E-Commerce in High Uncertainty Avoidance Cultures: The Driving Forces of Repurchase and Word-of-Mouth Intentions

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Abstract

This study proposes and empirically tests a contextualized model for investigating repurchase intentions of e-commerce consumers as well as their word-of-mouth (WOM) intentions in high uncertainty avoidance cultures and on a synthesis of the S-O-R paradigm and Information Processing Theory (IPT). Data for the study were collected from 560 Jordanian online customers and analysed using structural equation modelling (PLS-SEM). The findings demonstrated that the dimensions of policy service quality including cash-on-delivery (COD) payment options and return policy leniency, positively influenced customer trust. In addition, electronic logistics service quality (LSQ) dimensions positively impacted customer satisfaction. Furthermore, it was found that satisfaction of online consumers is a major driver of their trust, repurchase, and WOM intentions. While customer trust was revealed as a key enabler of repurchase intention, its effect on WOM was insignificant. The findings provide useful implications for both practice and future research.

Keywords: e-commerce, online shopping, uncertainty avoidance, cash on delivery, return policy leniency, WOM, trust, satisfaction, repurchase intention.

1. Introduction

To maintain a competitive advantage, the retail market is shifting away from typical "brick-and-mortar" channels of distribution and toward e-commerce (Gawor and Hoberg, 2019; Tandon et al., 2018). The advent of fast internet connections (e.g., 4G) and the widespread use of smartphones have contributed significantly to expanding online retailing (Raman, 2019). In today's digital era, online shopping is a broad term used to describe the practice of selling and purchasing goods through the Internet (Sahney et al., 2013). The growing number of electronic retailers has directed attention toward the prominence of gaining an in-depth understanding of online shopping behaviour. Online shopping behaviour involves checking and browsing websites, evaluating alternatives, making a purchase, and iterating these activities in the future (Vasić et al., 2019). People shop for a variety of reasons, including values, needs, and motivations, even if they are not planning to purchase (Hamed and El-Deeb, 2020). Before determining which store to purchase from, consumers actively weigh the advantages and disadvantages of both online and physical store alternatives (Harris et al., 2017). Consequently, it is critical to recognize customers' motivations and the challenges they face when it comes to making online purchases. Such understanding can be converted into active marketing strategies and plans that will influence online purchase and repurchase intentions.

Digitalisation is regarded as a high privilege concerning Jordan's economic and social development (Harake, 2019). According to the International Trade Administration, the fastest growing sector in the Jordanian economy is the ICT sector (ITA, 2021). This sector generates annual revenue of USD 2.3 billion, accounting for 3.8 percent of the country's GDP. In line with the country's initiatives in terms of aiming to become a regional digital hub, several recent advancements in ICT infrastructure and applications have occurred, resulting in increased e-commerce usage in Jordan. For example, service providers have begun to shift from traditional payment systems to e-payment systems such as the use of e-wallets. The number of e-wallets has increased significantly in 2020 to reach more than 1 million (ITA, 2021). Furthermore, according to Statista (2021), Jordan's electronic commerce industry is estimated to generate $2,883 million in revenue by the end of 2022. This revenue is expected to expand at a 17.24 percent annual rate, generating a market volume of $4,646 million by 2025. The number of users associated with Jordan's e-commerce sector is expected to reach 4.5 million (i.e., 45 percent of Jordan's population) by 2025, while user penetration is anticipated to reach 37.7 percent by the end of 2022, and it is expected to rise to 43.4 percent by 2025.

In addition, Jordan has one of the best transportation infrastructures in the Middle East region, which is especially important in e-commerce settings (Jordan Investment Commission, 2018). Due to the strategic location of Jordan, the transportation sector contributed approximately 10 percent of GDP and employed approximately 7.2 percent of the workforce (Harake, 2019). The logistics and transportation sectors are expected to grow at a 5 to 6 percent annual rate by 2030 (Jordan Investment Commission, 2018). However, despite the recent rapid developments in e-commerce infrastructure in Jordan and the Arab world, e-commerce is still in its early stages when compared with other regions around the globe (Yaseen et al., 2016). While internet usage is rapidly increasing in the Arab region, e-commerce is still growing relatively slowly (Al-Omoush et al., 2022). According to reports from 2017, in the Arab world, e-commerce total retail sales is below 2 percent, in comparison to 16 percent and 14 percent in the UK and USA, respectively (SaleCycle, 2018).

A plausible explanation for the low percentage of e-commerce sales in Jordan and the Arab world, in our opinion, could be attributed to the distinct cultural characteristics of the region, such as the

avoidance of uncertainty. People from an uncertainty avoidance culture avoid uncertain and risky circumstances as well as ambiguous and unfamiliar contexts (Hofstede, 1991). As such, individuals in such cultures prefer to carefully shape their behaviour and actions (Al-Omoush et al., 2022). This is very pertinent in the e-commerce setting as the online environment does not allow consumers to physically interact with products prior to purchasing, posing complexities to consumer perceptions and behaviour toward online commerce (Yildirim and Barutcu, 2016; Yao et al., 2019). As a result, we believe that particular attention should be given to the unique characteristics of such societies and cultures, which is obviously missing in the existing literature. This is highly significant given that customers' behaviour regarding online purchases is significantly elucidated by their country's environment and demographic characteristics. The diffusion of e-commerce at the global level is still uneven, and the digital divide remains obvious across nations (Kwak et al., 2019; Zhu and Thatcher, 2010). Although e-commerce has the potential to benefit customers, businesses, and governments, e-commerce adoption varies substantially between countries (Ayob, 2021). This issue necessitates research into the various context-level factors that influence e-commerce diffusion, so as to ensure that all economies reap the full benefits of e-commerce.

Indeed, a substantial amount of research has been dedicated to developing a framework for predicting the drivers and restraints with regard to electronic commerce adoption in a particular country (e.g., Zhang, 2019; Agarwal et al., 2015), where the focus is either on consumers (Azam et al., 2021; Ahamed et al., 2020; Lim and Cham, 2015), or enterprises (Yadav and Mahara, 2019; Garg and Choeu, 2015). Despite this progress, there is a scarcity of e-commerce studies that investigate individual and country-level constructs in one integrated model. Most of the current studies are confined because they tend to focus on either e-commerce users' personal, psychological, and cognitive attributes or on e-commerce users' behavioral characteristics (Zhu et al., 2007), or on the environment in which e-commerce users live (e.g., law/regulations of a particular country, physical infrastructure) (Lawrence and Tar, 2010; Oxley and Yeung, 2001). This approach fails to adequately investigate the combination of individual and country factors in explaining e-commerce adoption across countries.

Consequently, the present study makes use of the integration between Stimulus-Organism-Response (S-O-R) framework and human Information Processing Theory (IPT) to examine the role of the most significant and pertinent environmental cues and stimuli in establishing cognitive and affective organisms at the individual level in online settings in Jordan. Thereafter, the synthesis of the SOR-IPT theories allows for an understanding of the role of such organisms in developing behavioural responses in terms of actions and decisions. This study uniquely highlights the importance of policy service quality dimensions such as return policy leniency and COD payment options in establishing customer trust in Jordan. This is also accompanied by a focus on the role of in terms of timely product delivery, product availability, and shipment condition in increasing customer satisfaction. Indeed, trust, as well as customer satisfaction, are essential in such a collectivist society for instilling positive behaviour such as repurchase intention and motivating Jordanian consumers to engage in positive WOM with their peers and friends. Thus, we address the following research questions: (1) Do policy service quality dimensions, such as return policy leniency and COD payment options, influence customer trust? (2) Do logistic service quality services, such as timely product delivery, product availability, and shipment condition, influence customer satisfaction? (3) What impact do customer trust and satisfaction have on customer repurchase and positive WOM intentions?

The remainder of this paper is organized as follows: a literature review on repurchase and WOM intentions is presented in section 2. Within Section 2, we also introduce the theoretical foundation, research model development, and hypotheses statements. Section 3 presents the research methodology (data collection and sampling technique). The statistical analysis along with the results are presented in Section 4, and the results of the study are discussed in Section 5. Section 6 discusses both theoretical and practical implications. The paper concludes by stating study limitations and future research directions in Section 7.

2. Theoretical Foundations and Hypotheses Development

2.1 Word-of-mouth (WOM)

WOM is regarded as the most comprehensive and vital communication channel for consumers seeking more information and disseminating their knowledge (zdemir et al., 2016). Chang et al. (2013) claim that WOM communication is more effective in terms of quick information distribution than media and print communication. Customers can communicate through WOM by using various constructs of social commerce (e.g., reviews, ratings, recommendations, forums, referrals, communities) that are frequently embedded in websites (Al-Adwan et al., 2020; Al-Adwan, 2019; Hajli, 2015). WOM allows customers to share their experiences, knowledge, and views with potential customers (Meilatinova, 2021), therefore affecting other customers' purchase intentions (Al-Debei et al., 2015; Al-Adwan and Kokash, 2019). Customers' intention is essential when it comes to sharing information about products/services in order to communicate through WOM (WOM intention). In this regard, Kim and Park (2013) refer to WOM intention as consumer inclination to share their personal experiences about products/services with others. Recommendations and reviews regarding previously consumed products/services may be shared by customers when they decide to communicate positively through WOM (Zhang et al., 2017). While WOM conveys information and knowledge regarding the products/services of an electronic commerce retailer, it also contributes to providing recommendations concerning the use of the e-commerce website itself. Similar to previous literature (Zhang et al., 2017; Al-Debei et al., 2015), in this study, positive WOM intention refers to customers' proclivity to share positive stories and opinions about an e-commerce website and recommend it to others via interpersonal communications. Previous literature has identified a number of benefits of positive WOM intention for both customers and businesses. Customers may rapidly obtain information about products/services from a variety of individuals or groups. In contrast to traditional advertising and marketing, through WOM customers may obtain information without being influenced by businesses themselves (Jalivland et al., 2011). Furthermore, customers, whether consciously or unconsciously, may advocate the businesses' products/services, which can assist in attracting new customers and strengthing businesses' brands (Meilatinova, 2021). WOM also aids businesses in understanding their consumers' preferences through reviews and comments, which may be utilized to assess business plans (Ismagilova et al., 2017).

2.2 Repurchase intention

Given the rapid expansion of e-commerce in recent years, investigating repurchase intention, as a significant variable, is prevalent, and understanding past behaviour often drives continued behaviour in the future (Aparicio et al., 2021). Repurchase intention is defined as the decision on the part of an individual to purchase a specific service/product from the same retailer more than once, taking into consideration his/her present conditions and anticipated situations (Hellier et al., 2003). Repurchase intention is different from purchase intention, which refers to customers' desire to make an initial purchase (Wang et al., 2019). Furthermore, unlike repurchase behaviour,

which represents the actual process of purchasing, repurchase intention represents the expectancy of customers purchasing again from the same e-retailer in the foreseeable future (Meilatinova et al., 2021). In the literature, customer repurchase intention is an articulation of loyalty (Nguyen, 2021; Amin, 2016; Ho and Wang, 2015), and commitment (Herjanto and Amin, 2020; Tabrani et al., 2018; Hur et al., 2011; Oliver, 1999). Repurchase intention is recognized as a key aspect of attitudinal loyalty that indicates the desire to purchase a product/service once more after an earlier, usually positive, experience (Garcia et al., 2020; Aparicio et al., 2021). Repurchase intention is an indicator of the success of an e-retailer, as the retention of existing customers is more cost-effective than acquiring and serving new customers (Javed et al., 2020; Zhang et al., 2011). Furthermore, it has been found that new online customers are inclined to spend less than returning or loyal consumers. Consequently, profits generally rise more quickly once customers return and become demonstrate their loyalty (Shang and Bao, 2020; Safa and Solms, 2016). Loyal customers not only continue purchasing, but also may encourage others to purchase from their favorite e-retailer, leading to a significant profit stream (Chen, 2012).

Customers rely on their prior purchase experiences to develop trust and satisfaction in order to form repurchase and WOM intentions. For businesses developing new products or looking for the right market for products/services, trust is critical (Hajli et al., 2013). The success of an online business is determined by the ability to gain customer trust (Gefen, 2000). Al-Adwan and Horani (2019) state that customers who wish to buy products/ services but don't know much about them, will look for more information, either offline (i.e., family, friends) or online (i.e., social media, websites). According to Hajli (2014), customers prefer to seek information through social commerce constructs instead of the retailer's website. Liang et al. (2011) state that customers can use these constructs to share and receive product/service information from their relatives, friends, or other online customers. Such information significantly influences customers' purchasing decisions, as well as the establishment of trust (Hajli et al., 2014). Satisfaction is a metric that measures how customer expectations regarding a product or service are addressed (Grigoroudis and Siskos, 2010). Satisfaction is a measure of business excellence and performance, and it is one of the main challenges for every business. Thus, customers that are satisfied with online environment aspects are inclined to repurchase (Muhmin et al., 2016). Additionally, they may share their purchase experience with others.

Thus, given the benefits of customer satisfaction and trust for businesses, it's critical to learn more about how satisfaction and trust may lead to consumer repurchase intention from the same e-retailer and engage other potential customers through WOM. Before utilizing a system on a regular basis, users must have behavioural intentions (Davis and Venkatesh, 1996). Molnari et al. (2008) point out that customers' intentions to repurchase and WOM are viewed as important, especially after purchasing. Such intentions are realized as consequences of customer loyalty to e-commerce websites. Customers will continue to utilize the same e-commerce website if they repurchase, and WOM communications, especially positive ones, will stimulate new customers to purchase from the same website (Molnari et al., 2008). Hence, drivers influencing repurchase and positive WOM intentions must be thoroughly investigated, particularly in the context of e-commerce.

2.3 A Synthesis of Stimulus-Organism-Response (S-O-R) and Information Processing Theories (SOR-IPT)

In this study, we integrate and synthesize S-O-R and human information processing theories in an effort to overcome each theory's limitations and provide an integrated and contextualized

model that could explain what motivates online consumers in high uncertainty avoidance cultures to repurchase and/or engage in a WOM activity. The S-O-R theory attempts to explain human behaviour through an interrelated three-stage mechanism (Mehrabian and Russell, 1974). In this theory, the first stage is associated with environmental cues and external motivating factors known as stimuli (S) that are beyond an individual's control. According to this theory, such stimuli influence people's internal reactions, such as opinions, judgments, perceptions, and experiences. Individuals' cognitive and affective states are formed as a result of how they process stimuli. These rational and emotional stances are referred to as organisms (O), and they play an important role in directing an individual's decisions about what actions and behaviour to enact as a response (R) to these organisms. As such, organisms can be viewed as an intermediary stage that helps in translating environmental stimuli into behavioural responses.

In online situations, a variety of ambient components, design characteristics, and social aspects can function as stimuli (Ezeh and Harris, 2007; Kawaf and Tagg, 2012). Indeed, the rapid growth of e-commerce has supplied users with a plethora of options and an abundance of data, which may contribute to the problem of information overload and challenge human cognitive capacity (Abumalloh et al., 2020). As a result, we hypothesize that not all online stimuli will affect the cognitive and emotional responses of online consumers, as the online environmental signals are quite diverse and wide. This, in fact, can be explained by reference to human Information Processing Theory (IPT), which addresses the limited information processing capacity of humans.

This idea was first proposed by Atkinson and Shiffrin (1968) in their study, indicating that information processing theory is a cognitive method to comprehending how individuals process information. According to this hypothesis, there are three steps to the information process. Initially, the human brain receives information from a variety of sensory inputs and stimuli, which are promptly moved to sensory memory. Since not all information is required by the recipient, only filtered information is stored in the second stage, short-term memory. The information is classified, compared, and combined at this point. Without repetition, however, the information is forgotten. Very little information is retained in long-term memory and can be recalled even after several years. Human cognition, learning, and literacy are factors that determine the information processing ability. Moreover, it is asserted that individuals tend to focus on the information they deem most significant or pertinent. In an effort to remember these details in the future, humans then employ selective processing to draw their attention to them.

This study identifies policy service quality and logistic service quality as key and relevant stimuli for online buyers in Jordan. Due to the significance of these two dimensions in a culture with a high level of uncertainty avoidance, such as Jordan, we hypothesize that the information pertaining to the five factors included within these two dimensions will be transferred from the sensory memory to the short-term memory before being stored in the long-term memory. It is also asserted that the information processing of the aforementioned stimuli contributes to the growth of e-commerce consumers' trust and satisfaction. Satisfaction is also assumed to be an influencer of consumers' trust. Positive WOM intention and repurchase intention are the behavioural responses of interest in this investigation (See Figure 1).

The S-O-R theory has been broadly used by scholars due to its efficacy and value in terms of understanding consumer online behaviour and actions. In e-commerce and online retailing, several scholars have applied the model to investigate various research areas such as purchase intention of online paid knowledge (Zhou et al., 2022), online purchase intention (Tuncer, 2021), online repurchase intention (Zhu et al., 2019), impulse buying in online auctions (Chen and Yao,

2018), the review and decision-making process of online consumers (Bigne et al., 2020), the value and loyalty of online customers (Wu and Li, 2018), customer engagement in e-banking (Islam et al., 2020), branding co-creation in online communities (Kamboj et al., 2018), and online hotel booking (Emir et al., 2016), among others. Hence, the employment of the S-O-R framework in this study is deemed sensible and valuable in providing a solid theoretical background for our study. On the other hand, human information processing theory has also been applied to describe the behaviour of online consumers within the framework of e-commerce. Abumalloh et al. (2020), for instance, used the human information processing theory as one of their theoretical foundations to explain the devotion of young female Arabic shoppers toward recommendation agents. Lim et al. (2018) investigated the factors of telepresence in e-commerce contexts using the theory. Using the IPT as a foundation, Teofilus et al. (2020) designed a model to analyse the fraud problem and comprehend the elements that contribute to the choice to leave usage in the Indonesian online marketplace. However, to the best of our knowledge, this is the first study to integrate and synthesize the S-O-R and human information processing theories. In the context of online shopping and e-commerce, we argue that such a synthesis is informative and fruitful and that it may lead to additional discussions, modifications, and improvements that would expand the relevant literature and provide new research avenues.
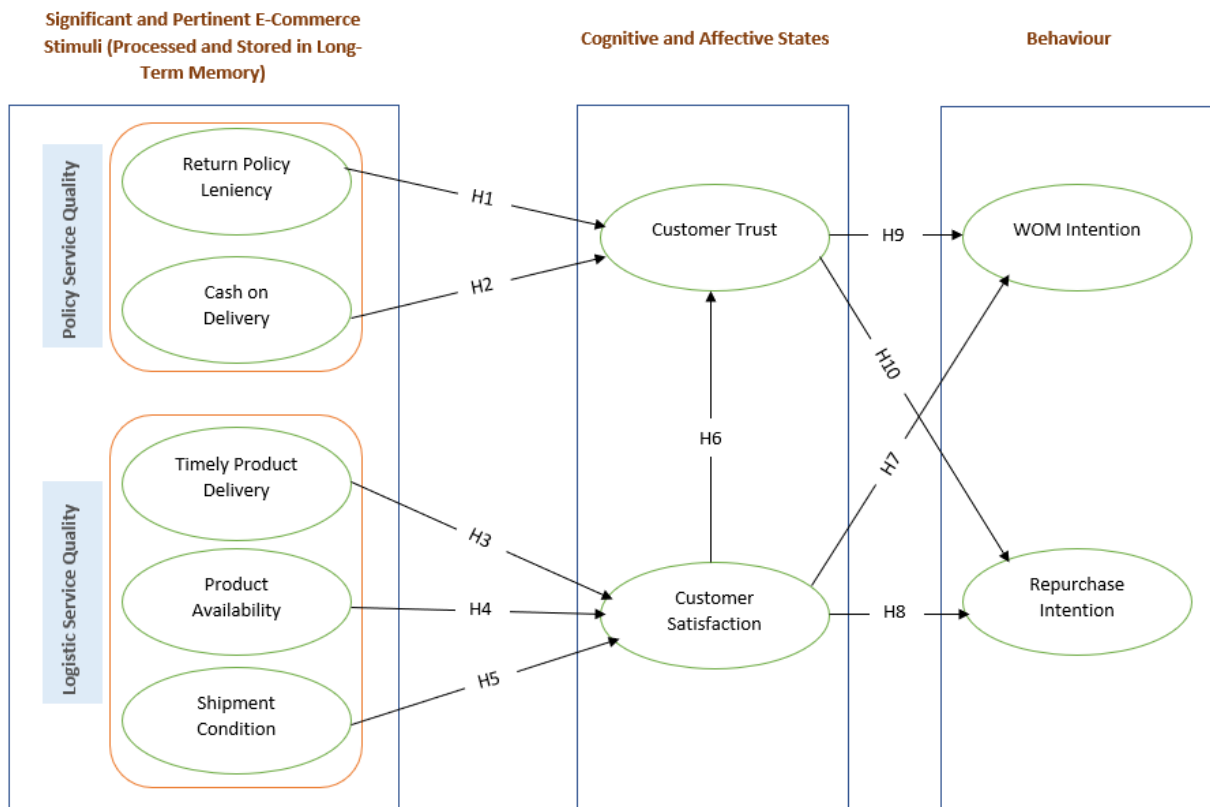
Figure 1. The Study Model based on SOR-IPT

2.4 Hypotheses Development

2.4.1 The effect of return policy leniency

Product returns are acknowledged to be a significant issue for e-retailers (Kaushik et al., 2020). This involves a product being returned to a retailer or a payment being credited to a customer. There may be many reasons for product return including product defects, misfit, and lack of conformity to the customer's expectations (Hsiao and Chen, 2012). As a result, it has been found that product return has a negative impact on the profitability of online retailers, as it involves a set of reverse logistical actions (i.e., packaging, shipping back, recycling) (Tzeng et al., 2021; Yan and Pei, 2019; Samorani et al., 2019). It results in reducing the profit margin from the original purchase of the product, due to the additional costs generated from handling the product return. However, according to Janakiraman et al. (2016), despite the costs associated with processing returned products, e- retailers are eager to provide their customers with lenient return policies because the sales volume generated by these policies outweighs the cost of processing returns. Furthermore, return policies reduce consumers' risk perception by addressing the issue of being unable to inspect and see the products before purchasing (Tzeng et al., 2021).

Previous studies confirm that the behavior of customer is influenced by return policies (Rokonuzzaman et al., 2021; Shao et al., 2021; Abdulla et al., 2019). When given the option to return a product, a customer's decision to purchase can be separated into two phases: 1) the phase of ordering the product, and 2) the phase of keeping or returning the product (Wood, 2001), because ordering the product does not always signal an ultimate purchase. This study expresses the leniency of a return policy relying on five major elements drawn from the literature: effort "involves an effortless return process", time "provides a longer length of time in which to return products", scope "allows a wider range of products to be returned", money "does notimpose monetary restrictions, and exchange "allows cash refunds", as suggested by Janakiraman et al. (2016). Return policy leniency can provoke positive feelings and encourages a customer to order since they can easily return the purchased product (Gelbrich et al., 2017). Likewise, another study claims that offering a free return service on an e-commerce website might affect conversion rates (Di Fatta et al., 2018). If an e-retailer poses a stringent return policy, the dearth of flexibility may cause a customer to postpone or cancel their purchase if unfavourable emotions are triggered.

The impact of return policy leniency on purchase intention has been extensively investigated in the literature (Oghazi et al., 2018; Jeng, 2017; Janakiraman et al., 2016), and on repurchase intention (Wang et al., 2019). Furthermore, other research has connected return policy with customer loyalty (Verma et al., 2016). For instance, the retailers' policy of a post-purchase guarantee (e.g., product exchange or money refund) has been identified as a factor increasing customer loyalty and their future purchases and referrals (Minnema et al., 2018). However, the effect of a lenient returns policy acting as a predictor of customer trust is less explored.

It has been suggested that cognitive trust is primed by leniency in return policies, but that affective trust is not (Wang et al., 2016). As suggested by Oghazi et al. (2018), cognitive trust is regarded as an informed judgment of another party's ability to fulfill and deliver particular actions, based on perceptions of prior behaviours, exchanges, and leniency. Benevolence, integrity, and competence are the fundamentals of cognitive trust. E-retailers who offer a lenient return policy prove competence and the capacity to accommodate customer needs. Additionally, customers tend to trust retailers who are keen to signal costly commitments (i.e., bearing the reverse logistics cost) through a lenient return policy (Oghazi et al., 2018). Customers' perceived reliability increases when e-retailers commit to accepting vulnerability by offering more lenient return

policies (Janakiraman et al., 2016; Chang et al., 2013), resulting in increased trust in e- retailers. Lenient return policies represent a firm foundation to the customers with regard to future transactions, which therefore motivates repurchase intentions.

H1: "Lenient return policy has a positive effect on customer trust".

2.4.2 The effect of cash on delivery

A crucial feature of online retailing is payment options (Anjum and Chai, 2020). In developed countries, the availability of reliable and secure e-payment systems has increasingly led to a boom in e-commerce activities. However, Cash-on-Delivery (COD) is widely utilized as the main payment option for transactions between customers and e-retailers in many developing countries. COD is a payment mode permitting customers to pay in cash for a shipment once it is delivered (Rouibah, 2015; Halaweh, 2019).

The wide use of COD in developing countries as an additional or alternative option to conventional e-payment options (i.e., credit card, smart card, debit card) is due to several factors. For instance, it has been found that low levels of credit card usage, lack of cyber legislation that supports and protects customers, and the absence of prior experience with e-payments are found the main drivers of COD popularity (Anjum and Chai, 2020). Moreover, the use of COD is influenced by a lack of trust in e-payment systems due to security/privacy issues (Halaweh, 2019; Barkhordari et al., 2017), and by convenience and cultural preferences, as shoppers prefer COD in that it allows them to inspect the quality of the purchased product on shipment arrival so they can check that they have received the expected product (Halaweh, 2018; Makki and Chang, 2015; Gangeshwer, 2013). Accordingly, COD payment is widely prevalent in many developing countries such as Pakistan (Anjum and Chai, 2020), Jordan (Yaseen et al., 2016), the UAE (Halaweh, 2017), and India (Jana, 2017).

While perceived trust is found a key antecedent of COD use for electronic commerce transactions (Anjum and Chai, 2020; Halaweh, 2017, 2018), there is a scarcity of research that has investigated the impact of COD on customer trust. Owing to the lack of physical interaction between the seller and buyer, distrust might be present in e-commerce transactions, and uncertainty continually exists, as either party might behave opportunistically and unpredictably (Jang et al., 2005). Consequently, the key to eliminating such uncertainty when it comes to make a successful e-commerce transaction is to avoid opportunistic behaviours (Halaweh, 2017; Hosmer, 1995), a situation that can be obtained through COD. With this approach, as against an e-payment transaction, two trust-related aspects are examined and ensured: 1) receiving the product as expected, which facilitates trust formation, and 2) payment by cash, which conveys a sense of security/privacy, and reduces the risks posed by sharing credit card information online (Halaweh, 2018, 2019). Li et al. (2007) demonstrate that trust can only be developed if consumers believe that the retailer can offer and deliver products of expected or even higher quality, which can be simply ensured through the use of COD. Additionally, trust may be encouraged by the costly signal of offering a COD payment option. E-retailers who offer COD as a payment option show that they are willing to undertake a costly commitment as customers might refuse to pay if they are not satisfied with the product they ordered. This contributes greatly to inducing necessary trust and confidence among customers toward e-retailers.

Uncertainties are often brought about by change (Lim et al., 2004). Shopping habits have changed in recent years due to the advent of e-commerce. Thus, customers in high uncertainty avoidance societies might be more inclined to resist e-commerce than customers in societies with low

uncertainty avoidance tendencies, as such a change in shopping habits may bring uncertainties (Xu and Cheng, 2021). Most crucially, customers in high uncertainty avoidance societies have greater demands for structure (i.e., laws and rules) (Sohaib et al., 2019; Doney et al., 1998). McKnight et al. (2002) state that e-commerce is still unregulated and lacks legislation to protect customers. Hence, customers in these countries have a high preference for institutional assurance. Based on the argument above, the COD payment option is deemed as a significant element for trust-building in high uncertainty avoidance cultures such as in that of Jordan.

In Jordan, e-commerce is viewed as being one of the most developed in the region (Export Enterprises, 2021). Jordan managed an estimated sale of $662 million in 2017 from e-commerce. However, despite e-commerce advancement in the country, the Jordanian government, through its national e-commerce strategy (MoICT, 2017), has stated that the main obstacle that faces the progress of e-commerce is the lack of clear legislation that covers e-commerce transactions and protects consumers. The strategy also points out a lack of awareness regarding e-commerce information security, and the absence of a viable electronic payment system that can be applied universally to the country. Furthermore, it has been reported that 70% of the population in Jordan do not have credit/debit cards, making the COD payment the most popular means of payment. In fact, 60% of online purchases are made on the basis of COD (Export Enterprises, 2021). Such a percentage indicates the significance of COD for Jordanian customers when it comes to e-commerce as a method to stimulate trust-building, especially in light of the aforementioned issues and conditions.

H2: "Cash on delivery has a positive effect on customer trust".

2.4.3 The effect of logistic service quality

Logistic service quality (LSQ) refers to a group of performance-related factors, determined by the capability to deliver products in compliance with the customer's needs (Yang et al., 2010). Logistic quality has been viewed as a significant aspect by which companies can gain a competitive advantage over their rivals through influencing customer service; logistic excellence involves companies delivering "the right product to the right customer at the right time" (Restuputri et al., 2021; Cotarelo et al., 2021).

The extant literature on service quality in e-retailing has identified various quality factors such as website quality (Qalati et al., 2021; Rita et al., 2019; Blut, 2016); order fulfillment service quality (Koufteros et al., 2014; Rao et al., 2011; Xing et al., 2010) and reverse logistics (Nel and Badenhorst, 2020). The dimensions of physical distribution service quality (PDSQ), including shipment condition, product availability, timely product delivery, information related to tracking of shipments, are central for making online purchase decisions (Vasić et al., 2019; Jain et al., 2017; Towers and Xu, 2016; Koufteros et al., 2014; Xing et al., 2010).

Mentzer et al. (1989) suggest that order fulfillment is operationalized into three primary dimensions in the form of timeliness, product availability, and the condition of the order on shipment delivery to the customer. Relying on the above-mentioned literature, this study indicates that product availability, timely delivery, and product condition are crucial dimensions in terms of order fulfillment in online retailing (Nguyen et al., 2018; Murfield et al., 2017; Rao et al., 2014). These dimensions reflect the effectiveness and quality of logistics services (Burroughs and Burroughs, 2020), Product availability determines the capability of the retailer when it comes to managing its inventory and ensures that there is a constant flow of products to avoid stock-outs (Xing et al., 2010). Additionally, the availability of products provides information that reflects the

real-time state of inventory, such as quantity, quality, volume, and sizes. Timely delivery implies the ability of the retailer to keep its promise to ship the order to the consumer at the designated time (Koufteros et al., 2014). Timely delivery determines the actual performance of the retailers in terms of time management, and their ability to ensure no delays in the shipment of orders. The condition of the order, on the other hand, indicates that the order is of the desired quality, and that the quality delivered matches the description on the e-retailer's website (Xing et al., 2010).

The existing literature has reported that LSQ, labeled by Rao et al. (2011) as "electronic physical distribution service quality "ePDSQ", positively related to customer satisfaction. Additionally, in omnichannel retailing, LSQ (timeliness, product availability, condition) positively influences customer satisfaction (Cotarelo et al., 2021; Hüseyinoglu et al., 2018). Furthermore, the significance of LSQ in achieving customer satisfaction has been demonstrated in e-retailing research (Jain et al., 2021; Jain et al., 2015). A study of Chinese e-commerce companies indicated that e-service quality positively affects customer satisfaction. Nonetheless, their LSQ negatively affected satisfaction (Lin et al., 2016). Griffis et al. (2012) have found that delivering orders on time is among the most significant factors with regard to order fulfillment, indicating its importance on customer satisfaction.

H3: "Timely product delivery has a positive effect on customer satisfaction".

H4: "Product availability has a positive effect on customer satisfaction".

H5: "Shipment condition has a positive effect on customer satisfaction".

2.4.4 The effects of satisfaction

In online shopping, customer satisfaction represents contentment with the customer's previous purchase experiences (Anderson and Srinivasan, 2003). Furthermore, satisfaction represents the feelings of disappointment or pleasure generated by the comparison between an individual's performance perception (or outcomes) in terms of online shopping, and his/her expectations (Kolter, 2000). Previous research indicates that trust is positively influenced by customer satisfaction (Meilatinova et al., 2021; Jeon et al., 2021; Nguyen et al., 2021; Javed and Wu, 2020; Wijaya and Farida, 2018). Ercis et al. (2012) point out that gaining customer trust is much easier than keeping them satisfied. Satisfied customers develop trust in an e-commerce website by relying on their purchase experience, and therefore this leads to the intention of repurchasing and the creation of WOM (Rita et al., 2019). Previous literature indicates that the quality of a complimentary service positively influences trust (Cho and Hu, 2009), while it yields a positive indirect effect on trust through satisfaction (Alrubaiee and Alkaáida, 2011). Moreover, Meilatinova et al. (2021) point out that satisfaction in social commerce is a key driver of customer trust. Ganesan (1994) states that service satisfaction is associated with belief in a retailer's reliability and integrity and, consequently, such a belief facilitates trust development.

H6: "Customer satisfaction has a positive effect on customer trust".

Satisfaction is recognized as a vital element that drives the loyalty of customers (Al-Adwan et al., 2020; Zhou et al., 2019; Pham and Ahammad, 2017). Furthermore, customer satisfaction is found to be among the key factors that drive future buying behaviour (Kotler and Armstrong, 2012; Fang et al., 2011). Specifically, repurchase intention represents the willingness of customers to purchase again from a retailer, according to their earlier experiences (Aparicio et al., 2021; Nguyen et al., 2021; Filieri and Lin, 2017). If the actual experience matches customers'

expectations, they will feel greater satisfaction and will consequently be more willing to repurchase (Huaring and Yu, 2019; Abou-Shouk and Khalifa, 2017). Increased satisfaction with the purchased product encourages customers to repeatedly purchase from the same retailer. According to Zhou et al. (2019), experiencing service quality in an online environment allows customers to form an opinion about their level of satisfaction with an online service. In this regard, the assessment of the experience of online shopping includes not only the products/services purchased, but also is related to customer demands being addressed through service support before, during, and after the purchase (Jain et al., 2021; Jeon et al., 2021; Javed and Wu, 2020). For instance, satisfaction with the services received after purchase (refund, return, product collection, exchange, maintenance) is positively related to repurchase intention (Javed et al., 2020; Javed and Wu, 2020). Previous findings have validated the positive correlation between customer repurchase intentions and satisfaction (Meilatinova et al., 2021; Rita et al., 2019; Ashfaq et al., 2019).

H7: "Customer satisfaction has a positive effect on customer repurchase intention".

It has been suggested that transparent communication and customer satisfaction trigger WOM intention (Ozdemir et al., 2016). Research has found the link between WOM intention and satisfaction. In social commerce, satisfaction is recognized as the main facilitator of customer WOM intention (Meilatinova et al., 2021). Furthermore, satisfaction directly influences tourists' intention to generate positive WOM (Akinci & Aksoy, 2019). Satisfaction with regard to online shopping is found to be positively related to WOM (Rita et al., 2019). It has been pointed out that satisfaction with first-time experience with a mobile application motivates users to spread WOM about the application (Verkijika & De Wet, 2019). Wang (2011) argues that while not all satisfied customers engage in positive WOM related to a purchased service or product, dissatisfied customers are more inclined to share their negative experiences with others. Thus, WOM is recognized as an outcome of customer satisfaction, as experiencing high service quality offered by an e-retailer stimulates customers to participate in positive WOM (Kau and Loh, 2006). In support of this notion, WOM intentions are found to be influenced by customers' satisfaction, as they need to have a satisfactory experience before recommending an e-commerce website to others (Loureiro et al., 2018; Kitapci et al., 2014).

H8: "Customer satisfaction has a positive effect on his/her positive WOM intention".

2.4.5 The effect of trust

Trust refers to one party's desire to be vulnerable to the acts of another party, with the expectation that the other party will perform certain activities that are important to the trustor, regardless of ability to control and monitor that other party (Mayeret et al., 1995). Trust signifies the competence, confidence, and desire of the transaction partners to sustain their commitment toward relationship promises and norms (Shirazi et al., 2020; Sohaib and Kang, 2015; Akroush and Al-Debei, 2015). According to McAllister (1995), trust can be categorized into affective and cognitive foundations, and scholars have empirically examined the effects of these two categories in e-commerce settings (Punyatoya, 2019; Chen et al., 2019). Cognitive trust formation relies on the availability of information, and "good reasons" as the foundation for trust (Ye et al., 2020). Nevertheless, affective trust is based on the emotional ties between individuals as the foundation for trust. The focus of this study is cognitive trust rather than affective trust since the study investigates repurchase and WOM intentions, both of which are highly influenced actions and behaviours related to prior experience.

If online retailers are trusted by customers, they tend to be recommended to customers' friends and peers (Wu et al., 2018), indicating that customer trust has been carried to the e-retailer. A study has confirmed the importance of customer trust in terms of recommending a website or brand (Kim and Stoel, 2004). Loureiro et al. (2018) stress that customers need to trust the information provided by an e-commerce website before they recommend it to others. The findings of earlier research in the hotel industry (Kim et al., 2009), full-service restaurants (Han and Ryu, 2012), and social commerce (Kim and Park, 2013) verify that trust is a key predictor of customer intention to give WOM. Previous studies revealed that trust has a direct positive effect on WOM intention (Meilatinova et al., 2021; Rita et al., 2019). Gaining the trust of customers can lead to their loyalty to an e-retailer, which can promote their intention to convey a positive WOM message (Safa and Solms, 2016). The increase in customer trust towards an e-commerce website may encourage them to willingly share their experiences with others (Trivedi and Yadav, 2020).

H9: "Customer trust has a positive effect on his/her positive WOM intention".

In e-commerce, trust between the transacting bodies is an important aspect (i.e., customers and retailers) where there is little control over each other's' behaviour, and the high uncertainty and risk involved. Frijns et al. (2013) assert that uncertainty avoidance is usually coupled with risk tolerance, and both are significantly shaped by trust (Fjaeran and Aven, 2021). According to Grabner-Kraeuter (2002), two types of uncertainties are involved in e-commerce that may hinder customers when it comes to purchasing online. First, transaction-specific uncertainty is based on the retailer's willingness and ability to perform, as it is primarily concerned with the quality of the products and services that are provided on e-commerce websites. The nature of e-commerce transactions entails that customers cannot physically sense or feel (i.e., touch, try, smell, see) the products (Al-Adwan, 2019). In such a situation, customers naturally feel that it is risky to shop through e-commerce platforms. Second, system uncertainty relates to possible technological-related risks that might be caused by potential technical errors and security issues. As these risks lead to distrust in e-commerce (Hajli, 2014) consumers may intend to avoid such a risky situation. Consequently, high uncertainty avoidance societies are inclined to avert uncertainty and risk, and tend to resist the adoption of e-commerce (Xu and Cheng, 2021; Pratesi et al., 2021). It is claimed that trust plays a critical role in eliminating risk and uncertainty in online transactions (Rasty et al., 2021; Sohaib and Kang, 2014). This can greatly influence planned purchases and lead to increased sales revenue (Cheng et al., 2019). On the contrary, a lack of trust leads to a major psychological hurdle that prevents customers from making online purchases.

Trust is realized as a social antecedent for adopting online shopping. Consequently, e-commerce websites should be developed in a way that communicates trust to consumers (Pratesi et al., 2021). In addition, when online retailers engage in a way that fosters customer trust (CT), the website's perceived risk is expected to be reduced, allowing online customers to confidently predict the retailer's future behaviour. According to Awad and Ragowsky (2008), an increase in trust leads to higher usage, since trust reduces the anxiety associated with being used and exploited. Supporting this, Gao (2011) states that customers' intent to purchase from a website is more likely when they have a considerable degree of trust toward it. Customers that have a high trust perception toward an e-commerce website are inclined to make a purchase. Furthermore, based on past experience (i.e., interaction and promises), trust is recognized as the foundation for assessing the prospect of performance in the future (Javed and Wu, 2020). This means that experiencing a good purchase in a way that is expected and promised from a website, may drive customers to repurchase from the same website in the future. As a result, the positive influence of

trust in e-commerce on repurchase intention is evident (Meilatinova et al., 2021; Trivedi and Yadav, 2020, Rita et al., 2019).

H10: "Customer trust has a positive effect on his/her repurchase intention".

3. Methodology

3.1 Sample and procedures

Jordan was the scope of this study, where e-commerce penetration is expected to reach 37.7 percent by 2022 (Statista, 2021). Customers who had made online purchases and returned or received replacements were chosen to verify the research model. Because it was not feasible to access and identify all these customers, the exponential snowball sampling technique was employed to select the targeted sample (Yumurtacı et al., 2018). Thus, the questionnaire was initially distributed to faculty members/professors working at a variety of Jordanian universities who had previous experience making purchases online. This was done so that the professors could identify and recruit potential participants from their respective social networks, which included their students, colleagues, and friends. According to Sorkum et al. (2020), to lessen the occurrence of bias in the findings, respondents were asked to fill out a survey questionnaire based on their most recent shopping experience (the last 3 months). A total of 892 web-based self-administered questionnaires were distributed, yielding 560 valid responses. The sample profile is shown in Table 1.

Table 1. Participants' profile

Demographic		Frequency	%
Gender	Male	323	58%
	Female	237	42%
Age	18-21	83	15%
	22-25	167	30%
	26-30	193	34%
	31-35	92	16%
	>35	25	4%
Profession	Student	152	27%
	employed	299	53%
	not employed	109	19%
"Number of products/services purchased online"	Once in a week	49	9%
	Once in a month	166	30%
	once in three months	345	62%
"Last time of products/services purchased online"	Last week	86	15%
	Last month	283	51%
	Last three months	191	34%
"Number of products returned/replaced from specific e-retailer"	Last week	61	11%

3.2 Questionnaire design

The questionnaire consisted of two main parts: 1) the qualifying part, and 2) the main questionnaire part. The qualifying part gathered the shopping and demographic characteristics of the respondents to disqualify any respondents who had not engaged in online shopping and had been involved in product return/replacement in the past three months. The remaining respondents answered the main part of the questionnaire with regard to an e-retailer of their

preference. The main part is composed of 36 closed-ended questions (measurement items) intended to measure the nine constructs in the study model (Fig. 1). The participants were instructed to react on a 5-point Likert scale ranging from "1=strongly agree" to "5=strongly disagree". The measurement items of each construct were adopted and modified based on the empirical research reviewed in the literature. Further information on the measurement items employed for each construct are presented in Appendix A. There were two versions of the questionnaire: English and Arabic. Sperber's (1994) procedure of back-translation was applied to ensure that the Arabic and English versions of the questionnaire were accurate in terms of relevance and consistency. Furthermore. Despite the fact that the measurement items were adopted from well-established literature, both content and face validity were evaluated based on two procedures. For content validity, a panel of experts, including 4 academics and 3 e-retail managers, was recruited to review and assess the questionnaire's content. For face validity, 8 MBA students, who were frequent online shoppers, agreed to assess the questionnaire in terms of readability, clarity, and understandability, by completing a paper-based version of the questionnaire. A pilot survey was conducted, and 73 valid responses were received. All constructs acquired values of AVE "average variance explained" above 0.5, and "Cronbach's alpha" in addition to "composite reliability" above 0.7 (Hair et al., 2019).

3.3 Common method variance

Self-report surveys are prone to method bias (Podsakoff et al., 2003). Accordingly, following Viswanathan and Kayande (2012), this study considered several practices in order to eliminate common method bias (CMB). For instance, participating in this study was anonymous and voluntary, reverse measurement items were used, and a cover letter was provided to participants during the data collection stage. Furthermore, to determine the presence of common method variance, the Harman single-factor test was used (Podsakoff et al., 2003). In particular, factor analysis (using principal component analysis) was performed because all items were factorized into a single variable. The findings revealed that nine factors emerged, with no single factor accounting for 50 percent or higher of the variance (the largest variance of a factor was 48.07 percent). As a result, CMB was not present in this study.

4. Data Analysis and Results: PLS-SEM Confirmatory Composite Analysis (CCA)

In this study, the Structural Equation Modelling (SEM) approach with Partial Least Squares (PLS) is used as an analysis method. PLS-SEM is a powerful approach for theory testing and validation (Sohiab, 2021; Sarstedt et al., 2017). PLS-SEM is now a commonly-used research method due to its ability to estimate complex models without imposing distributional assumptions on the data (Hair et al., 2019). PLS-SEM is also favoured because it includes several advanced statistical tools for path model robustness testing (Hair et al., 2019). SmartPLS3 software was used to analyse the data of this study (Ringle et al., 2015), which is based on PLS-SEM Confirmatory Composite Analysis (CCA). First, as demonstrated in the preceding section, we addressed preliminary concerns about operational definitions of constructs, sampling, survey development and data collection, pilot work, and face validity, and finally content validity as recommended by Hair et al (2019). Following that, the two-stage approach proposed by Gerbring and Anderson (1988) was used. The first stage is the measurement model which evaluates the content convergent and discriminant validity of constructs. The structural model is used in the second stage, with the proposed hypotheses of the study model being tested.

4.1 Measurement Model

Since the development of measurement models in PLS-SEM is not always an easy process, it is critical to first determine whether the relationship between the measurement items and the latent variables is formative or reflective, before proceeding with the PLS-SEM analysis. This is important in order to check the validity and robustness of the analysis, as each measurement model necessitates significantly different tests (Hair et al., 2019). In this study, Confirmatory Tetrad Analysis (CTA-PLS) is used to specify the measurement model (See Gudergan et al., 2008). The CTA-PLS procedure, however, requires at least four measurement items per construct (Ringle et al., 2015). As a result, the CTA-PLS procedure did not assess Timely Product Delivery (TI) and Shipment Conditions (CO), which are measured using three items in this study. This is not a problem because all construct measures that are used in this study were adapted as reflective items from previous research.

Even though the measurement items used in this study were established as reflective items in previous research, the CTA-PLS procedure is used here to obtain additional empirical evidence. The decision rule in the CTA-PLS procedure is based on whether or not a construct's tetrads are significantly different from zero (Hair et al., 2019). If zero falls within the "CI Low adj." and "CI Up adj." for at least one of the construct's tetrads, then the tetrads are not significantly different from zero, indicating that the measurement model is reflective (Wong, 2019). Accordingly, based on the results of the CTA-PLS procedure, as indicated in Table 2 all measurements of the study's constructs are reflective.

Table 2. CTA-PLS test

Matrix	T Statistics	P Values	CI Low adj.	CI Up adj.
1: RPL1, RPL2, RPL3, RPL4	4.573	0.000	-0.007	-0.001
2: RPL1, RPL2, RPL4, RPL3	3.296	0.001	-0.005	0.000
4: RPL1, RPL2, RPL3, RPL5	2.776	0.006	-0.005	0.000
6: RPL1, RPL3, RPL5, RPL2	1.155	0.248	-0.002	0.004
10: RPL1, RPL3, RPL4, RPL5	0.312	0.755	-0.003	0.003
1: COD1, COD2, COD4, COD5	1.739	0.083	-0.004	0.001
2: COD1, COD2, COD5, COD4	1.170	0.243	-0.003	0.001
1: AV2, AV3, AV4,AV1	4.606	0.000	-0.006	-0.001
2: AV2, AV3, AV1, AV4	2.103	0.035	-0.002	0.001
1: TR1, TR2, TR3, TR4	0.839	0.401	-0.003	0.002
2: TR1, TR2, TR4, TR3	1.511	0.131	-0.004	0.001
1: SAT1, SAT2, SAT3, SAT4	2.117	0.034	-0.001	0.005
2: SAT1, SAT2, SAT4, SAT3	2.927	0.003	0.000	0.006
1: WOM1, WOM2, WOM3, WOM4	0.925	0.356	-0.002	0.004

2: WOM1, WOM2, WOM4, WOM3	0.920	0.358	-0.003	0.001
1: RI1, RI2, RI3, RI4	0.951	0.342	-0.002	0.004
2: RI1, RI2, RI4, RI3	0.849	0.396	-0.005	0.003

Note: "Subsamples: 5000; Do Parallel Processing: checked (ticked); Test Type: Two-Tailed; Significance Level: $p \leq 0.1$"

As suggested by Hair et al. (2019), reflective measurement models are assessed using a variety of criteria including indicator loadings; internal consistency and reliability using Cronbach's alpha (α) and Composite Reliability (CR), and convergent validity by examining Average Variance Extracted (AVE) values. Reflective indicator loadings greater than 0.708, CRs greater than 0.70 but less than or equal to 0.95, and AVEs greater than 0.50 are acceptable values to ensure that the reflective measurement model under examination is valid and reliable (Hair et al., 2019). The above criteria for reflective measurement models are adequately met in this study, as shown in Table 3. The only exception is related to the standardized path loading of COD3. As the path loading for COD3 was below the threshold, the item was deleted, and the model's final assessment is measured.

Table 3. Construct reliability and convergent validity

Construct	Item	Loading	α	CR	AVE
Return Policy Leniency (RPL)	RPL1	0.881	0.933	0.933	0.736
	RPL2	0.852			
	RPL3	0.892			
	RPL4	0.849			
	RPL5	0.814			
Cash on Delivery (COD)	COD1	0.886	0.918	0.918	0.737
	COD2	0.848			
	COD3	*Deleted*			
	COD4	0.884			
	COD5	0.815			
Timely Product Delivery (TI)	TI1	0.931	0.946	0.946	0.855
	TI2	0.902			
	TI3	0.939			
Product Availability (AV)	AV1	0.942	0.944	0.944	0.808
	AV2	0.877			
	AV3	0.891			
	AV4	0.886			
	CO1	0.861	0.923	0.923	0.801

Construct	Item	Loading	α	CR	AVE
Shipment Condition (CO)	CO2	0.868			
	CO3	0.953			
Customer Trust (TR)	TR1	0.891	0.940	0.940	0.797
	TR2	0.914			
	TR3	0.884			
	TR4	0.881			
Customer Satisfaction (SAT)	SAT1	0.859	0.910	0.910	0.717
	SAT2	0.868			
	SAT3	0.868			
	SAT4	0.789			
Word-of-Mouth intention (WOM)	WOM1	0.818	0.862	0.860	0.607
	WOM2	0.753			
	WOM3	0.823			
	WOM4	0.719			
Repurchase Intention (RI)	RI1	0.844	0.876	0.876	0.638
	RI2	0.801			
	RI3	0.765			
	RI4	0.783			

For reflective measurement models, it is also critical to evaluate the discriminant validity using the HTMT-"Heterotrait-Monotrait ratio" test (Hair et al., 2019; Wong, 2019). As shown in Table 4, all values for the constructs are less than 0.85, indicating the presence of discriminant validity.

Table 4. HTMT discriminant validity test

	$\sqrt{AVE}$	RPL	COD	TI	AV	CO	TR	SAT	WOM	RI
RPL	0.857	-								
COD	0.858	0.680	-							
TI	0.924	0.634	0.500	-						
AV	0.898	0.717	0.557	0.664	-					
CO	0.894	0.658	0.508	0.622	0.658	-				
TR	0.892	0.741	0.672	0.649	0.692	0.650	-			
SAT	0.846	0.678	0.511	0.702	0.710	0.672	0.688	-		

WOM	0.779	0.437	0.298	0.428	0.427	0.395	0.371	0.531	-		
RI	0.798	0.677	0.507	0.585	0.608	0.584	0.661	0.649	0.444	-	

4.2 Structural Model

Before examining structural relationships, Hair et al. (2019) proposed that collinearity be investigated to ensure that the regression findings are not biased. VIF values of more than 5 indicate that the predictor constructs are likely to be collinear. However, collinearity difficulties can also emerge with lower VIF values of between 3 and 5 (Becker et al., 2015). The VIF readings should ideally be around 3 or less. In fact, VIF values for all constructs are less than 3, as shown in Table 5. As a result, collinearity is not an issue in this study, and structural relationships can be explored next.

The structural relationships amongst the study model's constructs are tested in the structural model using PLS and bootstrapping procedures (5000 re-samples procedure). The PLS-SEM analysis results show, as presented in Table 5, the estimation of the structural model and an examination of the proposed hypotheses. In general, the results support the proposed model relationships, except for the effect of customer trust (TR) as a cognitive organism on WOM intention as a behavioural response. More precisely, the findings show that in a developing country such as Jordan, stimuli like return policy leniency (RPL) ($\beta=0.331$, $p\leq0.001$) and a cash-on-delivery payment option (COD) ($\beta=0.283$, $p\leq0.001$) are critical elements in leveraging customer trust (TR). Furthermore, the study's findings show that features of logistic service quality as another type of stimuli (such as timely product delivery (TI) ($\beta=0.329$, $p\leq0.001$), product availability (AV) ($\beta=0.324$, $p\leq0.001$), and shipment condition (CO) ($\beta=0.254$, $p\leq0.001$)) are significant determinants of customer satisfaction (SAT) as an affective organism. Customer satisfaction (SAT) is also a direct predictor ($\beta=0.320$, $p\leq0.001$) of customer trust (TR). Furthermore, customer satisfaction (SAT) as an affective organism is a primary factor that influences WOM intention ($\beta=0.527$, $p\leq0.001$) and repurchase intention ($\beta=0.368$, $p\leq0.001$) as behavioural responses, according to the findings of our study. On the other hand, while customer trust (TR) was found to have a favourable impact ($\beta=0.408$, $p\leq0.001$) on repurchase intention (RI) as a response, it had no effect on WOM intention.

In addition to the coverage of the results of the basic structural model, we also report the results related to effect size (f^2), explanatory power (adjusted R^2), predictive relevance (Q^2), model out-of-sample predictive power ($Q^2\_predict$), and model fit Standardized Root Mean Square Residual (SRMR) to verify the model's robustness (Schirmer et al., 2018).

The f^2 results follow the same pattern as path modelling. Cohen's (1988) guidelines define "$f^2 \geq 0.02, f^2 \geq 0.15,$ and $f^2 \geq 0.35$ as small, medium, and large effect sizes", respectively. The results reveal that the size of the effect of return policy leniency (RPL) on customer trust (TR) is small to medium ($f^2=0.125$). Cash on delivery (COD) as a payment option has also a small to medium effect size ($f^2=0.124$) on customer trust (TR). For the prediction of customer satisfaction (SAT), the results show that the effect sizes of timely product delivery (TI) ($f^2=0.147$) and product availability (AV) ($f^2=0.132$) are small to moderate, while the size of the effect of shipment condition (CO) ($f^2=0.089$)) is lower and can be considered small. Furthermore, while customer trust (TR) has a large effect size ($f^2=0.178$) on repurchase intention (RI), the effect size of customer

satisfaction (SAT) on repurchase intention (RI) is approximately medium (f^2=0.145). Finally, the results indicate that customer satisfaction (SAT) has a medium effect size on WOM intention (f^2=0.204) as well as on customer trust (CT) (f^2=0.160).

Table 5. Summary of hypotheses testing

Hypothesized Relationship	VIF	T Statistics	P-Value	β	Effect size (f^2)	Hypothesis Result
H1: RPL -> TR	2.557	5.481	0.000	0.331	0.125	Supported
H2: COD -> TR	1.876	5.097	0.000	0.283	0.124	Supported
H3: TI -> SAT	2.003	6.414	0.000	0.329	0.147	Supported
H4: AV -> SAT	2.172	6.109	0.000	0.324	0.132	Supported
H5: CO -> SAT	1.980	5.247	0.000	0.254	0.089	Supported
H6: SAT -> TR	1.859	6.590	0.000	0.320	0.160	Supported
H7: SAT -> WOM	1.900	9.448	0.000	0.527	0.204	Supported
H8: SAT -> RI	1.900	6.532	0.000	0.368	0.145	Supported
H9: TR -> WOM	1.900	1.188	0.232	0.009	0.000	Not Supported
H10: TR -> RI	1.900	7.599	0.000	0.408	0.178	Supported

Note: "We used a bootstrapping routine using SmartPLS 3 with the no sign change option to determine the significance of the path coefficients". * *Significant at $p \leq 0.001$; (ns): not significant*"

The R^2 values, or "coefficients of determination," for each endogenous latent construct in the study model indicate an adequate prediction level (See Table 6). Rigdon (2012) defines R^2 as in-sample predictive power, with higher values indicating more explanatory ability (Hair et al., 2019). R^2 values of "0.25, 0.50, and 0.75 are considered poor, moderate, and substantial", respectively (Henseler et al., 2009; Hair et al., 2019). The R^2 values of the study's key constructs which are WOM intention (R^2=28.2%) as well as repurchase intention (RI, R^2=50.7%) indicate small and moderate explanatory powers, respectively. This means that the study constructs all together explain 50.7% of consumers' repurchase intentions (RI) and 28.2% of their WOM intentions. Customer satisfaction (SAT) and trust (TR), which are also endogenous latent factors in this study, have moderate to high R^2 values, as seen in Table 6. The measure of predictive relevancy Q^2 is evaluated to support previous findings (Stone, 1974). To obtain Q^2 values, a blindfolding process is employed, with an omission distance of 7 (D =7). Q^2 values greater than 0, 0.25, and 0.50, as stated by Hair et al. (2019), indicate the small, medium, and large predictive importance of the path model in PLS-SEM. As a result, whereas WOM intention has low predictive relevance, repurchase intention (RI) has medium predictive relevance. Furthermore, the study's findings show that customer satisfaction (SAT) has medium to high predictive relevance, while the predictive relevance of customer trust (TR) is approximately large.

Table 6. Evaluation of Explanatory Power, Predictive Relevance, and Predictive Power

Endogenous Latent Construct	R²	Q²	Q²_predict
Customer Trust (TR)	0.654	0.499	0.594
Customer Satisfaction (SAT)	0.631	0.437	0.553
Word-of-Mouth (WOM)	0.282	0.156	0.185
Repurchase Intention (RI)	0.507	0.307	0.410

The PLS Predict in SmartPLS software is also used in the study, with ten folds and ten repeats. The PLS Predict process is used to determine the study model's out-of-sample prediction capacity (Shmueli et al., 2016). This is particularly essential as in this case when a study draws conclusions and implications that affect business and management practices (Hair et al., 2019). The predictions outperform the most naïve benchmark if the Q²_predict value is greater than zero (Hair et al., 2019). The Q²_predict values for the model's endogenous constructs are significantly above zero, indicating that the research model has a high out-of-sample predictive power, as shown in Table 6. Following that, we compared the root mean squared error (RMSE) with a naive benchmark (i.e., linear regression model (LM)) for all indicators of the endogenous constructs, as indicated by Hair et al. (2019) and Shmueli et al. (2019). As a result, we discovered that only a few PLS-SEM indicators produce larger prediction errors than the naive LM benchmark (See Table 7). Accordingly, the study model is acknowledged to have a medium to high predictive power based on the Q²_predict values for the model's endogenous components, as well as the prediction statistics of their indicators. Finally, we investigated the SRMR value (i.e., 0.048) which was found to be less than 0.08, indicating that the study model conforms to a good fit (Henseler et al., 2016).

Table 7. PLS Predict Statistics

Indicators of Endogenous Latent Construct	RMSE (PLS-SEM)	RMSE (LM)	Higher prediction errors in PLS-SEM?
WOM3	0.392	0.398	No
WOM2	0.397	0.404	No
WOM1	0.394	0.402	No
WOM4	0.400	0.410	No
RI4	0.365	0.369	No
RI1	0.344	0.348	No
RI3	0.370	0.375	No
RI2	0.358	0.364	No
SAT4	0.332	0.334	No
SAT2	0.307	0.310	No
SAT1	0.317	0.308	Yes

SAT3	0.304	0.305	No
TR3	0.297	0.302	No
TR4	0.297	0.301	No
TR2	0.290	0.287	Yes
TR1	0.291	0.294	No

5. Discussion

This study examines the major factors influencing repurchase intentions and WOM intentions in e-commerce settings and on the basis of the integration between S-O-R paradigm and IPT theory (i.e., SOR-IPT). According to S-O-R theory, human behaviour can be explained on the basis of a three-stage mechanism; perceptions of environmental or external stimulus (S) can influence cognitive and affective internal dynamics, including an individual's experiences and perceptions (O), which further drives behavioural responses (R) in terms of actions and decisions (Mehrabian and Russell, 1974). Given that there is an abundance of information available online in e-commerce environments, which may strain human cognitive ability, the IPT theory is relevant here. This is because little information pertaining to online cues is preserved in individuals' long-term memories in e-commerce contexts, as online customers prefer to concentrate on the signals and stimuli they perceive most important or relevant. In view of that, this study introduces policy service quality and logistics service quality as multidimensional constructs. In e-commerce settings within the Arab world and more specifically in Jordan, it is argued that return policy leniency and the cash on delivery payment option - as two main factors of policy service quality - along with timely product delivery, product availability, and shipment condition - as the three main aspects of logistics service quality - serve as the most important stimuli that will be preserved in the long-term memories of online consumers and thus will be useful in fostering customer trust and customer satisfaction, respectively. The latter two constructs (i.e., customer trust and customer satisfaction) were regarded as organisms as they both possess the traits of the cognitive and emotional states of the consumers, with direct positive influences on repurchase intentions and WOM intentions as behavioural responses or actions.

The empirical examination of the developed model supports its validity and efficacy in the e-commerce setting. As demonstrated in Table 5, with the exception of H9, all hypotheses are significantly supported. Interestingly, the results of this study indicated that return policy leniency and the cash on delivery payment option are two key factors affecting customer trust in developing countries such as Jordan. Indeed, when customers can easily return their shipments (if they do not meet the terms) within a reasonable time limit and without monetary implications, they are more inclined to continue purchasing from the e-retailer in question (Janakiraman et al., 2016; Gelbrich et al., 2017; Di Fatta et al., 2018). In fact, the vital role of return policy leniency in developing positive cognitive customer trust in an e-commerce setting is largely unexplored. One exception is Oghazi et al. (2018), who empirically demonstrated that customer trust is a direct function of return policy leniency using data from online Swedish consumers. Nonetheless, we believe that the importance of leniency in return policies in e-commerce settings, and its role in building customer trust and confidence, is even more pronounced in developing countries. This is because, at least to some extent, the cultural context influences the relationship between perceptions of return policy leniency and trust. Deficiencies in terms of honesty and transparency,

corruption, and economic inequality, for example, can all distort trust perceptions (Mombeuil and Fotiadis, 2017).

Despite the importance of leniency in return policies to the success of online retailers, particularly in developing countries, such a policy is not traditionally preferred by e-retailers because it incurs additional costs associated with reverse logistics processes, resulting in significant reductions in their profit margins (Tzeng et al., 2021; Yan and Pei, 2019; Samorani et al., 2019). However, the use of advanced emerging technologies such as augmented reality (AR) and virtual reality (VR), which can significantly enhance the consumer online experience by facilitating product evaluation (Tan et al., 2022), might be significantly useful in reducing the volume and percentage of returns on the one hand, and increasing customer satisfaction on the other. Online retailers can lower return rates and simultaneously pursue return policy leniency with greater confidence in such a scenario.

Another interesting result that is revealed in this study is related to the positive direct influence of the cash on delivery payment option on customer trust. To the best of our knowledge, this is possibly the first study that has investigated such a fundamental relationship. Examining the role of allowing customers to pay in cash for shipments once they are delivered, is specifically important in developing countries like Jordan owing to cultural features such as uncertainty avoidance (Xu and Cheng, 2021), in addition to the absence of a viable electronic payment system that can be applied universally throughout the country (MoICT, 2017). Accordingly, this study uniquely establishes that to develop customer trust and confidence in e-commerce settings, online retailers, particularly in developing countries, should closely address the elements of policy service quality such as return policy leniency and cash on delivery payment options.

The findings of the study also confirm the significance of logistic service quality components such as timely delivery, product availability, and shipment conditions in the development of customer satisfaction. This result is supported by previous studies that explain the important role that logistics service quality plays in developing positive affective states in terms of customer satisfaction (Cotarelo et al., 2021; Jain et al., 2021). Although all the effects of logistic service quality factors on customer satisfaction are significant, this study asserts that the most important one is timely product delivery. In fact, the results of the extant literature in this regard are inconsistent. For example, whilst Jain et al. (2021) found that shipment conditions are the best factor in predicting customer satisfaction, Murfield et al. (2017) found that timeliness is the key dimension affecting the satisfaction of customers, as has been found in our study. These contradictory findings may possibly be attributed to differences in research contexts in terms of culture and logistic infrastructure. One additional possible explanation for the primacy of the timeliness dimension in our research could be related to the inclusion of return policy leniency. In other words, when customers are assured that the product can be returned without difficulty if it is not as expected or displayed on the website, timeliness becomes more important than shipment condition.

This study also confirms the importance of satisfaction in predicting customer trust, repurchase intention, and WOM intention. These findings are consistent with the extant literature. It has been empirically demonstrated that trust development is a direct result of customer satisfaction, given that the latter relates to consumer beliefs about the dependability and integrity of an online retailer (Rita et al., 2019; Meilatinova et al., 2021). Accordingly, the higher the level of satisfaction of online customers, the higher their trust in an e-retailer. Furthermore, our findings, which are consistent with previous research, show that when customers are satisfied and pleased with an e-

retailer, they are inclined to return (Ashfaq et al., 2019; Jain et al., 2021; Jeon et al., 2021). Indeed, satisfaction is cumulative, and is based on previous interactions and experiences with an online retailer's entire suite of services. Therefore, we provide an additional piece of evidence that customers who are satisfied are loyal, and their loyalty is demonstrated by their repeated purchases. Moreover, according to the findings of this study, satisfied customers who receive high-quality services from an e-retailer prior to, during, and after purchase, are tending to provide positive WOM (Kitapci et al., 2014; Loureiro et al., 2018).

Finally, this study found that while customer trust increases repurchase intention, it does not encourage customers to engage in positive WOM. The current research, like previous studies, confirms that customers with high levels of trust tend to repurchase from the same website in the future (Trivedi and Yadav, 2020; Meilatinova et al., 2021). Given that the context of this study is Jordan, we believe that this particular finding is remarkable and highly significant. This is because the importance of trust is amplified in cultures with high uncertainty avoidance such as the Arab countries (e.g., Jordan) where predictability, structured activities, and clarity are embraced (Hofstede, 2011). Arabic customers are less likely to take risks, so they are hesitant to participate in e-commerce because shopping online can have unanticipated consequences (Yoon, 2009). Customers who need to avoid uncertain consequences will be less likely to trust e-commerce, lowering the level of trust (Hwang and Lee, 2012). Thus, trust formation is critical in cultures with a high level of uncertainty avoidance in order to avoid the risks and uncertainties associated with e-commerce (Xu and Cheng, 2021). Hence, customer trust is a crucial aspect that leads to the success of online retailers in developing countries such as Jordan.

Unlike earlier research (e.g., Rita et al., 2019; Trivedi and Yadav, 2020), this research surprisingly asserts that positive WOM intention is not a direct predictor of customer trust. A plausible explanation could be related to the cultural context of this study. It appears that the reasoning skills and cognitive states of Jordanian customers are insufficient motives to generate positive WOM about an e-commerce website. Based on the preceding discussion, we can conclude that while the decision of Jordanian customers to continue purchasing from an e-commerce website is influenced by both their cognitive (i.e., trust) and affective (i.e., satisfaction) states, people in Jordan, as an example of the Arab world, are motivated to play an active role in positive WOM about an e-retailer solely on the basis of their emotions and affective states (i.e., satisfaction). In other words, the intentions of Jordanian customers to recommend an e-commerce website to their peers and friends are primarily determined by their levels of satisfaction with the e-retailer in terms of pleasure and feelings of contentment.

6. Theoretical and Practical Implications

From a theoretical standpoint, the contributions of this study are three-fold. The first contribution of this study stems from proposing the use of a policy service quality scale that includes two main dimensions: cash on delivery payment option and return policy leniency, which are particularly important in e-commerce settings in high uncertainty avoidance cultures. In the extant literature, the link between return policy leniency and customer trust is relatively less explored. Furthermore, while several studies operationalize cash on delivery to moderate the relationship between different related factors and purchase or repurchase intentions (Jain et al., 2021; Hamed and El-Deeb, 2020), other studies have investigated the key drivers of using cash on delivery (Anjum and Chai, 2020; Halaweh, 2019, 2018, 2017). However, no study has examined the direct impact of cash on delivery on customer trust. The empirical findings of this study show that return policy leniency and cash on delivery play a key role in building customer trust, especially in

developing countries such as Jordan, where uncertainty and risk perception is high. Second, to the best of the authors' knowledge, this study is the first to offer holistic insights into the repurchase and positive WOM intentions of Jordanian customers; arguably no such empirical research has been conducted in Jordan. Third, in a novel manner, this study synthesizes the S-O-R and IPT theories, which are crucial and applicable in the context of e-commerce. This innovative integration brings up new research areas and sparks debates, revisions, and extensions that may significantly contribute to the state of knowledge.

From practical and managerial standpoints, it is essential for e-retailers to recognize the role of customer satisfaction, customer trust as antecedents prior to developing business models and strategies to stimulate customer repurchase intention and positive WOM intention. The increase in customer trust and satisfaction leads customers to return to the same e-retailer and share their positive shopping experience with other potential customers. Customer trust and satisfaction can be gained by concentrating on the dimensions of logistic service quality (timely product delivery, shipment condition, and product availability), and service quality policy (cash on delivery and return policy leniency) since the findings show that customer satisfaction is significantly influenced by LSQ dimensions (timely product delivery, shipment condition, and product availability). Accordingly, e-retailers and their logistics service providers are supposed to boost satisfaction levels regarding LSQ so as to strengthen the relationship with their consumers and raise their intentions to repurchase from the same e-retailer continually. This will lead to the retention of customers as satisfied customers are keen to purchase again from the same e-retailer. This in turn, therefore, increases profitability and contributes to attracting new customers by existing customers providing positive feedback to others about their shopping experience. The findings of this study reveal that timely product delivery is found to be the most significant quality dimension in terms of logistic service. Thus, e-retailers are required to pay considerable attention to timely delivery if they want to make and sustain satisfying relationships with their customers. Additionally, e-retailers may need to adjust their logistics approach and supply chains in order to emphasize time-based performance. Premium transportation services might be a more attractive option in the form of smaller and more frequent deliveries, than waiting to consolidate shipments. Importantly, distribution centres should shift their operational focus from inventory level replenishment towards customer-level fulfillment, leading to quicker shipment delivery and more customized packaging operations. The findings also revealed that delivery conditions and product availability are significant quality dimensions in terms of logistic services in that they influence customer satisfaction. Hence, whether performed in-house or by a third-party, logistics transactions necessitate a well-developed logistics infrastructure in order to deliver the right products on time without any damage during the shipment process. This is also leading to the fact that e-retailers should collaborate only with reliable third-party logistics providers who are exceptional in terms of service provision with regard to ensuring product quality and shipment accuracy. They should bear in mind that an easy-to-use real-time order tracking system is crucial to customer satisfaction, as it increases customer perceptions of trustworthiness and transparency. In addition, it would be useful to constantly display and update stock status in order to keep customers informed with respect to the availability of products. Inventory managers should consider the use of internet-based technologies to obtain instant demand information that enables them to place replenishment orders for customers. At the same, systems are expected to be efficiently and effectively integrated across the various channels to offer superior real-time demand and supply information.

Return policy leniency and cash on delivery are found to be key predictors of customer trust. The findings demonstrate that a lenient return policy is a beneficial and effective tool to increase customer trust, as lenient policies mitigate online purchase risk and therefore attract customers. Thus, e-retailers should offer lenient return policies in order to attract future business. Return policies should be formulated in such a way as to offer an extended period of time in which to return products, to allow for refunds, to provide an effortless return process, to widen the scope of products that can be returned, and the possibility of product exchange. Moreover, customers should be informed, before their initial purchase, that the e-retailer has an effective, lenient, and customer-friendly return procedure. This will have a positive impact on customer trust with regard to the e-retailer, and subsequently, customers will tend to continually repurchase from the same e-retailer. Most importantly, e-retailers should bear in mind that trust, as a lubricant of business transactions, is a significant factor to consider, not just in terms of purchase/repurchase decisions, but also with regard to introducing new products and renewing existing offers, since customers trust them in the event of the need for service recovery (i.e., return policy leniency).

Cash on delivery payment is found to be essential for building customer trust and, in turn, boosting customer repurchase intentions. As e-commerce is still underdeveloped in developing nations such as Jordan, making use of cash-on-delivery can be recognized as a striking competitive advantage for many e-retailers, given that the e-payment systems infrastructure is immature and credit cards usage is low. In such a context, the system may not be trusted by customers in terms of decreasing and restraining obstacles imposed by high perceptions of perceived risk and uncertainty. Thus, cash on delivery is deemed to be an easy and trusted payment method on the part of consumers in developing countries such as Jordan. It is a system that increases perceived online utilitarian value. Cash on delivery should not be eliminated even when credit card penetration and e-payment system infrastructure are well established (as is practically the case in Jordan). This is not only because it offers a sense of security to customers, but it also enables e-retailers to access a large customer base, since a considerable number of customers in developing countries from various social classes do not have credit cards. Having said that, e-payment methods should not be excluded as they ease the process of online shopping.

7. Conclusion and Future Research Directions

This study examines the factors that influence repurchase and positive WOM intentions and provides new insights. These are recognized as important behavioural intents after making e-commerce purchases. This study suggests that consumer behaviours represented by customer trust and customer satisfaction, influence repurchase and positive WOM intentions. Moreover, the service quality policy dimensions (cash on delivery and return policy leniency) are introduced as key aspects of customer trust. The logistics service quality dimensions (product availability, timely product delivery, shipment condition) are presented as the main drivers of consumer satisfaction. According to the results, while customer trust has a positive impact on repurchase intention, its impact on positive WOM intention is insignificant. However, customer satisfaction has a positive impact on customer trust, repurchase intention, and positive WOM intentions. Furthermore, while service quality policy has a positive influence on customer trust, logistic service quality positively influences customer satisfaction. Even though the findings of this study are limited to Jordan, other developing countries can significantly benefit and use these findings in order to develop various business strategies and models. This study can be recognized as a landmark when it comes to understanding customer behaviour related to developing marketplaces. These findings provide valuable implications in terms of theory and practice for future e-commerce researchers as well as for e-commerce businesses.

This study is subject to a number of limitations. The respondents of this study were confined to Jordanian e-commerce users. As a result, the current findings might not be relevant to other nations. Additional research could target e-commerce users in different countries and different cultural contexts. This study did not consider a specific category of products. Another aspect that might be considered by future researchers would be to remedy this by examining specific product categories (e.g., consumables, clothing, electronics) to enhance our understanding of how category differences might influence the significance of the relationships explored in the research model. In addition, qualitative research is needed to identify context-specific factors that may influence WOM and repurchase intentions in the Arab world, notably in Jordan. Future research should also investigate the impact of cultural aspects on policy service quality and their function in fostering consumer trust. Finally, this study only examined the direct effect(s) of each construct without taking into account the moderating effects. Future studies are needed to explore the effects of moderating variables such as age, gender, and experience, on the research model's relationships.

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Appendix A: Questionnaire form

Construct	Code	Item	Reference
Cash on delivery (COD)	COD1	"Cash on delivery mode of payment facilitates the easy return of defected products."	Hamed and El-Deeb (2020); Tandon et al. (2018)
	COD2	"Cash on delivery gives me confidence for the future repurchase of products."	
	COD3	"I plan to pay through cash on delivery mode of payment."	
	COD4	"I think cash on delivery is a reliable mode of payment."	
	COD5	"I prefer to buy through cash on delivery mode of payment"	
Return policy Leniency (RPL)	RPL1	"The e-commerce website returns the goods at an original price under any circumstances"	Wang et al. (2019)
	RPL2	"The e-commerce website permits a relatively long period for returning the commodities"	
	RPL3	"The e-commerce website takes charge of the shipping fee of returning the commodities under any circumstances."	
	RPL4	"The e-commerce website accepts the returns of promotion items"	
	RPL5	"The e-commerce website accepts the returns due to consumers' preferences or inconsistent expectations."	
Customer satisfaction (SAT)	SAT1	"In general, I am very satisfied with the service of this e-commerce website"	Cotarelo et al. (2021)
	SAT2	"This e-commerce website always meets my needs".	
	SAT3	"This e-commerce website is very close to offering a perfect service".	
	SAT4	"This e-commerce website differs from others by its superior service".	
Customer trust (TR)	TR1	"This e-commerce website is genuinely interested in customer's welfare".	Rita et al. (2019)
	TR2	"If problems arise, one can expect to be treated fairly by this e-commerce website".	
	TR3	"This e-commerce website operates scrupulously".	
	TR4	"You can believe the statements of this e-commerce website".	
Repurchase Intention (RI)	RI1	"I would like to visit this e-commerce website again in the future"	Meilatinova (2021)
	RI2	"Given the chance, I intend to use this e-commerce website"	
	RI3	"I will repurchase other products/services at this e-commerce website"	
	RI4	"Given the chance, I predict that I should use this e-commerce website in the future"	
Word-of-mouth intention (WOM)	W1	"I would encourage friends and others to purchase goods from this e-commerce website."	Meilatinova (2021); Rita et al. (2019)
	WOM2	"I would recommend this online shop to anyone who seeks my advice."	
	WOM3	"I would share others positive things about this e-commerce website"	
	WOM4	"I would say positive things about this e-commerce website to other people."	
Shipment condition (CO)	CO1	"The product was damaged during delivery." (R)	Cotarelo et al. (2021); Murfield et al., 2017; Blut (2016)
	CO2	"The ordered products arrived in good condition."	
	CO3	"The products arrived with major damage." (R)	
Timely product delivery (TI)	TI1	"The product is delivered by the time promised by the company."	Cotarelo et al. (2021); Murfield et al., 2017; Blut (2016);
	TI2	"This e-commerce website makes items available for delivery within a suitable time frame."	
	TI3	"It quickly delivers what I order."	
Product availability (AV)	AV1	"This e-commerce website confirms the availability of the product."	Cotarelo et al. (2021); Murfield et al., 2017; Xing et al. (2010)
	AV2	"The waiting time for out-of-stocks is short."	
	AV3	"This e-commerce website allows me to track and trace my order".	
	AV4	"This e-commerce website offers me an alternative product."	

(R): Reverse question.