

From Price to Image: The Impact of Service Pricing Ethics in the Digital Environment on the Organization Mental Image Among Algerian Consumers

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Abstract

This study aims to measure the extent to which Algerian consumers perceive the commitment of service organizations to pricing ethics within the digital environment, and subsequently to examine the impact of these ethics on the organization mental image among the consumers surveyed. To achieve this, a descriptive analytical approach was adopted. An online questionnaire was distributed to 215 respondents, and the data were analyzed using the Statistical Package for the Social Sciences, SPSS version 26. The results indicated that the perception of pricing ethics fell within the moderate range, reflecting a degree of reservation among Algerian consumers regarding ethical pricing practices in the digital environment. However, the findings revealed a statistically significant impact of pricing ethics in the digital environment on the mental image. This result highlights the importance of ethical pricing as a marketing practice that transcends the economic dimension to encompass a perceptual one. It reflects how consumers evaluate the fairness and transparency of an organization and its practices in the digital environment, thereby contributing to the formation of its mental image.

Keywords: *Pricing ethics, digital environment, services, mental image.*

1. Introduction

Digitalization has introduced an accelerated transformation in the marketing landscape. Digital platforms have become an essential channel for delivering services, interacting with customers, displaying prices, and executing transactions. This development has provided service institutions with vast possibilities to adopt more flexible and dynamic pricing methodologies, relying on big data, consumer behavior analytics, and automated algorithmic procedures. Nonetheless, this technological shift has raised profound questions regarding the ethical dimensions of pricing practices in the digital sphere. Advanced technology enables institutions to gather and analyze substantial volumes of consumer data to customize offerings and prices. This capability creates a critical tension between pursuing marketing efficiency and profitability on one side, and maintaining justice, transparency, and consumer welfare on the other. Consequently, customer evaluation of a service is no longer detached from how an organization determines and presents its digital price. Rather, pricing mechanisms directly project their effects onto the mental image formed by the consumer regarding the organization, its credibility, and its integrity.

In this context, the digital environment has become an integral component of Algerian consumer behavior. Algerian consumers depend on digital platforms to search for products and services, compare prices and promotions, evaluate reviews and peer experiences, engage with service providers, and finalize

purchasing choices. An empirical study published in October 2025 demonstrated that the greatest influence of digital platforms on Algerian consumer behavior does not occur merely at the point of final transaction, but is concentrated in two preceding stages: information gathering and continuous comparative evaluation of pricing alternatives, as highlighted by Madi, Telli, and Mosbah, 2025. This trend is reinforced by the proliferation of market alternatives and instantaneous accessibility to information.

Despite growing academic interest in value based pricing, digital pricing models, and price fairness, existing scholarly literature exhibits a noticeable fragmentation in addressing the ethical dimension of pricing within the digital context, especially within the service sector which possesses distinct characteristics not found in tangible goods. Moreover, prevailing studies have largely concentrated on the influence of price fairness on customer satisfaction, trust, and purchase intentions. Conversely, direct examination linking digital service pricing ethics with organizational mental image remains scarce, particularly from the perspective of Algerian consumers. Here lies the central research gap: does the digital consumer perceive service pricing as equitable and transparent when prices are subject to dynamic customization and algorithmic tracking based on personal data and browsing patterns?

Accordingly, the overarching research problem is formulated as follows: Is there an impact of service pricing ethics in the digital environment on the organization mental image among Algerian consumers?

1.1 Research Sub Questions

To examine the core research problem, the following sub questions are addressed:

- First: Is there a perceived commitment to service pricing ethics in the digital environment from the perspective of Algerian consumers?
- Second: Is there an impact of service pricing ethics in the digital environment on the organization mental image among Algerian consumers?

1.2 Research Hypotheses

To address the research questions, the following hypotheses are formulated:

- First Hypothesis: There is a moderate level of commitment to applying service pricing ethics in the digital environment.
- Second Hypothesis: There is a statistically significant impact of service pricing ethics in the digital environment on the mental image among Algerian consumers at the significance level alpha less than or equal to 0.05.

2. Literature Review and Previous Studies

Kingdom et al., 2016, conducted a study titled *Impact of Price Fairness on Brand Image and Purchase Intention for Low Cost Car in Indonesia*. The study aimed to examine the influence of price fairness on brand image and purchase intention among 320 consumers of Toyota Agya using structural equation modeling. The results revealed that price fairness exerts a positive effect on purchase intention and that brand image also positively influences purchase intention. When consumers perceive prices as equitable, they recall the brand favorably during purchasing decisions, thereby establishing that brand image acts as a mediating variable between price fairness and purchase intention.

Widjaja and Angeles, 2024, examined Factors Influencing Purchase Intention in E Commerce: An Analysis of Brand Image, Product Quality, and Price. Through a systematic literature review encompassing 53 published studies between 2019 and 2024 using PRISMA methodology and VOSviewer bibliometric analysis, they established that brand image enhances trust and affective connection, product quality drives satisfaction and repeat purchase, while price serves a dual purpose as an indicator of value and a psychological anchor. They also showed that pricing transparency substantially diminishes consumer uncertainty in online settings.

Gazi and Md Rokibul Hasan, 2024, analyzed Ethical Considerations in AI driven Dynamic Pricing in the USA: Balancing Profit Maximization with Consumer Fairness and Transparency. The study addressed dynamic pricing architectures using ensemble learning models and evaluated prediction error through root mean square error. The X NGBoost model demonstrated superior accuracy, and the authors concluded that organizations must balance artificial intelligence optimization with strict adherence to consumer transparency and equity.

Karami, Ojala, and Laatikainen, 2022, explored Strategic Management Pricing of Digital Services as an Effectual Co creative Process. Relying on effectuation theory, they demonstrated that digital pricing strategies are not merely predictive models but interactive, evolutionary collaborations between service providers and customers through continuous mutual learning.

Chaudhary, 2025, discussed The Ethics of AI in Pricing: Fairness, Transparency, and Accountability. The study identified fundamental ethical vulnerabilities including algorithmic price discrimination, informational opacity, bias, and obscured corporate accountability, urging a balanced model between automated efficiency and consumer protection.

Putri, Arumsari, Damayanti, and Utami, 2026, reviewed Pricing Strategy in Digital Marketing: A Systematic Review of the Value Based Approach. Reviewing 30 Scopus indexed investigations between 2020 and 2025, they emphasized the centrality of perceived value, algorithmic adaptability, and organizational capability, while identifying an absence of unified digital pricing models integrating ethical standards.

Pahrudin, Anggiani, Kristaung, Jasfar, and Arafah, 2023, investigated the effects of service quality, price fairness, and corporate image on customer retention among 203 airline travelers using PLS SEM. Their empirical findings demonstrated that customer satisfaction fully mediates the relationship between service quality, price fairness, corporate image, and long term customer retention.

Benhardy, Putranto, and Ronadi, 2020, investigated factors influencing online university purchase intentions among 400 respondents in South Sumatra. The findings confirmed significant positive relationships between brand image, price perception, and purchase intentions, with brand trust functioning as an effective mediator.

Position of the Current Study and Research Gap: While previous investigations focused separately on price fairness, perceived value, or purchase intention in various commercial contexts, the present study addresses an empirical void by connecting digital service pricing ethics directly with organizational mental image within an integrated model focused specifically on Algerian consumers.

3. Theoretical Framework

3.1 Service Pricing Ethics

Price represents a cornerstone element within the marketing mix, exerting immediate influence upon customer satisfaction. According to Kotler and Keller, as cited in Budari, Rasyid, and Ameliana, 2024, price is defined as the monetary amount paid in exchange for acquiring or utilizing a product or service. In the service sector, pricing is often characterized by mutual negotiation between provider and beneficiary, as noted by Salmi and Saidi, 2024. In the digital sphere, service pricing evolves into a dynamic, participatory, and creative procedure where providers calibrate non tangible offerings based on real time data and customer perceived value rather than fixed production expenditures, as highlighted by Putri et al., 2026. Digital pricing can be modified instantaneously with negligible marginal cost, customized to targeted market segments, and steered through data analytics, as described by Seele, Dierksmeier, Hofstetter, and Schultz, 2019.

Pricing services presents distinct complexities due to intangibility, inseparability, and the impossibility of physical inspection prior to consumption. These characteristics render consumer estimation of actual service value highly intricate, granting providers greater discretionary latitude while necessitating rigorous ethical governance.

3.2 Digital Pricing Strategies and Ethical Dilemmas

The rapid rise of the digital economy has reshaped traditional pricing mechanisms, replacing static price lists with algorithmic formulas driven by big data and artificial intelligence, as outlined by Putri et al., 2026. Digital pricing ethics demands that organizations operate with honesty, transparency, and accountability across e commerce websites, mobile applications, and platform ecosystems when setting and communicating prices, as emphasized by Yildirim, 2025. Key digital pricing strategies and their corresponding ethical dilemmas include:

- **Algorithmic Pricing:** Data driven automated price adjustments based on algorithmic modeling. While legally permitted, it frequently sparks ethical controversy regarding hidden calculations, systemic opacity, and perceived inequity, diminishing consumer trust as shown by Chaudhary, 2025, and Seele et al., 2019.
- **Personalized Pricing:** Tailoring prices to specific customer profiles utilizing tracking data such as geographical location, prior purchase history, and device type. While potentially boosting organizational revenue, it raises acute ethical concerns regarding data privacy invasion and exploitative price discrimination against vulnerable user groups, as discussed by Yildirim, 2025.
- **Dynamic Pricing:** Continuously fluctuating prices governed by real time shifts in demand, timing, and ambient market factors. It relies on extensive consumer surveillance, challenging consumer perceptions of fair treatment.
- **Psychological Pricing:** Structuring price figures to appear artificially lower than reality, such as setting prices ending in ninety nine cents. This strategy exploits cognitive anchoring, as consumers focus disproportionately on the leading digit.
- **Bundling:** Consolidating multiple digital services or software modules into unified commercial packages. In digital markets, it can occasionally obscure individual item valuations, hindering transparent comparison.

3.3 Marketing Repercussions of Unethical Digital Pricing

The digital ecosystem is not merely a technical channel; it actively shapes consumer interpretations of fairness. Widespread access to comparison platforms enables consumers to contrast alternatives instantaneously, as shown by Seele et al., 2019. Vasic et al., as cited in Bagus, Stiawan, and Jatra, 2022, emphasized that designated prices dictate subsequent purchasing attitudes. Price fairness reinforces brand reputation and purchase willingness, as demonstrated by Kingdom et al., 2016, and Pahrudin et al., 2023. Conversely, deceptive digital pricing inflicts severe harm upon organizations:

- **Erosion of Brand Trust:** Consumers feel betrayed and exploited, resulting in lasting suspicion and long term declines in market performance, as noted by Xi Zhong, n.d.
- **Damaged Corporate Reputation:** Aggrieved consumers actively disseminate negative feedback across social networks and resolve to boycott future engagements, as highlighted by Murat Selim, 2022.
- **Rapid Customer Defection:** Users quickly migrate to ethical competitors practicing transparent, value driven pricing policies, as noted by Dec and Masiukiewicz, 2020.
- **Deterioration of Perceived Social Responsibility:** Unfair pricing practices impair general social credibility, causing enduring market damage, as observed by Ozkaynar and Abbasoglu, 2025.

3.4 Organizational Mental Image and Its Core Dimensions

Classical Arab literature often cites Ali Ajwa definition of mental image as the cumulative sum of subjective impressions formed by individuals or groups toward an institution through direct and indirect experiences, closely intertwined with personal emotions, attitudes, and values, as cited in Salmi, 2023. Corporate image represents the cognitive and affective filter through which clients evaluate business practices, combining credibility, reliability, and reputation, as indicated by Pahrudin et al., 2023, and Widjaja and Angeles, 2024. Theorists widely recognize three primary dimensions of mental image, as documented by Salmi and Saidi, 2024:

- **The Cognitive Dimension:** Encompasses baseline facts, knowledge, and informational inputs perceived by the individual regarding an institution. The precision of this knowledge governs the clarity of the resulting mental perception.
- **The Affective Dimension:** Represents emotional appraisals, whether positive or negative, arising from experiences or corporate disclosures regarding social responsibility, ethical posture, or service caliber.
- **The Behavioral Dimension:** Manifests in overt consumer actions, expressing either adoption, advocacy, or rejection of the organization products and services based on the synthesized image.

4. Empirical Methodology and Statistical Procedures

Study Population and Sampling: The study population comprises Algerian consumers who have engaged in electronic service purchases. Given the impossibility of surveying the entire population, a purposive non probability sampling design was applied. A structured electronic questionnaire was created via Google Drive and administered across multiple digital communication channels between January 14 and March 25, 2026. A total of 215 valid questionnaires were retrieved for empirical testing.

Instrument Design and Measurement Scales: The questionnaire was divided into two main sections. The first section captures respondents personal and demographic characteristics: gender, age bracket, educational level, nature of purchased digital services, and transaction frequency. The second section comprises two operational axes: the independent variable, Service Pricing Ethics in the Digital Environment, and the dependent variable, Organizational Mental Image, subdivided into its cognitive, affective, and behavioral dimensions.

Statistical Methods: Data were analyzed using SPSS version 26, incorporating descriptive metrics, Cronbach Alpha reliability coefficients, one sample T test, Pearson correlation, and simple linear regression analysis.

4.1 Instrument Reliability Assessment

To verify the internal consistency and stability of the measurement scale, Cronbach Alpha coefficients were calculated, as summarized in Table 1.

Axis / Construct	Cronbach Alpha	Sub Dimension	Cronbach Alpha
Digital Service Pricing Ethics	0.793	Cognitive Dimension	0.867
		Affective Dimension	0.753
		Behavioral Dimension	0.825
		Overall Mental Image Construct	0.929
Overall Questionnaire Scale	0.915	Acceptance Standard	Threshold > 0.60

Table 1 demonstrates that Cronbach Alpha for digital pricing ethics reached 0.793, while the mental image construct achieved 0.929, and the entire questionnaire recorded an overall coefficient of 0.915. Because all values exceed the standard benchmark of 0.60, the measurement instrument exhibits high reliability.

4.2 Demographic Profile of Respondents

The demographic distributions of the 215 survey respondents are detailed in Table 2.

Demographic Variable	Category	Frequency	Percentage
Gender	Male	93	43.3%
	Female	122	56.7%
Age Group	Under 20 years	30	14.0%
	20 to 30 years	127	59.1%

	31 to 40 years	53	24.7%
	Above 40 years	5	2.3%
Educational Level	Intermediate	13	6.0%
	Secondary	42	19.5%
	University	160	74.4%
Service Nature (Multiple responses)	Transportation and Travel Services	142	66.0%
	Restaurant and Delivery Services	139	64.7%
	Telecommunications and Internet	163	75.8%
	Banking and Financial Services	123	57.2%
	Other Digital Services	166	77.2%
Purchase Frequency	Daily	34	15.8%
	Once per week	46	21.4%
	Several times per month	80	37.2%
	Rarely	55	25.6%

Table 2 indicates female representation of 56.7 percent compared to 43.3 percent male respondents. Young consumers aged 20 to 30 years dominate the sample at 59.1 percent. University graduates represent 74.4 percent of the sample. In terms of service usage, telecommunications and internet services represent 75.8 percent, followed by travel and transport at 66.0 percent. Regarding transaction frequency, 37.2 percent of participants complete online purchases multiple times per month.

4.3 Descriptive Statistics of Study Dimensions

Mean scores, standard deviations, relative importance, and perceived direction across all variables are shown in Table 3.

Variable Type	Dimension / Construct	Mean	Std. Dev.	Relative Weight	Rank	Level
Independent Variable	Digital Service Pricing Ethics	3.061	0.688	61.22%	None	Moderate

Dependent Variable Dimensions	Cognitive Dimension	2.631	0.853	52.62%	1	Moderate
	Affective Dimension	2.584	0.837	51.68%	3	Low
	Behavioral Dimension	2.614	0.882	52.28%	2	Moderate
Total Dependent Construct	Overall Mental Image	2.610	0.777	52.50%	None	Moderate

As presented in Table 3, the mean score for digital service pricing ethics was 3.061 with a standard deviation of 0.688, denoting a moderate level of perceived ethical adherence. For the mental image construct, mean scores ranged between 2.584 for the affective dimension and 2.631 for the cognitive dimension, yielding an overall average of 2.610 and standard deviation of 0.777, indicating an overall moderate evaluation with slight downward tendency in emotional attachment.

5. Hypotheses Testing

5.1 Testing the First Hypothesis

The first hypothesis states: There is a moderate level of commitment to applying service pricing ethics in the digital environment from the perspective of Algerian consumers. The null hypothesis states: There is no statistically significant commitment to applying service pricing ethics in the digital environment from the perspective of Algerian consumers at alpha less than or equal to 0.05. The alternative hypothesis states: There is a statistically significant commitment to applying service pricing ethics in the digital environment at a moderate degree at alpha less than or equal to 0.05. A one sample T test was conducted against the theoretical neutral test value of 3.00, as shown in Table 4.

Item	Construct	Sample Mean	Std. Dev.	Perceived Level	Calculated T	Sig. 2-tailed
01	Digital Service Pricing Ethics	3.0618	0.688	Moderate	1.316	0.189

The one sample T test results indicate a calculated T value of 1.316 with a significance level of 0.189. Because the p value exceeds the designated threshold of 0.05, the difference from the neutral test value is not statistically significant. Consequently, the null hypothesis is accepted and the alternative hypothesis is rejected. This confirms that Algerian consumers do not exhibit definitive positive or negative consensus regarding digital pricing ethics, reflecting ambivalence and cautious neutrality.

5.2 Testing the Second Hypothesis

The second hypothesis states: There is a statistically significant impact of service pricing ethics in the digital environment on the organization mental image among Algerian consumers at alpha less than or equal to 0.05. The null hypothesis states: There is no statistically significant impact of digital service pricing ethics on mental image at alpha less than or equal to 0.05. The alternative hypothesis states: There is a statistically significant impact of digital service pricing ethics on mental image at alpha less than or equal to 0.05. Linear regression analysis was conducted, with model significance tested using ANOVA in Table 5 and regression parameters in Table 6.

Model Component	Sum of Squares	df	Mean Square	Calculated F	Significance F
Regression	48.238	1	48.238	126.860	0.000
Residual	80.990	213	0.380		
Total	129.229	214			

Table 5 indicates that the calculated F value equals 126.860 with a significance p value of 0.000, which is below 0.05. This confirms the statistical significance of the regression model and demonstrates robust explanatory power in predicting mental image through digital service pricing ethics. The residual mean square error is 0.380, reflecting low random error.

Model Parameters	Unstandardized B	Std. Error	Standardized Beta	Calculated T	Sig. T
Digital Pricing Ethics	0.690	0.061	0.611	11.263	0.000

Model summary parameters indicate a correlation coefficient R of 0.611, demonstrating a significant positive relationship between digital pricing ethics and corporate mental image. The coefficient of determination R squared equals 0.373, with an adjusted R squared of 0.370 and standard error of estimate equal to 0.616. This confirms that digital service pricing ethics accounts for 37.3 percent of the total variance in consumer mental image, while remaining variance is attributable to external factors outside the model. The unstandardized slope coefficient B is 0.690, indicating that a one unit increase in pricing ethics commitment produces a 0.690 unit improvement in mental image. The T statistic for the slope is 11.263 with significance 0.000. Hence, the alternative hypothesis is supported and the null hypothesis is rejected.

The resulting simple linear regression equation is expressed as: Y equals 0.500 plus 0.690 X, where Y represents corporate mental image and X represents digital service pricing ethics.

6. Discussion of Findings

The empirical findings reveal that Algerian consumers maintain neutral and reserved attitudes toward digital service pricing ethics. This reservation stems from persistent consumer apprehension regarding digital communication channels, safety, data privacy, and information credibility, aligning with previous empirical observations in emerging markets reported by Madi, Telli, and Mosbah, 2025. Furthermore,

the rapid evolution and technical complexity of algorithmic pricing models impede consumers capacity to judge ethical standards, corroborating the findings of Sahy and Rek, 2021, on consumer skepticism toward digital advertising and promotional claims. These outcomes also align with Chaudhary, 2025, regarding algorithmic bias, informational asymmetry, and accountability deficits in artificial intelligence pricing.

Crucially, the study established a statistically significant positive impact of digital pricing ethics on organizational mental image. This affirms that service prices on digital platforms serve as vital informational signals. Fair and transparent pricing signals institutional integrity and consumer respect, particularly on digital platforms where consumers compare competing offers instantly. This finding is consistent with Kingdom et al., 2016, regarding price fairness driving brand image, Benhardy et al., 2020, on price perception shaping organizational trust, and Widjaja and Angeles, 2024, demonstrating that transparent pricing curbs perceived uncertainty and strengthens brand reputation.

7. Practical Recommendations and Future Research Directions

- **Cultivating Trust and Institutional Credibility:** Service enterprises should prioritize transparent pricing communications, explaining price modifications and fee components clearly to enhance customer acceptance.
- **Systematic Monitoring of Digital Consumer Sentiment:** Tracking customer feedback across online channels enables organizations to detect perceived pricing unfairness before reputational damage occurs.
- **Enhancing Algorithmic Price Transparency:** Clear upfront pricing disclosure without hidden fees reduces buyer hesitation and reinforces positive corporate perception.
- **Aligning Price with Delivered Value:** Establishing pricing based on substantive service quality prevents organizations from appearing purely exploitative during periods of high demand.
- **Institutionalizing Marketing Codes of Ethics:** Implementing formal ethical charters and training marketing staff in responsible algorithmic pricing ensures adherence to sustainable business practices.
- **Future Research Horizons:** Subsequent studies should investigate data privacy and security dimensions in explaining consumer hesitation, and examine potential gaps between perceived ethics and actual purchasing behavior.

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