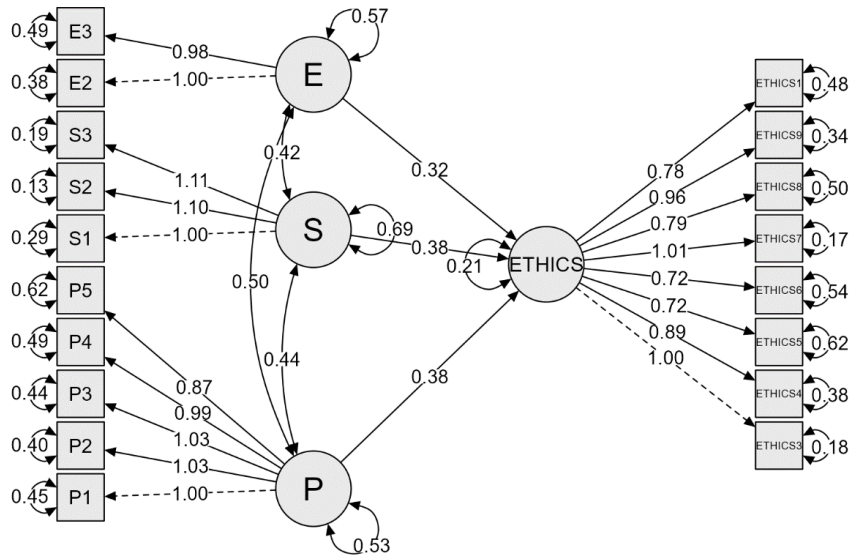
Table 113. Non-standardized coefficients for the structural model H6 when shopping online

| Group                                | Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|--------------------------------------|-----------------------|---------------------|-------|-------|----------|---------|-----------------------------|
| Income lower than average or average | P                     | ETHICS              | 0.371 | 0.470 | 0.789    | 0.430   | 0.739                       |
|                                      | S                     |                     | 0.380 | 0.122 | 3.121    | 0.002*  |                             |
|                                      | E                     |                     | 0.324 | 0.433 | 0.748    | 0.454   |                             |
| Income higher than average           | P                     | ETHICS              | 0.226 | 0.134 | 1.688    | 0.091   | 0.732                       |
|                                      | S                     |                     | 0.374 | 0.085 | 4.376    | 0.001** |                             |
|                                      | E                     |                     | 0.478 | 0.162 | 2.949    | 0.003** |                             |

Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: ETHICS

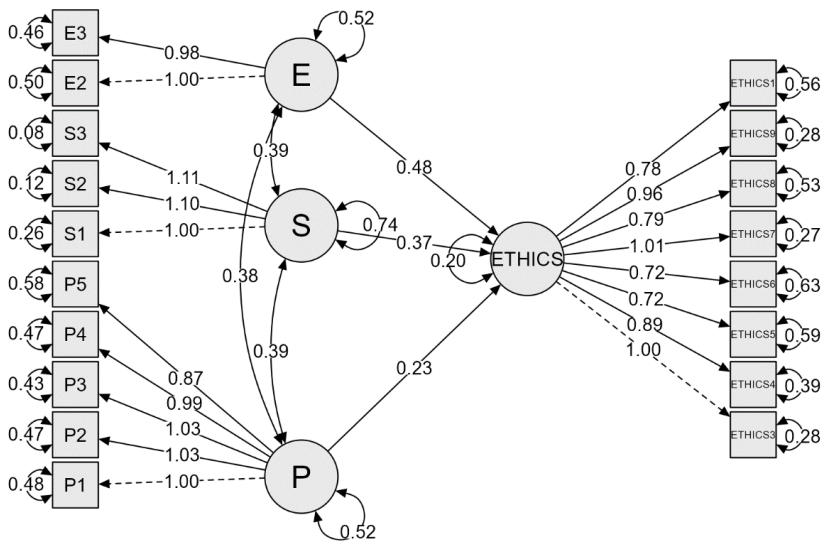
Source: Author's work based on empirical survey (n=244)

Figure 33. Structural model H6 with non-standardized estimates when shopping online for Income lower than average or average



Note: dependent variable: ETHICS  
Source: Author's work based on empirical survey (n=244)

Figure 34. Structural model H6 with non-standardized estimates when shopping online for Income higher than average



Note: dependent variable: ETHICS  
Source: Author's work based on empirical survey (n=244)

5.6.4.1. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among grocery buyers compared to financial status (H6a)

The results in Table 114 evaluate the SEM model H6a when shopping for groceries. The model includes 244 observations, which is considered excellent based on Hair et al. (2010). The Chi-square value is 647.809 with 272 degrees of freedom and a p-value of 0.000, indicating statistical significance. The CFI is 0.888. While this value is below the excellent threshold of 0.9, it is above the minimally acceptable fit of 0.8, as recommended by Hair et al. (2010) and other scholars like Kim and Forsythe, (2008) and Gakobo and Jere (2016), that suggests the model has an acceptable, though not excellent, fit. The TLI is 0.874, which also falls within the acceptable range of 0.8 to 0.9 but below the excellent threshold of 0.9, which implies that while the model fit is acceptable, it might be somewhat lacking, as noted by The RMSEA is 0.106, which exceeds the excellent threshold of 0.08 but falls within the range of 0.08 to 0.10, which is considered average, good, or adequate by sources such as Maccallum et al., (1996), Kenny et al., (2015), and Hooper et al. (2008). This indicates that the model fit is adequate but not optimal. The SMRM is 0.067, which falls within the excellent range of less than 0.08, as per Hair et al. (2010). This suggests a good fit in terms of the residuals.

Table 114 Evaluation of SEM model H6a when shopping for groceries

|                            | ML estimation | Acceptable value   | Source  |
|----------------------------|---------------|--|---|
| N (number of observations) | 244           | > 200 Good<br>> 250 Excellent                              | Hair et al. (2010)  |
| Chi-square                 | 647.809       | -  | -   |
| Df                         | 272           | -  | -   |
| p-value                    | 0.000         | ≤ 0.05   | Hair et al. (2010)  |
| CFI                        | 0.888         | > 0.9 Excellent<br>> 0.8 Acceptable Minimal acceptable fit | Hair et al. (2010);<br>Kim and Forsythe, (2008);<br>Gakobo and Jere, (2016) |
| TLI                        | 0.874         | > 0.9 Excellent  | Hair et al. (2010)  |

|       |       |  |  |
|-------|-------|--|--|
|       |       | > 0.8<br>Acceptable/Suffering  |  |
| RMSEA | 0.106 | < 0.08 Excellent<br>< 0.10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR  | 0.067 | < 0.08 Excellent<br>< 0.10 Mediocre fit                                | Hair et al. (2010)   |

Note: Dependent variable: G

Source: Author's work based on empirical survey (n=244)

Table 115 presents the non-standardized coefficients for the structural model H6a when shopping for groceries, segmented by income level. For individuals with lower than or average income, the social dimension (S) has a significant positive impact on the dependent variable G, with a coefficient of 0.477 and a p-value of 0.001, indicating a significance level of 1%. The political dimension (P) and the environmental dimension (E) do not show significant impacts, with coefficients of 0.446 and -0.015, respectively. The R-squared value for this group is 0.624, indicating that 62.4% of the variance in G is explained.

For individuals with higher-than-average income, both the social dimension (S) and the environmental dimension (E) have significant positive impacts on the dependent variable G, with coefficients of 0.420 ( $p = 0.001$ ) and 0.353 ( $p = 0.022$ ), respectively, both significant at 1% level. The political dimension (P) has a positive but non-significant impact, with a coefficient of 0.143. The R-squared value for this group is 0.619, indicating that these variables explain 61.9% of the variance in G.

In summary, the social dimension (S) significantly influences ethical consumer behavior in both income groups. The environmental dimension (E) significantly influences only those with higher-than-average income, while the political dimension (P) does not significantly impact either group. The model explains a similar proportion of variance in ethical consumer behavior for both income groups, with R-squared values of 0.624 for lower or average income and 0.619 for higher income.



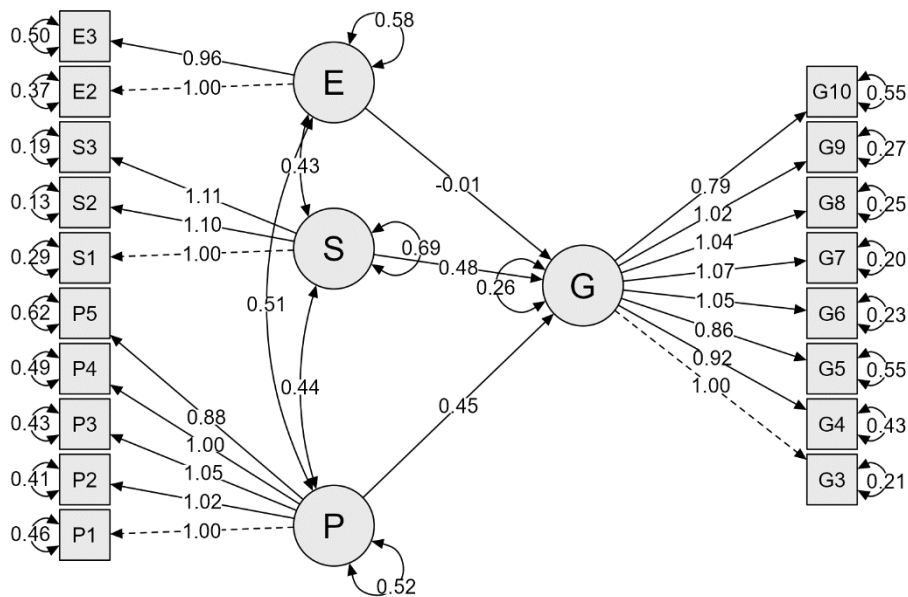
Table 115. Non-standardized coefficients for the structural model H6a when shopping for groceries

| Group                                | Independent variables | Dependent variables | B      | S.E.  | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|--------------------------------------|-----------------------|---------------------|--------|-------|----------|---------|-----------------------------|
| Income lower than average or average | P                     | G                   | 0.444  | 0.484 | 0.916    | 0.360   | 0.624                       |
|                                      | S                     |                     | 0.477  | 0.130 | 3.655    | 0.001** |                             |
|                                      | E                     |                     | -0.013 | 0.428 | -0.030   | 0.976   |                             |
| Income higher than average           | P                     | G                   | 0.143  | 0.133 | 1.074    | 0.283   | 0.619                       |
|                                      | S                     |                     | 0.420  | 0.088 | 4.794    | 0.001** |                             |
|                                      | E                     |                     | 0.353  | 0.155 | 2.285    | 0.022*  |                             |

Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: G  
 Source: Author's work based on empirical survey (n=244)

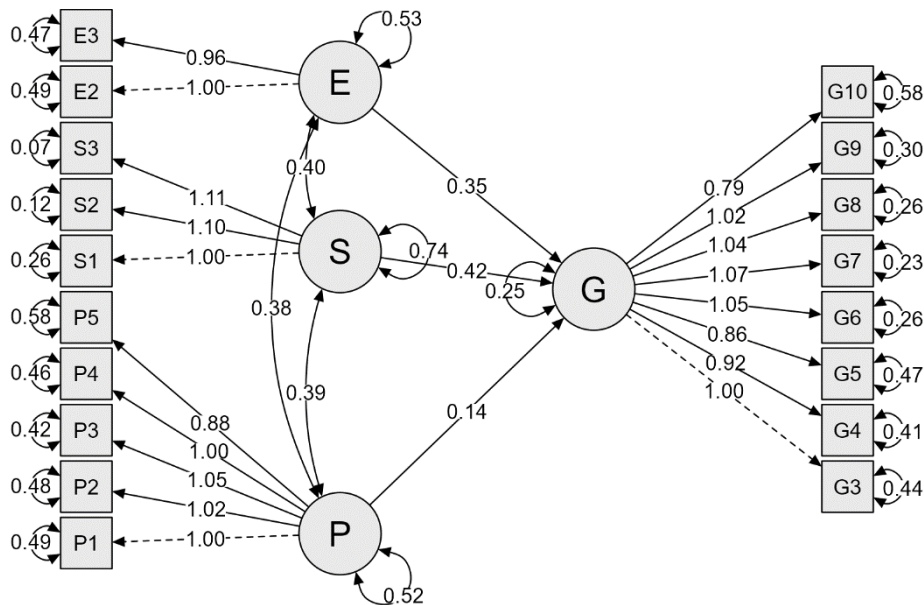
Figures 35 and 36 illustrate the structural models for individuals with lower and higher-than-average incomes, respectively.

Figure 35. Structural model H6a with non-standardized estimates when shopping for groceries for Income lower than average or average



Note: dependent variable: G  
 Source: Author's work based on empirical survey (n=244)

Figure 36. Structural model H6a with non-standardized estimates when shopping for groceries for Income higher than average



Note: dependent variable: G

Source: Author's work based on empirical survey (n=244)

5.6.4.2. Relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior among clothes, shoes, or fashion accessories buyers compared to financial status (H6b)

Table 116 evaluates the SEM model H6b when shopping for clothes, shoes, or fashion accessories, comparing consumers with different financial statuses. The Chi-square is 356.031 and is statistically significant at 1%, indicating a model significance. The model shows a good fit with the data, as indicated by the CFI of 0.921, TLI of 0.908, RMSEA of 0.090, and SMRM of 0.062. These values suggest that the model is representative and fits the observed data adequately.

Table 116 Evaluation of SEM model H6b when shopping for clothes, shoes, or fashion accessories

|              | ML estimation | Acceptable value | Source             |
|--------------|---------------|------------------|--------------------|
| N (number of | 244           | > 200 Good       | Hair et al. (2010) |

|               |         |  |  |
|---------------|---------|--|--|
| observations) |         | > 250 Excellent  |  |
| Chi-square    | 356.031 | -  | -  |
| Df            | 179     | -  | -  |
| p-value       | 0.000   | ≤ 0.05   | Hair et al. (2010)   |
| CFI           | 0.921   | > 0.9 Excellent<br>> 0.8 Acceptable Minimal<br>acceptable fit              | Hair et al. (2010);<br>Kim and Forsythe,<br>(2008);<br>Gakobo and Jere, (2016)     |
| TLI           | 0.908   | > 0.9 Excellent<br>> 0.8<br>Acceptable/Suffering                           | Hair et al. (2010)   |
| RMSEA         | 0.090   | < 0.08 Excellent<br><br>< 0.10 Average / Good /<br>Adequate fit / Mediocre | Maccallum et al., (1996)<br>Kenny et al., (2015);<br>(Hooper <i>et al.</i> , 2008) |
| SRMR          | 0.062   | < 0.08 Excellent<br>< 0.10 Mediocre fit                                    | Hair et al. (2010)   |

Note: Dependent variable: C

Source: Author's work based on empirical survey (n=244)

Table 117 presents the non-standardized coefficients for the structural model H6b. For individuals with lower than average or average income, none of the independent variables significantly impact the dependent variable C. The coefficients for the political (P), social (S), and environmental (E) dimensions are 0.030, 0.175, and 0.759, respectively, but none reach statistical significance. The R-squared value for this group is 0.758.

Conversely, for individuals with higher-than-average income, all three dimensions significantly impact the dependent variable C. The political dimension (P) has a coefficient of 0.326, which is significant at the 5% level ( $p = 0.009$ ). The social dimension (S) has a coefficient of 0.275, and the environmental dimension (E) has a coefficient of 0.425, both significant at the 1% level ( $p =$

0.001 and  $p = 0.004$ , respectively). The R-squared value for this group is 0.819, indicating that these variables explain 81.9% of the variance in C.

In summary, financial status plays a crucial role in determining the impact of ethical dimensions on consumer behavior. For individuals with higher incomes, the political, social, and environmental dimensions all significantly influence their ethical behavior when shopping for clothes, shoes, or fashion accessories. In contrast, for those with lower or average incomes, these factors do not have a statistically significant impact.

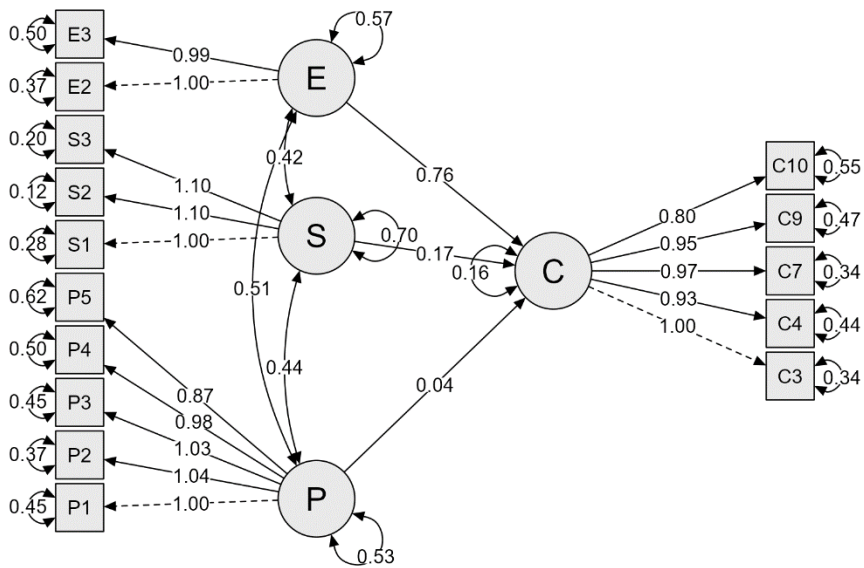
Table 117. Non-standardized coefficients for the structural model H6b when shopping for clothes, shoes, or fashion accessories

| Group                                | Independent variables | Dependent variables | B     | S.E.  | B / S.E. | P       | R-squared ( $R^2$ ) |
|--------------------------------------|-----------------------|---------------------|-------|-------|----------|---------|---------------------|
| Income lower than average or average | P                     | C                   | 0.030 | 0.595 | 0.051    | 0.960   | 0.758               |
|                                      | S                     |                     | 0.175 | 0.133 | 1.316    | 0.188   |                     |
|                                      | E                     |                     | 0.759 | 0.569 | 1.334    | 0.182   |                     |
| Income higher than average           | P                     | C                   | 0.326 | 0.124 | 2.629    | 0.009** | 0.819               |
|                                      | S                     |                     | 0.275 | 0.078 | 3.549    | 0.001** |                     |
|                                      | E                     |                     | 0.425 | 0.147 | 2.882    | 0.004** |                     |

Note: \*\*  $p < 0,001$ ; \*  $p < 0,05$ ; \*  $p < 0,10$ ; Dependent variable: C

Source: Author's work based on empirical survey (n=244)

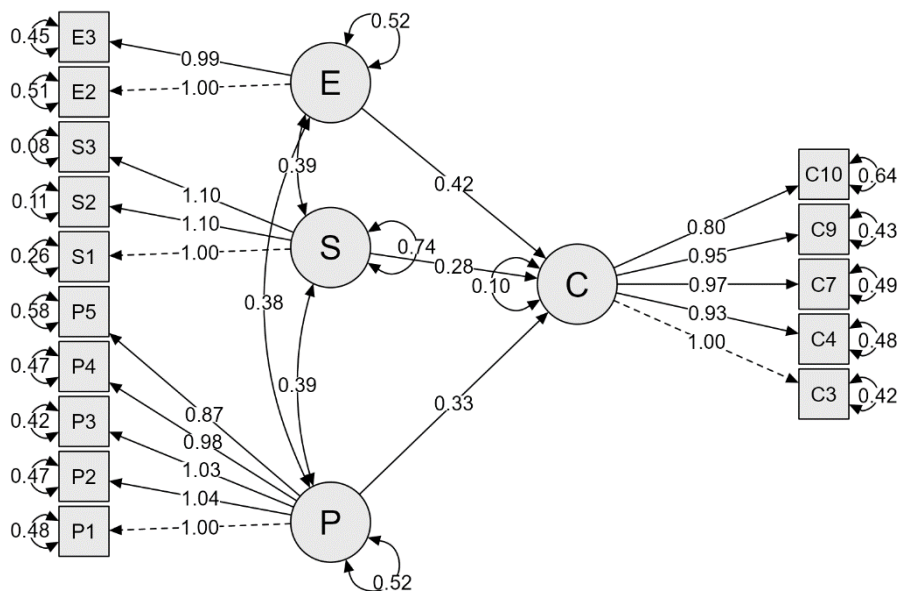
Figure 37. Structural model H6b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories for Income lower than average or average



Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

Figure 38. Structural model H6b with non-standardized estimates when shopping for clothes, shoes, or fashion accessories for Income higher than average



Note: dependent variable: C

Source: Author's work based on empirical survey (n=244)

5.6.5. The strength of the relationship between ethical dimensions of consumption ethics in traditional retail and ethical consumer behavior amongst buying groceries compared to buying clothes, shoes, or fashion accessories (H7)

Table 118 provides an overview of the non-standardized coefficients for two structural models: H1a-H3a, which focuses on groceries, and H1b-H3b, which centers on clothes, shoes, or fashion accessories.

For groceries, the political dimension (P) shows a positive but not statistically significant impact on the dependent variable (G). In contrast, the social (S) and environmental (E) dimensions both have significant positive impacts. For clothes, shoes, or fashion, all dimensions (P, S, E) significantly impact the dependent variable (C). The R-squared values indicate that the model explains 59.8% of the variability in ethical behavior for groceries and 78.8% for clothes, shoes, or fashion accessories.

The differences in the impact of the independent variables (P, S, and E) on the dependent variables for clothes, shoes, or fashion accessories (C) and groceries (G) are presented. Specifically, the political dimension (P) shows a positive difference (+0.083), indicating that its impact is stronger for clothes, shoes, or fashion accessories compared to groceries. The social dimension (S) shows a negative difference (-0.209), suggesting that its influence is significantly greater for groceries than clothes, shoes, or fashion accessories. Conversely, the environmental dimension (E) has a positive difference (+0.267), indicating a stronger impact on clothes, shoes, or fashion accessories compared to groceries.

Based on the differences in the impact of the independent variables (P, S, and E) on the dependent variables for groceries (G) and clothes, shoes, or fashion accessories (C), it can be concluded that the environmental dimension more influences clothes, shoes, or fashion accessories, while groceries are more affected by the social dimension. The political dimension has a slightly stronger impact on fashion-related purchases, but this difference is minimal.

Table 118. Overview of non-standardized coefficients for the structural model H1a-H3a vs. the structural model H1b-H3b

| Group                      | Independent variables | Dependent variables | B      | S.E.   | B / S.E. | P       | R-squared (R <sup>2</sup> ) |
|----------------------------|-----------------------|---------------------|--------|--------|----------|---------|-----------------------------|
| Clothes, shoes, or fashion | P                     | C                   | 0.289  | 0.124  | 2.338    | 0.019*  | 0.788                       |
|                            | S                     |                     | 0.228  | 0.067  | 3.417    | 0.001** |                             |
|                            | E                     |                     | 0.494  | 0.145  | 3.393    | 0.001** |                             |
| Groceries                  | P                     | G                   | 0.206  | 0.122  | 1.689    | 0.092   | 0.598                       |
|                            | S                     |                     | 0.437  | 0.071  | 6.122    | 0.001** |                             |
|                            | E                     |                     | 0.227  | 0.134  | 1.690    | 0.090   |                             |
| Difference                 | P                     | C-G                 | +0,083 | +0,002 | +0,649   | -       | +0,190                      |
|                            | S                     |                     | -0,209 | -0,004 | -2,705   | -       |                             |
|                            | E                     |                     | +0,267 | +0,011 | +1,703   | -       |                             |

Note: \*\* p<0,001; \* p<0,05; \* p<0,10; Dependent variable: C  
 Source: Author's work based on empirical survey (n=244)

## 5.7. Discussion

### 5.7.1. Summary of hypothesis testing

In the presented research, the hypotheses regarding the determinants of consumer ethical behavior in e-commerce have been tested. The results indicate that consumer ethics, particularly in terms of the social and environmental dimensions, significantly influence purchasing decisions in digital marketplaces. This finding aligns with previous studies that have emphasized the growing importance of ethical considerations in online consumer behavior. For instance, studies by Shaw and Shiu (2003) and Vitell and Muncy (2005) highlight how ethical sensitivity shapes consumer decisions, a conclusion echoed in the present study's confirmation of H1, H2, and H3. These hypotheses demonstrate that political, sociological, and environmental dimensions positively correlate with ethical consumer behavior in e-commerce, underscoring the broad applicability of these ethical dimensions in both traditional retail and online contexts.

Table 119 provides a summary of the conclusions drawn from testing hypotheses H1-H3 and their supporting hypotheses using SEM analysis. The table presents the results for the total sample. It breaks down the impact of independent variables—political (P), social (S), and environmental (E) dimensions—on the latent factors ETHIC, G (groceries), and C (clothes, shoes, or fashion accessories).

For the total sample, all three independent variables (P, S, and E) have statistically significant positive impacts, leading to the acceptance of H1, H2, and H3. Specifically, the political dimension (P) is significant at the 5% level, while the social (S) and environmental (E) dimensions are significant at the 1% level. The R-squared value of 0.729 indicates that 72.9% of the variance in the dependent variable these factors explain ETHIC.

When looking at the latent variable G (buying groceries online), the political (P) and environmental (E) dimensions do not have a statistically significant impact, resulting in the rejection of H1a and H3a. However, the social dimension (S) remains significant at the 1% level, leading to the acceptance of H2a. The R-squared value for G is 0.598, indicating a lower explanatory power compared to the total sample.

In contrast, for the latent variable C (buying clothes online), all three dimensions (P, S, and E) show significant positive impacts, with the political dimension (P) significant at the 5% level and both the social (S) and environmental (E) dimensions significant at the 1% level. This leads to the acceptance of H1b, H2b, and H3b, with an R-squared value of 0.788, suggesting a strong explanatory power for this group.

In summary, while the social dimension consistently shows a strong and significant impact across all groups, the political and environmental dimensions vary in their significance depending on the context of the dependent variable (online buying, buying groceries, or buying clothes), leading to different outcomes for the acceptance or rejection of hypotheses H1, H2, and H3.



Table 119 Summary of conclusion for testing hypotheses H1-H3 and supporting hypotheses

| Dependent variable    | Latent factor ETHIC<br>calculated based on<br>average variables C and<br>G | Latent variable G   | Latent variable C   |
|-----------------------|--|---|---|
| Group                 | Total sample n=244   |   |   |
| Independent variables | ✓ P (+5%)<br>✓ S (+1%)<br>✓ E (+1%)  | ∅ P<br>✓ S (+1%)<br>∅ E   | ✓ P (+5%)<br>✓ S (+1%)<br>✓ E (+1%)                               |
| R-squared             | 0.729  | 0.598   | 0.788   |
| Methodology           | SEM analysis   |   |   |
| Significance level    | 5%   |   |   |
| Conclusion            | Since P is statistically<br>significant at 5%, H1 is<br>accepted           | Since P is statistically<br>not significant, H1a is<br>rejected   | Since P is statistically<br>significant at 5%, H1b<br>is accepted |
|                       | Since S is statistically<br>significant at 1%, H2 is<br>accepted           | Since S is statistically<br>significant at 1%, H2a<br>is accepted | Since S is statistically<br>significant at 1%, H2b<br>is accepted |
|                       | Since E is statistically<br>significant at 5%, H3 is<br>accepted           | Since E is statistically<br>not significant, H3a is<br>rejected   | Since E is statistically<br>significant at 5%, H3b<br>is accepted |

Source: Author's work based on empirical survey (n=244)

The study's exploration of generational and socioeconomic factors in hypotheses H4, H5, and H6 also yielded significant insights. Younger generations, particularly Generation Z and Millennials, were shown to have a heightened awareness of ethical issues, especially concerning environmental sustainability in online grocery shopping, supporting earlier research by Carrigan and Attalla (2001) on generational differences in ethical consumption. This generational sensitivity to ethical concerns was more pronounced than in older consumers, emphasizing the role of age as a moderating factor in online consumer behavior.

Furthermore, the research on socioeconomic factors confirmed that income and education levels significantly influence consumer ethical behavior, particularly when purchasing clothing, shoes, and fashion accessories online (H5b and H6b). This result is consistent with findings by Vitell (2006), who noted that higher-income individuals tend to engage in more ethically conscious consumer behavior due to greater access to and preference for sustainable products.

Table 120 summarizes the methodology and results of testing hypothesis H4 and its supporting hypotheses. It focuses on the relationship between the ethical dimensions of consumption ethics and ethical consumer behavior across different age groups (Gen Z vs. Gen Y). The analysis uses SEM (Structural Equation Modeling) and compares two age groups: 18-25 years (Gen Z) and 26-41 years (Gen Y).

For the 18-25 years age group (Gen Z), the social dimension (S) is significant at the 1% level across the latent factor ETHIC and latent variable G. In contrast, the environmental dimension (E) is significant at the 5% level only for the latent variable C. The political dimension (P) does not show a significant impact in any of the models. The R-squared values for this group range from 0.613 to 0.709, indicating that the models explain a moderate proportion of variance in the dependent variables.

For the 26-41 years age group (Gen Y), both the social (S) and environmental (E) dimensions show significant impacts across all dependent variables. The political dimension (P) is significant at the 5% level only for the latent variable C. The R-squared values are higher for this group, ranging from 0.629 to 0.842, indicating that the models explain a larger proportion of variance in the dependent variables compared to Gen Z.

The conclusion drawn from these results is that the number of significant parameters is lower for Gen Z than for Gen Y across all models, leading to the rejection of H4. This suggests that ethical dimensions of consumption ethics have a stronger and more consistent impact on ethical consumer behavior in the older age group (Gen Y) compared to the younger age group (Gen Z).

Table 120. Summary of methodology for testing hypothesis H4 and supporting hypothesis

| Dependent variable | Latent factor ETHIC<br>calculated based on | Latent variable G | Latent variable C |
|--------------------|--|-------------------|-------------------|
|                    |  |                   |                   |

|  |   |   |  |
|--|---|---|--|
|  | average variables C and G   |   |  |
| Groups   | Gen Z vs. Gen Y   |   |  |
| Independent variables (18-25 years; Gen Z)                 | ∅ P<br>✓ S (+1%)<br>∅ E   | ∅ P<br>✓ S (+1%)<br>∅ E   | ∅ P<br>∅ S<br>✓ E (+5%)  |
| Independent variables (26 to 41 years; Gen Y, Millennials) | ∅ P<br>✓ S (+1%)<br>✓ E (+5%)   | ∅ P<br>✓ S (+1%)<br>✓ E (+5%)   | ✓ P (+5%)<br>✓ S (+1%)<br>✓ E (+5%)  |
| R-squared (18-25 years; Gen Z)                             | 0.701   | 0.613   | 0.709  |
| R-squared (26 to 41 years; Gen Y, Millennials)             | 0.754   | 0.629   | 0.842  |
| Methodology  | SEM analysis  |   |  |
| Significance level   | 5% or 1%  |   |  |
| Conclusion   | Since the number of significant parameters in the SEM model for Gen Z is lower than the number of significant parameters for Gen Y, H4 is rejected. | Since the number of significant parameters in the SEM model for Gen Z is lower than the number of significant parameters for Gen Y, H4 is rejected. | Since the number of significant parameters in the SEM model for Gen Z is lower than the number of significant parameters for Gen Y, H4 is rejected |

Source: Author's work based on empirical survey (n=244)

Table 121 presents a summary of the methodology and results for testing hypothesis H5 and its supporting hypotheses. It focuses on the relationship between ethical dimensions of consumption ethics and ethical consumer behavior across different educational levels. The analysis uses SEM (Structural Equation Modeling) and compares individuals with different education levels: those with secondary school or lower education versus those with university undergraduate studies or higher education.

For individuals with secondary school or lower education, none of the independent variables—political dimension (P), social dimension (S), or environmental dimension (E)—show significant

impacts on the latent factor ETHIC or the latent variable C. However, the social dimension (S) shows a significant positive impact on the latent variable G, with a significance level of 1%. The R-squared values for this group range from 0.609 to 0.729, indicating a moderate level of explained variance in the dependent variables.

For individuals with university undergraduate studies or higher education, all three independent variables (P, S, and E) show significant positive impacts on the latent factor ETHIC and the latent variable C, with P significant at the 5% level and both S and E significant at the 1% level. The latent variable G shows significant impacts from the social and environmental dimensions, with the R-squared values ranging from 0.601 to 0.830, indicating a higher level of explained variance compared to the lower-educated group.

The conclusion drawn from these results is that the number of significant parameters for the SEM model for better-educated individuals is higher compared to those with lower education levels. Consequently, H5 and its supporting hypotheses (H5a and H5b) are accepted. This suggests that the ethical dimensions of consumption ethics have a stronger and more consistent impact on ethical consumer behavior among better-educated individuals.

Table 121. Summary of methodology for testing hypothesis H5 and supporting hypothesis

| Dependent variable  | Latent factor ETHIC<br>calculated based on<br>average variables C and<br>G | Latent variable G             | Latent variable C                   |
|---|--|-------------------------------|-------------------------------------|
| Groups  | Gen Z vs. Gen Y  |                               |                                     |
| Independent variables<br>(Secondary school or<br>lower)                     | ∅ P<br>∅ S<br>∅ E  | ∅ P<br>✓ S (+5%)<br>∅ E       | ∅ P<br>∅ S<br>∅ E                   |
| Independent variables<br>(University<br>undergraduate studies or<br>higher) | ✓ P (+5%)<br>✓ S (+1%)<br>✓ E (+1%)  | ∅ P<br>✓ S (+1%)<br>✓ E (+5%) | ✓ P (+5%)<br>✓ S (+1%)<br>✓ E (+1%) |
| R-squared<br>(18-25 years)  | 0.729  | 0.609                         | 0.729                               |

|                               |  |   |   |
|-------------------------------|--|---|---|
| R-squared<br>(26 to 41 years) | 0.794  | 0.601   | 0.830   |
| Methodology                   | SEM analysis   |   |   |
| Significance level            | 5% or 1%   |   |   |
| Conclusion                    | Since the number of significant parameters is higher for the SEM model for better educated than the number of significant parameters for lower educated, H5 is accepted. | Since the number of significant parameters is higher for the SEM model for better educated than the number of significant parameters for lower educated, H5a is accepted. | Since the number of significant parameters is higher for the SEM model for better educated than the number of significant parameters for lower educated, H5b is accepted. |

Source: Author's work based on empirical survey (n=244)

Table 122 summarizes the methodology and results for testing hypothesis H6 and its supporting hypotheses. It focuses on the relationship between ethical dimensions of consumption ethics and ethical consumer behavior across different income levels. The analysis uses SEM (Structural Equation Modeling) and compares individuals with lower or average incomes to those with higher incomes.

For individuals with lower or average income, the social dimension (S) consistently shows a significant positive impact on both the latent factor ETHIC and the latent variable G, with significance levels at 5% and 1%, respectively. However, the political dimension (P) and environmental dimension (E) do not show significant impacts across the dependent variables. The R-squared values for this group range from 0.624 to 0.758, indicating a moderate level of explained variance in the dependent variables.

For individuals with higher income, both the social dimension (S) and environmental dimension (E) exhibit significant positive impacts across the dependent variables, with the social dimension significant at the 1% level and the environmental dimension significant at either 1% or 5%. The political dimension (P) shows a significant impact only on the latent variable C at the 1%

significance level. The R-squared values for this group are slightly higher, ranging from 0.619 to 0.819, indicating a relatively stronger level of explained variance compared to the lower-income group.

The conclusion drawn from these results is that the number of significant parameters is higher for the SEM model for individuals with higher income compared to those with lower or average income. As a result, H6 and its supporting hypotheses (H6a and H6b) are accepted. This suggests that the ethical dimensions of consumption ethics have a more pronounced and consistent impact on ethical consumer behavior among individuals with higher income levels.

Table 122. Summary of methodology for testing hypothesis H6 and supporting hypothesis

| Dependent variable   | Latent factor ETHIC<br>calculated based on<br>average variables C and<br>G                       | Latent variable G  | Latent variable C  |
|--|--|--|--|
| Groups   | Gen Z vs. Gen Y  |  |  |
| Independent variables<br>(Lower income than<br>average or average) | ∅ P<br>✓ S (+1%)<br>∅ E  | ∅ P<br>✓ S (+1%)<br>∅ E  | ∅ P<br>∅ S<br>∅ E  |
| Independent variables<br>(Higher income than<br>average)           | ∅ P<br>✓ S (+1%)<br>✓ E (+1%)  | ∅ P<br>✓ S (+1%)<br>✓ E (+5%)  | ✓ P (+1%)<br>✓ S (+1%)<br>✓ E (+1%)  |
| R-squared<br>(18-25 years)   | 0.739  | 0.624  | 0.758  |
| R-squared<br>(26 to 41 years)                                      | 0.732  | 0.619  | 0.819  |
| Methodology  | SEM analysis   |  |  |
| Significance level   | 5% or 1%   |  |  |
| Conclusion   | Since the number of<br>significant parameters in<br>the SEM model for<br>higher income is higher | Since the number of<br>significant parameters<br>in the SEM model for<br>higher income is higher | Since the number of<br>significant parameters<br>in the SEM model for<br>higher income is higher |

|  |  |  |  |
|--|--|--|--|
|  | than for the number of parameters in the SEM model for lower income, H6 is accepted. | than the number of significant parameters for lower income, H6a is accepted. | than the number of significant parameters for lower income, H6a is accepted. |
|--|--|--|--|

Source: Author’s work based on empirical survey (n=244)

Finally, the study’s examination of product categories demonstrated that consumers exhibit varying ethical concerns based on the types of goods being purchased. In particular, groceries and fashion-related items were shown to elicit different ethical priorities, supporting Knežević et al. (2021), who emphasized that product category moderate’s ethical consumer behavior in online shopping.

Hypothesis H7 presumes that the positive connection between ethical consumption in traditional retail and the ethical behavior of consumers in e-commerce will be stronger when buying clothes, shoes, and fashion accessories than when buying groceries. As indicated in Table 123, since the R-squared for the SEM model for those buying clothes is higher than the R-squared for SEM for those buying groceries, H7 is accepted.

Table 123. Summary of methodology for testing the hypothesis H7

|                         |   |
|-------------------------|---|
| Dependent variable      | Latent variable C vs. Latent variable G   |
| Independent variables   | Latent variables P, S, and E  |
| Methodology             | SEM   |
| R-squared clothes       | 0.788   |
| R-squared groceries     | 0.598   |
| Criteria for hypothesis | Since the R-squared for the SEM model with variable C is higher than the R-squared for the SEM model with variable G, H7 is accepted. |

Source: Author’s work based on empirical survey (n=244)

Table 124 presents an overview of the hypotheses tested across various models, along with the decisions regarding their support based on the empirical survey data. Hypotheses H1 through H3, which examine the impact of different ethical dimensions on the latent variable ETHICS for the entire sample, are all supported. In contrast, hypotheses H1a and H3a, which focus on the variable G (representing grocery-related ethical consumer behavior), are not supported, while H2a is supported. For variable C (representing clothes-related ethical consumer behavior), all hypotheses H1b, H2b, and H3b are supported. When comparing generational differences between Gen Z and Gen Y (Model H4), hypothesis H4 is not supported, as are hypotheses H4a and H4b, which focus on specific dependent variables G and C, respectively.

In contrast, education level differences (Model H5) yield support for hypothesis H5 and its supporting hypotheses H5a and H5b. Similarly, income level differences (Model H6) also result in support for hypothesis H6 and its supporting hypotheses H6a and H6b. Finally, hypothesis H7, which compares variables C and G, is supported across the entire sample, indicating a consistent finding across these variables.

Table 124 Overview of the hypotheses with decisions

| Name of the model | Dependent       | Sample          | Hypothesis tested | Decision      |
|-------------------|-----------------|-----------------|-------------------|---------------|
| Model H1-H3       | Variable ETHICS | All             | H1                | Supported     |
|                   |                 |                 | H2                | Supported     |
|                   |                 |                 | H3                | Supported     |
| Model H1a-H3a     | Variable G      | All             | H1a               | Not supported |
|                   |                 |                 | H2a               | Supported     |
|                   |                 |                 | H3a               | Not supported |
| Model H1b-H3b     | Variable C      | All             | H1a               | Supported     |
|                   |                 |                 | H2a               | Supported     |
|                   |                 |                 | H3a               | Supported     |
| Model H4          | Variable ETHICS | Gen Z vs. Gen Y | H4                | Not supported |
| Model H4a         | Variable G      |                 | H4a               | Not supported |
| Model H4b         | Variable C      |                 | H4b               | Not supported |



|           |                   |                                |     |           |
|-----------|-------------------|--------------------------------|-----|-----------|
| Model H5  | Variable ETHICS   | Lower vs. Higher educated      | H5  | Supported |
| Model H5a | Variable G        |                                | H5a | Supported |
| Model H5b | Variable C        |                                | H5b | Supported |
| Model H6  | Variable ETHICS   | Lower income vs. Higher income | H6  | Supported |
| Model H6a | Variable G        |                                | H6a | Supported |
| Model H6b | Variable C        |                                | H6b | Supported |
| Model H7  | Variables C vs. G | All                            | H7  | Supported |

Source: Author's work based on empirical survey (n=244)

### 5.7.2. Theoretical implications

This research fills a gap in the literature by applying a modified consumer ethics model in the context of e-commerce, an area where previous studies have been limited. It extends the work of Sudbury-Riley and Kohlbacher (2016) by validating the ethical consumer behavior model in a digital marketplace and offers valuable insights into how demographic, socioeconomic, and product-specific factors influence ethical decision-making online. These findings have significant implications for e-commerce marketers aiming to promote ethical consumption and for policymakers focused on fostering sustainable consumer behavior in digital economies.

This thesis makes several key theoretical contributions to the field of consumer ethics, particularly in the context of e-commerce, by expanding on established models of ethical consumer behaviour. The first contribution is the application and extension of the theory of planned behaviour (Shaw and Shiu, 2003) to the e-commerce environment. While this theory has been widely used to explain ethical behaviour in traditional retail settings, this study extends its relevance by testing its applicability to e-commerce, thus filling a critical gap in the literature. Specifically, the research validates that the political, sociological, and environmental dimensions of consumer ethics (Toti and Moulins, 2016) are significant predictors of ethical behaviour in online shopping environments, offering novel insights into how these dimensions translate from traditional to digital retail contexts.

The second theoretical contribution lies in the exploration of generational determinants as moderators of ethical consumer behaviour in e-commerce. By building on prior research

(Fullerton et al., 1996; Knežević et al., 2018), the thesis adds depth to our understanding of how younger generations, such as Generation Z and Millennials, differ from older consumers in their ethical purchasing decisions online. This study highlights that generational differences in the adoption of digital technologies and ethical sensibilities are crucial in shaping e-commerce behaviour, thereby broadening the scope of ethical consumer behaviour research to account for technological adoption trends.

Thirdly, the thesis contributes to the understanding of the role of socio-demographic factors in ethical consumer behaviour. By confirming the influence of income and education levels (Al-Khatib et al., 2004; Vitell, 2006), the research advances the field by showing that these socio-economic determinants are not only relevant in traditional retail but also play a critical role in online purchasing decisions. This highlights the broader applicability of socio-demographic influences in shaping ethical consumption patterns across different retail environments.

Finally, the research introduces the significance of product category as a moderating factor in ethical consumer behaviour in e-commerce, a contribution that is particularly relevant given the diversity of online shopping options. Building on the work of Knežević et al. (2021), the thesis demonstrates that consumer concerns and ethical considerations vary significantly by product type, with groceries and fashion items eliciting different ethical priorities. This finding suggests that ethical behaviour is context-dependent and shaped by the specific characteristics of the products being purchased, which adds a new layer of complexity to the understanding of ethical consumer behaviour in online markets.

These theoretical contributions provide a comprehensive framework for understanding the diversified nature of ethical consumer behaviour in e-commerce, bridging the gap between traditional retail ethics and digital consumer behaviour.

### 5.7.3. Practical contributions

This thesis offers several practical contributions that can significantly benefit e-commerce businesses, marketers, and policymakers striving to promote ethical consumer behavior.

First, the findings provide valuable insights for e-commerce businesses aiming to enhance their ethical marketing strategies. The study confirms that political, sociological, and environmental

dimensions strongly influence consumer ethics in e-commerce. This means businesses can tailor their marketing and communication efforts by emphasizing these ethical dimensions, particularly in product categories like groceries and fashion. By doing so, companies can better align with consumer values and enhance their appeal to ethically conscious customers, especially younger generations who are more sensitive to ethical concerns.

Second, the research demonstrates the importance of generational differences in shaping consumer behavior online. E-commerce marketers can leverage this knowledge by crafting targeted campaigns that resonate with specific age groups. For example, younger generations (Generation Z and Millennials), who demonstrate a heightened awareness of environmental and ethical issues, are likely to respond positively to sustainability-focused messaging. Businesses can benefit by creating distinct strategies for different generational cohorts, promoting ethical product options and sustainable practices to these groups, and using digital communication platforms that younger consumers prefer.

Third, the study highlights the role of socio-economic factors—such as income and education level—in ethical consumer behavior. For e-commerce platforms and businesses, this means they can segment their target markets based on these socio-economic indicators and offer tailored product recommendations or price points. Providing affordable ethically produced options or promoting fair trade and sustainable products to higher-income, better-educated consumers can help boost engagement with ethically conscious brands.

Fourth, by identifying product categories as key moderators of ethical behavior, the thesis suggests that businesses should differentiate their ethical marketing approaches based on the types of goods being sold. For instance, consumers prioritize different ethical concerns when purchasing groceries versus fashion items. E-commerce businesses can optimize their strategies by focusing on the ethical aspects most relevant to each product category. For groceries, highlighting sustainable sourcing and environmental impact can be effective, while for fashion, promoting fair labor practices and sustainable materials may resonate more strongly with consumers.

Finally, policymakers and industry regulators can utilize the findings of this research to promote ethical consumption on a broader scale. By understanding the dimensions of consumer ethics and

the influence of socio-demographic factors, they can design policies that encourage businesses to adopt ethical practices, such as sustainability certifications or transparency requirements in supply chains. Furthermore, the study's emphasis on generational and socio-economic differences can inform public awareness campaigns aimed at promoting responsible consumption across various demographics.

#### 5.7.4. Limitations and Future Research Directions

Like any study, this research has several limitations that should be acknowledged. First, the sample size used for the empirical research, while sufficient for testing the hypotheses, could be expanded in future studies to enhance the generalizability of the findings. A larger and more diverse sample, particularly one that includes participants from different geographic regions or countries, would provide a broader understanding of how consumer ethics in e-commerce varies across different cultural and economic contexts.

Second, the scope of product categories analyzed in this study was limited to groceries and fashion items. While these categories were chosen due to their relevance in ethical discussions, future research could explore other product categories such as electronics, beauty products, or services. This would provide a more comprehensive view of how ethical considerations differ across various sectors in e-commerce and offer insights into whether certain industries face unique ethical challenges.

Another limitation concerns the cross-sectional nature of the data, which captures consumer behavior at a single point in time. Ethical behavior and attitudes can evolve with societal changes, technological advances, or emerging trends. Future research could benefit from employing a longitudinal approach to observe how consumer ethical behavior changes over time, particularly in response to new technologies like artificial intelligence, augmented reality, or blockchain in e-commerce.

Additionally, this study focuses on self-reported consumer behavior, which may not always reflect actual purchasing habits. Ethical behavior is often subject to social desirability bias, where participants may overstate their ethical concerns. Future research could incorporate observational methods or behavioral tracking to validate the alignment between self-reported intentions and actual behaviors in e-commerce environments.

In terms of theoretical models, while this study successfully applied a modified theory of planned behavior to e-commerce, future research could explore other psychological or behavioral theories to deepen the understanding of consumer ethics in digital marketplaces. For instance,

models such as behavioral economics or moral licensing theory could be tested to see how consumers balance ethical and non-ethical choices in e-commerce.

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models such as behavioral economics or moral licensing theory could be tested to see how consumers balance ethical and non-ethical choices in e-commerce.

Lastly, the impact of external factors such as global crises (e.g., pandemics, economic downturns) on ethical consumer behavior remains underexplored in this study. Future research could investigate how such events influence ethical decision-making in online shopping, offering valuable insights for businesses and policymakers seeking to maintain ethical standards in times of uncertainty.

## 6. Conclusions

The development of e-commerce introduced new complexities in consumer behavior, and traditional ethical frameworks may not fully capture the layers, determinants, and dimensions of shopping interactions. This research provides empirical evidence that consumer behavior in e-commerce can be modeled, at least in part, through the ethical considerations present in traditional retail settings.

The goal of the research was to answer the main research question regarding modeling consumer behavior in e-commerce through their ethics in traditional retail and their political, sociological, and environmental dimensions. This research further confirms that socio-demographic factors shape online consumer behavior. The significant influence of age, education, and income on e-commerce activities reinforces the need for businesses to adopt their strategies by tailoring them to specific consumer segments.

Seven main hypotheses were tested using data collected through a survey and analyzed using structural equation modeling (SEM) to evaluate both direct and indirect relationships between variables. Hypotheses H1, H2, and H3 addressed the core ethical dimensions—political, sociological, and environmental—and their influence on consumer behavior in e-commerce. H1 proposed that the political dimension of consumer ethics in traditional retail would positively influence consumer behavior in online shopping environments. The results of the structural equation modeling (SEM) analysis confirmed this hypothesis, indicating that consumers who are aware of political issues, such as fair trade and labor rights, tend to extend their ethical considerations to e-commerce, making more socially responsible purchasing decisions.

H2 focused on the sociological dimension, suggesting that the ethical behavior consumers exhibit in traditional retail due to social factors, like community impact and consumer responsibility, would also influence their behavior in e-commerce. This hypothesis was supported by the data, which showed a significant positive relationship between sociologically driven ethical awareness and ethical purchasing decisions online. Similarly, H3 tested the environmental dimension, proposing that consumers who prioritize environmental sustainability and eco-friendly practices in traditional retail would behave similarly in the online marketplace.



The analysis confirmed that environmentally conscious consumers maintain their ethical standards when shopping online, reinforcing the idea that environmental concerns transcend the physical store environment and influence digital consumer behavior as well.

Hypotheses H4, H5, H6, and H7 explored the moderating effects of generational, socio-economic, and product categories on ethical consumer behavior. H4 examined whether younger generations, particularly Generation Z and Millennials, were more likely to engage in ethical behavior online compared to older generations. The findings didn't validate this hypothesis, showing that younger consumers weren't more sensitive to ethical and environmental issues when making e-commerce purchases, particularly for groceries and fashion items. Contrary to hypothesis the older generation are more consistent in transferring their behavior from traditional retail into their online consumer behavior.

H5 explored the role of education while H6 explored the income levels, in influencing ethical consumer behavior in e-commerce. The results suggested that higher education and income levels would strengthen the relationship between ethical considerations and purchasing behavior. It is confirmed that consumers with higher socio-economic status were more likely to engage in ethical purchasing online, especially when buying more expensive products like fashion items, where ethical concerns such as labor practices and sustainability are more visible.

H7 tested the effect of product category on ethical consumer behavior, hypothesizing that ethical considerations would vary based on the type of product being purchased. The findings supported this hypothesis, showing that consumers express different ethical concerns when purchasing groceries compared to clothes or fashion accessories. This distinction suggests that ethical behavior in e-commerce is not uniform across all product types but is instead shaped by the specific characteristics and perceived ethical implications of the products in question. The ethical dimensions of consumption in traditional retail would interact with product categories to influence consumer behavior in e-commerce. The results confirmed that the strength of ethical considerations in e-commerce is moderated by the type of product being purchased. For instance, consumers showed stronger ethical concerns in the case of fashion items, likely due to higher visibility of ethical issues in the clothing industry, such as fair labor practices and environmental

sustainability. Overall, the results of this hypothesis further emphasize the importance of considering product-specific ethical concerns when analyzing consumer behavior in digital marketplaces.

Overall, while the research revealed a moderate level of consumer concern regarding the specific environmental impacts of e-commerce, it also highlighted the necessity for a more robust and improved understanding of the environmental dimension in online consumer behavior. Examining generational differences revealed intriguing layers in how ethical considerations shape e-commerce behavior. While younger consumers tended to emphasize the political dimensions of their online purchases less than older generations, age proved to be a less reliable predictor of social responsibility in e-commerce. Surprisingly, a significant difference emerged in one specific aspect of environmental concern, suggesting that younger consumers might be particularly attuned to the specific environmental implications of their online shopping habits. This highlights the importance of unpacking generational differences within each ethical dimension to understand better how these values intersect with e-commerce behavior.

Contrary to expectations, educational attainment did not emerge as a strong predictor of ethical consumer behavior in this study. While higher education levels displayed a weak, statistically insignificant trend toward more significant concern in the political and social dimensions, no significant differences were noted in the environmental dimension. This indicates that the relationship between education and ethical e-commerce choices is more complex and needs to be further investigated.

The examination of income levels revealed a noteworthy divergence from education levels. While income, like education, did not significantly predict ethical behavior in the political and social dimensions, a significant difference appeared within the environmental dimension. Interestingly, lower-income respondents demonstrated greater concern for a specific environmental aspect, suggesting that financial constraints may heighten sensitivity to certain environmental implications of e-commerce. This underscores the importance of considering the multifaceted interplay between income, values, and specific ethical concerns when analyzing consumer behavior in online settings.

Focusing on the fashion category yielded intriguing results. Although consumers generally exhibited a relatively high ethical consideration when purchasing clothes, shoes, and accessories online, demographic factors offered limited explanatory power. Age demonstrated an important influence on a consumer's ethical concern. Unexpectedly, neither education level nor income level significantly predicted variations in ethical behavior, suggesting that other factors beyond traditional socio-demographic variables may be driving ethical decision-making in online fashion purchases.

In contrast to fashion, age, and education emerged as significant predictors of ethical consumer behavior within the grocery category. Older consumers consistently exhibited a stronger inclination toward ethical considerations, potentially reflecting a heightened awareness of food-related ethical issues accumulated through life experiences. Similarly, higher education levels correlated with a greater emphasis on ethical factors, suggesting a potential link between education and awareness of ethical concerns within the food system. This difference in demographic influence across product categories underscores the importance of understanding the specific ethical dimensions within each domain.

Comparing ethical behavior across product categories reveals notable differences. Consumers differently consider and perceive ethical factors when buying different product categories online. This could be due to the perceived impact on personal health, environmental concerns, or social responsibility associated with different product categories.

Examining the interplay of age, education, and finance reveals a complex picture of ethical e-commerce behavior. While education and financial status showed limited impact overall, age emerged as an important determinant, particularly when comparing Generation Z and Generation Y. This generational divide was most pronounced regarding environmental concerns and ethical considerations when buying groceries, with several items showing significant differences. This suggests that younger generations may be more attuned to the environmental and social impacts of their consumption choices, particularly in the context of grocery purchasing, which is a relevant finding for fast-moving consumer goods retail.

Similarly, income level i.e. financial status played a notable role, with higher-income consumers demonstrating a more pronounced and consistent influence of their ethical values on their online behavior. This could relate to greater financial freedom and a more comprehensive range of choices available to higher-income consumers, enabling them to prioritize ethical considerations in their purchasing decisions. Finally, the study confirmed that there is a more vital link between traditional ethical consumption and online behavior between various product categories.

The theoretical contribution of the thesis can be found in a systematic review of previous research into the ethical behavior of consumers in traditional and electronic environments. This paper fills in an existing literature gap as previous studies have primarily focused on consumer ethical behavior in traditional retail while the ethical consumer behavior in e-commerce remained under-explored. Therefore, the systematic review presented in the thesis can be used as a foundation for further research in the fields of consumer behavior, consumer ethics, and e-commerce.

By developing and testing the own model, new knowledge about consumer behavior in e-commerce and the basic characteristics of ethical behavior of consumers during e-shopping were developed. The elaborated findings can be used by managers when shaping the business strategy in the e-commerce environment.

While the modified measurement model did not perfectly align with all statistical fit indices, a comprehensive assessment, considering the study's inherent limitations, supports its acceptance for further analysis. Combination with the model's strong theoretical foundation, justifies its acceptance for further analysis and interpretation, allowing meaningful conclusions to be drawn from the research findings. Both the model and findings can be used by researchers as a basis for new studies in the fields of e-commerce, consumer behavior, and retail management.

Despite the valuable contributions of this thesis, several limitations should be acknowledged. The study relied on self-reported data, which may introduce bias, as participants could overstate

their ethical behavior due to social desirability. Additionally, the focus on specific product categories—groceries and fashion—limits the generalizability of the findings to other product types. Future research could address these limitations by incorporating behavioral tracking methods to better capture actual consumer behavior and expanding the scope to include a broader range of products. Longitudinal studies could also provide deeper insights into how ethical behavior evolves, particularly in response to technological advancements and global events. While these limitations present opportunities for further exploration, the findings of this thesis offer a strong foundation for understanding the dynamics of consumer ethical behavior in e-commerce, contributing both to academic research and practical applications.

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# EVA PAVIĆ

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Accomplished and dynamic Sales Executive with a decade of proven success. Throughout my career, I've demonstrated expertise in strategic sales, consistently identifying and capitalizing on lucrative opportunities. My ability to cultivate and nurture strong client relationships has been a cornerstone of my success, consistently surpassing sales targets.

I bring a unique perspective to the aviation industry, combining a deep passion for aviation with a decade of hands-on sales experience. This blend positions me as a valuable asset to any forward-thinking aviation organization. My approach blends consultative selling, precise market analysis, effective negotiation, and optimistic personality to drive results and contribute to the growth of the companies I've served.

## EXPERIENCE

APRIL 2020 – DECEMBER 2022

**HEAD OF SALES - EMEA, AVIATION EUROPE**  
SWITZERLAND

### Market Research

Developing a dynamic sales strategy through daily analysis of market trends, competitor activities, and customer preferences utilizing company tools. Devising a comprehensive set of actions to enhance sales process efficiency while catering to the diverse needs of clients in the EMEA region.

### Sales

Establishing procedures and techniques for optimal customer communication. Analyzing the market to assess the conversion likelihood of leads. Grouping converted leads by market and conducting strategic visits to effectively showcase the company and its services. Implementing agreed-upon follow-up steps after meetings. Providing regular and detailed reports to management on all conducted activities.

### Client retention

Conducting on-site visits to evaluate the satisfaction of existing customers and fortify our relationships for continued sales expansion. Crafting products tailored to meet their specific needs and enhance their operational processes. Implementing a customized approach to address diverse customer specifics, including cultural backgrounds and organizational processes. Maintaining strong relationships with partner organizations as part of routine activities to facilitate seamless collaboration on mutual projects.

### Conference Attendance

Participated in conferences both as an integral member of the exhibition team and as an attendee, enhancing awareness of current trends and expanding visibility. Leveraged these opportunities for additional meetings with existing clients, fostering deeper connections. Proactively utilized conferences as a valuable avenue to generate new leads, particularly through referrals.

**Training and Mentorship**

Responsible for mentoring a marketing intern in crafting tools to support sales initiatives, covering various aspects from newsletter creation to prospecting and cold contacting. Provided guidance on effective cold contacting strategies, emphasizing persistence without being pushy, maintaining an approachable yet professional demeanor, and ensuring direct and honest communication about capabilities.

**JANUARY 2018 – DECEMBER 2019**

**BUSINESS DEVELOPMENT MANAGER, Q AGENCY**

**LUXEMBOURG**

**Strategic Planning**

Developing and implementing comprehensive business development strategies to open new market for the agency.

**Market Research and Analysis**

Conducting continuous market research to identify new business opportunities, Luxembourg market trends, and potential clients.

**Client Relationship Management**

Building and strong relationships with key clients, understanding their needs, and ensuring client satisfaction.

**Lead Generation**

Implementing effective lead-generation strategies to identify and pursue new business opportunities.

**Partnership Development**

Identify and establish strategic partnerships, alliances, and collaborations to expand the business's reach.

APRIL 2014 – MARCH 2020

**COMMERCIAL BROKER, RENOVA PROPERTY CONSULTANTS**

CROATIA

**Client Acquisition and Relationship Management**

Proactively identifying and acquiring new clients through networking, prospecting, and relationship-building strategies. Leading negotiations between buyers and sellers, landlords and tenants, to secure favorable terms and close transactions. Providing expert advice to clients on market conditions, investment strategies, and property positioning to meet their financial goals.

**Property Valuation and Due Diligence**

Assessing the value of commercial properties using various valuation methods to determine accurate listing prices and negotiate favorable deals. Coordinate and manage due diligence processes, including property inspections, title searches, and financial analysis to ensure the viability of transactions.

**Market Research and Analysis**

Conducting comprehensive market research to provide clients with insights into market trends, property values, and investment opportunities.

**Listing and Marketing**

Create effective marketing strategies for listed properties, including advertising, online presence, and promotional materials to attract potential buyers or tenants.

**Lease and Sale Agreements**

Drafting and reviewing lease agreements, purchase agreements, and other legal documents, ensuring compliance with industry regulations and client interests. Leading negotiations between buyers and sellers, landlords and tenants, to secure favorable terms and close transactions.



## EDUCATION

FEBRUARY 2017 - PRESENT

**PH.D. IN BUSINESS ECONOMICS, FACULTY OF BUSINESS AND ECONOMICS  
ZAGREB**

SEPTEMBER 2014 - SEPTEMBER 2016

**MASTER IN TRADE, FACULTY OF BUSINESS AND ECONOMICS ZAGREB**

## SKILLS

- Communication Skills
- Time Management
- Problem-Solving
- Being Adaptive And Organized
- Striving for Achievement
- Resilience and Self-motivation

## LANGUAGES

- English - Advanced
- Croatian - Native
- French Beginner
- German Beginner

## HOBBIES

### PPL:

As a holder of a Private Pilot License, I embody a steadfast commitment to precision, discipline, and meticulous attention to detail. My experiences seamlessly translate into qualities that prove highly advantageous for sales. I bring to the table strategic planning skills, adaptability, and a unwavering focus on safety.

### FREEDIVING:

As an advanced freediver, I command advanced skills in the art of freediving, encompassing breath-holding, deep dives, and underwater exploration. My practice showcases a high level of discipline, focus, and adaptability, particularly in challenging underwater environments.