The effect of e-store website quality in terms of consumer rights on the reliability and responsiveness of the e-customer

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C H R O N I C L E	A B S T R A C T
	E-consumer rights aim to provide consumers and sellers a fair opportunity when dealing online, which requires both parties to know their rights and ethics. Therefore, the purpose of this study is to verify the impact of consumer rights available on reputed online store websites in Saudi Arabia (KSA) on the customer service, using expectation confirmation theory (ECT). A random sampling technique was used for primary data collection from a sample size of 152 faculty members. IBM Software Package for Social Sciences SPSS-26 and structural equation modeling (SEM) LISREL software programs were used for data analysis. The findings show that e-consumer rights have positive and significant effects on customers' e-reliability and e-responsiveness. In addition, consumers' income significantly influences their e-responsiveness, while the number of e-dealings per month significantly influences both e-reliability and e-responsiveness. The results of the study also provide an inventory of eight reasons why consumers prefer to deal with local electronic stores over foreign ones. Based on these findings, theoretical importance, practical implications, and suggestions for future research are discussed.

1. Introduction

Since 1985, the UN has provided countries' governments with frameworks and guidelines to draft their own consumers' rights (see General Assembly Resolution 39/248). Accordingly, in 2018, the Saudi Ministry of Commerce issued a guide to electronic consumer rights and duties that contained 50 rights in six chapters and launched the "know your right" initiative to educate and increase the awareness of both e-consumers and e-merchants. In today's competitive world, an online store's capability to sustain and succeed depends on fulfilling or exceeding e-consumers' rights. A strong competitive environment requires online stores to improve customer service. E-consumer rights, in turn, would help enhance customer service by increasing responsiveness and reliability. Therefore, e-consumer rights are a very important aspect for successful e-retailing. An e-consumer is a person who buys through the Internet using nonphysical e-means. Reliability refers to the ability to deliver the expected standards at all times (Kaur et al., 2021). Ennew et al. (2013) conceptualized reliability as the ability to perform services independently and accurately and to treat problems faced by customers. This defines the perceived image of the e-stores they are dealing with, to the customers. Responsiveness is also defined as the ability to respond to customer requirements in a flexible and timely (Kaur et al., 2021). Parasuraman et al. (1990) mentioned that responsiveness is the second-most important attribute of reliability. It represents the willingness to help consumers and provision of quick service, which ultimately help gain customer satisfaction (Toor, 2016). The concept of website quality is particularly broad and ambiguous; it can be analysed in technical, economic, ergonomic, and legal contexts (Król & Zdonek 2020). Store-web quality is the perceived extent to which a website facilitates efficient and effective shopping, purchasing, and delivery, including information

search, order form, interaction delivery, transaction security, privacy protection, communication, and payment systems (Shin et al., 2013; Wolfinbarger & Gilly 2003; Zeithlam et al., 2000).

This study's instrument with expectation confirmation theory (ECT) support contains three major variables (e-consumer rights, e-reliability, and e-responsiveness) and seven participant demographic factor variables as control variables (age, gender, level of education, monthly income, experience of online shopping, type of bank account, and number of dealings per month). Customer demographic factors help create a customer base for satisfying and managing relationships with them.

1.1 Research gap and questions:

While many researchers have assessed website quality using various measures such as aesthetics and color design (Ganesch et al., 2010; Hasan & Abuelrub, 2011; Cebi, 2013), customer service and its quality (Bauer et al., 2006; Akinci et al., 2010; Ganesh et al., 2010), focus has largely been on the functional quality of website services (Ladhari 2010; Sorum et al., 2012), privacy, and security (Ganesh et al., 2010). Therefore, there is a lack of studies that investigate website quality using e-consumer rights. E-stores marketing received high positive responses from different people in The KSA due to increased availability of Internet, other needed infrastructure, as well as online shopping awareness. Domestic e-store transactions increased significantly during the sharp rise of the coronavirus that prompted us to take up this study. Thus, investigating e-customers' rights is required to note the commitment of sellers in the last 24 months (Covid-19 period), during which time people relied heavily on e-shopping in KSA. Additionally, as it turns out, by reviewing the literature that dealt with the dimensions of website quality, previous studies focused on website quality from the stand-points of appearance, functionality, and content updating. No known attempts have been made to research rights of e-customers as dimensions of website quality. To investigate the gap in the previous research, the current study sought to test the consumer rights enacted by the Saudi Ministry of Commerce in the consumer guide for local electronic stores in 2018. The study regards customer service as an independent variable that affects the dependent variable represented by e-reliability and e-responsiveness to customers when purchasing goods in Saudi Arabia (KSA). The study takes into account the demographic factors of the participants and control variables that have an impact on the relationships studied in the model. Depending on the purpose of the study, the study will answer the following questions: 1) To what extent do e-stores provide consumer rights that guarantee a smooth process of purchasing goods? 2) What is the influence of e-consumers' rights on their e-reliability and e-responsiveness? 3) Do consumer rights impact customers' e-reliability or e-responsiveness? 4) Do the control variables of age, gender, income, level of education, number of e-marketing dealings, type of bank account, and experience in e-marketing affect the relationship between consumer rights and customers' e-reliability and e-responsiveness?

The significance of this study is that the quality of a store's website is evaluated in different forms and contexts, and the method we believe is the most effective way to help standardize or aggregate these forms is the transparency of the availability of consumer or user rights on the website. This is important because all other features are considered parts of e-consumer rights. After preparing the websites of electronic stores in terms of design quality, attraction, ease of use, and abundance of information, the role focuses on improving and developing consumer rights, leading to comfortable and unobstructed purchase. Furthermore, consumer rights have a significant bearing on e-stores continuing and developing, thereby improving e-market conditions for sustainable socio-economic development. In light of the increased online purchasing in the KSA today, it is significant for exchange parties to evaluate consumer rights for their actual implementation.

The study structure consists of the literature review and study hypotheses, followed by the methodology, analysis and results, and the conclusion of the study.

2. Literature review

Few previous Saudi studies have dealt with consumer rights in general or as comparative studies with other countries, including Al-Khalaf (2019), which aimed to compare electronic consumer protection legislation in Saudi Arabia and Egypt. Sharif (2011) aimed to provide an overview and comprehensive perspective of the use of e-commerce, and to explain why it is still poorly adopted in Saudi Arabia. Saudi Arabia has developed regulations to protect consumers from commercial fraud and information crimes, based on Islamic jurisprudence and legal policy, and has determined the methods of litigation and the competent authorities for judicial consideration of these crimes (Bin Ali, 2014). Al-Mutairi's (2021) study aimed to clarify the concept of consumer protection law, and service provider obligations and breaches in e-commerce in Saudi Arabia and the UAE. This indicated penalties for breaches of obligations under the scope of criminal liability in Saudi and UAE Law. Scholars have examined website quality from multiple perspectives (Loiacono et al., 2007; Kim & Niehm, 2009; Liu et al., 2018). Król and Zdonek (2020) found that website users have increasingly high expectations regarding website quality, from performance to content. Website quality is highly valued in terms of service, usefulness, enjoyment, and established relationships (Huang & Benyoucef, 2013). Akram et al. (2018) found that website quality positively affects impulse buying behavior. Many researchers and consumers believe that website features play a very important role in creating the intention of an individual to shop online, and have the ability to meet customers' needs and wants (Kouser et al., 2018; Arasli et al., 2021). Around two-thirds of e-commerce transactions are incomplete because shoppers cannot easily obtain what they need on the site, and the site fails to encourage shoppers to complete their transactions (Chang & Chen, 2009). It is necessary to evaluate the quality of e-commerce company websites to understand how they compete with others, and to improve their market

position (Egeln, 2015). Parasuraman et al. (2005) defined website quality as the extent to which a website facilitates efficient and effective shopping (Chang & Chen 2008). Website users are interested in evaluating the general features that distinguish a site in terms of meeting their needs (Aladwani & Palvia 2002), and consumer/user rights are an important aspect to help them assess website quality.

Responsiveness and reliability have a significant effect on corporate image and customer trust (Kumari and Jindal 2021) and are the most significant factors to determine overall perceived service quality (Azudin et al. 2018). They significantly influence customer satisfaction (Lee and Lin 2005; Khurana 2009; Nupur 2010; Ravichandran et al., 2010), and loyalty (Khuong & Dai 2016), while providing a supporting matrix to attributes of customer-focused supply chain strategy (Madhani, 2019). They represent a stronger dimension of perceived quality rather than tangible product quality (Susanti et al., 2019). Reliability reflects the perception, consistency and dependability of an organization's performance (Gobena, 2019), whereas responsiveness reflects consumers' perceptions of the response to gain e-store benefits.

Oliver and Richard's (1977, 1980) ECT supports our study model, which contains four assumptions: expectations, perceived performance, dis confirmation of beliefs, and satisfaction. Our study model is supported by this theory when it falls into the four expectation confirmation theory structures. Consumer rights as features that are expected to exist before purchasing on the online store's website, constitute 'expectations', and the comparison of those with the 'actual' consumer rights existing on the website upon purchase, constitutes perceived performance. Then, if the comparison shows that the actual consumer rights equal or exceed the expected consumer rights before purchasing, and this is regarded as the positive influence of consumer rights on e-customer reliability and responsiveness, the assumption of this theory is achieved: the lack of confirmation of positive beliefs, which in turn increases satisfaction and achieves satiation after purchase. This indicates that the expected consumer rights are not equal to the actual rights, which results in dissatisfaction and a lack of gratification.

The COVID-19 pandemic has led to an increase in e-store transactions worldwide by forcing consumers to e-purchase, thereby changing consumers' online culture. Therefore, in this scenario, it is important to rethink e-consumer rights to create a competitive advantage. E-customer rights encourage consumers who have been hesitant to purchase online, by assuring them more convenience and safety. Hence, we propose the following hypotheses:

H₁: *E-consumer rights positively and significantly influences customer e-reliability*.

H2. *E-consumer rights positively and significantly influences customer e-responsiveness*.

Mittal (2019) and Mburu (2014) found that consumers' demographic factors have a significant effect on consumers' perception of quality in the service sector, thereby causing their satisfaction levels to vary. Ghazizadeh et al. (2010) show that demographic factors affect the tendency to stay with the current bank. Mburu (2014) concluded that variables like age, income and education, influenced customer satisfaction. Including the influence of participants' demographic factors data into our study objectives, we propose the following hypotheses:

H₃: *Participants' demographic factors (1. age, 2. gender, 3. level of education, 4. monthly income, 5. experiences of online shopping, 6. bank account type, and 7. number of dealings per month) have an influence on e-consumer rights in **1.** Customer e-responsiveness and **2**. e-customer e-reliability*.

3. Research methodology

This study used a quantitative approach to test the influence of e-consumer rights on e-store consumers' reliability and responsiveness, including their demographic profiles as control variables. The College of Sciences and Humanities Studies Al-Aflaj branch at Prince Sattam Bin Abdulaziz University gave ethical consent for this study, allowing us to distribute our questionnaires to four university branches. Prince Sattam University is a public university in Saudi Arabia, located in the southern part of the Riyadh region. University faculty members, mostly from the business administration and law departments, participated in this study as a unit of analysis. A pilot test, with 15 respondents, was implemented in the Abdullah Al-Othaim Markets chain a month before the survey. The questionnaires were sent via the official University e-mail ID to the target audience in the period from 1 February to 15 February 2022 in a random manner. This is because it was easier to access the target population using this method as compared to others. The questionnaire was developed based on the existing literature to make its context appropriate for the purpose of the study. The questionnaire consisted of four parts: the first part was a cover letter informing the participants about the main purpose of the study and emphasizing the confidentiality of the information they provided. In addition, participants who made only electronic purchases during the past 24 months were asked to enter a hyperlink to complete the rest of the parts. The second part included an open question: Which participants preferred to buy online in the said period, in local or foreign stores, and why? The third part contained general questions about the demographic data of the participants, while the fourth part included special questions about the dimensions of the study: electronic consumer rights, reliability, and electronic responsiveness of consumers. Notably, participants' data were obtained voluntarily.

More than 120 websites of popular local e-store offerings (supermarkets, drug pharmacies, stores for furniture, building materials, auto parts, perfumes, clothing and shoes, and household electrical appliances, televisions, and mobiles) were randomly

reviewed to determine the extent to which consumer rights were clearly formulated during the stages of the purchase process. It was found that these rights exist but not to the extent that they enable the buyer or visitor to view them before completing the purchase process. This review aimed to ensure the availability or presence of indications of consumer rights on the websites of local e-stores as a proactive step in the current study.

The Software Package for Social Sciences (SPSS) structural equation modeling (SEM) programs were used to analyse the 151 collected study data, which are sufficient for the purpose of the study, as indicated by Sekaran (2006), who mentioned that in similar studies, the appropriate sample size is between 30 to 500 questionnaires.

3.1 Study items measurement

The independent variable, electronic consumer rights, was measured in seven items, obtained from the consumer rights in the purchase invoice contained in the Consumer Guide of the Saudi Ministry of Commerce, because of the importance of the invoice as the contract connecting the two parties to the commercial exchange. Customer e-reliability and customer e-responsiveness, each, were measured with five items and were taken from previous studies by Kuar Kiran et al. (2021), Aladwani and Palvia (2002), and Parasuraman et al. (2005).

3.2 Common method bias and non-response test

To resolve the measurement error and data collection from one source shortage, we ran different common method bias (CMB) tests. First, Herman's (1979) single-factor test was used. Table 2 shows that the variance explained by the value of the first factor (consumer rights) is 29.91%, which is lower than 50% (Podsakoff and Organ 1986; Podsakoff et al. 2003). Second, our model linearity relations are determined first, and the level of tolerance is greater than the minimum acceptance level specified by 0.2 (Menard, 1995). Second, the values of the variance inflation factor (VIF) are confined between 1 and 3, which falls within the specified range of acceptance (Myers, 1990). Third, multicollinearity was examined in this study using the variance inflation factor (VIF) analyzed using SPSS. The values of the VIFs are (E-consumer rights =2.11), (E-reliability = 2.32), and (e-responsiveness = 2.49); these values are within the acceptance range of Kock (2015). Thus, the above three tests guaranteed that CMB is not a concern in our study model data.

We conducted a chi-square test for the responses of the participants in the five official working days in the first week by comparing them with responses for the corresponding period in the second week of data collection, and no statistically significant differences were found between them at the 0.05 level of significance, guided by Armstrong and Overton's (1977) instructions for evaluating non-response bias.

3.3 Data analysis and results

Participants' demographic characteristics

Table 1
Participants' demographic characteristics (N= 152)

Participant	Sets	Frequency	Percent
Number of e-marketing dealings	Daily	19	12.5
	Less 3 time a month	14	9.2
	3 to 8 times a month	51	33.6
	9 to 14 times a month	37	24.3
	15 times a month and more	18	11.8
	Once a month	13	8.6
Bank's Account Type	National bank	112	73.7
	Mixed banks	33	21.7
	International bank	7	4.6
Experiences of e-marketing	less than 3 years	37	24.3
	3-6 years	60	39.5
	7-10 years	35	23.0
	more than 10 years	20	13.2
Monthly Income	less than SR 7000	22	14.5
	7000-SR11000	60	39.5
	11000-SR15000	53	34.9
	15000 and more	17	11.2
Level of Education	Postgraduate Diploma	13	8.6
	Master's degree	58	38.2
	Ph.D	81	53.3
Age	less than 22 years	4	2.6
	22-29 years	49	32.2
	30-39 years	51	33.6
	40 year and more	48	31.6
Gender	Male	128	84.2
	Female	24	15.8

Table 1 shows the demographic characteristics of the participants. The characteristics of the demographic data collected about the study participants were represented in the number of their e-marketing dealings, and it was found that a third of the participants conducted 3-8 transactions per month (33.6%), followed by a quarter of the participants with a ratio (24.3%) ranging from 9-14 per month. As for the type of bank account of the participants, we find that the majority of them have accounts in national banks (73.7%), followed by mixed banks (21.7 %). Regarding the participants' experience in e-marketing, it was found that for 39.5% of them, it ranged from 3-6 years, for 24.3%, it was less than ten years, and for 23%, it ranged from 7-10 years. We also found that the monthly income of 39.9% participants ranged from 7000-11000 Saudi riyals, and that of 34.9% ranged from 11000-15000 riyals. More than half of the participants held a doctorate degree (53.3%), followed by a master's degree (38.2 %). As for the ages of the participants, 33.6% ranged in age from 30-39 years, followed by 32.2% in the age group of 22-29 years and 31.6% were aged 40 years and over. The majority of the participants were men (84.2%).

3.4 Kaiser normalization test and principal component analysis

Table 2 shows the value of the Kaiser-Meyer-Olkin measure of sampling adequacy, which is equal to .818, in addition to the value of Bartlett's test of sphericity, which is equal to 1750.19. It is worth noting that all these values met the criteria for factor analysis. We used SPSS-26 to test construct validity by performing principal component analysis (PCA) with the promax rotation method (PRM) that started with exploratory factor analysis (EFA) containing 17 items related to the three variables of this study. As expected, the first run of EFA showed three detached constructs from the same three original variables studied. The first is e-store website consumer rights items, the second is customer e-responsiveness, and the third is customer e-reliability. The items (BWSQ7 and EREL2) were deleted before the second run because of weak loading that was less than .33. Further, in the second run, the eigenvalues of those constructs overrode the minimal value of one (Hair et al., 2010). The loading of the three factors was significant and ranged between .852 and .689. In addition, in the scale reliability test, Cronbach's alpha revealed that the three constructs are reliable because their values are higher than .70 (Hair et al., 2010). The omitted items are found in the Appendix at the end of this article.

Table 2
Kaiser normalization test and principal component analysis

Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO)	.818		
Bartlett's Test of Sphericity	1750.19		
Df	87		
Sig	.000		
Cronbach's alpha	.850	.824	.800
Statements	Factor1	Factor2	Factor3
BWSQ1. The e-marketer presents the customer with a storable invoice or a message of electronic purchases	.852		
BWSQ2. The e-marketer's invoice to the customer shows the name of the online store, the service provider, and the product description.	.836		
BWSQ3. The invoice or message of the e-marketer to the customer indicates the date of the contract and the total price, including fees and taxes.	.775		
BWSQ4. The invoice or message of the e-marketer to the customer refers to the provisions of replacement, return, warranty and compensation.	.774		
BWSQ5. The invoice or message of the e-marketer to the customer indicates the date and place of delivery of the product or service provision with the name of the carrier.	.698		
BWSQ6. The e-marketer's invoice or message includes the e-consumer rights to correct the electronic error.	.689		
ERES1. Domestic e-stores provide quick confirmation of the selling ordered.		.811	
ERES2. Domestic e-stores promptly respond to requests and questions by email or other means.		.807	
ERES3. The domestic e-stores quickly resolve problems that you encounter with e-transactions and provide appropriate information.		.803	
ERES4. Domestic e-stores handle the customer complaints of returned goods directly and immediately.		.736	
ERES5. Domestic E-stores allows feasible options for returning goods.		.724	
EREL1. Domestic E-stores provide quality and reliable goods.			.787
EREL3. Domestic e-stores provide error-free transactions as promised.			.779
EREL4. Domestic e-stores always prioritize customer's rights.			.760
Eigenvalue	4.15	2.65	1.55
Variance explained	29.91	22.38	11.92
Total variance explained	64.21%		

3.5 Reliability, Validity tests and descriptive statistics

To test convergent validity, we used average variance extracted (AVE). Table 3 shows that all three constructs' values of AVE are greater than .5, as well as the values of the composite reliability (CR) greater than .7, which confirmed the convergent validity and showed the reliability of those three constructs (Hair et al. 2010; Kline, 2011). Table 3 shows the tests of discriminant validity: First, the square root of the AVE for each construct is less than one, the absolute value of the correlations with other constructs that signified discriminant validity. Second, we used Heterotrait-Monotrait (HTMT) ratio method (Henseler et al., 2015) and bivariate correlations show that all the results of the tests are under the acceptable threshold value of 0.90 (Teo et al. 2008; Tabachnick and Fidell 2000), assuring discriminant validity. Third, the maximum shared squared variance (MSV) and average shared squared variance (ASV) values for the three constructs of this study were less than the AVE values. According to Hair et al., 2010, the study achieved discriminant validity.

In addition, Table 3 presents the mean and standard deviations (StD) of the website's consumer rights (WCR), customer e-reliability (CER), and customer e-responsiveness (CRS) variables of this study as follows: WCR (mean=3.71, StD=.7515), CER (mean=3.69, StD=.7316), and CRS (mean=3.94, StD=.5532). Table 3 also shows that the correlation is positive and strong at the level of significance (.01) for the two-tailed test, which simplifies the testing of path relationships using regression analysis.

Table 3
Validity tests and descriptive statistics

	Mean	StD	CR	AVE	MSV	ASV	(1)	(2)	(3)
Website e-consumer rights (1)	3.71	.7515	0.897	0.594	0.584	0.534	0.771		
E-Customer Responsiveness (2)	3.69	.7316	0.849	0.567	0.484	0.483	0.696	0.753	
E-Customer Reliability (3)	3.94	.5532	0.818	0.537	0.528	0.533	0.764	0.694	0.733

Notes: StD= standard deviation; CR= composite reliability; AVE= average variance of extracted; MSV= maximum shared squared variance; ASV= average shared squared variance.

### 3.6 The confirmatory-factor analysis test for model goodness of fit

Our study model follows Anderson and Gerbing (1988) for data analysis and Byrne (1998) for structural equation modelling (SEM). To determine whether the data of our study are suitable for supporting the proposed hypotheses, we conducted confirmatory factor analysis (CFA). The (CFA) ran on 15 items; one item was omitted due to a loading less than .50. The process of evaluating the overall suitability of our study model comes after checking the validity and reliability of the model using the indicators of SEM analysis. The analysis revealed that chi-square (CMIN)= 141.006, degrees of freedom (df)= 74, CMIN/df= 1.905, comparative fit index (CFI)= .943, goodness of fit index (GFI)= .880, adjusted goodness of fit index (AGFI)= .830, normed fit index (NFI)=.889, root mean square error of approximation (RMSEA)= .077, standard root mean square residual (SRMR)= .077, and level of significance (p-close) = .013. The above values deemed this study model acceptable or exceeded based on the criteria of (Kline, 2011; Malhotra, 2010; Hair et. al., 2010; Bollen, 1989; Bagozzi and Yi, 1988) to accept the appropriateness of the model for conducting a regression analysis. Table 4 lists the acceptable model fit indices.

Table 4
The CFA test for model goodness of fit

Measure	Estimate	Threshold	Interpretation
CMIN	141.006	--	--
DF	74	--	--
CMIN/DF	1.905	Between 1 and 3	Excellent
CFI	0.943	>0.95	Acceptable
SRMR	0.056	<0.08	Excellent
RMSEA	0.077	<0.06	Acceptable
GFI	0.88	>0.95	Acceptable
AGFI	0.83	>0.90	Acceptable
NFA	0.889	>0.90	Acceptable
PClose	0.013	>0.05	Acceptable

3.7 Hypotheses Testing

The structural model reveals the same value of model fit as shown in Fig. 1 and Table 5, and all the model fit indices for the structural model were not only significant but remained the same as in the measurement model.
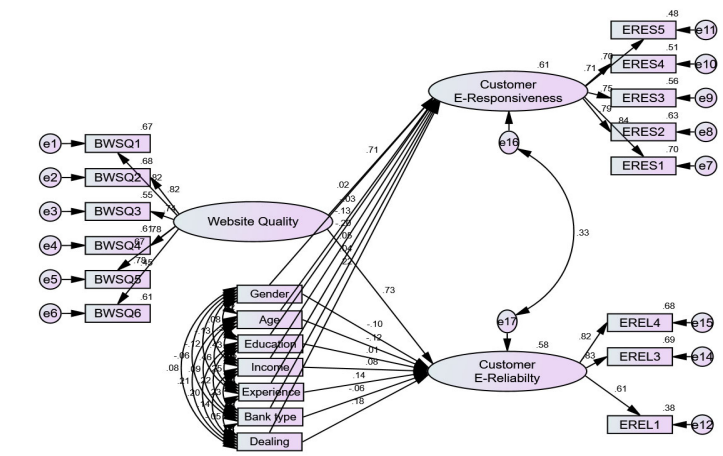
Fig. 1. The results of testing the hypotheses of the survey

The low index of R square (i.e. 0.61 and 0.58) justifies the underlying theoretical model. Therefore, the role tests the paths of the model relationships after they meet and exceed the marginal acceptance indicators using the regression of the SEM method. Table 5 shows the paths of the relationship tests for the hypotheses in the study model. The results indicate that hypotheses H1 and H2 are supported, where (β = .879, p = .000 and β = .630, p = .037, respectively). As for the paths of the seven control variables, we find that H3.4.1, H3.7.1, and H3.7.2 are supported (β = .213, p = .008, β = .145, p = .000, and β = .084, p = .013, respectively), whereas the rest of the hypotheses of the control variables are not supported.

Table 5
Regression Paths Weights: (Default model-Group1)

Relationship Paths			Estimate	S.E.	C.R.	P	Results
CERES	←	EWCR	.879	.103	8.510	***	S
CEREL	←	EWCR	.630	.098	6.456	***	S
CERES	←	Gender	.056	.160	.352	.724	NS
CEREL	←	Gender	-.171	.122	-1.401	.161	NS
CERES	←	Age	-.030	.083	-.362	.717	NS
CEREL	←	Age	-.087	.063	-1.385	.166	NS
CERES	←	Level of Education	-.178	.104	-1.714	.086	NS
CEREL	←	Level of Education	.006	.078	.071	.944	NS
CERES	←	Participant's Monthly Income	.213	.081	-2.646	.008	S
CEREL	←	Participant's Monthly Income	.062	.061	1.018	.309	NS
CERES	←	Online shopping Experience	.033	.051	.657	.511	NS
CEREL	←	Online shopping Experience	.067	.039	1.715	.086	NS
CERES	←	Participant's Type of bank	.046	.074	.617	.538	NS
CEREL	←	Participant's Type of bank	-.048	.056	-.861	.389	NS
CERES	←	Number of Dealings	.145	.044	3.307	***	S
CEREL	←	Number of Dealings	.084	.034	2.473	.013	S

Notes: CERES= Customer's E-Responsiveness, CEREL= Customer E-Reliability, EWCR= E-store website consumer rights, S= supported, NS= not supported. P= significance level, S.E= standard error, and C.R= capability ratio.

4. Discussion

Based on the growing importance of e-customers' rights nowadays, this study fills the gap in past studies by empirically exploring the influence of e-customers' rights on customers' service reliability and responsiveness, in the KSA. One of the most important results of this study is to prove that the two hypotheses x and y represent the existence of positive and moral relationships between the rights of the electronic consumer in the local electronic stores and the customer's reliability and responsiveness. These results are consistent with the findings of Elliott and Speck (2005), who showed that consumers' attitudes toward retail websites are significantly affected by five website elements: product information, ease of use, currency, trust, and entertainment. Furthermore, the ability of a website to tailor content for each user increases the possibility that users find what they want, further enhancing their purchase intention (Liang, Lin, Shiau and Chen, 2021). These elements and content are part of e-consumer rights. Furthermore, e-stores use customers' rights to build e-reliability and responsiveness in online stores to boost the store's reputation and attract more purchasers to these stores. E-stores respect and offer consumer rights when communicating with their customers. They provide consumer rights at the right place and time in a transparent and inclusive manner, giving explicit promises of seller guarantees of delivery, conformity to specifications, indemnification, correction of electronic errors, and confidentiality of personal information. These practices make the e-store website have good quality attributes, which concur with Huang, Lee, and Chen (2019), who mentioned that a good quality website is the main reason for a customer to decide whether to purchase goods online or not.

Additionally, we found that e-consumer rights have a greater impact on customers' e-responsiveness (β = .879, p = .000) than their e-reliability (β = .630, p = .000).

The responses of the participants were limited to the question of which online stores they preferred: local or foreign. The consensus of the study participants was to prefer local electronic stores due to the following reasons:

1- In domestic e-stores, major problems and difficulties they faced could be fixed easily.

2- For both minor and serious failures, you can seek resolution by calling the toll-free number of the Ministry of Commerce. Buyers' complaints can easily be referred to the Ministry's Ombudsman.

3- Foreign e-stores had failures related to compliance with consumer rights that need to be resolved.

4- In foreign stores it is difficult to get assistance from other party if your complaint is not resolved.

5- Local authority covers domestic e-store transactions by consumer guarantees.

6- The culture of the local online store is closer to the culture of the consumer.

7- There are many practical difficulties to obtain remedies in foreign stores.

8- Domestic law of the consumer rights protects the exchange parties.

Regarding H3.4.1, among participant demographic factors (Monthly income has an influence on e-consumer rights in customer's e-responsiveness the reason for this is that an updated income type directly affects consumer spending, which is the responsiveness in our study. In addition, H3.7.1 and H3.7.2 revealed that the number of dealings per month had a positive significant influence on the relationship between e-consumer rights and consumers' reliability and responsiveness. This confirms that the increase in the monthly transaction of a consumer at electronic stores indicates the achievement of these stores in considering consumer rights as a factor of reliability, resulting in increased dealings with them. In addition, we found no effect of the control variables (age, gender, level of education, experience of online shopping, and type of bank account) on the relationship between e-consumer rights and customer e-responsiveness and e -reliability.

5. Theoretical implications

 The findings of our work add to the existing e-consumer rights literature, since few researchers studied it during the Covid-19 pandemic. Moreover, our study explores the relationships between rights of e-consumers and their reliability and responsiveness. It finds that consumer rights are positively and significantly associated with consumer e-reliability and e-responsiveness, by covering the gaps in previous literature. The findings will also help in setting proper e-consumer rights, since they play a significant role in building interaction relationships between e-stores and e-customers.

6. Managerial implications

Several managerial and social bodies can benefit from this study. The e-perception of e-consumers that their rights impact reliability and responsiveness aids policymakers to draft laws to protect and enhance consumers' rights. It also enables competent authorities to monitor whether e-stores fulfill consumers' rights.

For consumers' interest groups and organizations, it helps them to follow up on e-stores' implementation of consumers' right to resist unfair practices and protect consumers' health, money, time, and safety. In addition, it can assist in introducing and conducting consumers' educational and awareness programs.

The e-store website designer should keep e-consumer rights in mind and clearly communicate them when developing the interface between the e-store and the user; this would create a good image and increase the potential of favorable word-of-mouth transmission by users.

To satisfy e-customers with e-store websites' quality and functionality, consumers' rights should be assessed to protect both rational and irrational transactions, and experienced and inexperienced buyers.

The study also benefits e-stores abroad by providing suggestions to remove local buyers' concerns, by providing similar rights as local stores did through dealerships or otherwise. Regarding e-store management, buyers and visitors should be provided with rich information about consumer rights at every step of purchase. This would provide them with transparency in their dealings, and they will be able to make informed decisions about their purchases. In case of a buyer-seller deadlock, the dispute between them is settled by invoking e-consumer rights, thus making them an important means to resolve exchange process discord; in the absence of these rights, such discordant interactions may spoil the relationship and lead to negative word-of-mouth communication by buyers.

7. Limitations and direction of future research

This study has some limitations. First, the sample was from a single country, which means that the findings lack generalizability. Second, the findings of this study, which focused on domestic Saudi e-stores may not be generalizable to other e-stores. Third, though the size of the sample data fulfilled the purpose of the analysis, the use of a larger sample may have made some difference in the current results of the study. Efforts should be made to generalize our findings to other cultures. Fourth, the respondents' responses were collected in a period when the electronic purchase option was more feasible for buyers than others, which requires caution when dealing with the results of the study.

This study indicates a direction for future research. The results of this study add to the theoretical foundations of the effects of consumer rights on e-buyers' reliability and responsiveness as a new measure of website quality. Thus, it is desirable to test our study model in the e-services sector. Additionally, it would be very interesting to investigate the relationship of other consumer rights dimensions and insert other customer service elements such as e-empathy and e-assurance in our model or create a new model. The correct way of using the product or how to store it, as well as a statement of the risks inherent in the commodity and the precautions to be followed to prevent risks, are e-consumer rights that open new directions for future studies.

8. Conclusion

The originality of this study is that it is the first study in KSA to investigate e-store consumer rights as a measure of website quality and customer service, reliability and responsiveness, as well as a means of improving ethical conduct and curbing abusive e-store trade transactions. This study provides a valuable contribution to the literature on e-consumer rights related to customer service and reveals that e-consumer rights items are necessary to ensure the e-reliability and responsiveness of buyers, which are considered important factors in ensuring customer satisfaction and loyalty. Furthermore, these rights could be used as good new indicators to measure website quality and satisfy the needs of non-professional e-buyers. Further, it advances e-consumers' rights that require regular review and continuous improvement in light of rapid changes and innovations in information technology.

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Appendix

Items deleted from PCA and CFA tests

BWSQ**7**. The e-marketer's invoice or message indicates the e-consumer's right to terminate the electronic contract if the delivery of the order is delayed.

EREL**2**. Domestic e-stores deliver the goods at the stipulated times.

EREL**5.** I did not encounter any technical problems in accessing the website of the domestic e-store.