

UDC 339.138

JEL Classification: M31, M37

<http://doi.org/10.21272/mmi.2018.4-15>

Muhammed Alnsour,

Ph.D., Associate Professor, Albalqa Applied University, Jordan

INTERNET-BASED RELATIONSHIP QUALITY: A MODEL FOR JORDANIAN BUSINESS-TO-BUSINESS CONTEXT

Abstract. *This study provides an understanding of how the use of Internet-based technologies can affect the quality of business-to-business marketing relationships in the Jordanian Banking industry. It investigates the relationships of Jordanian Banks with their small and medium-sized enterprises (SMEs) customers in terms of commitment, satisfaction, trust, communication, transparency, understanding, and cooperation. It examines how the use of Internet-based communications can affect the quality of corporate customer relationships by developing a conceptual model which empirically tests the relationships between Jordanian Banks and SMEs. This research builds and validates a research model based on the literature survey and uses a mixed method approach. Qualitative data were gathered through in-depth interviews to achieve the goal of refining the initial research model. The second stage is a quantitative empirical study that uses a questionnaire and tests the empirical model generated in the first stage. This integration of methods provides a more complete view of this emerging area of marketing theory. This research finds that online banking has a positive impact on Relationship Quality (RQ) in a business-to-business context in Jordan. Six different constructs of Relationship Quality were found to be critical in this research: trust, commitment, satisfaction, transparency, communication, understanding and cooperation. The importance of transparency emerged as one of the most significant determinants of Relationship Quality, which is considered to be a new finding and not common among previous studies. Communication appears to make the biggest contribution overall and have direct and indirect relationships with other variables. It is, therefore, a major contributor to the success of Relationship Quality and further increases the importance of using e-banking technology.*

Keywords: marketing relationship quality, business to business relationships, online banking, small and medium enterprises, transparency, Jordan.

Introduction. Relationship marketing is heavily influenced by the advancements in the Internet and information technology, which is likely to change both its course and definition (Sheth, 2002) due to the development of new solutions and products enabling customisation and closer interaction (Palmer et al., 2005). Consequently, relationship marketing and management are likely to change drastically (Ballantyne, 2000, Sheth, 2002) as Internet-based relationships are sufficiently different from traditional relationships and require specialised management attention (Colgate et al., 2005).

Competing in this new millennium without Internet-enabled capabilities will be similar to compete without a sales force or a telephone (Ramsey and McCole, 2005). There has been some debate about the limited knowledge available concerning the adoption of information and communication technologies by small and medium-sized enterprises (SMEs), although recently researchers have begun to explore it in greater depth (Shiels et al., 2003). This has encouraged authors to call for establishing criteria for measuring the use of Internet-based electronic commerce (Kaynak et al., 2005).

Internet-based relationships seem to be sufficiently different from traditional relationships and require specific management attention (Colgate et al., 2005). Furthermore, the adoption of e-business by SMEs varies by type of industry. Public, education and charitable sectors have a lower adoption rate, while the professional services sector have very high adoption levels (Koh and Maguire, 2004).

Research Problem and Objectives. Due to the limited customer base and restricted marketing ability, and the lack of formalized planning of lots of small companies, it is very difficult for them to use transaction marketing techniques such as the '4Ps' or market segmentation (Zontanos and Anderson, 2004). This

Cite as: Alnsour, M. (2018). Internet-Based Relationship Quality: A Model for Jordanian Business-to-Business Context. *Marketing and Management of Innovations*, 4, 161-178. <http://doi.org/10.21272/mmi.2018.4-15>

calls for finding alternative ways for smaller companies to achieve their marketing goals. Lots of small firms have adopted the Internet but not all of them are able to extract the same value from this technology (O'Toole, 2003).

From a theoretical perspective, it is important to develop a model that explains the antecedents of relationship marketing in e-commerce (Bilgihan and Bujisic, 2015). There has been a relative lack of research examining the dynamics of online exchange and the requirements for building effective online relationships. Academics and practitioners are considering adapting traditional relationship marketing theory to the online environment (Keating et al., 2003).

As an attempt to challenge this problem, this research revisits the relationship marketing theory and investigates how relationships are shaped and interact over the Internet. The research links the concept of Marketing Relationship Quality to one of the most well-established, robust, parsimonious, and influential models in explaining information technology and information system adoption behaviour.

This research examines the impact of Internet use on the quality of marketing relationships in a business-to-business context. Indicators of quality vary depending on each study's specific context (Ulaga and Eggert, 2006). This research investigates these different dimensions of Relationship Quality in the context of Jordanian banks to SME relationships.

The overall aim of this research is to understand how Internet use can affect Relationship Quality for business-to-business customers in the Jordanian Banking industry. This paper has the following objectives:

- to investigate the quality of the relationships of Jordanian Banks and SME customers;
- to examine how the use of Internet-based communications can affect the quality of business-to-business marketing relationships;
- to develop a conceptual model that tests online business-to-business relationships;
- to empirically test the proposed model on the specified context.

Justification of the research. Studying the Jordanian market can help in drawing some conclusion about an emerging economy. There is still a dearth of research that addresses the impact that the Internet has on relationships (Rao and Perry, 2003), and studies about determinants of Relationship Quality are few (Ndubisi, 2006). This work will address these two presented gaps in relationship marketing literature.

Much of the research in the area of relationship marketing is still considered to be exploratory (Sheth, 2002) and is strongly associated with qualitative methods and methodologies. Limited numbers of researchers have applied quantitative techniques, which represents another gap in the literature.

Moreover, the other contributors would be based on one limitation of the study by Chaston and Baker (1998), which states that further cross-border research is needed in order to determine whether culture has an effect. Culture influences the norms, roles, and expectations of marketing relationships; since these interactions are social exchanges (Samaha et al., 2014)

Banks-SME's relationship. Estimates show that SMEs make up 98% of the total working enterprises in Jordan, and that financing through internal capital is insufficient to meet the present needs of many companies (Jordanian Ministry of Planning & International Cooperation, 2007). Consequently, Jordanian SMEs cannot realize their growth potential due to the insufficient access to external financing and lack of financial services (Jordan Ahli Bank, 2007).

It is increasingly difficult for SMEs to stay within the constraints of self-financing. Therefore, SMEs need to struggle for capital from external sources. The Jordanian banking sector is traditionally reluctant to lend to SMEs because of a perceived lack of collateral (EJADA, 2007). Despite this, access to finance in Jordan remains underdeveloped. Loans are expensive for businesses, when available, and so the cost of this capital is high.

SME marketing does not fit the traditional marketing approaches that have emerged in the context of larger businesses (Moriarty et al., 2008). Small firms appear to prefer interactive marketing (Zontanos and

Anderson, 2004). They specialize in interactions with their target markets and prefer personal contact with their customers and providers, rather than the impersonal marketing of mass promotion.

Literature Review. Relationship quality: The term "Relationship Quality" was coined by researchers to describe the quality of business relationships (Ulaga and Eggert, 2006). Relationship Quality, like service quality and product quality, is a multi-dimensional concept (Woo and Ennew, 2004). Among the earliest researchers to identify and empirically examine dimensions of Relationship Quality were Crosby et al. (1990).

Despite the salience of Relationship Quality as a higher order construct depicting firm-customer relationships, many issues still remain to be explored in terms of firm-customer Relationship Quality (Leach, 2009). Building and strengthening relationship quality has been shown to affect behavioural outcomes such as purchase consideration and brand switching (Hudson et al., 2015).

The rise of the internet gives marketers the power to customize offerings to demanding customers in ways they could not before (Bojei et al., 2013). The emergence of the Internet and the advances in technology "do not change a firm's fundamental need to establish strong customer relationships" (Harrison-Walker and Neeley, 2004). However, it is likely to change both the course and the definition of relationship marketing (Sheth, 2002).

Different authors have suggested different measures for the outcomes of relationship marketing. Hennig-Thurau et al. (2002) suggested profitability. However, profitability is not the direct outcome of Relationship Quality activities. Others suggested customer loyalty and customer word-of-mouth communication as outcomes. The development of close social relationships ultimately approaches what is known as "psychological loyalty", a loyalty which seems contrary to self-interest (Durkin and Howcroft, 2003).

However, most researchers adapted the concept of "Relationship Quality" as an immediate outcome for marketing relationships. There is no real agreement on what this concept constitutes exactly. As a concept 'Relationship Quality' was developed from theory and research in the field of relationship marketing (Crosby et al., 1990, Dwyer et al., 1987). Relationship Quality is to strengthen already strong relationships and converts indifferent customers into loyal ones (Berry and Parasuraman, 1991). There is an agreement among authors that the concept of Relationship Quality is a higher order construct consisting of several distinct but related components or dimensions (Rauyruen and Miller, 2007).

Technology acceptance model. Companies must allow customers to control buyer-seller interactions through the customization of products and services (Harrison-Walker and Neeley, 2004). The introduction of Internet marketing brought solutions to some of the difficulties in customer relationship management, by providing one-to-one interactivity and customization (O'Leary et al., 2004). Many companies use online applications in an attempt to form some form of relationship with their consumers (Verma et al., 2016).

Internet marketing involves building and maintaining customer relationships using online activities to assist in the exchange of ideas, products, and services (Ngai, 2003). Internet marketing makes use of digital interactive technologies and information technology to fulfil the traditional practices of creating, communicating and delivering value to customers (Gilmore et al., 2007).

Due to the realised marketing benefits of the Internet, more and more companies are adapting to this technology. One of the deep-rooted models for assessing technology acceptance is the Technology Acceptance Model (TAM). This has been used in this study to explain the adoption behaviour of business-to-business Internet marketing. After that, technology adoption in SMEs is discussed in detail. Technology acceptance model (TAM) is considered to be the most broadly used and robust model for predicting individual adoption of a new technology (Kesharwani and Singh Bisht, 2012).

According to TAM, perceived usefulness (PU) and perceived ease of use (PEOU) pressure an individual's behavioural intention to use a system, which determines actual use (Schaupp and Carter, 2005). Perceived usefulness is the degree to which a person has the belief that using a particular

system would improve the job performance, and perceived ease of use is the degree to which a person believes that using a particular system would be effortless (Davis, 1989). The TAM model states that perceived usefulness and perceived ease of use impact attitude towards use, which impacts behavioural intentions, which in turn impacts actual usage (McCloskey, 2006).

Methodology & Research Design. A preliminary model was developed from a detailed and critical analysis of literature. In the first stage, qualitative data were gathered through in-depth interviews in order to refine the initial research model. The second stage was empirical; a survey based on the literature review and a qualitative investigation was designed. From this, hypotheses were produced and tested using quantitative data collection and subsequent analysis. This integration of methods provides a more complete view especially when research is conducted in an emerging area of marketing theory.

A series of in-depth interviews were carried out with experts in Jordanian banks. The Jordanian banking sector consists of 23 banking institutions, thirteen Jordanian commercial banks, three Islamic banks, and branches for seven foreign banks. After data were collected using in-depth interviews. The interviews were transcribed and then analysed using content analysis. Content analysis is a systematic research method for analyzing textual information into much fewer content categories. The content analysis approach to data collection needs to go through five basic steps: Coding, Categorizing, Classifying, Comparing, and Concluding.

The aim of the second stage of the research is to develop hypotheses and test them to produce more generalisable results. A questionnaire was designed for this purpose. The scales for measuring variables were developed from previous empirical research conducted in a similar context to this one.

A total of 500 questionnaires were distributed; 383 responses were received. Of these, 47 were incomplete resulting in 335 usable responses, a response rate of 39.4%. Of the completed responses, 277 were initial responders with 59 late responders. All non-demographic questions were measured using a 7-point semantic difference Likert type scale. Collected data appear consistent with published demographics on the profile of SMEs according to sector and size (JDSAR, 2006).

The data were coded, transcribed, cleaned, and entered into SPSS to create a database for the research data. Codes were assigned to different questions in the questionnaires. Open-ended questions were kept to the minimum. Raw data went through an on-going process of editing to ensure their usability for the research.

Structural equation modelling was used to analyze the survey data. Structural equation modelling has grown to be an established element of the methodological repertoire of marketing researchers (Baumgartner and Homburg, 1996). The two main features that make SEM attractive are: First, SEM allows the researcher to take into account the imperfection of behavioural science data and to assess and correct for measurement unreliability, provided multiple indicators of each construct are available. Second, SEM makes it easy to investigate comprehensive theoretical frameworks in which the effects of constructs are propagated across multiple layers of variables via direct, indirect, or bi-directional paths of influence.

SEM is a confirmatory technique that is used to decide whether a certain model is valid. It considers measurement quality while testing the hypotheses. SEM improves statistical estimation and allows the researcher to separate the explained variance in the measures from the error variance (Perry et al., 2002). The model advised by this research consists of multiple dependence relationships, making structural equation models an appropriate approach for the data analysis and hypotheses testing.

Not all the data collected and used for analysis must be distributed normally. In most marketing studies, data are likely to be distributed non-normally (Bontis et al., 2007). The normal distribution is a means to an end, not the end itself. The distribution becomes an issue only when a researcher needs to use a statistical tool that requires normally distributed data. SmartPLS does not require any normality assumptions and handles non-normal distributions relatively well. SmartPLS employs bootstrapping to test the significance of relationship making and works well with non-normal data.

This study uses a relatively large sample size and is considered to be sufficiently large enough to partially compensate for violations of normality (Liang et al., 2009). Larger sample sizes are required in cases of model complexity and non-normality of data.

Development of Research Model & Hypotheses. The respondents were asked to pick from a list, extracted from the literature, the constructs that are more suitable for measuring the quality of business-to-business relationships. The constructs more frequently chosen were: trust, commitment, satisfaction, communication, understanding and cooperation. Respondents stressed a construct as being critical in measuring the quality of relationships namely: "transparency". According to them, transparency comprises honesty, and not hiding any information from customers (information sharing). Building on a synthesis of the literature already reviewed and in-depth interviews; the initial model is depicted in Figure 1 below.

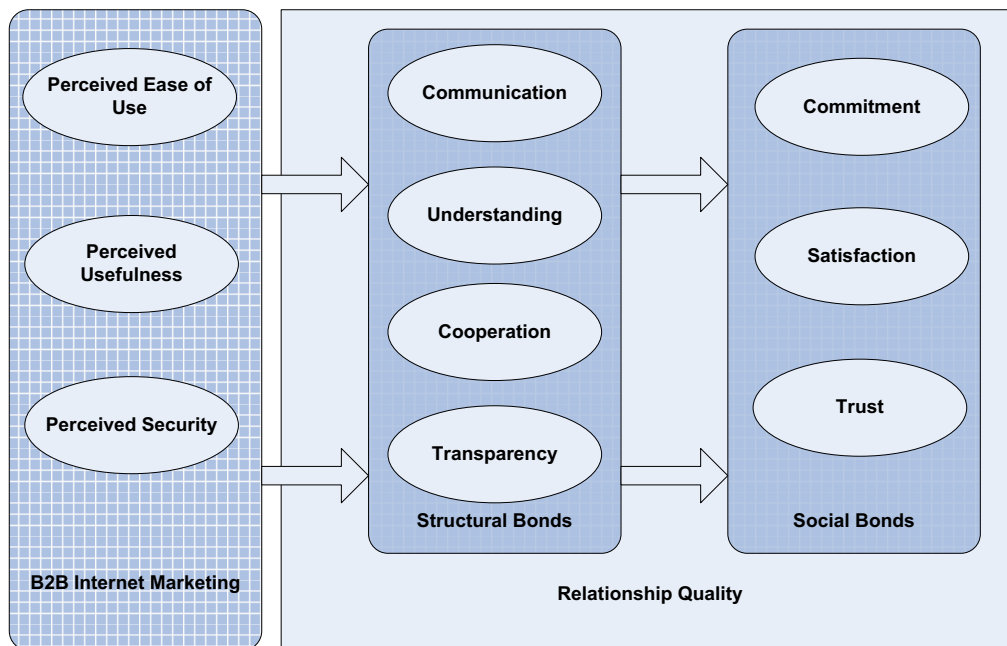


Figure 1 – The initial model for the research

Sources: developed by the authors

Having identified the relevant constructs related to Relationship Quality and e-banking in a business-to-business context, the final research model will be presented after hypotheses are generated. The relationships between variables are based on the literature. When individuals are able to communicate, co-operation increases significantly. The positive effect of communication on cooperation and trust is one of the robust findings in the sociological literature. Communication would have a significant effect on the level of co-operation between the dyadic pairs. Immediate forms of communication are expected to achieve the development of trust and co-operation (Jensen et al., 2000):

H1a: Communication is positively associated with co-operation. The two-way exchange of communication achieves shared understanding (Duncan and Moriarty, 1998). In its original sense, communication is the creation of a common understanding, a sharing of experience between people (Zineldin, 1998). Common understanding consists of shared meanings that are created through the

process of communication or shared experiences. This is a recursive relationship where communication resulting in common understanding feeds back into the communication process:

H1b: Communication is positively associated with understanding. From a communication perspective, understanding is transparent in the sense that it is "seeing through" verbal or visual acts in interaction (Ucok, 2006). Transparency is the complete and clear recording of reasons, judgments and decisions (Tennøy et al., 2006). The concept of transparency relates to communication and understanding as a visible, observable achievement rather than a private, mental, hidden state (Ucok, 2006). Tennøy et al. (2006) found that communication and transparency improve bi-lateral decision making resulting in an improved relationship:

H1c: Communication is positively associated with transparency. Communication, coordination and shared knowledge are all presumed to be important to building co-operation (Steinheider, 2000). Shared knowledge is the basis for communication and coordination since it is not possible to transfer information without a common understanding of terms and their implications. For efficient co-operation, there is a need to reach a sufficient degree of shared knowledge which will lead to understanding (Steinheider, 2000):

H2: Co-operation is positively associated with understanding. Communication is a fundamental part of the process of interaction and sense-making between relationship stakeholders. While contributing to the process of understanding, if understanding is achieved, ultimately increased trust and a strengthened relationship will occur (Kumar and Becerra-Fernandez, 2007). Acquiring information about the other party, understanding its point of view, and showing empathy reduce distance in the relationship and gradually builds up trust creating more inter-personal interaction, friendly relations, and familiarity with the partner (Leonidou et al., 2006).

H3a: Understanding is positively associated with trust. A shared understanding between relationship stakeholders is an important source of satisfaction (Selnes, 1998). Building a cooperative climate between sellers and buyers has a favourable effect on satisfaction. This climate eliminates negative feelings and increases emphasis on the positive outcomes derived from this cooperation (Leonidou et al., 2006).

H3b: Understanding is positively associated with satisfaction. Transparency increases trust and reduces uncertainty (Bosch et al., 2005). Transparency reinforces dynamic interactions between partners' trust levels and the level of transparency that is in line with that trust level. The more transparency the more trust and commitment is achieved (Akkermans et al., 2004):

H4a: Transparency is positively associated with trust.

H4b: Transparency is positively associated with commitment. According to the principles of relationship marketing, successful business relationships enhance client satisfaction (Hess and Story, 2005). Satisfaction is necessary but not sufficient for the formation of trust, and not all satisfied customers develop trust. Satisfaction has been conceptualized as a prerequisite for Relationship Quality (Caceres and Paparoidamis, 2007). For banks, customer satisfaction is essential to sustain long-term relationships (Poon, 2008). Links between trust and satisfaction have typically been tested in marketing contexts (Brashear et al., 2003). Trust in one's exchange partner reduces negative conflict and increases satisfaction which leads to the building of long-term relationships:

H5a: Trust is positively associated with satisfaction. Trust is defined as a willingness to rely on an exchange partner in whom one has confidence (Zineldin and Jonsson, 2000). Trust is a necessary condition for commitment and both are influential in the future of relationships (Garbarino and Johnson, 1999). Relationship commitment exists when one partner makes maximum efforts to maintain a long-term relationship with the other partner (Caceres and Paparoidamis, 2007).

In order to be consistent with other relationship marketing research, trust is a necessary condition for commitment hence it is modelled as a precursor to commitment (Morgan and Hunt, 1994, Lacey and Morgan, 2009). Because commitment involves potential vulnerability and sacrifice, it follows that stakeholders are unlikely to be committed unless trust already is established:

H5b: Trust is positively associated with commitment. Relationship satisfaction and commitment lead to desirable relational outcomes like long-term orientation and decreased the tendency to terminate relationships (Abdul-Muhmin, 2005). Customer satisfaction contributes to good customer-organization relations and is related to the rudiments of the relationship, namely trust and commitment (Rexha et al., 2003). Gustaffson et al. (2005) distinguish between satisfaction as being "backwards-looking" and commitment as being "forward-looking" and both influence customer churn and retention.

Satisfaction impacts commitment in many contexts, for instance in employment (Brashear et al., 2003) and repurchase. The dominant view in the literature assumes satisfaction causes commitment (Currivan, 1999). Consistent with the majority of findings, satisfaction has been modelled as an antecedent to commitment (Brashear et al., 2003)

H6: Satisfaction is positively associated with commitment. The greater the perceived usefulness and the perceived ease of use, the better the reactions and higher the intentions to adapt to innovations (Hernandez and Mazzon, 2007). Consistent with TAM; perceived ease of use is a causal antecedent to perceived usefulness (Davis, 1989):

HOB2a: Perceived ease of use is positively associated with perceived usefulness. Perceptions of insecurity have been found to impact perceived usefulness in the context of service employees (Walczuch et al., 2007) and mobile computing (Lapczynski and Calloway, 2006) and are expected to be the same in the case of online banking:

HOB2b: Perceived security is positively associated with perceived usefulness. The main factors found to influence customer use of online banking services are perceived ease of use and perceived usefulness in combination with security (Makris et al., 2006). In several studies, communication in terms of media richness, higher levels of cues, language variety and humanlike adaptiveness, provides cognitive clarification which impacts perceived ease of use of a system (Chen et al., 2007, Jahng et al., 2000) but not perceived usefulness:

HOB1: Communication is positively associated with perceived ease of use. System security must involve all stakeholders, especially the users, to ensure its integrity (Tassabehji, 2003). Devaraja et al. (2006) confirmed the importance of security for online customer satisfaction and retention and recommended making available security software for users to download. In order for security to be maintained, there must be co-operation with the customers. It is therefore expected that:

HOB3: Co-operation is positively associated with perceived security. In the online environment success of e-commerce is largely dependent upon the emergence of guaranteed security (Kolsaker and Payne, 2002). The relationship between building trust and security of electronic transactions has already been established (Tsiakis and Sthephanides, 2005) where security impacts trust:

HOB4: Perceived security is positively associated with relationship trust.

Table 1 summarises the hypotheses developed in this section.

Table 1 – Research hypotheses

How do constructs of technology acceptance model interact with each other?	How does usage level of online business-to-business marketing affect aspects of Relationship Quality?
1	2
HOB2a: Perceived ease of use is positively associated with perceived usefulness HOB2b: Perceived security is positively associated with perceived usefulness	HOB1: Communication is positively associated with perceived ease of use HOB3: Co-operation is positively associated with perceived security HOB4: Perceived security is positively associated with relationship trust
How do different constructs of Marketing Relationship Quality interact with each other?	
H1a: Communication is positively associated with co-	H3a: Understanding is positively associated with trust

Table 1

1	2
operation H1b: Communication is positively associated with understanding H1c: Communication is positively associated with transparency H2: Co-operation is positively associated with understanding	H3b: Understanding is positively associated with satisfaction H4a: Transparency is positively associated with trust H4b: Transparency is positively associated with commitment H5a: Trust is positively associated with satisfaction H5b: Trust is positively associated with commitment H6: Satisfaction is positively associated with commitment

Sources: developed by the author

Based on the discussion above, Figure (2) depicts the model developed for this research and the respective hypothesis.

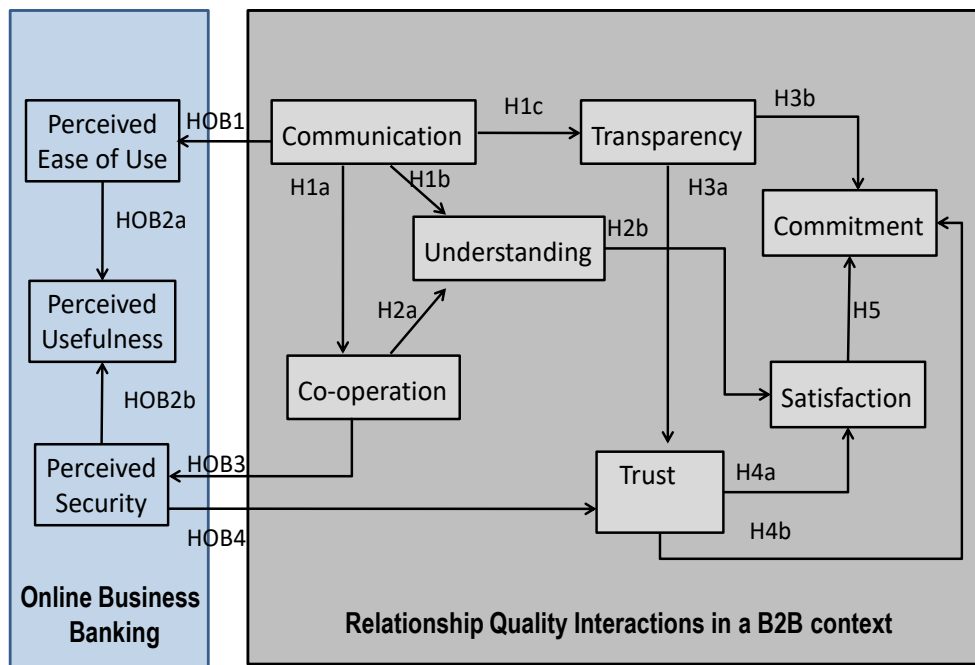


Figure 2 – Research model

Sources: developed by the author

Discussion of Research Findings. The maximized measures of scale reliability for all constructs were acceptable. Partial least squares (PLS) structural equation model was used to validate the hypotheses (Chin, 1998). The two-phase approach advocated by Hulland (1999) was followed whereby the measurement model was fitted and internal consistency reliability, convergent validity and discriminate validity for the indicator variables on their latent variables was checked against typical benchmark values. Next, the structural path model was appraised by testing the significance of Bootstrap statistics for each of the path coefficients, using 1000 Bootstrap re-samples. R2 values were also inspected to assess the predictive power of the resulting model. For these analyses, SmartPLS 2.0M3 software (Ringle, 2005)

was used. All indicators load onto their respective latent variables more strongly than they do on alternative latent variables. These loadings are exhibited figure 3. The weakest loading is 0.758 for ease.c onto perceived ease of use (PEU). This is in excess of 0.700, as advocated by (Hulland, 1999), and greater than its next highest loading of 0.644 onto perceived usefulness (PU). All other loadings are in excess of 0.820.

Table 2 – Loadings of manifest variables onto latent variables for B2B Online Marketing

Variable	PEOU	PS	PU
Easuse.a	0.894426	0.657541	0.763032
Easuse.b	0.931638	0.700572	0.829870
Easuse.c	0.758913	0.644053	0.543645
Easuse.d	0.897319	0.686311	0.836951
Easuse.e	0.914130	0.686888	0.762485
Easuse.f	0.891937	0.708576	0.704995
securi.a	0.769027	0.941929	0.732489
securi.b	0.749083	0.952378	0.699613
securi.c	0.622331	0.917246	0.595862
securi.d	0.732618	0.947353	0.705891
useful.a	0.775046	0.593605	0.871465
useful.b	0.840655	0.695303	0.929772
useful.c	0.807202	0.670585	0.937270
useful.d	0.777630	0.691679	0.921698
useful.e	0.782290	0.653274	0.937388
Useful.f	0.730499	0.640575	0.927397
useful.g	0.734512	0.722902	0.886722
useful.h	0.751181	0.687336	0.912272

Sources: developed by the authors

In addition, from Table 3, the average variance extracted [AVE] for the variables is seen to range from 0.725, for communication to 0.883 for perceived security (PS), all in excessive of 0.5, as recommended by Fornell and Larcker (1981), further demonstrating good convergence. Discriminate validity is shown for each variable by inspection of the square root of AVE [\sqrt{AVE}] in Table 3.

Table 3 – Average Variance Extracted [AVE], Composite reliability [CR] and R² values for the latent variables

Construct	AVE	C R	R ²
Relationship Quality			
Co-operation	0.787885	0.936915	0.603952
Commitment	0.797537	0.951625	0.731418
Communication	0.725601	0.913568	0.000000
Satisfaction	0.815908	0.956794	0.649180
Transparency	0.738046	0.933653	0.522857
Trust	0.813849	0.956215	0.709495
Understanding	0.806408	0.961477	0.755053
B2B Online Marketing			
Perceived Ease of Use	0.780044	0.954937	0.275784
Perceived Security	0.883268	0.968011	0.216148
Perceived Usefulness	0.838651	0.976502	0.733844

Sources: developed by the author

	Co-operation	Commitment	Communication	Satisfaction	Transparency	Trust	Understanding
comita	0.526523	0.899863	0.578648	0.695642	0.721358	0.647669	0.512787
comitb	0.574925	0.935248	0.629527	0.816366	0.754894	0.729358	0.627526
comite	0.605581	0.900643	0.69153	0.762039	0.765223	0.744238	0.649534
comitd	0.550622	0.888327	0.58026	0.727111	0.718965	0.652521	0.539921
comite	0.375501	0.838426	0.491981	0.585137	0.632477	0.600356	0.367455
comua	0.576033	0.649528	0.831255	0.639461	0.662133	0.667913	0.615094
comub	0.723825	0.509267	0.886493	0.561397	0.640162	0.575484	0.750728
comue	0.687083	0.603238	0.856991	0.565667	0.606995	0.565031	0.690245
comud	0.653836	0.529414	0.831334	0.534624	0.555535	0.499546	0.647495
coop.a	0.888236	0.501373	0.664343	0.532304	0.561134	0.543617	0.701738
coop.b	0.916407	0.59851	0.767224	0.623422	0.666536	0.663163	0.812869
coop.c	0.874512	0.472463	0.620651	0.560167	0.528268	0.543191	0.667823
coop.d	0.870635	0.532081	0.69531	0.59227	0.654843	0.584779	0.780668
satsfa	0.523248	0.737673	0.573087	0.880123	0.665666	0.680818	0.536395
satsfb	0.601363	0.727088	0.587707	0.921206	0.754014	0.729923	0.641674
satsfc	0.587795	0.801757	0.630829	0.940186	0.767565	0.776096	0.61048
satsfd	0.638924	0.664881	0.588587	0.890115	0.698982	0.685237	0.641434
satsfe	0.595734	0.71414	0.664421	0.883204	0.707074	0.659991	0.585932
trans.a	0.588262	0.769817	0.67175	0.742895	0.822837	0.750355	0.601124
trans.b	0.582696	0.650466	0.600434	0.666598	0.877844	0.669187	0.561655
trans.c	0.549783	0.630576	0.550247	0.636451	0.851344	0.696985	0.630417
trans.d	0.571656	0.760019	0.6681	0.698844	0.901692	0.765964	0.623599
trans.e	0.642285	0.6326	0.599102	0.664525	0.839478	0.635824	0.588245
trusta	0.553467	0.68487	0.535056	0.621161	0.706263	0.859281	0.490505
trustb	0.577466	0.681073	0.614957	0.725447	0.721521	0.917873	0.611021
trustc	0.661572	0.676084	0.643845	0.725022	0.751554	0.913088	0.685378
trustd	0.587733	0.656287	0.576801	0.723193	0.751603	0.880526	0.65526
truste	0.596334	0.724592	0.671927	0.734274	0.779698	0.937728	0.597052
undrs.a	0.735113	0.609237	0.707652	0.623725	0.684219	0.63715	0.855446
undrs.b	0.764302	0.483689	0.679464	0.595209	0.594631	0.600923	0.894389
undrs.c	0.695849	0.45998	0.654495	0.475156	0.545009	0.520718	0.85242
undrs.d	0.76906	0.565461	0.727332	0.626699	0.641217	0.614057	0.918749
undrs.e	0.739705	0.593466	0.744527	0.605738	0.645175	0.648029	0.925189
undrs.f	0.806061	0.57298	0.76532	0.653127	0.652569	0.608378	0.938102

Figure 3 – Loadings of manifest variables onto latent variables for RQ

Sources: developed by the author

Here, AVE is greater than the correlation of the variable with any other variable (Fornell and Larcker., 1981). Finally, all composite reliability values (Table 3) are in excessive of 0.900 indicating very high levels of reliability (Hair et al., 2005). Moreover, the three main output variables in the Relationship Quality sub-model, namely, trust, commitment, and satisfaction have R² values of 0.755, 0.731 and 0.649 respectively. These are high values, representing the proportion of variability in the latent variables accounted for by the measurement model. The remaining R² values for the antecedent Relationship Quality variables are 0.522 for transparency, 0.603 for co-operation and 0.755 for understanding (Table 3) further confirming that the Relationship Quality sub-model provides a very good fit to the data. Communication is an extraneous variable and thus has no associated R² value. We, therefore, have compelling evidence that the measurement model is reliable, valid and distinct.

The research hypotheses with associated standardized path coefficient values are exhibited in Figure 4. From the Bootstrap t-statistics obtained from 1000 re-samples, all paths have highly significant values at the $\alpha=0.001$ level. We, therefore, have strong evidence from these data that the model is valid with all the hypotheses being confirmed (Figure 4).

Relationship Quality is known to be dependent on trust, satisfaction and commitment. From Table 4 and Figure 4, we can see that transparency has a direct positive and substantial effect on trust ($\beta=0.692$) which leads to a mediated effect on commitment. There is a further effect from the trust, mediated by satisfaction. Transparency also directly impacts commitment ($\beta=0.374$). This demonstrates the importance of transparency in addition to the established dependent variables for Relationship Quality (trust, satisfaction and commitment).

Table 4 – Hypotheses, Path coefficients [β], and Bootstrap t-values.

Hypotheses	Path	B	BS t-value
Relationship Quality			
H1a	Communication ---> Co-operation	0.777	26.753
H1b	Communication ---> Understanding	0.364	6.223
H1c	Communication ---> Transparency	0.723	16.536
H2	Co-operation ---> Understanding	0.555	9.258
H3a	Understanding ---> Trust	0.130	2.624
H3b	Understanding ---> Satisfaction	0.254	2.833
H4a	Transparency ---> Trust	0.692	14.568
H4b	Transparency ---> Commitment	0.374	5.186
H5a	Trust ---> Satisfaction	0.611	7.156
H5b	Trust ---> Commitment	0.131	1.416
H6	Satisfaction ---> Commitment	0.407	5.211
B2B Online Marketing			
HOB1	Communication ---> Perceived Ease of Use	0.525	11.304
HOB2a	Perceived Ease of Use ---> Perceived Usefulness	0.696	12.687
HOB2b	Perceived Security ---> Perceived Usefulness	0.195	3.255
HOB3	Co-operation ---> Perceived Security	0.464	9.345
HOB4	Perceived Security ---> Trust	0.128	3.227

Sources: developed by the author

Communication appears to make the biggest contribution overall (Table 5) with total effects due to direct and indirect action in excess of 0.6 on each of the Relationship Quality variables and highly significant contributions to the business-to-business online marketing variables. It is, therefore, a major contributor to the success of Relationship Quality and further increases the use of e-banking technology through the TAM variables.

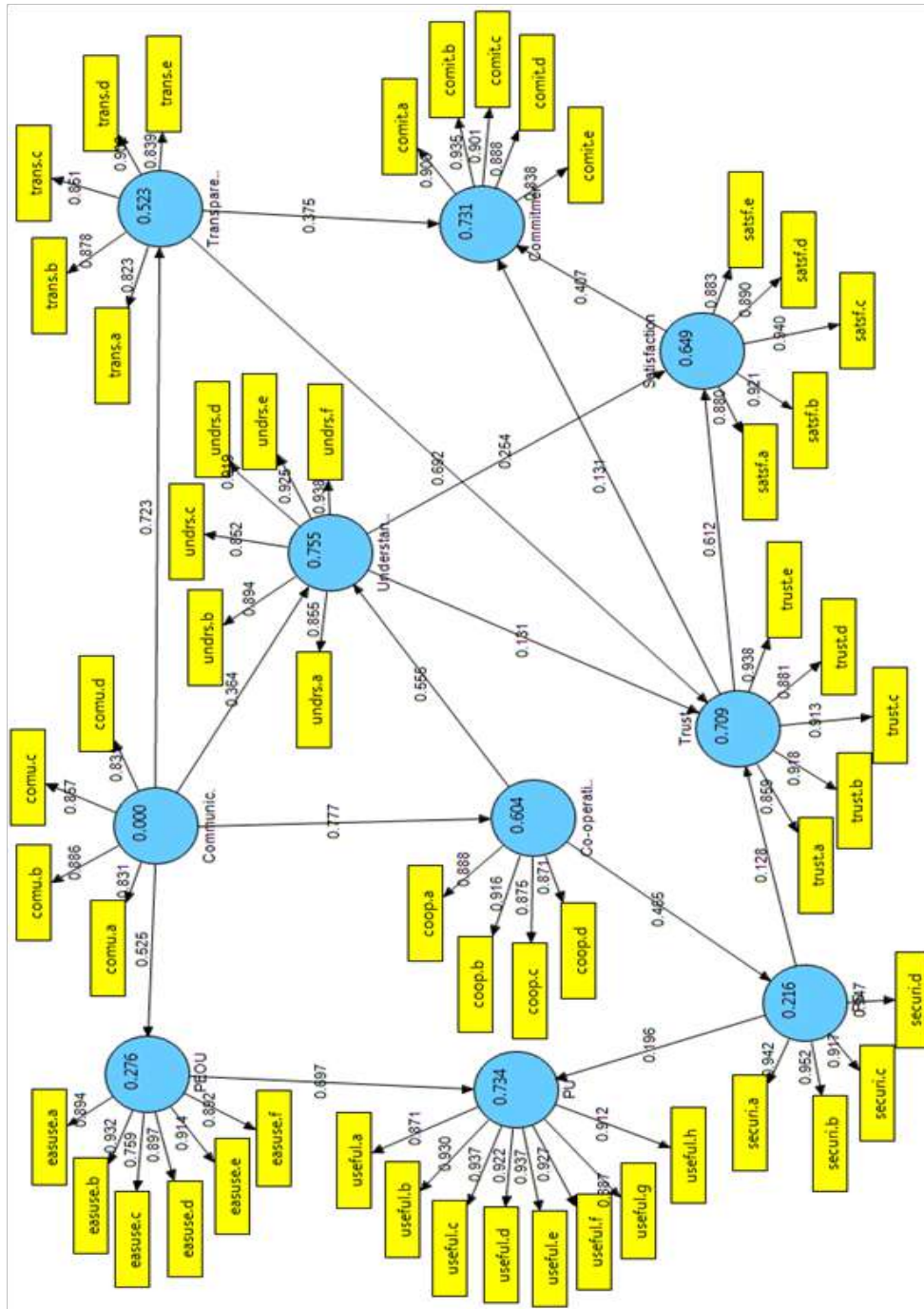


Figure 4 – SmartPLS Output of the Research Model
Sources: developed by the author

Table 5 – Total Effects of Paths from Communications to Dependent Constructs

Total Effects	B	t Statistic
Relationship Quality		
Communication ---> Co-operation	0.777	26.753
Communication ---> Commitment	0.600	13.579
Communication ---> satisfaction	0.600	12.905
Communication ---> transparency	0.723	16.536
Communication ---> understanding	0.795	33.108
Communication ---> trust	0.650	16.008
B2B Online Marketing		
Communication ---> PEOU	0.525	11.304
Communication ---> PU	0.361	10.424
Communication ---> PS	0.436	7.916

Sources: developed by the author

Communication correlates directly and strongly with; cooperation, understanding, and transparency and are linked indirectly to three traditional constructs of Relationship Quality (trust, commitment and satisfaction).

Another important addition is the constructs that were included in the study of Relationship Quality. This research used seven different concepts for the measurements of Relationship Quality. In addition to the most frequently used constructs of trust, commitment, and satisfaction, this research uses transparency, communication, understanding and cooperation.

Trust is very important in online marketing. The literature maintains that transparency becomes very important when trust suffers; this is consistent with findings from the qualitative interviews. Jahansoozi (2006) suggests that trust erodes over time or declines due to a crisis and transparency becomes a “critical” relational characteristic. The level of trust increases as the organizational transparency increases.

When there is a state of distrust in a relationship, transparency is a required condition for rebuilding trust and commitment in the relationship. In addition to rebuilding trust, transparency can promote accountability, collaboration, cooperation and commitment.

Transparency might not be the component of central importance when trust is already established but it is important when measuring the quality of online relationships, where trust so critical. The empirical test of the developed model found that transparency has a direct positive and substantial effect on trust which leads to a mediated effect on commitment. There is a further effect from the trust, mediated by satisfaction. Transparency also directly impacts commitment. This demonstrates the importance of transparency in addition to the established dependent variables for Relationship Quality (trust, satisfaction and commitment).

The study of transparency in relationships is considered to be relatively new (Eggert and Helm, 2003). Transparency was highlighted as a major factor to Relationship Quality during the interviews with the banks and regarded as being critical to relationships. It was suggested that transparency comprises being honest and sharing information with customers.

Communication appears to make the biggest contribution overall with total effects due to direct and indirect action on other constructs. It is, therefore, a major contributor to a successful relationship. Communication correlates directly and strongly with; cooperation, understanding, and transparency and are linked indirectly to three traditional constructs of Relationship Quality (trust commitment and satisfaction). The verification and conceptualizing of the constructs depend on the specific context of the study. Here, the core variables of TAM were confirmed to be perceived usefulness and perceived ease of use with perceived security as the single external variable that was reported to be of most concern to respondents.

The data analysis in the previous section showed strong evidence that the research model is valid with all the hypotheses being confirmed. This research developed and validated an online relationships acceptance model (ORAM) of online business-to-business marketing and Relationship Quality based on the extant literature and issues specific to the context of SME banking in Jordan. Overall, this research has found that online banking has a positive impact on Relationship Quality in a business-to-business context in Jordan. The established TAM constructs, perceived ease of use and perceived usefulness, together with the recognized antecedent, security, are impacted directly or indirectly by communication and co-operation from the Relationship Quality model. Security also increases trust, which acts as a mediating variable increasing both satisfaction and commitment to the business relationship.

Conclusions. The findings of this research confirm and extend previous studies. The main conclusion that can be drawn from this research is that Internet adoption has a positive impact on Relationship Quality in a business-to-business context in Jordan. This research has developed and validated a novel model based on the extant literature with qualitative in-depth interviews empirically testing the model.

There are numerous associations among the key constructs characterizing business-to-business relationships, with different degrees of strength. These constructs can be dependent variables in some relations and become independent variables in others. The direction of causality in some relations seems to be reversible.

Communication is very important in a business-to-business relationship. It is a major contributor to the success of Relationship Quality, and it increases the use of e-banking technology through the TAM variables.

Transparency becomes very important when trust suffers. There is strong evidence that trust suffers when operating in an online environment, especially if customers are still sceptical about the whole idea of doing business online.

This research included the construct of understanding in the study which is a relatively neglected construct by researchers of buyer-seller relationships (Leonidou et al., 2006). Understanding is essentially important, especially if customers happen to be in a huge overlooked segment, such as small and medium-sized enterprises.

The constructs of a relationship are divided into social and technical. The social bonds are common among most studies while the technical bonds differ from one context to another. There are three main social dimensions of Relationship Quality; commitment, trust and satisfaction. Many studies – including this research - expanded these three by adding more contextual constructs.

One interesting aspect of this study is the explaining and predictive power of TAM in the context of organizational intentions to adopt the Internet. TAM was therefore extended to explain Internet adoption behaviour by organizations.

The study was carried out in an emerging market in a small developing country. This bridges a gap since most of the previous studies in the literature have been conducted in the US, Europe and Australia. The research helps in understanding whether the findings of a developing country corroborate with previous findings, and provides new insights into SMEs business-to-business online adoption and relationships.

Research Limitations. This research provides some new insights into the impact of the Internet use on inter-firm relationships in a service context, however, these findings should be viewed in light of some limitations. The sample set of firms in this study does not represent a truly random sample. There is an obvious selection bias in this sample. The study results are skewed towards small-sized firm more than medium-sized ones. Small firms accounted for 77% of the sample. This might be due to the larger number of small firms in Jordan. The use of a convenience sampling approach in the study weakens research objectivity. The small and medium enterprises sampled may not be fully representative of the Jordanian SMEs. Many SME's refused to cooperate in the study.

One limitation refers to the fact that the model was tested in a specific context. The model needs to undergo testing in multiple contexts. One suggestion is to test it using different technologies like mobile banking or using a different sample like large companies or in a certain sector, industry or a country.

The buyer-seller relationships are highly dynamic, they evolve over time, and this research has offered only a snapshot of them. There is a need to carry out longitudinal research to observe changes in the elements comprising the relationship over time. Also, the dynamics of relationships change from one stage of a relationship to another.

References

- Abdul-Muhmin, A. G. 2005. Instrumental and interpersonal determinants of relationship satisfaction and commitment in industrial markets *Journal of Business Research*, 58, 619-628.
- Akkermans, H., Bogerd, P. & Doremalen, J. V. 2004. Travail, transparency and trust: A case study of computer-supported collaborative supply chain planning in high-tech electronics. *European Journal of Operational Research*, 153, 445-456.
- Ballantyne, D. 2000. Internal relationship marketing: a strategy for knowledge renewal. *The international journal of bank marketing*, 18, 274-286.
- Baumgartner, H. & Homburg, C. 1996. Applications of structural equation modeling in marketing and consumer research: A review. *International Journal of Research in Marketing* 13, 139-161.
- Berry, L. L. & Parasuraman, A. 1991. *Marketing Services: Competing Through Quality*, New York, The Free Press.
- Bilgihan, A. & Bujisic, M. 2015. The effect of website features in online relationship marketing: A case of online hotel booking. *Electronic Commerce Research and Applications*, 14, 222-232.
- Bojei, J., Julian, C. C., Wel, C. A. B. C. & Ahmed, Z. U. 2013. The empirical link between relationship marketing tools and consumer retention in retail marketing. *Journal of Consumer Behaviour*, 12, 171-181.
- Bontis, N., Booker, I. D. & Serenko, A. 2007. The mediating effect of organizational reputation on customer loyalty and service recommendation in the banking industry. *Management Decision*, 45, 1426-1445.
- Bosch, a. L. M. V. D., Jong, M. D. T. D. & Elving, W. J. L. 2005. How corporate visual identity supports reputation. *Corporate Communications: An International Journal*, 10, 108-116.
- Brashear, T. G., Boles, J. S., Bellenger, D. N. & BROOKS, C. M. 2003. An empirical test of trust-building processes and outcomes in sales manager-salesperson relationships. *Academy of Marketing Science. Journal*, 31, 189-201.
- Caceres, R. C. & Paparoidamis, N. G. 2007. Service quality, relationship satisfaction, trust, commitment and business-to-business loyalty. *European Journal of Marketing*, 41, 836-867.
- Chaston, I. & Baker, S. 1998. Relationship influencers: determination of affect in the provision of advisory services to SME sector firms. *Journal of European Industrial Training*, 22, 249.
- Chen, Q., Chen, H.-M. & Kazman, R. 2007. Investigating antecedents of technology acceptance of initial eCRM users beyond generation X and the role of self-construal *Electronic Commerce Research*, 7, 315-339.
- Chin, W. W. 1998. The Partial Least Squares Approach to Structural Equation Modeling. In G. A. Marcoulides (Ed.), *Modern Methods for Business Research* Mahwah, NJ: Erlbaum Associates.
- Colgate, M., Buchanan-Oliver, M. & Elmsly, R. 2005. Relationship benefits in an internet environment. *Managing service quality*, 15, 426.
- Crosby, L. A., Evans, K. R. & Cowles, D. 1990. Relationship Quality in Services Selling: An Interpersonal Influence Perspective. *The Journal of marketing*, 54, 68-81.
- Curry, D. B. 1999. The Causal Order of Job Satisfaction and Organizational Commitment in Models of Employee Turnover. *Human Resource Management Review*, 9, 495-524.
- Davis, F. D. 1989. Perceived usefulness, perceived ease of use, and user acceptance of information technologies. *MIS Quarterly*, 13, 319-340.
- Devaraja, S., Fan, M. & Kohli, R. 2006. Examination of online channel preference: Using the structure-conduct-outcome frameworkstar, open *Decision Support Systems*, 42, 1089-1103.
- Duncan, T. & Moriarty, S. E. 1998. A communication-based marketing model for managing relationships. *Journal of marketing*, 62, 1-13.
- Durkin, M. G. & Howcroft, B. 2003. Relationship marketing in the banking sector: The impact of new technologies. *Marketing Intelligence & Planning*, 21, 61 (11 pages).
- Dwyer, F. R., Schurr, P. H. & OH, S. 1987. Developing Buyer-Seller Relationships. *The Journal of marketing*, 51, 11.
- Eggert, A. & Helm, S. 2003. Exploring the impact of relationship transparency on business relationships: A cross-sectional study among purchasing managers in Germany *Industrial Marketing Management*, 32, 101-108
- EJADA. 2007. *Financial Support for SMEs* [Online]. Available: <http://www.ejada.jo/services/financial/loan.htm> [Accessed 10/01/2007 2007].

- Fornell, C. & Larcker., D. F. 1981. Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 56, 519-538.
- Garbarino, E. & Johnson, M. S. 1999. The different roles of satisfaction, trust, and commitment in customer relationships. *Journal of Marketing*, 63, 70.
- Gilmore, A., Gallagher, D. & Henry, S. 2007. E-marketing and SMEs: operational lessons for the future. *European Business Review*, 19, 234-247.
- Gustafsson, A., Johnson, M. D. & Roos, I. 2005. The Effects of Customer Satisfaction, Relationship Commitment Dimensions, and Triggers on Customer Retention. *Journal of Marketing*, 69, 210-218.
- Hair, J. F., Black, B., Babin, B., Anderson, R. E. & Tatham, R. L. 2005. *Multivariate Data Analysis*, Upper Saddle River, NJ., Pearson Education Prentice-Hall.
- Harrison-Walker, L. J. & Neeley, S. E. 2004. Customer relationship building on the internet in b2b marketing: a proposed typology. *Journal of Marketing Theory and Practice*, 12, 19.
- Hennig-Thurau, T., Gwinner, K. P. & Gremler, D. D. 2002. Understanding Relationship Marketing Outcomes: An Integration of Relational Benefits and Relationship Quality. *Journal of service research*, 4, 230.
- Hernandez, J. M. C. & Mazzon, J. A. 2007. Adoption of internet banking: proposition and implementation of an integrated methodology approach. *International Journal of Bank Marketing*, 25, 72-88.
- Hess, J. & Story, J. 2005. Trust-based commitment: multidimensional consumer-brand relationships. *Journal of Consumer Marketing*, 22, 313-322.
- Hudson, s., Roth, M. S., Madden, T. J. & Hudson, R. 2015. The effects of social media on emotions, brand relationship quality, and word of mouth: An empirical study of music festival attendees. *Tourism Management*, 47, 68-76.
- Hulland, J. 1999. Use Of Partial Least Squares (Pls) In Strategic Management Research: A Review Of Four Recent Studies. *Strategic Management Journal*, 20, 195-204.
- Jahansoozi, J. 2006. Organization-stakeholder relationships: exploring trust and transparency. *Journal of Management Development*, 25, 942-955
- Jahng, J. J., JAIN, H. & Ramamurthy, K. 2000. Effective design of electronic commerce environment: a proposed theory of congruence and an illustration. *IEEE Transactions on Systems, Man, and Cybernetics—Part A: Systems and Humans*, 30, 456-471.
- JDSAR 2006. Jordanian Department of Statistics Annual Report (original in Arabic).
- Jordan Ahli Bank. 2007. *MY BUSINESS* [Online]. Available: http://www.ahli.com/my_business_sme.shtm [Accessed 10/01/2007 2007].
- Jordanian Ministry Of Planning & International Cooperation. 2007. *Access to Finance in Jordan* [Online]. Available: http://www.mop.gov.jo/uploads/Access%20to%20Finance%20Discussion%20Paper%20final_arabic.pdf. [Accessed 10/01/2007 2007].
- Kaynak, E., Tatoglu, E. & Kula, V. 2005. An analysis of the factors affecting the adoption of electronic commerce by SMEs: Evidence from an emerging market. *International Marketing Review*, 22, 623-640.
- Keating, B., Rugimbana, R. & Quazi, A. 2003. Differentiating between service quality and relationship quality in cyberspace. *Managing Service Quality*, 13, 217.
- Kesharwani, A. & Singh Bisht, S. 2012. The impact of trust and perceived risk on internet banking adoption in India: An extension of technology acceptance model. *International Journal of Bank Marketing*, 30, 303-322.
- Koh, S. C. L. & Maguire, S. 2004. Identifying the adoption of e-business and knowledge management within SMEs. *Journal of small business and enterprise development*, 11, 338-348.
- Kolsaker, A. & Payne, C. 2002. Engendering trust in e-commerce: a study of gender-based concerns. *Marketing Intelligence & Planning*, 20, 206-214.
- Kumar, K. & Becerra-Fernandez, I. 2007. Interaction technology: Speech act based information technology support for building collaborative relationships and trust *Decision Support Systems*, 43, 584-606
- Lacey, R. & Morgan, R. M. 2009. Customer advocacy and the impact of B2B loyalty programs. *Journal of Business & Industrial Marketing*, 24, 3-13.
- Lapczynski, P. H. & Calloway, L. J. 2006. A Scheme of Technology Acceptance for Mobile Computing in Mehdi Khosrow-Pour (Ed.). *Emerging Trends and Challenges in Information Technology Management: IRMA International Conference*. Washington, DC, USA,
- Leach, M. 2009. Examining exchange relationships among high-tech firms in the evolving global economy. *Journal of Business & Industrial Marketing*, 24, 78-85.
- Leonidou, L. C., Palihawadana, D. & Theodosiou, M. 2006. An integrated model of the behavioural dimensions of industrial buyer-seller relationships. *European Journal of Marketing*, 40.
- Liang, C.-J., Wang, W.-H. & Farquhar, J. D. 2009. The influence of customer perceptions on financial performance in financial services. *International Journal of Bank Marketing*, 27, 129-149.
- Makris, C., Panagis, Y., Sakkopoulos, E. & Tsakalidis, A. 2006. Efficient and adaptive discovery techniques of Web Services handling large data sets. *Journal of Systems and Software*, 79, 480-495

- Mccloskey, D. W. 2006. The Importance of Ease of Use, Usefulness, and Trust to Online Consumers: An Examination of the Technology Acceptance Model with Older Consumers. *Journal of Organizational and End User Computing*, 18, 47-66.
- Morgan, R. M. & Hunt, S. D. 1994. The commitment-trust theory of relationship marketing. *Journal of Marketing*, 58, 20.
- Moriarty, J., Jones, R. & Rowley, J. 2008. Marketing in small hotels: a qualitative study. *Marketing Intelligence & Planning*, 26, 293-315.
- Ndubisi, N. O. 2006. A structural equation modelling of the antecedents of relationship quality in the Malaysia banking sector. 11, 131.
- Ngai, E. W. T. 2003. Internet marketing research (1987-2000): a literature review and classification. *European Journal of Marketing*, 37, 24-49.
- O'leary, C., Rao, S. & Perry, C. 2004. Improving customer relationship management through database/Internet marketing: A theory-building action research project. *European journal of marketing*, 38, 338-354.
- O'toole, T. 2003. E-relationships--emergence and the small firm. *Marketing intelligence & planning*, 21, 115.
- Palmer, R., Lindgreen, A. & Vanhamme, J. 2005. Relationship marketing: schools of thought and future research directions. *Marketing intelligence & planning*, 23, 313.
- Perry, C., Cavaye, A. & Coote, L. 2002. Technical and social bonds within business-to-business relationships. *The journal of business & industrial marketing*, 17, 75.
- Poon, W.-C. 2008. Users' adoption of e-banking services: the Malaysian perspective. *Journal of Business & Industrial Marketing*, 23, 59-69.
- Ramsey, E. & Mccole, P. 2005. E-business in professional SMEs: the case of New Zealand. *Journal of Small Business and Enterprise Development*, 12, 528-544.
- Rao, S. & Perry, C. 2003. Convergent interviewing to build a theory in under-researched areas: principles and an example investigation of Internet usage in inter-firm relationships. *Qualitative market research*, 6, 236-247.
- Rauyruen, P. & Miller, K. E. 2007. Relationship quality as a predictor of B2B customer loyalty. *Journal of Business Research*, 60, 21-31.
- Rexha, N., Kingshott, R. P. J. & Aw, A. S. S. 2003. The impact of the relational plan on adoption of electronic banking. *Journal of Services Marketing*, 17, 53-67.
- Ringle, C. M. W., Sven/Will, Alexander 2005. SmartPLS 2.0 (beta). Hamburg, Germany: University of Hamburg.
- Samaha, S. A., Beck, J. T. & Palmatier, R. W. 2014. The role of culture in international relationship marketing. *Journal of Marketing*, 78, 78-98.
- Schaupp, L. C. & Carter, L. 2005. E-voting: from apathy to adoption. *The Journal of Enterprise Information Management*, 18, 586-601.
- Selnes, F. 1998. Antecedents and consequences of trust and satisfaction in buyer-seller relationships. *European Journal of Marketing*, 32, 305-322.
- Sheth, J. N. 2002. The future of relationship marketing. *Journal of Services Marketing*, 16.
- Shiels, H., Mcivor, R. & O'reilly, D. 2003. Understanding the implications of ICT adoption: insights from SMEs. *Logistics Information Management*, 16, 312-326.
- Steinheider, B. Cooperation in Interdisciplinary R&D-Teams. Proceedings of the ISATA, 2000 Dublin, Ireland.
- Tassabehji, R. 2003. *Applying e-commerce in business*, London, Sage.
- Tennøy, A., Kværner, J. & Gjerstad, K. I. 2006. Uncertainty in environmental impact assessment predictions: the need for better communication and more transparency. *Impact Assessment and Project Appraisal*, 24, 45-56.
- Tsiakis, T. & Sthephanides, G. 2005. The concept of security and trust in electronic payments *Computers & Security*, 24, 10-15.
- Ucok, O. 2006. Transparency, communication and mindfulness. *The Journal of Management Development*, 25, 1024.
- Ulaga, W. & Eggert, A. 2006. Relationship value and relationship quality: Broadening the nomological network of business-to-business relationships. *European journal of marketing*, 40, 311.
- Verma, V., Sharma, D. & Sheth, J. 2016. Does relationship marketing matter in online retailing? A meta-analytic approach. *Journal of the Academy of Marketing Science*, 44, 206-217.
- Walczuch, R., Lemmink, J. & Streukens, S. 2007. The effect of service employees' technology readiness on technology. *Information & Management*, 44, 206-215.
- Woo, K.-S. & Ennew, C. T. 2004. Business-to-business relationship quality: an IMP interaction-based conceptualization and measurement. *European Journal of Marketing*, 38, 1252.
- Zineldin, M. & Jonsson, P. 2000. An examination of the main factors affecting trust/commitment in supplier-dealer relationships: an empirical study of the Swedish wood industry. *The TQM Magazine*, 12, 245-266.
- Zineldin, M. A. 1998. Towards an ecological collaborative relationship management: A "co-opetive" perspective. *European Journal of Marketing*, 32, 1138-1164.
- Zontanos, G. & Anderson, A. R. 2004. Relationships, marketing and small business: an exploration of links in theory and practice. *Qualitative market research*, 7, 228-236.

M. Альнасур, Ph.D., доцент, Університет прикладних наук Ель-балка (Йорданія).

Якість Інтернет-комунікацій: B2B модель для Йорданії

У рамках даної статті автор досліджує вплив інтернет-технологій на якість взаємовідносин в банківському секторі Йорданії з використанням моделі B2B. У статті проаналізовано взаємовідносини між йорданськими банками та малими і середніми підприємствами з точки зору параметрів якості взаємовідносин з корпоративними клієнтами, а саме: виконання зобов'язань, задоволення послугами, рівень довіри, комунікації, прозорість, розуміння та співпраця. Автор досліджує вплив інтернет-технологій на якість відносин з корпоративними клієнтами банків. У статті запропоновано концептуальну модель, яка дає можливість емпірично виміряти якість взаємовідносин між банками Йорданії та малими і середніми підприємствами. Вихідні дані для дослідження були сформовані на основі аналізу наукових публікацій та змішаних методів збору даних. Так, на першому етапі (розробка емпіричної моделі) було проведено поглиблене інтерв'ю з метою уточнення початкових параметрів моделі. На другому етапі, для кількісного емпіричного дослідження, було проведено опитування та апробація запропонованої емпіричної моделі. Автор зазначає, що інтеграція вищенаведених методів дає можливість отримати комплексну оцінку з урахуваннями особливостей розвитку сучасних маркетингових теорій. Результати дослідження підтверджують, що онлайн-банкінг позитивно впливає на якість взаємовідносин з корпоративними клієнтами в Йорданії. При цьому, автором виокремлено шість головних факторів впливу на якість взаємовідносин з корпоративними клієнтами банку: рівень довіри, виконання зобов'язань, рівень задоволення послугами, прозорість, комунікації, підтримка та співпраця. Результати дослідження підтверджують, що прозорість є ключовою детермінантою, що впливає на якість взаємовідносин з корпоративними клієнтами. Також, фактор-комунікацій має статистично значимий та має прямий вплив на взаємозв'язки між іншими змінними запропонованої емпіричної моделі. У зв'язку з цим, у статті зазначено, що комунікації є основним фактором підвищення якості взаємовідносин з корпоративними клієнтами банку та ефективності використання технологій онлайн-банкінгу.

Ключові слова: якість, маркетинг, відносини, Інтернет-банкінг, бізнес, прозорість.

Manuscript received: 11.10.2018

© The author(s) 2018. This article is published with open access at Sumy State University.