# جـامـعــة الــشـرق الأوسـط MIDDLE EAST UNIVERSITY

# Effect of Customer Market Perceptions (CMP) and E-Loyalty on Business to Business Electronic Commerce (B2B EC) Success: An Empirical Study on Sample of E-retailers in Amman City

أثر ادراكات (تصورات) الزبون للسوق و الولاء الالكتروني على نجاح التجارة الالكترونية بين منظمات الأعمال : دراسة تجريبية على عينة من بائعي التجزئة الالكترونية عمان

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### Thesis Submitted in Partial Fulfillment of the Requirements For the Degree of Master of E-Business

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> > May, 2012

# **AUTHORIZATION**

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# **DISCUSSION COMMITTEE DECISION**

This dissertation was discussed under title:

# "Effect of Customer Market Perceptions (CMP) and E-Loyalty on Business to Business Electronic Commerce (B2B EC) Success: An empirical Study on Sample of E-retailers in Amman City"

It was approved in 25 / May / 2012

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### **DEDICATION**

I dedicate this thesis to my father who has great perceptions for my life, also my mother who has raised me to be the person I'm now. May Allah give peace in her life and the heaven in their next life, Amen. No words can make me express my grateful and love To my Wife/ Suhair Dyab and Son`s/ Yazan & Rayan To my brothers and sisters To my best friends in MEU To all my family and friends To my dream and hope

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This thesis was not to be done without the great efforts by my supervisor

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# Acronyms of study

Abbreviation	Meaning
СМР	<b>Customer Market Perceptions</b>
РСР	Perceived Customer Power
PRI	Perceived Relationship Investment
PI	Perceived Interaction
POSR	Perceived Online Shopping Risk
EL	E-Loyalty (Electronic Loyalty)
A	Attitudinal
AL	Attitudinal loyalty
В	Behavioral
BL	Behavioral loyalty
B2B	Business to Business
EC	Electronic Commerce
B2BEC	<b>Business to Business Electronic Commerce</b>
DV	Dependent Variable
ID	Independent Variable

# Statistic Acronyms of study

Abbreviation	Meaning / Definition
R	<b>Coefficient of Correlation</b> ( <b>r</b> ) statistical measure of the linear relationship
	(correlation) between a dependent-variable and independent-variable, represented by
	lowercase letter `r` its value varies between -1 and 1 : 1 means perfect correlation, 0
	means no correlation
R2	that explains how much of the method <b>Coefficient of determination</b> ( $r2^{9}$ statistical
	to another factor. relationship can be caused or explained by its factor of a variability
	value. It is computed as a trend analysisCoefficient of determination is used in
	) and 1 (100 percent). The higher the value, the better the fit. percentbetween 0 (0
	coefficient of the squareCoefficient of determination is symbolized by $r^2$ because it is
	symbolized by rof correlation
F	the chart to statistics used in probability distribution <b>F Distribution</b> : a continuous
	. process occurring at any given point in time during a random variable of a likelihood
	An F distribution may be used to predict the occurrence of an unpredictable
	experiments when designing defects or errors of source or other factorenvironmental
	process improvement for
Sig.	<b>Significant</b> : if significant level was less than ( $\alpha \le 0.05$ ) that means it is statically
	significant, but if significant level was more than ( $\alpha > 0.05$ ) which is statically not
CE	significant.
SE	Standard Error : related to Standard deviation of a sampling distribution
Т	normal that is similar to a probability distribution <b>T Distribution</b> : theoretical
	based on incomplete probabilities estimate. The T distribution is used to distribution
	. It differs from a normal distribution in that has an additional samples or small data
	variables. Degrees of freedom are the number of degrees of freedom called parameter
	.statisticused in the calculation of a
GFI	of a results to which the confidence or assurance of DegreeGoodness of fit index:
	. projections dependable making can be relied upon for test or sample survey
	, it is computed with the variables of correlation linearDescribed as the degree of
	.coefficient of determination or chi square test such as statistical methods
CFI	<b>Comparative fit index:</b> The item-by-item comparison of two or more comparable
DMCDA	alternatives processes.
RMSEA	Root Mean Square Error of Approximation must Proximity to zero, the root mean
<u>Ctandand</u>	square (RMS): defined as alternative term for standard deviation.
Standard Deviation	, expressed as the average random variable) Measure of the unpredictability of a SD.(
Deviation	from its arithmetic mean and computed as the positive data of a set of deviation root mean square (RMS) deviation. Also called variance root of the square
Chigguana	.root mean square (RMS) deviation. Also called variance root of the square
Chi square	can be attributed to some classification data(CHi2): Used in determining whether . Can be determined by taking the chance or if it is solely ascribed to lawunderlying
	, and expected values and then subtracting the values of observed squares of the sum
	dividing by the expected values.subsequentlythen
SPSS	used for survey authoring and deployment (IBM SPSS computer programSPSS is a
01.00	Data Collection), data mining (IBM SPSS Modeler), text analytics, statistical
	analysis, and collaboration and deployment (batch and automated scoring services).
AMOS	AMOS (Analysis of Moment Structures), a structural equation modeling program,
	used statistically for path analysis of mediator effect.

# أثر ادراكات (تصورات) الزبون للسوق و الولاء الالكتروني على نجاح التجارة الالكترونية بين منظمات الأعمال : دراسة تجريبية على عينة من بائعي التجزئة الالكترونية عمان

إعداد بهاء عبد الحافظ عطا الله النادي

### إشراف د. عاهد ساکت حرایزة

### ملخص الدراسة باللغة العربية

التكنولوجيا حولت الكثير من أوجه الأعمال ونشاطات السوق. الانترنت يكون واحد من أهم وسائل التكنولوجيا والذي من خلاله خلق التجارة الالكترونية والاقتصاد الرقمي العالمي مع فرص كثيرة، التجارة الالكترونية مكنت منظمات الأعمال من بيع المنتجات والخدمات للزبائن عالميا ، الدور البارز للتجارة الالكترونية ساعد الشركات على المنافسة والوصول الى أسواق جديدة وتخطي الحدود الجغرافية والوصول الى جميع العمليات، أيضا ساهمت التجارة الالكترونية بتوجيه متشابهة: وهي أن عليهم إدراك وفهم الإشارات القادمة من الزبائن (بائعي التجزئة). وضع منتجات متشابهة: وهي أن عليهم إدراك وفهم الإشارات القادمة من الزبائن (بائعي التجزئة). وضع منتجات متنوعة بالسوق وانتظار ردود أفعال الزبائن يكون مكلف وليس بأسلوب فعال لتقديم منتجات ، كما أن عرض الكثير من المنتجات بالموقع الالكتروني بدون الحصول على فكرة عن ادراكات (تصورات) الزبون للسوق سبب معدلات فشل عاليه للمنتجات الجديدة في قطاع الأجهزة الكهربائية المنزلية والكمبيوتر.

ولذالك كان من الأهمية الأخذ بعين الاعتبار عدة أساليب ومفاهيم لدراسة أثر ادراكات الزبون للسوق على التجارة الالكترونية بين منظمات الأعمال ودور الولاء الالكتروني كمتغير وسيط إضافة الى أن الكثير من الدراسات السابقة لم تأخذ بعين الاعتبار ألية العلاقات بالكامل وهي كيف أن ادراكات الزبون للسوق والولاء الالكتروني معا يؤثرون على نجاح التجارة الالكترونية بين منظمات الأعمال؟

هدف هذه الدراسة تطوير شامل لنموذج البحث يستفاد منه لاكتشاف العوامل المؤثرة على ادراكات الزبون للسوق والولاء الالكتروني على نجاح التجارة الالكترونية بين منظمات الأعمال تطبيق دراسة تجريبية على عينة من بائعي التجزئة في مدينة عمان. بدايتا الباحث عرض نموذج أولي يلخص و يبين فيه المتغيرات الرئيسية للدراسة ومن ثم الباحث قام بتطوير نموذج مفاهيمي للدراسة والذي من خلاله يجمع و يوضح العلاقات العامة بين المتغيرات الرئيسية و تأثير أبعادها ليؤكد أهمية ادراكات الزبون للسوق والولاء الالكتروني على نجاح التجارة الالكترونية بين منظمات الأعمال.

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ولذلك طور الباحث نموذج لهذه الدراسة يتضمن عدة أبعاد ومتغيرات، فالمتغير المستقل (ادراكات الزبون للسوق) يتضمن أربعة أبعاد (قوة إدراك الزبون، إدراك الاستثمار بالعلاقة، إدراك التفاعل، إدراك مخاطر التسوق الالكتروني)، والمتغير الوسيط (الولاء الالكتروني) يتضمن بعدين (الولاء الاتجاهي و الولاء السلوكي) الذين يلعبان دور مهم كوسيط ويؤثران على المتغير التابع (نجاح التجارة الالكترونية بين منظمات الأعمال).

تحليل البيانات تم بناءا على مشاركة 158 بائع تجزئة يعملون في قطاع الأجهزة الكهربائية المنزلية وأجهزة الكمبيوتر والبرمجيات، هذه البيانات تم تحليلها على أساس مجموعة من التقنيات الإحصائية المتعددة تناولت كرمباخ الفا لقياس الثبات، التحليل الوصفي للنسب والتكرار لوصف العينة، معامل الثبات الواحد، معامل الثبات المتعدد، معامل الستيب وايز وذلك باستخدام برنامج الاس بي اس اس، ومعامل تحليل المسار للتعرف على التأثير المباشر والغير مباشر بين متغيرات الدراسة باستخدام أموس البرنامج التحليلي.

نتائج هذه الدراسة تؤكد بأن هناك علاقة ايجابية قوية ذات دلالة إحصائية تؤكد على تأثير ادراكات الزبون للسوق والولاء الالكتروني على نجاح التجارة الالكترونية بين منظمات الأعمال، بعض أبعاد هذه الدراسة تم استبعادها مثل (قوة إدراك الزبون، إدراك مخاطر التسوق الكترونيا، والولاء الاتجاهي)، بينما الأبعاد الأخرى تم قبولها لوجود علاقة قويه بينها. نتائج هذه الدراسة سوف تزود معلومات مهمة للموردين الأردنيين المتعاملين الكترونيا والذين يعملون بالأجهزة الكهربائية المنزلية وأجهزة الحاسوب والبرمجيات من خلال مساعدتهم بإدارة مهام البيع والشراء، تقليل الأعمال الورقية، إضافة الى تقليل دائرة الوقت بين الطلبيات والوفاء بها.

أخيرا، الباحث قدم عدة وصايا للمودين بضرورة فهم ادراكات الزبون للسوق وبناء ولاء للزبون وتحسين التجارة الالكترونية من خلال تحسين تطبيقات الموقع الالكتروني وأنظمة البريد الالكتروني إضافة الى تحسين وتطوير تطبيقات التجارة الالكترونية في جميع أقسام الأعمال

الكلمات الدالة:

ادر اكات الزبون للسوق، الولاء الالكتروني ، منظمات الأعمال، نجاح التجارة الالكترونية، بائعي التجزئة المتعاملين الكترونيا.

### **``Effect of Customer Market Perceptions (CMP) and E-Loyalty on B2B EC Success: An empirical Study on Sample of E-Retailers in Amman City``**

### Prepared by Baha`a Abdul-Hafez Attallah Al-Nady

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### **ABSTRACT**

Technology has transformed many aspects of business and market activities; Internet is one of the most important technologies, which have created e-commerce and a global digital economy with new opportunities. E-commerce enables business to sell products and services to customers on global basis a prominent role of electronic commerce is that it assists firms to compete, access to new markets and extend the geographic reach of their operations. Also it can lead e-suppliers to greater business competency, but the competitions and challenges between suppliers face similar problems: they have to perceive and understand the signals that come from Customers (retailers). Putting differentiated products on the market and waiting for customer reactions is costly and not a very efficient method of introducing new products, as well as displaying many new products in website without get an idea about customer market perceptions cause high failure rates of new products in the electric home appliances and computers sectors. Therefore it has been a considerable interest in methods and concepts for studying effect of Customer Market perceptions on B2B EC and role of E-Loyalty as mediator variable. In addition, most previous researches did not consider the complete relationship mechanism that is, how Customer Market Perceptions (CMP) and E-Loyalty together affect B2B EC success?

The aim of this study is to develop a comprehensive research model utilized for discovering the impact of Customer Market Perceptions (CMP) and E-Loyalty on B2B EC Success by applying an empirical Study on Sample of E-Retailers in Amman City. The researcher first proposes a simple model summarizing the main variables of study then the researcher develops a conceptual model of study that integrates and explains the relationship between main variable and effect of their dimensions which emphasize the increasing importance of (CMP) and (EL) on (B2B EC success). Therefore the researcher develops a model of this study which includes several

dimensions and variables (CMP) as independent variable including four dimensions (PCP, PRI, PI, POSR) and E-Loyalty as mediator variable including two dimensions (Attitudinal loyalty and Behavioural loyalty) which play a very important role as mediator and its effect on the dependent variable (B2B EC) success.

The data analysis was based on 158 participates e-retailers who are working in electric home appliances and Computers hardware, software sector, the data analysis was based on multivariate statistical techniques encompassing Cronbach's Alpha ( $\alpha$ ) to test reliability, Percentage and frequency, descriptive analysis to describe the sample, multiple linear regression, simple linear regression, stepwise regression via using SPSS analysis software, and Path analysis to identify direct and indirect effect among study variables via using AMOS analysis software.

The results of this study confirm that there is a positive significant and strong effect of Customer Market Perceptions (CMP) and E-Loyalty (EL) on (B2B EC) success, some of dimensions excluded on this study such as Perceived Customer Power (PCP), Perceived Online Shopping Risk (POSR), and Attitudinal Loyalty (AL) others dimensions have strong effect and relationship between each other's. The results of this study provided important information to Jordanian online Suppliers that are working in Amman city with Electric Home Appliances and Computers Hardware, Software items, which will help them to automate their selling and purchasing tasks, reducing their reliance on paper work in additional to effectively shortening the life cycle for order fulfillment. Finally, the researcher has introduced for e-suppliers recommendations in order to understand customer market perceptions as well as build up customer loyalty and improve their electronic commerce applications via website and e-mailing systems, thus, improving and developing electronic commerce applications in all business sectors.

#### **Key Words:**

Customer Market Perceptions, E-Loyalty, Business to Business, Electronic Commerce, e-retailers.

# **Chapter One**

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### **Chapter One**

### **General Framework of the study**

### **1.1 Introduction**

The purpose of this chapter is to introduce the background of this study, explain the research problem and clarify the questions of the study. In addition, this chapter aims to describe the study objectives, significance, hypotheses, limitations, delimitations, model, and variables of the study, and then study terminologies.

### 1.2 Background

Internet has changed working methods of most activities in the scientific, educational and commercial sectors. New concepts emerged with internet and imposed on most sectors need to be adapted. The sectors which were badly affected by the development of information were Business technology in several areas such as trade, marketing, e-commerce, and e-marketing business. These sectors became obliged to deal with those concepts to survive and maintain a position in the market (Turban, 2008).

Furthermore, it is known that e-commerce is the fastest growth area in the global economy and carries potential almost beyond measure (Alberta, 2007). While sizable investments in ecommerce are being made, Information Systems (IS) researchers and practitioners are struggling to determine whether and how these expenditures improve the business performance of firms and how to measure e-commerce performance in the first place (Zhu & Kraemer, 2002). E-Commerce and digital technology have changed sales and marketing strategies. The amazing speed at which e-commerce has grown globally has attracted the attention of many investors, firms and consumers (Portuese, 2006).

During the past twelve years, the researcher found that, Amman city has attracted and encouraged many Hypermarkets, Megastores and big retailers to established business and made investment, it appears clearly that some big retailers such as Sub-Laban, Abu-Lawi and Yasser Alreqeb Companies find Amman city as market opportunity as well as others Megastores e-retailers who are working partly or fully with electric home appliances and Computers items extend their business and opened many branches such as Safeway, C-Town, Smartbuy, Mukhtar Mall, MAF-Carrefour, and in the past three years appears new Megastores like Executive Investment (E-Mart), Leaders Centre, Mundo Blanco, BlinX and Electro-city.

The phenomenon of the emergences Megastores encourages suppliers to improve traditional channels and find alternative channels or dual channel to increase business (Siguaw et al,1998). and cut the maximum market share, one of these channels is Electronic Commerce. The challenges and competition between suppliers are confronting some problems towards perceive and interpret the messages that come from e-retailers (Grunert, 2005). Hence, the researcher finds that there is need to understand and interpret Customer Market Perceptions (CMP) and important of building customer (e-retailer) loyalty in order to reach B2B electronic commerce success.

This research focuses on the effect of Customer Market Perceptions (CMP) on E-Loyalty and B2B electronic commerce success directly as well as the impact of CMP on B2B EC success via e-loyalty as a mediator, which will be applied on a sample of customers (e-retailers). The present research will be divided into two parts; first, the theoretical framework, which will define Customer Market Perceptions (CMP), E-Loyalty and B2B EC success, showing the most important foundations that are focused on, while the second part will consist of the application of the study, which includes data distribution and collection and it will be analyzed for discussion.

### **1.3 Study Problem & Questions**

The complexities and challenges between suppliers face similar problems: they have to perceive and interpret the signals that come from Customers (retailers). Putting differentiated products on the market and waiting for customer reactions is a costly and not very efficient method of introducing new products (Grunert, 2005), as well as displaying many new products in website without getting an idea about customer market perceptions cause to high failure rates of new products in the electric home appliances and computers sectors. Therefore it has been a considerable interest in methods and concepts for studying effect of Customer Market perceptions on B2B EC and role of E-Loyalty as mediator variable. It is important to identify the major potential factors impacts B2B EC Success, because this may provide opportunities for E-suppliers & Eretailers (B2B) to develop sustainable competitive advantages and reach to the success point. In addition, most previous researches did not consider the complete relationship mechanism that is, how Customer Market Perceptions (CMP) and E-Loyalty together affect B2B EC success? Furthermore "What are the CMP factors that affecting B2B electronic commerce success and the role of E-Loyalty as mediator? According to this research the study questions are as following:-

**Q1:** To what extent Customer Market Perceptions (CMP) directly affect B2B EC success in Amman city?

**Q2:** To what extent Customer Market Perceptions (CMP) directly affect E- Loyalty of (e-retailers) in Amman city?

**Q3:** To what extent E-Loyalty of (e-retailers) directly affect B2B EC success in Amman city?

**Q4:** To what extent Customer Market Perceptions (CMP) indirectly affect B2B EC success through E-Loyalty as mediator in Amman city?

### **1.4 Study Objectives**

The study aims at achieving the following objectives:-

- **1.** To examine the impact of Customer Market Perceptions (CMP) factors on B2B EC success in Amman city.
- **2.** To examine the Customer Market Perceptions (CMP) factors on E-Loyalty of (e-retailers) in Amman city.
- **3.** To investigate the mediating affects of E-Loyalty (e-retailers) on B2B EC success in Amman city.
- **4.** To determine the indirect effect of Customer Market Perceptions (CMP) on B2B EC success through E-Loyalty as mediator in Amman city.

### **1.5 Study Significance**

The significance of the study is based on developing a model that contains a set of factors impact B2B EC Success in Amman City. This study is a preliminary step to encourage researchers to undertake future studies, which shows the importance of CMP and its relationship within B2B EC success directly and indirectly through E-Loyalty as mediator. The result of the current study will hopefully lead to subsequent more studies to development B2B EC success then will clarify the most involved factors that can increase profit and market share of B2B after the image has been well demonstrated.

### 1.6 Study Hypotheses

The main hypothesis for this study is based on the study problems and the literature review, the following research hypotheses will be examined:-

H1: There is a positive direct affect of Customer Market Perceptions (CMP) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

H2: There is a positive direct affect of Customer Market Perceptions (CMP) on E-Loyalty of (e-retailers) in Amman city at level ( $\alpha \le 0.05$ ).

H3: There is a positive direct affect of E-Loyalty of (e-retailers) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

H4: There is positive indirect affect of Customer Market Perceptions (CMP) on B2B EC success through E-Loyalty of (e-retailers) as mediator in Amman city at level ( $\alpha \le 0.05$ ).

H1	There is a positive direct affect of Customer Market Perceptions (CMP) on <b>B2B EC success</b> in Amman city at level ( $\alpha \le 0.05$ ).
	Hypotheses One (H1) will divided into 4 sub-hypotheses as following:-
H1a	There is positive direct affect of Perceived customer power (PCP) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H1b	H1b: There is positive direct affect of Perceived Relationship investment (PRI) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H1c	H1c: There is positive direct affect of Perceived Interaction (PI) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H1d	H1d: There is positive direct affect of Perceived Online Shopping Risk (POSR) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

Table 1.1 Hypothesis	One (included	4 sub-hypotheses -	- direct effect)
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### Table 1.2 Hypothesis Two (included 14 sub-hypotheses- direct effect)

H2	There is a positive direct affect of <b>Customer Market Perceptions (CMP)</b> on <b>E-Loyalty</b> of (e-retailers) in Amman city at level ( $\alpha \le 0.05$ ).
	Hypotheses Two (H2) will divided into 14 sub-hypotheses as following:-
H2a	There is positive direct affect of Perceived customer power (PCP) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2b	There is positive direct affect of Perceived Relationship investment (PRI) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).

H2c	There is positive direct affect of Perceived Interaction (PI) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2d	There is positive direct affect of Perceived Online Shopping Risk (POSR) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2e	There is positive direct affect of Customer Market Perception (CMP) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2f	There is positive direct affect of Perceived customer power (PCP) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2g	There is positive direct affect of Perceived Relationship investment (PRI) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2h	There is positive direct affect of Perceived Interaction (PI) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2i	There is positive direct affect of Perceived Online Shopping Risk (POSR) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2j	There is positive direct affect of Customer market Perception (CMP) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2k	There is positive direct affect of Perceived customer power (PCP) on E- Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).
H21	There is positive direct affect of Perceived Relationship investment (PRI) on E-Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).
H2m	There is positive direct affect of Perceived Interaction (PI) on E-Loyalty in Amman city at level ( $\alpha \le 0.05$ ).
H2n	There is positive direct affect of Perceived Online Shopping Risk (POSR) on E-Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).

### Table 1.3 Hypothesis Three (included 2 sub-hypotheses- direct effect)

H3	There is positive direct affect of <b>E-Loyalty</b> of (e-retailers) on <b>B2B EC success</b> in Amman city at level ( $\alpha \le 0.05$ ).
	Hypotheses Three (H3) will divided into 2 sub-hypotheses as following:-
H3a	There is positive direct affect of Attitudinal Loyalty (AL) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H3b	There is positive direct affect of Behavioral Loyalty (BL) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

### Table 1.4 Hypothesis Fourth (included mediator – indirect effect)

H4	There is positive indirect affect of Customer Market Perceptions (CMP) on <b>B2B EC success</b> through <b>E-Loyalty</b> of (e-retailers) as mediator in Amman city at level ( $\alpha \le 0.05$ ).		
	CMP> E-Loyalty> B2B EC Success		
	Indirect effect via Path Analysis, the researcher will use AMOS analysis		

### **1.7 Study Limitations**

The Scope of study deals with the following dimensions:-

- Human Limitations: The scope of study will deal with customers (E-retailers) who purchased goods from E-suppliers in Amman city - Jordan.
- > Place limitations: Customers (E-retailers) in Amman city Jordan.
- **Time Limitations**: This study will be conducted at a single point in time (March, 2012).
- Scientific Limitations: This study is based on several models such as Customer Market Perceptions (CMP) which is suggested by (Wang, 2007) under title 'How Can The Web Help Build Customer Relations? An Empirical Study on E-Tailing, and (Portuese, 2006) under title 'E-Commerce and The Internet: A Study on the Impact of Relationship Marketing Opportunities for Better online Consumer Intentional Relationship, E-Loyalty (EL) which is suggested by (Curtis, 2009) under the title of 'Customer Satisfaction, Loyalty, and Repurchase: Meta-Analytical Review, and Theoretical and Empirical Evidence of Loyalty and Repurchase Differences' in addition a framework has been introduced by (Kim, 2005) under the title of 'An Integrative Model of E-Loyalty Development Process: The Role of E-Satisfaction, E-Trust, E-Tail Quality and Situational Factors', finally, B2B EC Success used in this study and provided by (Chen, 2010) under the title of 'Factors Affecting Business-to-Business Electronic Commerce Success: An Empirical Investigation'.

### **1.8 Study Delimitation**

- 1. Implementing the study on the Jordanian E-retailers in Amman City only.
- **2.** The study is limited to E-retailers (ecommerce companies) who deal with electric and electronic home appliances, and computers hardware, software Industrials.

### 1.9 Study Model

The researcher represent model of this study as Simple Model to clarify variables and Conceptual Model to clarify both variables and dimensions.

### 1.9.1 Simple Model

A research model of this study is draw to clarify the linkage between variable enclosed within this model. Moreover, this model has been formulated to visualize variables that are involved in the study. The model of the study is illustrated in Figure (1.1).

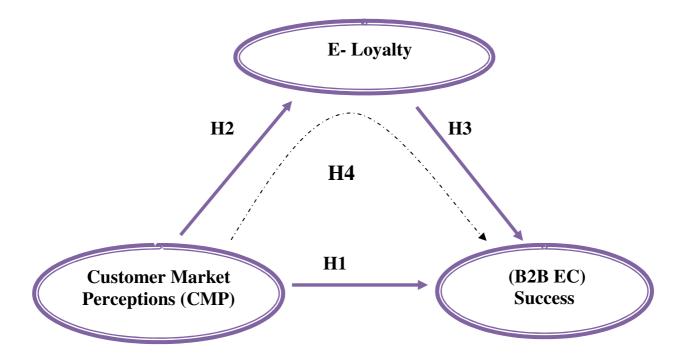


Figure 1.1 shows simple study model

### 1.9.2 Conceptual Model

The structural of model describes the way in which variables and dimensions are linked to each other. This model describes **Customer market Perception** (**CMP**) as an independent variable, includes four dimensions (Perceived Customer Power, Perceived Relationship Investment, Perceived Interaction, and Perceived Online Shopping Risks); the dependent variables in this study is **B2B EC success**. The mediator variable that paper applies is **E-loyalty** of (e-retailers), which includes two dimensions attitudinal and behavioral loyalty, and can be seen in Figure (1.2) that illustrates the mediation

relationship between CMP and B2B EC Success.

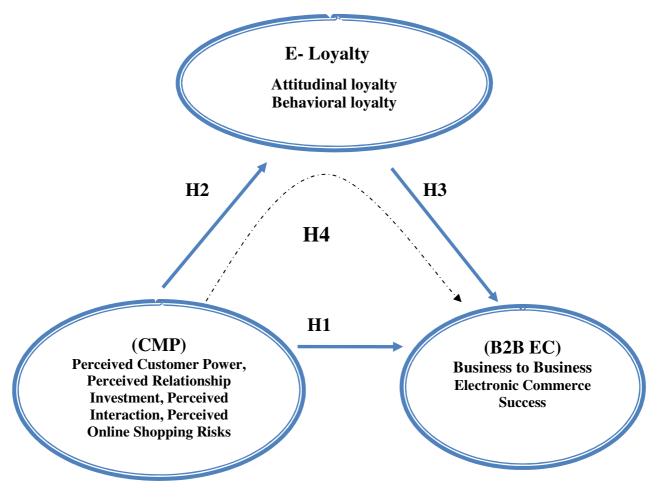


Figure 1.2 Conceptual study Model

Therefore this model hypothesizes that **CMP** positively influence on both **B2B EC** success and E-loyalty (**H1, H2**). Additionally, the model assumes a positive effect of **E-Loyalty** on **B2B EC success** (**H3**). Finally, **E-Loyalty** can be seen as a mediator for the indirect positive influence of **CMP** on the **B2B EC success** (**H4**).

### 1.10 Study Variables

Independent Variables: Customer Market Perceptions (CMP).

Mediators Variable: E-Loyalty (EL).

**Dependent Variable:** B2B EC SUCCESS.

### **1.11 Study Terminology**

**1. Customer Market Perceptions (CMP);** is presented by four constructs incorporated in one model represent some important enhancements in online retailing and it have invoke significant changes in consumer relationship orientation, these constructs are (1) Perceived Customer Power, (2) Perceived Relationship Investment, (3) Perceived Interaction, (4) Perceived Online Shopping Risks (Andresen et al, 1999).

**2. Perceived Customer Power**; is defined as the ability to understand, control and potentially change the marketplace (Portuese, 2006).

**3. Perceived Relationship Investment**; is a customer's perception of the extent to which a supplier devotes resources, efforts, and attention to maintain or enhance relationships with customers (De Wulf et al, 2001).

**4. Perceived Interaction**; It is an essential process for customers to access information that will answer their questions (Kolesar & Galbraith, 2000).

**5. Perceived shopping risks**; Online shopping risks may consist of two aspects: (a) environmental risk is associated with the online media and thus affecting all retailers; and (b) retailer risk is associated with a specific retailer, which can have varying effects on trust (Portuese, 2006).

**6**. **E-Loyalty** (Loyalty) is defined as the repeated purchase behaviour presented over a period of time and driven by a favourable attitude toward the subject (Keller, 1993), It consists of behavioral, attitudinal, and combined loyalty (Dimitriades, 2006). Furthermore **loyalty** has been defined and measured in relation to several marketing aspects such as brand loyalty, product loyalty, service loyalty, and chain or store loyalty (Olsen, 2007).

**7. B2B EC** (Business to Business Electronic Commerce): also known as eB2B (electric B2B), refers to transactions between businesses conducted electronically over the Internet, extranets, intranets or private networks. Such transactions may be conducted between a business and its supply chain members, as well as between a business and any other business. In this context, a business refers to any organization, private or public, for profit or non-profit (Turban & King, 2003, p.203).

**8. SUCCESS:** (Sasrinen, 1996) defined **success** as a result or outcome, or a favourable or satisfactory result or outcome.

**9. Electronic Commerce** (EC, e-commerce) describes the process of buying, selling, or exchanging products, service, and information via computer networks, including the Internet (Turban & King, 2003, p.3).

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# **Chapter Two**

# Chapter Two Theoretical framework of the study

### **2.1 Introduction Theoretical Framework**

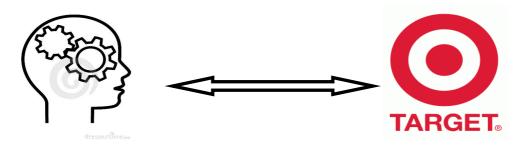
This chapter explains the theoretical framework of the current study. The researcher begins with a brief discussion of Customer Market Perceptions (CMP) as Independent variable and the dimension of (CMP) then present E-Loyalty (EL) a mediator variable and the dimension of (EL), and ends with Business to Business Electronic Commerce (B2B EC) success as dependent variable, However, this section provides a general idea about all relevant literatures, in which Customer market perceptions, E-Loyalty, and

Business to Business electronic commerce success were overviewed.

### 2.1.1 Customer Market Perceptions (CMP)

The theoretical foundation for this study presented by Customer Market Perceptions (CMP) contains four constructs incorporated in one model represent some important enhancements in online retailing and it have invoke significant changes in consumer relationship orientation, these constructs are (1) Perceived Customer Power, (2) Perceived relationship investment, (3) Perceived interaction, and (4) Perceived online shopping risks. It appears that there are significant differences in online vs. offline markets, marketers, channels and consumers (Andresen, 1999 & et al.).

**Perception** has three components - a perceiver, a target that is being perceived, and some situational context in which the perception is occurs. Each of these components influences the perceiver's impression or interpretation of the target.



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Perceiver
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Situation

**Figure 2.1 Components of Perception** (factors that influence perception) **The Perceiver's** experience, needs, and emotions can affect his or her perceptions of a target. **The Target** perception involves interpretation and the addition of meaning to the target and ambiguous targets which perceivers have a need to resolve . **The Situation**; every instance of perception occurs in some situational context, and this context can affect what one perceives (Johns & Saks, 2005, p.69, 70).

**2.1.1.1 Perceived Customer Power**; defined as the ability to understand, control and potentially change the marketplace. There is an imbalance of power between customer (retailer) and supplier in the traditional market where customer (retailer) are passive targets for fixed offerings. While customer (retailer) can negotiate pricing in selected situations, such as car purchasing, they may not achieve their ideal goals due to limited market information and make better decision, hence the web can serve as a voice channel for customer (e-retailer) and they can interact with each other as groups to influence suppliers (Portuese, 2006). The researcher will measure this Model, by asking the customer (e-retailer) the following questions: I feel that I can influence this online supplier on their offerings? I feel that I can influence this online supplier on their services? I think that, I can easily communicate with or influence this supplier on their online environment? (Portuese, 2006)

#### 2.1.1.2 Perceived Relationship Investment

Suppliers with higher Perceived Relationship Investment encourage customer (E-retailer) retention and create psychological bonds for customers (E-retailers) to reciprocate supplier's relationship efforts. Research in the traditional retailing context has demonstrated that perceived relationship investment affects relationship quality, ultimately leading to behavioural loyalty (De Wulf & et al., 2001). The researcher will measure this model, by asking the customer (E-retailer) the following questions: online supplier makes efforts to increase regular customers (E-retailers) loyalty? Online supplier makes various efforts to improve its ties with regular Customers (E-retailers)? Online supplier really cares about keeping regular customers (E-retailers)? When I need to make a purchase, this website is my first choice? I like shopping at this online supplier website? (Portuese, 2006)

#### **2.1.1.3 Perceived Interaction**

With regards to Perceived Interaction, the Web creates opportunities for enhanced Customer interactivity. A higher level of interaction creates opportunities and speeds the building of relationships. Interactive marketing is an important category of (RM) relationship marketing (Coviello et al, 1997), and interaction during the shopping process is important for a satisfactory shopping experience (Pels, 1999). The previous study of (Wynn, 2009) talked about the lack of human interaction provided on ecommerce Websites may influence the consumer's shopping orientation (Jayawardhena et al). Consumers often perceive traditional stores as tangible and e-commerce as virtual (Rajamma et al, 2007). Traditional store shopping can be an emotionally fulfilling experience; however, shopping online does not always provide the same experience due to limitations (Koufaris, 2002). Unlike traditional store shopping, ecommerce "occurs at a distance rather than face-to-face" (Van Slyke et al, 2002, p.84). E-commerce has brought

shopping home to customers (Ergin & Akbay, 2008).Consumers who prefer traditional stores value the assurance and enjoyment of shopping compared to online consumers (Rajamma et al, 2007). Therefore, some consumers may have uncertainties about e-commerce Websites due to the consumers' dependence on traditional store shopping (Van Slyke et al, 2002). Traditional stores are normally associated with human interaction and a tangible nature (Rajamma et al, 2007). Customers have different needs and wants; therefore, they will shop where they are best served (Burke, 2002). Online suppliers have the need to understand which variables, such as shopping orientation, influence the customer's decision to use e-commerce, as the understanding of customer (retailer) behavior online is limited (O'Cass & Fenech, 2003). The researcher will Measure this model, by asking the customer (E-retailer) the following questions: I easily find a way to communicate with the supplier website? I easily get answers for my questions on supplier website? The supplier website provides me with personalized interaction? (Portuese,

2006)

## 2.1.1.4 Perceived Online Shopping Risks

Perceived Online Shopping Risks may consist of two aspects: (a) environmental risk associated with the online media and thus affecting all retailers; and (b) retailer risk associated with a specific retailer, which can have varying effects on trust. Perceptions of environmental risk may differ significantly among individuals. The higher risk evaluation the less trust that, the retailer may have in any online suppliers. On the other hand, online shoppers (E-retailers) have to overcome certain levels of risk perception about suppliers to purchase online (Portuese, 2006). One of the most crucial issues that Internet customers have identified are fear and distrust regarding loss of personal privacy associated with the emerging electronic marketplace (Lee et al, 1998). The factors that influence and reduce customers willingness to engage in online exchange relationships

are mainly related to privacy (Hoffmann et al, 1999), transaction integrity (Leung & Farrell 2000) and trust (Doney et al, 1997). Online Suppliers need to understand how retailers as same as consumers use their products in order to assist retailers & consumers with their online purchase decisions (Axelsson, 2008). Retailers make purchase decisions once they have enough information about the items' characteristics including price, size, color, and fabric (Ha & Stoel, 2004). Retailers with strong intentions to search for apparel online are more likely to purchase apparel online (Xu & Paulins, 2005). Many retailers & Consumers feel apparel is risky to purchase online due to uncertainty about color, fabric, and fit (Bhatnagar et al, 2000). It is easier to gather information about apparel items in a traditional store because the apparel items can be tried on, compared, and physically evaluated (Axelsson, 2008). Previous research has also found that customers who prefer to experience products are less likely to buy online (Li et al, 1999). Therefore, online suppliers are starting to offer technology that enables customers to experience products online. Social motives can also influence a retailers customers shopping orientation, as some customers prefer to shop outside of the home for the social experiences (Li et al.). Previous studies have found the social component to be a significant predictor of customers behavior (Kim et al, 2003). The researcher will Measure this model, by asking the customer (E-retailer) the following questions: It is risky to purchase from unfamiliar online supplier? If I purchase from an unfamiliar online supplier website, I concerned about giving financial or personal information? If I purchase from an unfamiliar online supplier website, I concerned about refund and after-

sale service procedure? (Portuese, 2006)

## **2.1.2 E-LOYALY (EL)**

E-Loyalty has been defined and measured in relation to several marketing aspects such as brand loyalty, product loyalty, service loyalty, and chain or store loyalty (Olsen, 2007). Loyalty of the customers toward the exchange party generally encompasses brand loyalty (for a brand name product), vendor/product loyalty (for industrial goods), service loyalty (for services) and retailer loyalty (for a retailer/store) (Lim & Razzaque, 1997). Loyalty refers to customers' loyalty to an e-tailer. Customer acquisition and retention is critical success factor in e-tailing. The expense of acquiring a new customer \$100; even at amazon.com, which has a huge reach, it is more than \$15. In contrast, the cost of maintaining an existing customer at amazon.com is \$2 to \$4. Companies can foster e-loyalty by learning about their customers' needs, interacting with customers, and providing superb customer service (Turban & King, 2003, p.156). As per previous study of (Curtis, 2009) there are three main streams of Loyalty: Behavioral loyalty, attitudinal loyalty, and Composite loyalty.

#### **2.1.2.1** Behavioral loyalty (BL)

The Behavioral loyalty; (Rauyruen & Miller, 2007) identified behavioral loyalty as the willingness of customers to repurchase the product, or the services and to maintain a relationship with the service provider or supplier. Three main classes of behavioral measures include proportion, sequence, and probability of purchase (Jacoby & Chestnut, 1978). The behavioral perspective or the purchase loyalty looks at repeat purchase behavior and is based on the customer's purchase history. The emphasis is on past rather than on future actions (Dimitriades, 2006).

The researcher will Measure **Behavioral** loyalty model, by asking the customer (Eretailer) the following questions: I intend to continue to do business with the present supplier website; I would encourage friends and relatives to use supplier website (Yang & Peterson, 2004). To me supplier website is the best website to do business with (Srinivasan et al, 2002). I intend to keep purchasing products and/or services from supplier website (Luarn & Lin, 2003). I would like to become a regular customer (E-retailer) of supplier website (Portuese, 2006). Behavioral Loyalty, in particular, loyalty was interpreted as a form of customer behavior (such as repeat purchasing) directed toward a particular brand over time (e.g., Sheth 1968; Tucker 1964).

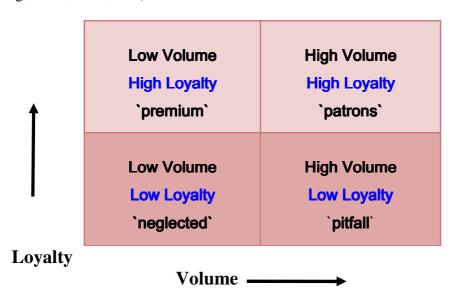
# 2.1.2.2 Attitudinal loyalty (AL)

Attitudinal loyalty is the level of customer's psychological attachments and attitudinal advocacy towards the service provider or supplier (Rauyruen & Miller, 2007). Attitudinal loyalty, in contrast to behavioural loyalty, is distinguished from repeat buying (Mellens et al, 1996). Attitudinal Loyalty, in particular, criticized behavioral conceptualizations of loyalty and argued brand loyalty develops as a result of a conscious effort to evaluate competing brands. Others have suggested this attitudinal dimension which includes customers preferences or intentions (e.g., Jarvis and Wilcox 1976; Pritchard 1991). The researcher will Measure Attitudinal loyalty model, by asking the customer (E-retailer) the following questions: When I need to make a purchase, supplier website is my first choice (Kim, 2005 & Srinivasan et. al. 2002). I like using supplier website (Srinivasan et al, 2002). I say positive things about supplier website to other people. I feel loyal to supplier website (Portuese, 2006). Composite Loyalty; The composite perspective combines attitudinal and behavioural measures of loyalty (Dimitriades, 2006). True loyalty includes both behavioral and attitudinal preference towards the retailer (e.g., Jacoby & Chestnut, 1978). A true loyal customer (E-retailer) was found to have commitment and attachment towards the supplier, and is not easily distracted to a slightly more attractive alternative (Shankar et al, 2003). The researcher will focus on retailer loyalty in the online retailing context. For this study, e-loyalty is defined as a customer's (E-retailer) favourable attitude and commitment towards the online supplier that results in repeated purchase behaviour, based on the study of Srinivasan et al, 2002). E-loyalty has been found to bring high profit to the online retailer (Nielsen, 1997). E-loyal customers purchase more than newly acquired customers and can be served with reduced operating costs (Riel et al, 2001).

(Rauyruen & Miller, 2007) proposed four determinates of business to business loyalty: service quality, commitment, trust, and satisfaction. Understanding the concept of loyalty helps companies better manage customer relationship management in order to create long-term investment and profitability (Zineldin, 2006). Loyalty provides many advantages not only for organizations but for retailers as well. Brand loyalty is the result of the mental processing of the brand's features by the retailers, and is influenced by a number of factors (Mellens et al, 1996). In the online whole selling & retailing context, it was found that satisfaction generated customer (retailer) loyalty as well (Abbott et al, 2000). A dis-satisfied Customer (retailer) was found to be more likely to search for information through alternatives and switch to another Supplier, and they are more resistant to developing a closer relationship with the Supplier (Anderson & Srinivasaan, 2003).

**2.1.2.3 Customer Loyalty;** One of the essential parameters which can measure the success of an organization is the ``LOYALTY`` it enjoys with the customers, i.e. amount of repeat business it has got. There cannot be a better parameter to judge customer satisfactions than getting repeat business. One cannot expect loyalty from dis-satisfied customers but sometimes even a reasonably satisfied customer also switches sides as he sees better benefits in going to other suppliers. Thus, the key to business is not only having a satisfied customer or delighting him by exceeding his expectations, but also achieving excellence

(Sugandhi, 2002, p.137). One of the major objectives of one-to-one marketing is to increase customer loyalty. The customer loyalty is the degree to which a customer will stay with a specific vendor or brand. Customer loyalty is expected to produce more sales and increased profits over time. Also, it costs a company between five to eight times more to acquire a new customer than to keep an existing one. Customer loyalty strengthens a company's market position because loyal customers are kept away from the competition. Furthermore, increase loyalty can bring cost savings to a company in many way; lower marketing costs, lower transaction costs, lower customer turnover expenses (Turban & King, 2003, P.155, 156).



**Figure 2.2 Loyalty-Business Volume Matrixes** 

#### 2.1.2.4 Loyalty-Business Volume Matrixes

Thus, the company must monitor the business volume and loyalty of at least high volume customers. The importance of this has been shown in Fig.2.3 The customers who fall in the first quadrant of `High Loyalty-High Volume` are the patrons as they are really contributing to the success of the organization. At the same time customers who are falling in the second quadrant of `High Volume-Low Loyalty` need to be studied and analyzed to take them to the first quadrant. As they have high volume, there is need to

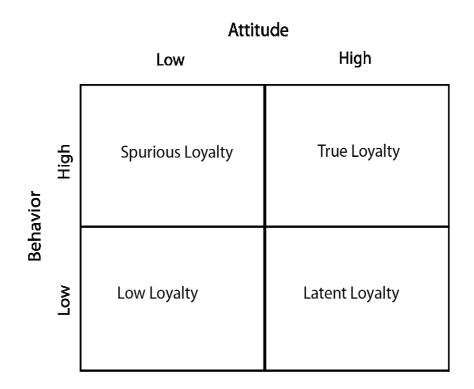
concentrate one's efforts here and convert them to the Loyal customer. The third quadrant is 'Low Volume-Low Loyalty'. This is a neglected lot as not many suppliers concentrate on this segment until absolutely necessary. The company really needs to take a decision on the efforts required here and the return expected, and takes corrective action accordingly. The fourth quadrant belongs to the customers who have 'Low Volume but High Loyalty'. The company can revisit its marketing strategy for this segment, as this is the premium segment and can add value to the company's bottom line (Sugandhi, 2002, p.138).

Customer loyalty research has mainly centered on the loyalty consumers display towards tangible products and is often termed *brand loyalty* and the concept of customer loyalty also extends to service organizations that typically provide somewhat more intangible products (Gremler et al, 1996) the service loyalty construct consists of three separate dimensions: behavioral loyalty, attitudinal loyalty, and cognitive loyalty. Over time, scholars began to consider customer loyalty as having two dimensions: behavioral and attitudinal (Day 1969; Dick and Basu 1994; Snyder 1986). Cognitive Loyalty, in additional to the behavioral and attitudinal dimensions, a few scholars include what has been termed a "cognitive" form of loyalty (Lee and Zeiss 1980). Some studies suggest loyalty to a brand or store means it comes up *first* in a consumer's mind when the need for making a decision as to what to buy or where to go arises (e.g., Bellenger et al, 1976; Newman and Werbel 1973), while others operationalize loyalty as a customer's "first choice" among alternatives (e.g., Ostrowski et al, 1993). The five items they use to measure loyalty include (1) saying positive things about the company, (2) recommending the company to someone who seeks advice, (3) encouraging friends and relatives to do business with the company, (4) considering the company the first choice to buy services, and (5) doing more business with the company in the next few years (Gremler et al, 1996).

# 2.1.2.5 Archetypes Loyalty based on attitude and behavior

Figure 2.3 shows four loyalty archetypes based on the cross-classification of attitudinal and behavioral loyalty levels (Baloglu, 2002):

- (1) High (True) loyalty: Customers in this level are characterized by a strong attitudinal attachment and high repeat patronage; they almost always patronize a particular company or brand and are least vulnerable to competitive offerings.
- (2) Latent loyalty: those customers with latent loyalty exhibit low patronage levels, although they hold a strong attitudinal commitment to the company.
- (3) Spurious loyalty: Customers with spurious or artificial loyalty make frequent purchases, even though they are not emotionally attached to the brand, they may even dislike it even though they continue to make purchase.
- (4) Low (or no) loyalty: the low loyalty group exhibits weak or low levels of both altitudinal attachment and repeat patronage.



Source Baloglu, 2002 Figure 2.3 Archetypes four loyalty levels

Attitudinal and Behavioral Examination:

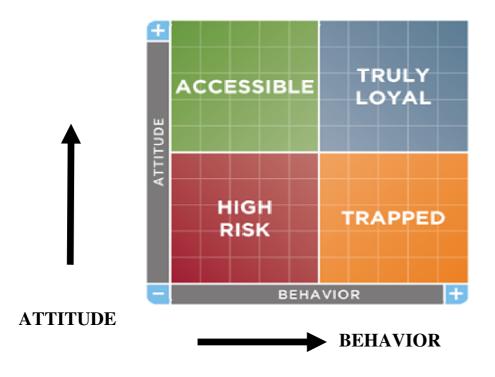
The rationale behind assessing loyalty on two dimensions (behavior and attitude) is both conceptual and practical. Some studies have demonstrated that customer loyalty is a multi-dimensional concept involving both behavioral elements (repeat purchases) and attitudinal elements (commitment). Researchers who have studied the two dimensional approaches suggested that focusing on behavior alone (repeat purchases) cannot capture the reasons behind the purchase, the two dimensional loyalty can help to identify loyalty segments (Baloglu, 2002). More recently researchers have suggested that attitudinal loyalty can be measured by capturing the individual's propensity to be loyal (Bennett, and Sharyn 2002). The attitudinal loyalty helps to examine the factors of loyalty, to avoid switching behavior and to predict how long customers will remain loyal (Yu-Te, Mei-Lien, and Heng-Chi, 2011).

#### 2.1.2.6 Walker's Loyalty based on attitude and behavior

It is design as a framework for measuring loyalty and assessing the stability of an organization's customer base. Walker's frameworks are useful as they provide a practical way to better understand business strategies. In the case of the Loyalty Matrix, it is a versatile approach, providing businesses with a practical means to leverage the voice of is The Loyalty Matrix the customer for improved business performance.

in figure 2.4 a very practical framework that segments customers into four groups based on their responses to a small battery of questions. The two axes in the matrix represent the two key aspects of loyalty – **behavior** (what a customer plans to do) and **attitude** (how they feel about working with your company). This forms the following four

quadrants:



**Figure 2.4 Walker's Loyalty Matrix** 

**TRULY LOYAL** – These customers have every intention of continuing to do business with you and they have a positive attitude towards your company. They like working with you and are more likely to increase their spending and recommend your company to others. ACCESSIBLE – These customers have a good attitude about working with you but do not plan to continue their relationship. Since this is a rather odd combination, it's not surprising that it is often a very small percentage of customers. It typically means something has changed in their business and they do not need your product or services any longer. **TRAPPED** – These customers show every indication of continuing business with you, but they're not very happy about it. They feel trapped in the relationship. This is common among organizations that are locked into a long-term contract, lack a suitable substitute, or find it too hard to switch. Eventually, trapped customers will find a better option. HIGH RISK - As the name implies, these customers do not intend to return and don't really like working with you anyway. Typically, they're halfway out the door and not only will they no longer be a customer, but will also talk poorly about your company in the marketplace. Many organizations use this framework and find it to be more versatile, actionable practical, much than satisfaction more and more scores.

http://www.walkerinfo.com/knowledge-center/white-papers/the-walker-loyalty-matrix.asp

#### (2012).

**Benefits are received for being a loyal customer**. "Loyal customers get preferential treatment from our service department. We will service our loyal customers, in general, before we service customers who have cars they did not buy from us. That is our commitment to our customers, and we make no bones about that. We will not refuse to work on these other guys, because you are also developing a relationship with them, too. But, the guy who has remained loyal doesn't have to wait."



Figure 2.5 B2B EC symbol (business to business electronic commerce)

# 2.1.3 BUSINESS TO BUSINESS (B2B) EC SUCCESS

B2B EC success; the literature provides a number of definitions of B2B E- Commerce refers to alternative ways of executing transactions or activities between buyers and

sellers. Figure 2.5 shows symbol of B2B EC which used widely via net.

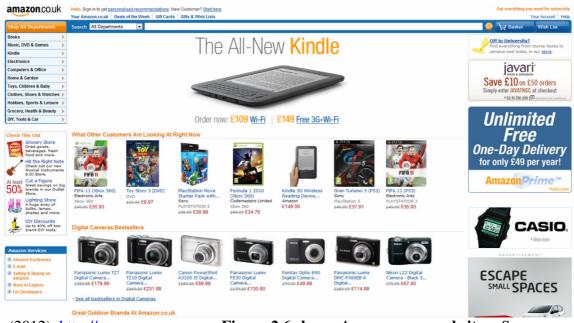
B2B implies that both sellers and buyers are business organizations. B2B involves complex procurement, manufacturing, and planning collaboration; complex payment terms; and round-the-clock performance agreements (Awad, 2004, p.330). Business-To-Business E-Commerce according to (Hoffman and Novak, 2000) defined e-commerce as an Internet technology that provides the capability to buy and sell online including market creation, ordering, supply chain management, and transfers through opening protocol. (Cunningham, 2002) defined B2B e-commerce as transactions between internal business operations, such as marketing, sales, manufacturing, and support. (Yu et al, 2002) defined B2B e-commerce as an enterprise conducting business with another enterprise over the Internet. It reflects that both sellers and buyers are business corporations.

#### **2.1.3.1 Electronic Commerce and Elements**

Global competition is creating increasingly competitive pressure which encourage suppliers to decrease their investment in traditional channels and find alternative or dual channels for increasing investment via Electronic Commerce (Siguaw et al,1998)

Electronic Commerce; The business phenomenon that is now called electric commerce has had an interesting history, from humble beginning in the mid-1990s; electronic commerce grew rapidly until 2000, when a major downturn occurred. Many people have seen news stories about the ``dot-com boom`` followed by the ``dot-com bust`` or the ``dot-bomb``. In the 2000 to 2003 period, many industry observers were writing obituaries for electric commerce (Schneider, 2006, p.4).

E-Commerce brings the universal access of internet to core business processes of buying and selling goods and services. It helps generate demand for products and services and improves order management, payment, and other support functions. The overall goal is to cut expenses by reducing transaction costs and streamlining all kind of process (Awad, 2004, p.2). One way of looking at the total picture of this emerging technology is the success story of a young financial analyst by the name of Jeff Bezos. In 1994, Bezos was full of hope about the potential of doing business on the internet. He sat down one evening and came up with a list of 20 products he believed would sell well on the internet. Books were number one, three years later, he formed Amazon.com.



(2012). http://www.amazon.com Figure 2.6 shows Amazon.com website. - Source:

Figure 2.6 shows the three main elements of electronic commerce. The figure presents a rough approximation of the relative sizes of these elements. In terms of dollar volume and number of transactions, B2B electronic commerce is much greater than B2C electronic commerce. However, the number of supporting business process is greater than the number of all B2C and B2B transactions combined.

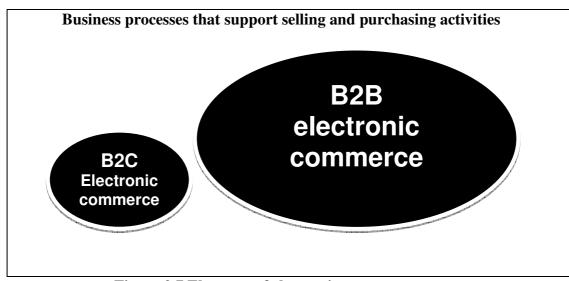


Figure 2.7 Elements of electronic commerce

**2.1.3.2 Categories of electronic commerce,** some researchers summarizes five categories of electronic commerce as following:-

Categories	Definition	Examples
1. Business-to-Business (B2B)	Businesses that buy/sell to each other over the Internet.	e-Market places, Grainger.com
2. Business-to-Consumer (B2C)	Businesses that sell to consumers over the Internet.	e-Shops, e-Malls, Walmart.com
3. Consumer-to-Business (C2B)	Consumers that sell products/services to businesses over the Internet.	-
4. Consumer-to-Consumer (C2C)	'Websites that offer goods/services to assist consumers interacting with each other over the Internet.'	e-Auctions – eBay, C2C communities
5. Business-to-Government (B2G)	Businesses that sell goods or services to governments over the Internet.	CAL-Buy portal allows businesses to sell online to the state of California

Figure 2.8 Categories of electronic commerce (Schneider, 2006, p.7, 8)

2.1.3.3 B2B E-Market places – interactive business communities that provide a

central market where many buyers/sellers can interact and engage in e-Business activities.

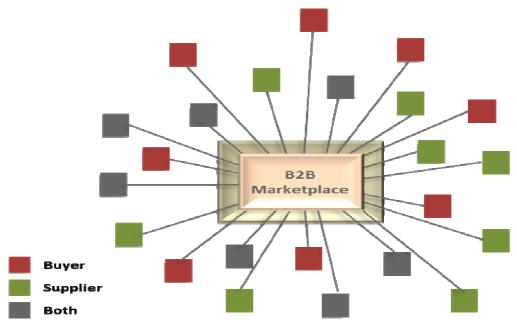
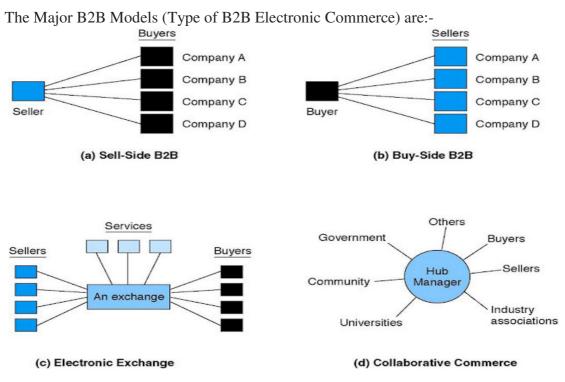


Figure 2.9 B2B Marketplace Model

There are three primary players in a B2B marketplace: buyer, seller and market maker. A single company can participate as a buyer and a seller. For example, an electronic parts company can use the marketplace to sell electronic components and buy office supplies from another member. The market maker is the sponsor of the marketplace and performs

the necessary administrative functions from operating the marketplace to supplying the infrastructure, registering members and servicing and supporting them. How does a B2B marketplace work? Buyers and sellers register as members and connect to the marketplace via the Internet. Buyers must decide who will be allowed to transact business through the marketplace, the purchasing department or end users. Using marketplace tools, buyers set up authorizations, approvals, spending limits, access rights and other purchasing policies for each user. They also identify preferred or contract suppliers that are connected to the marketplace.

E-Shops : Retail store where customers can shop 24/7 without leaving home /office. E-Malls: Number of eShops; it's a gateway where consumers can access many e-shops. E-Auctions : Sellers and buyers solicit consecutive bids from each other and prices are determined dynamically.



# 2.1.3.4 B2B Major Models



(a) - <u>Sel-side B2B:</u> where one seller (supplier) sells to multiple buyers (retailers).

(b) - <u>Buy-side B2B:</u> where one buyer (retailer) buys from multiple sellers (suppliers).

(c) - <u>Electronic Exchange</u>: where a business acts as an intermediary between multiple

buyers (retailers) and sellers (suppliers).

(d) - <u>Collaborative Commerce:</u> where a 'Hub Manager' acts as an intermediary between buyers, sellers, industry associations, Schools, universities, communities,

governments and other bodies (Turban & King, 2003, p.205).

The opportunities and the challenges faced by companies doing business online are to get Customer loyalty which can potentially increase through eBusiness. This is because with the additional channels for communication, responding to and accessing customers is a lot easier.

#### 2.1.3.5 Benefits of B2B Marketplaces

B2B marketplaces offer significant benefits to all participants. The actual benefits received depend on how heavily a company takes advantage of the marketplace, and whether a company participates as a buyer and a seller. For example, a company that funnels all of its purchases through a marketplace will realize greater cost savings than a company that makes only sporadic purchases. Looked at from each player's perspective, B2B marketplaces offer these benefits.

# Seller (supplier) Benefits

B2B marketplaces provided sellers with several attractive financial benefits from improved liquidity to better forecasting, the Liquidity Improvements;. Marketplaces offer sellers a wide potential customer base, including customers located in different geographic areas, industries and sizes than traditionally served. Sellers can present their entire product catalog to interested viewers, respond dynamically to all requests for bids and quotes where they have matching products or services, and auction inventory, and in regards of Cost Savings; the liquidity improvements that a seller gains through a marketplace come at a low cost. The extensive reach offered by a marketplace is achieved at a fraction of the cost associated with traditional sales channels - mass mailings, telemarketing, face-to-face sales calls, etc. Stronger Inventory Management; Marketplaces can help suppliers better manage their inventory. Better Forecasting; Sellers can use B2B marketplaces to gauge the demand for their goods and services, and the price the market is willing to bear. By analyzing marketplace transaction data, sellers can better match their products and services, and time their production schedules, to fit customer needs.

#### **Buyer (retailer) Benefits**

Buyers benefit from B2B marketplaces by increasing their efficiency and saving costs, the Efficiency Increases; Marketplaces allow buyers to increase their efficiency in many ways. Using a marketplace, buyers can automate their purchasing tasks, reducing their reliance on paperwork and manual processes. Companies can offload purchasing activities to end users, effectively shortening the cycle time between order and fulfillment. Buyers can solicit quotes and bids from a broad base of suppliers by issuing a single request rather than contacting suppliers individually. Buyers can also issue line item POs a single PO with multiple items sourced from different suppliers rather than separate POs for each supplier, and in regards of Cost Savings; Buyers can enjoy substantial administrative cost savings by directing purchases through a B2B marketplace. Automating procurement functions drastically lowers the cost to process a transaction. They can also track and aggregate their spending to receive more favorable terms from suppliers.

http://www.clarity-consulting.com/buying and selling through b2b marketplaces.htm (2012)

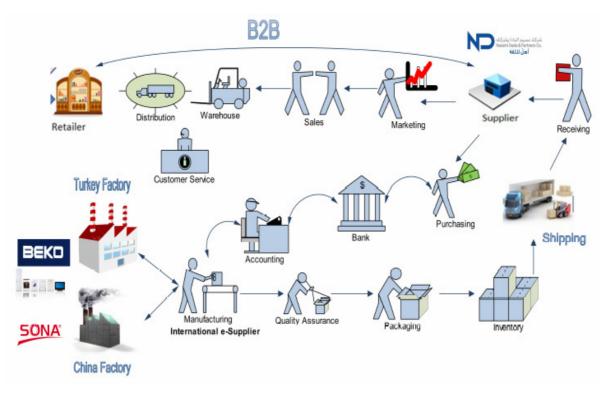


Figure 2.11 B2B2B order process (supply chain management) between international esupplier, Local e-supplier and e-retailer, compiled by the researcher 2012

# 2.1.3.6 B2B2B Order processing

It is a mainly show supply chain management process that initiates the flow of payments. The ordering is directly related to customer credit limit, invoicing, and accounts receivable. Customers place orders and pay for products through order processing systems. Considering the fact that this process is multiplied to every single customer, the whole process needs to be automated. Supply chain management plays a very important role within the company. Any inefficiency can create tremendous negative impact to the company. On the other hand, good supply chain management can bring huge benefits and competitive advantage the company (supplier). Source (2012): to

http://www.biz-development.com/SupplyChain/6.20.15.supply-chain-managementfinance-resources.htm

# 2.1.3.7 Describe of e-business life Cycle Process

The below figure 2.12 describe the five components of a typical supply chain which show the business relationship between e-business components: raw materials, international e-supplier, local e-supplier, e-retailer, end consumer.

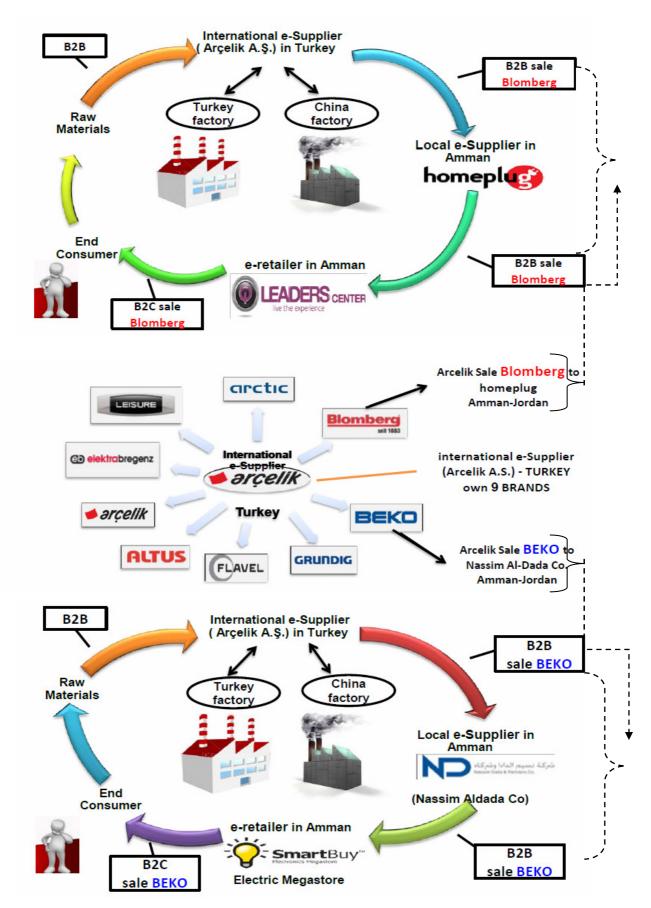


Figure 2.12 describe of e-business life Cycle Process, compiled by researcher 2012

The researcher has focus in his study in B2B EC between e-supplier & e-retailer in Amman City, which can be shows as following figure 2.13

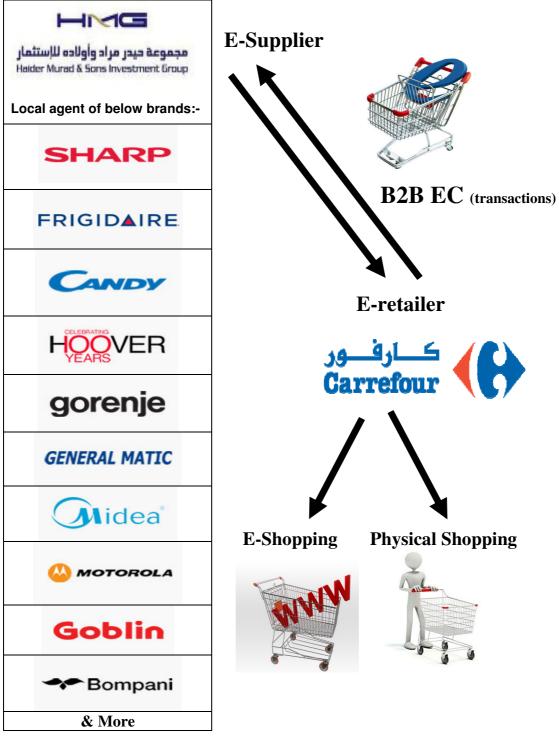


Figure 2.13 B2B EC between e-supplier (HMG) and e-retailer (Carrefour) in Amman City, compiled by the researcher 2012

Source: <u>http://www.muradinv.com/Haider/BrandPage.aspx?lng=2</u> (2012).<u>http://www.carrefourjordan.com</u>Source:

Below figure 2.14 shows e-supplier = Haider Murad & Sons Investment website.

# (2012). <u>http://www.muradinv.com</u>Source:

Haidar Murad & Sones Investment Group - Latest Products

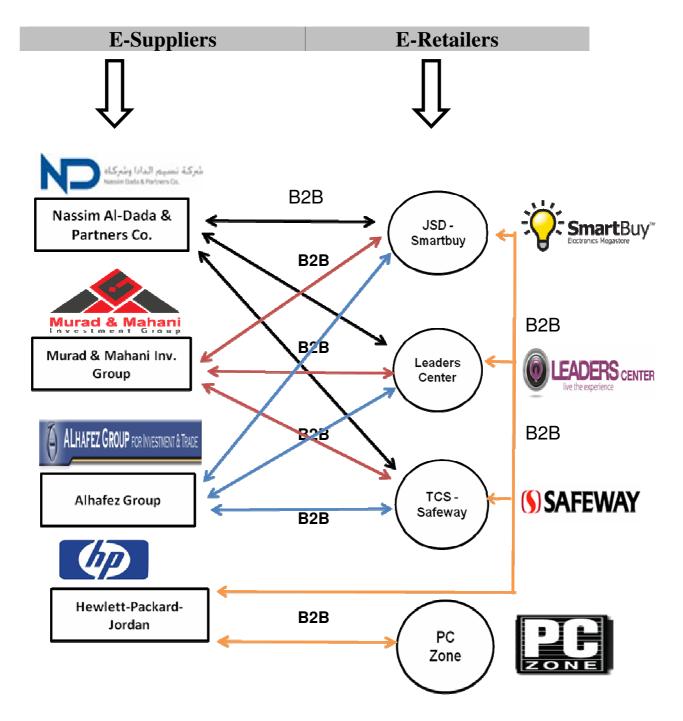


Below figure 2.15 shows e-retailer = Carrefour Hypermarket Jordan website. (2012). <u>http://www.carrefourjordan.com</u>Source:

Welcome to Carrefour Jordan - Leaflets

<b>lome</b> Carrefour Fantastic!	About us	Promotions	( Stores	Departments	Clobal foods	• Brands
Careers						
OUR BRANDS		What's UP ?	ع <u>ارف</u> مار <del>گ</del>	Shopping List	Ca	rrefour Promotion
(8)	•	NEW OPE For More Concerned Low prices closer to	Shopping	Carrefour ( Now shopping at Carrefou Print out your shopping is sure you don't forget a thi	ur is even essier list and make	
iearch	You a	are here: Home				Careers @ Carrefour
Searth					금	
		aflets			-	

2.1.3.8 Matrix of e-suppliers & e-retailers (B2B)



Below figure 2.16 including Matrix of e-suppliers & e-retailers (B2B) which are available in Amman City, and the researcher will implement his study on them:-

Figure 2.16 Matrix of e-suppliers and e-retailers (B2B) compiled by the researcher 2012

#### 2.1.3.9 Advantages B2B (Benefit business to business)

B2B e-commerce is a worldwide bazaar where one can buy anything from paper clips to live elephants to oil tankers that are two football fields long. The goal is to save money on purchases that are negotiated instantly. Suppliers use the purchaser's Web site to respond to bids and sell excess inventory. Replacing a purchasing bureaucracy with online links means savings, improved efficiency in ordering material, many fewer errors, and a just-intime environment that minimizes inventory sitting in the warehouse (Awad, 2004, p.355). Generally the advantage (benefit) of B2B are that it eliminates paper and reduces administrative costs, expedites cycle time, lowers search costs and time for buyers, increases productivity of employees dealing with buying and/or selling, reduce errors and/or improves quality of services, reduces inventory level and cost, increases production flexibility, permitting just-in-time delivery, facilitates mass customization, and increase opportunities for collaboration (Turban & King, 2003, P.208). The researcher will Measure this model, by asking the customer (E-retailer) the following questions: B2B EC will increase the profitability for the company. B2B EC will increase our company market share and/or growth. B2B EC will increase our company annual sales. B2B EC will increase our employee's productivity. B2B EC will improve the relationships with our trading partners (retailers) (Chen, 2010).

# 2.1.4 Previous Studies

There were many studies that have handled customer market perception from different angles. For example Gremler & Brown (1996) have undertaken a study titled **``Service Loyalty: Its Nature, Importance, and Implications``** Journal published by ISQA, Jamaica, New York, USA.

Service organizations are continually looking for ways to increase customer loyalty. Although loyalty to tangible goods (i.e., brand loyalty) has been studied extensively by marketing scholars, relatively little theoretical or empirical research has examined loyalty to service organizations (i.e., service loyalty). This study extends previous loyalty research by examining service loyalty and factors expected to influence its development. In particular, a literature review is combined with analysis of qualitative data from over forty depth interviews to develop a model of service loyalty that includes three Antecedents-satisfaction, switching costs, and interpersonal bonds.

As Conclusion this study examines service loyalty and factors affecting its development. In so doing, the study extends previous loyalty research in several respects. First, this study proposes a model of service loyalty that includes three antecedents-satisfaction, switching costs, and interpersonal bonds. Few loyalty studies attempt to address factors leading to the development of customer loyalty. Second, unlike previous research on customer loyalty, which has concentrated almost exclusively on tangible goods, this study focuses on products high in services characteristics. By examining loyalty in services contexts, this study expands knowledge of customer loyalty to a product by considering two factors, namely switching costs and interpersonal bonds, typically not thought to be as important in Goods contexts. Third, the "bonding" that frequently occurs in customer-service provider employee relationship is conceptualized as the construct interpersonal bonds. The data suggest conceptualizing these bonds as a higher-order construct with five dimensions: familiarity, care, friendship, rapport, and trust. The data also suggest potential measures of several dimensions of this construct that may assist in their operationalization in subsequent empirical verification of the model.

Anna et al (2000) have under taken a study in titled **``Consumer Trust in Electronic Commerce:** The Impact of Electronic Commerce Assurance on Consumers' Purchasing Likelihood and EC Risk Perceptions**``** University of Amsterdam. The objective of this study is to assess the impact of third party-provided electronic commerce assurance on consumers' likelihood to purchase products and services online and their concerns about privacy and transaction integrity. The Sample demographics of study included 1,109 participants.

The purpose of this study is to examine the impact of electronic commerce third party assurance on consumers, as reflected in consumers' risk perceptions and intentional purchasing behavior. Since this is one of the first studies to investigate the value of EC assurance on consumer behavior, it can be labeled exploratory in nature.

They have concluded their study by stating that all independent variables (assurance, product risk, and vendor risk), impact differences were found at the extremes, which is why a reduced set of IV levels was used for subsequent hypothesis testing. Product risk was reduced to 'books' (low risk) and 'other products' (high risk), vendor risk was reduced to 'well-known' (low risk) and 'unknown' (high risk), and assurance type was reduced to 'third party assurance', 'self-proclaimed assurance', and 'no assurance'. It is interesting to note that no significant differences on any of the consumer responses could be discovered across 4 different third-party assurance services. This finding strongly indicates that EC third party assurance can potentially be offered by a whole range of institutions, without the necessity of absolute independence.

Srinivasan (2002) has conducted a study in titled "Customer loyalty in ecommerce: an exploration of its antecedents and consequences" this paper investigates the antecedents and consequences of customer loyalty in an online businessto-consumer (B2C) context. We identify eight factors (the 8Cs—customization, contact interactivity, care, community, convenience, cultivation, choice, and character) that potentially impact e-loyalty and develop scales to measure these factors. Data collected from 1,211 online customers demonstrate that all these factors, except convenience, impact e-loyalty. The data also reveal that e-loyalty has an impact on two customerrelated outcomes: word-of- mouth promotion and willingness to pay more. An instrument with multiple-item scales for the constructs of interest was developed and pretested. Then, random sample of 5,000 customers was drawn from a list of online customers maintained by a market research firm. An e-mail invitation, containing an embedded URL link to the website hosting the survey, was sent to each of the 5,000 potential respondents informing them that respondents would be automatically entered in a drawing for a prize of 500 USD. A summary of survey results was also offered to those who requested it. This e-mail campaign produced 1,211 usable responses, representing an overall response rate of 24%. In order to assess the representativeness of the sample, we collected and compared demographic data about our respondents with those reported in a national study of online shoppers conducted by Greenfield Online. Our comparison revealed a close match between the samples. The present research has identified eight factors that potentially affect e-loyalty. Of the 8Cs considered, customization, contact interactivity, cultivation, care, community, choice, convenience and character, but convenience, were found to have a significant impact on e-loyalty. E-loyalty demonstrated the highest elasticity with respect to character and care. Equally important, e-loyalty was found to have a positive impact on positive word-of-mouth and willingness to pay more. E-retailers can use the scale items developed this research to benchmark their e-retailing activities vis-à-vis competitors to identify their comparative strengths and weakness from standpoint of customer.

Luarn & Lin (2003) have introduced a study in titled ``A Customer Loyalty Model for E-Service Context``. This paper describes a theoretical model for investigating the three main antecedent influences on loyalty (attitudinal commitment and behavioral loyalty) for e-service context: trust, customer satisfaction, and perceived value. Based on the theoretical model, a comprehensive set of hypotheses were formulated and a methodology for testing them was outlined. These hypotheses were tested empirically to demonstrate the applicability of the theoretical model. The results indicate that trust, customer satisfaction, perceived value, and commitment are separate constructs that combine to determine the loyalty, with commitment exerting a stronger influence than trust, customer satisfaction, and perceived value. Customer satisfaction and perceived value were also indirectly related to loyalty through commitment. Finally, the authors discuss the managerial and theoretical implications of these results.

This study used online travelling services and video on demand (VOD) as the e-service categories of reference because these two categories are among the most popular B2C e-services. Data used to test the research model was gathered from a quota sample of 180 respondents attending an e-commerce exposition and symposium held in Taiwan, with an equal quota of 90 responses from each category of the travelling and VOD e-services. A total of 572 approaches were made to obtain 180 completed surveys. Reasons for

nonparticipation were either due to non-usage of the e-service category or a lack of time to complete the survey. 72 percent of the completed surveys were from male respondents. Respondents ranged from 16 to 45 years of age (mean = 32 years). 52 percent had completed one college or university degree. As Conclusion the contributions of this study to customer loyalty research are twofold. First, it has successfully applied the traditional conceptualization of customer loyalty in a new e-service context that is different from the marketplace examined in prior studies. Second, customer satisfaction, trust, perceived value, and attitudinal commitment were found to be important determinants of purchase loyalty. It was also suggested in this study that commitment plays a crucial intervening role in the relationship of customer satisfaction and perceived value to loyalty.

Kim (2005) has implemented a study in titled **``an Integrative Model of E-Loyalty Development Process**: The Role of E-Satisfaction, E-Trust, E-Tail Quality and Situational Factors**``** Oklahoma State University.

Loyalty is not only a strong asset for the firm but also leads the firm to constant growth and profit. The importance of loyalty, satisfaction and trust, and the close relationships among them have also been a critical issue in the study of online retailing. E-loyalty was proved to bring increased profitability to the online retailer through gaining long-time customer commitment and reducing the cost of acquiring new customers. The Sample was 224 questionnaires. 42 questionnaires discarded, and 182 usable for data analysis. This study acknowledges the voids existing in the current literature and posits that eloyalty development can be best described in a comprehensive framework of esatisfaction, e-trust, e-tail quality, and the situational variables. The purpose of this study is to propose an integrative model of the e-loyalty development process and to empirically test the model. The results indicate that e-satisfaction, e-trust, and e-tail Quality influences the development of e-loyalty, whereas the situational variables did not have a significant moderating effect on the e-satisfaction/e-trust and e-loyalty link. In addition, the results suggest that e-trust not only had a direct impact on e-loyalty but also had an indirect influence through e-satisfaction.

Portuese (July, 2006) has applied a study entitled `` E-Commerce and Internet: A Study on The Impact of Relationship Marketing Opportunities for Better Online Consumer Intentional Relationship `` Capella University. E-Commerce and digital technology have changed sales and marketing strategies. The amazing speed at which e-commerce has grown globally has attracted the attention of many investors, firms and consumers as well. E-Commerce has fundamentally changed the economy and the way business is conducted. The sample group divided into female (58 students) and male (129 students). Purpose of the Study: As relationship marketing draws more and more attention from both academics and industry as an important strategy in retailing, and the Web becomes an important retailing channel, this dissertation is one of the efforts to understand the Web's impact and facilitation for consumer relationship marketing (RM). This research examined the impact(s) of the online retailing characteristics on consumer relationship building. It was anticipated that the results from this study would help Virtual retailers and E-commerce to design successful online consumer RM strategy.

The results indicated that the information intensity and presentation limitations of the Web have had a profound impact on RM. On one hand, the availability of massive online information has enabled comparison shopping and decreased switching costs. In contrast, the lack of tactile cues, distance shopping, and information overload have made customer Relationships valuable.

Wang and Head, (2007) have done a study in titled "How can the web help build customer relationships? An empirical study on E-Tailing" Wilfrid Laurier University, Canada. This paper define a model to analyze the web characteristics that aid in building customer relationships and then used this model to examine consumer relationship building mechanisms in online retailing (e-tailing), through a survey of 177 shoppers who had bought books, CDs, or DVDs online, the causal model was validated using LISREL; thirteen out of fourteen hypotheses were supported. This research has contributed to both theory and practice by providing a validated model to analyze online consumer relationship building and suggesting mechanisms to help e-tailers focus on online consumer relationship management.

**Curtis**, (2009) has provided a study entitled **Customer Satisfaction**, Loyalty, and **Repurchase**: Meta-Analytical Review, and Theoretical and Empirical Evidence of Loyalty and Repurchase Differences<sup>\*</sup>, a Dissertation, Nova South Eastern University. This research is useful for practitioners when presenting managers with insights of

complicated relationships between three very important concepts in marketing such as Loyalty, repurchase, and satisfaction. A total Sample of 576 paper-and-pencil surveys were distributed to undergraduate and graduate students at three colleges (Business, Aviation, and Arts and Sciences) at a Private university located in the Southeastern part of the United States. The purpose of this quantitative research is to synthesize statistical results on loyalty, repurchase, and satisfaction relationships by using a meta-analytical technique.

The results of this research indicated that loyalty-repurchase-satisfaction relationships are not straight forward. Different aspects of loyalty display different types of relationships regarding repurchase and satisfaction. In addition, these relationships are moderated by a number of factors. However, despite the complex nature of the researched constructs, both meta-analysis and the field study results agree on a positive direction of those relationships. This research supports the theory and the literature review on the loyalty-repurchase-satisfaction relationships. Overall, loyalty does positively link to the repurchase and satisfaction, while satisfaction does positively link to repurchase.

Wynn, (2009) has done a study entitled ``An Investigation of the Contributions of Gender, Shopping Orientation, Online Experience, and Website's Interactive Features to Consumers' Intentions to Engage in Apparel E-commerce Shopping`` A dissertation submitted in partial fulfillment of the requirements for the degree of Doctor of Philosophy in Information Systems, Nova Southeastern University. This study developed and empirically tested a model to predict the consumer's intention to engage in apparel e-commerce shopping based on the constructs of gender, shopping orientation, online experience, and Website's interactive features. Male and female U.S. Consumers age 18 and older were surveyed to determine their intention to engage in apparel e-commerce shopping. A total of 240 responses were received. After the pre-analysis data screening, a total of 216 responses were available for further analyses.

The Conclusion from study result is that there's A higher percentage of female respondents agreed that e-commerce cannot provide the same shopping experience or same level of interactivity consumers experience in a traditional store. However, over half of all respondents indicated that they would purchase apparel online. Female respondents were more likely to purchase apparel online than male respondents. Apparel

fit was a major concern for the respondents, as 75% indicated the need to try on apparel before making a purchase and 83% indicated apparel fit as a main concern regarding apparel e-commerce shopping. Female respondents had a greater concern over apparel fit. A higher percentage of female respondents than male respondents expressed the need to try on apparel before making a purchase. In addition, half of all respondents would be more likely to shop for apparel online if a friend recommended an apparel ecommerce Website. Female respondents were more likely to shop for apparel online if a friend recommended an apparel online if a friend recommended an apparel ecommerce website than were male respondents.

Chen, (2010) has applied a study entitled **``Factors Affecting Business-to-Business** Electronic Commerce Success: An Empirical Investigation``. A Dissertation, Nova South eastern University.

This paper investigates and examines the key factors affecting Business-to-Business (B2B) e-commerce (EC) success. The factors were initially identified through a literature review that revealed several factors that could contribute to the superior or improved business performance and that ultimately led to B2B e-commerce success. These factors were empirically tested, analyzed, and evaluated for their importance using a survey. A total sample of 500 survey invitation e-mail letters were sent out to business and IT executives of companies in US and Taiwan that participated in this research. The purpose of this study was to identify the key factors that affect B2B e-commerce success and to test and validate the relationships between these key factors and business performance that led to B2B e-commerce success. Seven key factors were initially identified through a literature. They were enterprise internal application integration, B2B application external integration, alignment of business and e-commerce strategies, alignment of business and information systems strategies, information technology infrastructure, B2B partnerships and inter-organizational collaboration. As results of empirical tests, this study has provided a better understanding of the importance of these key success factors in a B2B e-commerce environment. Finding the key factors that affect B2B e-commerce success is important because business executives and users could invest wisely in B2B e-commerce technology for their business practices in order to receive maximum benefits and avoid technology failures.

Haraizah, (2010) has done a study entitled `` E-Commerce Technology Acceptance (ECTA) Framework for SMES in the Middle East Countries An Empirical evidence from electronic commerce in SMEs `` Doctor of Philosophy, Kingston University London. The aim of this study is to develop a comprehensive research framework utilized for discovering the factors affecting the adoption of e-commerce innovation and to apply this framework for empirically testing the adoption of e-commerce application in SMEs. The developed research framework contains fourteen potential determinant factors covering four phases: social stimulus, cognitive response, affective response, and behavioural response. This study was conducted through a survey research and the sample was drawn by means of systematic sampling technique. The empirical data were collected by using self-administrated questionnaires and semi-structured interviews. The data analysis was based on 400 SMEs; also data analysis was based on multivariate statistical techniques encompassing multiple linear regression, simple linear regression, one-way ANOVA, and stepwise regression. Miles and Huberman approach and Leximancer 3 software were used for the qualitative data analysis. The findings of the study reveal significant insight into understanding the adoption of electronic commerce by SMEs. The findings of the study reveal significant insight into understanding the adoption of electronic commerce by SMEs. Moreover, the findings are beneficial to both governmental and private sectors who intend to accelerate the adoption rate of electronic commerce implementations and their relevant components among SMEs. The research framework provides a tool to IT innovation scholars conducting further research. Additionally, electronic commerce adoption and in implementation proposed strategy for further work is provided.

# **2.1.5 Study Contribution to Knowledge**

Previous studies discussed different factors that affected B2B EC success; however, very few studies suggested a comprehensive model such as this study model that considers some key factors have effect on B2B EC success. Moreover, the research undertaken and described here is one of the first empirical studies designed to analyse the effect of Customer market perceptions (CMP) and E-Loyalty (EL) on (B2B EC) success, finally, the sample of the study was Executive Managers, Sales Manager, and Marketing Manager Sector in Amman City which represent an interest case from the whole population in Jordan, Focusing on Customer Market Perceptions and E-Loyalty as two main variables that effect on Business to Business Electronic Commerce (B2B EC) success.

# 2.1.6 Difference between Current Study & Previous Studies

This study does not differ greatly from other studies in this field; however it differs in some matters which make it a distinct study such as:

- Most studies have discussed the advantages, characteristics and the benefits which the E-Loyalty or B2B obtain from their electronic commerce. While this study focused on determination the effect of Customer Market Perceptions (CMP) and E-Loyalty on Business to Business Electronic Commerce (B2B EC) Success.
- This study reveals the major reasons that explain why customers (e-retailers) prefer using B2B electronic commerce and what factors that lead to the success of B2B EC.
- Finally, this study is a unique one because it discusses the effects of Customer Market Perceptions (CMP) through E-Loyalty that reflected their effect on Business to Business Electronic Commerce (B2B EC) Success.

# **Chapter Three**

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# Chapter Three Method and Procedures

# **3.1 Introduction of Methodology**

This chapter discusses the methods used in the study to answer research questions and test the hypotheses by several statistical methods. This chapter is divided into the following eight sections: Study Methodology, Study Population and Sample, Description Analysis of demographic characteristics, independent variable, mediator variable, and independent variable, Study Tools and Procedure, Study Instrument, Statistical Treatment, Validity and Reliability.

# **3.2 Study Methodology**

The framework of the study was developed utilizing considerable references and specialized journals. In order to collect the necessary data to achieve the main purpose and test hypotheses of the study, this study will use both descriptive and analytical analysis. Descriptive study includes data collected from previous related works and literature reviews. These resources were used to develop the theoretical model of this study. Furthermore, statistical techniques will use for empirical analysis and a survey will design to collect data from the population of the study, who are E-retailers who worked under positions Business Executives Managers, Marketing Supervisors or Managers, and Sales Supervisors/Managers in Electrical Home Appliances (small & big items) and Computers hardware, software Industries in Amman City - Jordan. The researcher has excluded e-retailers who deal with Electric Decoration & Building items (examples: Chandeliers, Lighting, electric components, adaptors, cables, security cameras, electric water pumps, electric water heaters, Satellite devices ...etc.) and furnitures e-retailers who deal with electric appliances.

## **3.3 Study Population**

The **population** in the current research consists of e-commerce companies in Amman. Thus e-commerce companies in Amman represent different industries. The researcher will chose a sample which will be used to represent the population. The population of the study will be divided into divisions to obtain a representative sample of the population study. The researcher has gained a list of e-retailers who deal with electric home appliances and Computers hardware and software in Amman City, the details of the list are presented as follows

Total Dealers (Electric Appliances & Computers hardware/software) in Amman City	600
Those retailers divided to two (2) types	Ŕ
Total Suppliers (Local Agent) Numbers	200
Total Retailers Numbers in Amman City	400
Those retailers divided to three (3) types	Ŋ
Total Traditional Retailers Numbers	145
Total others Retailers Numbers (excluded)	150
Total e- Retailers Numbers (included)	105

Table 3.1 Source: Chamber of Industry & Trade- Companies Control Department, March.2012

## 3.4 Study Sample

The researcher selects all e-retailers 105 electronic commerce companies from Amman City as the target survey participants. The Study will target the E-Retailers Industries (EC) of Electric Home Appliances, and Computer hardware, Software products. This study will request questionnaire to be delivered to all business executives, Marketing, Sales departments of e-commerce companies within the selected E-retailers industries, the participants (E-retailers) are required to fill in all self-distributed and collected questionnaires.

Position	Type of Business
Business executives Managers	Electrical Home Appliances , Computers hardware & software
Marketing Supervisors or Managers	Electrical Home Appliances , Computers hardware & software
Sales Supervisors or Managers	Electrical Home Appliances , Computers hardware & software

Table 3.2 Sample of the study per position, the researcher presented below:-



Figure 2.16 sample products type of small electric Home Appliances



Figure 2.17 sample products type of big electric Home Appliances



Figure 2.18 shows products type of Computer hardware, software

## 3.4.1 Sample demographic and General information's

The researcher distributed 170 questionnaires, 158 of them returned to the researcher and were valid to start data analysis, while the others did not.

		Demographic Characteristics		
No	Construct	Statement	Measurement Nominal Scale / Ordinal (scale Open-Ended question)	
1	Gender	Gender	Nominal scale (1 Female, 2 Male)	
2	Age	Age	Ordinal scale 1 (30 years or less), 2 (From 31-40 years), 3 (From 41-50 years), 4 (51 years & More)	
3	Educational	Educational Level	Ordinal scale 1 Secondary School or less, 2 Diploma (Collage), 3 Bachelor, 4 Master, 5 Doctorate)	
4	Experience	Experience Level	Ordinal scale 1 (5 years or less), 2 (From 6-10 years), 3 (From 11-15 years), 4 (16 years & more)	
5	Functional	Functional Level	Ordinal scale 1 (Low Management), 2 (Mid Management ), 3 (High Management )	
	General Information's			
6	Business industry	What is your business industry	Ordinal scale 1 (Elec. home Appliances), 2 (Computers H & S), 3 (Appliances & Computers)	
7	Company size	What is your company size-number of employees	Ordinal scale 1 (Small Size), 2 (Mid-Size), 3 (Big Size)	
8	Online supplier	How many online supplier that you deal with	Nominal scale 1 (only one), 2 (more than one)	
9	Usages website	To what extent you use website to conduct transaction	Ordinal scale 1 (Sometimes), 2 (frequency), 3 (Often), 4 (Continuously)	

Table 3.3 Demographic and General information's data summary and Measurement (Nominal Scale/ Ordinal scale) for the study

## 3.4.2 Sample description Analysis of E-Retailers in Amman

The researcher used self-administrated questionnaire (included 4 sections) to study the population of this study, Table (3.4) shows section one (Part 1 and 2) which included Demographics and General information's of questionnaire with total responses for each constructs, compiled by the researcher 2012

Section One – Part 1				
	Demographic Characteristic			
1	Gender = G			responses
	Female	1	Total	2
	Male	2	Total	156
2	Age = A			responses
	30 years and Less	1	Total	82
	From 31-40 years	2	Total	59
	From 41-50 years	3	Total	15
	51 years & More	4	Total	2
3	<b>Educational Level = E</b>			responses
	Secondary School or less	1	Total	21
	Diploma (Collage)	2	Total	43
	Bachelor	3	Total	86
	Master	4	Total	8
	PhD	5	Total	0
4	Experience = EX			responses
	5 years and Less	1	Total	58
	From 6-10 years	2	Total	46
	From 11-15 years	3	Total	35
	16 years & more	4	Total	19
5	Functional Level = F			responses
	LOW Management	1	Total	11
	Mid Management	2	Total	101
	HIGH Management	3	Total	46

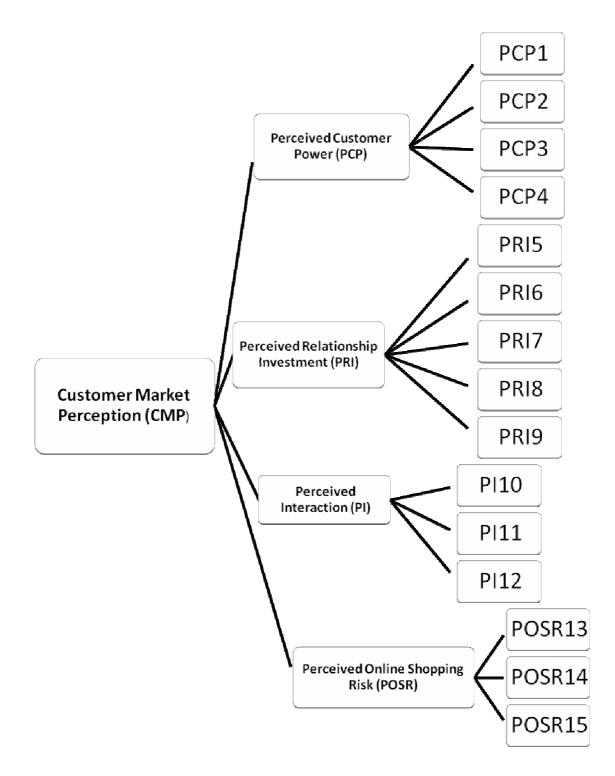
	Section One – Part 2			
	<b>General Information</b>			
6	What is your business industry = I			responses
	Electric home appliances	1	Total	32
	Computer Hardware and Software	2	Total	92
	Both (Computer & Appliances)	3	Total	34
7	What is your company size-number of empl	oyees = S		responses
	(9 employees or less) Small	1	Total	93
	(10-249 employees) Medium	2	Total	57
	(250 above & employees) Large	3	Total	8
8	B How many online supplier that you deal with respo		responses	
	Only One	1	Total	0
	More than One	2	Total	158
9	To what extent you use website to conduct trans	ransaction = U responses		
	Low extent = Sometimes	1	Total	50
	frequency = Medium extent	2	Total	53
	Great extent = Often	3	Total	22
	Continuously = Always extent	4	Total	33

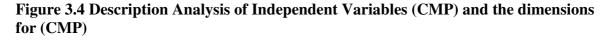
Table (3.4) shows section one (Part 1 and 2) Sample Demographics and General information's data

The researcher clarify the Functional level for e-retailers companies as following:-
LOW Management such as Salesman, Sales Supervisor
Mid Management such as Sales Manager, Marketing Manager, Showroom Manager
HIGH Management such as Owner, General Manager, Executive Manager

The researcher find that, the educational level not effect on Functional level, in some cases there`re Showroom Managers with educational level (Secondary School or less), but they have long experience and very good skills.

**3.4.3** Description Analysis Model of Independent Variables (CMP), for more details see Appendix 5.6.4





3.4.4 Description Analysis Model of Mediator Variables (E-Loyalty)

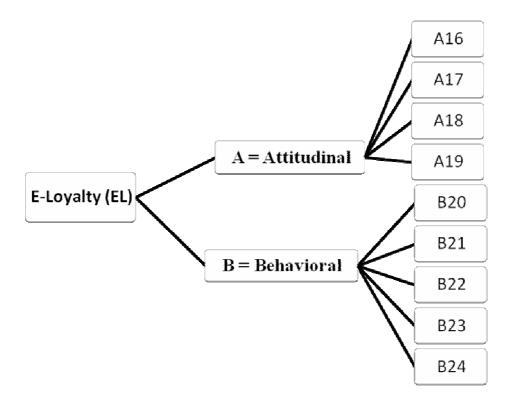


Figure 3.5 Description Analysis of Mediator Variable (EL) and the dimensions (Attitudinal & Behavioral) for (EL).

3.4.5 Description Analysis Model of dependent Variables (B2B EC)

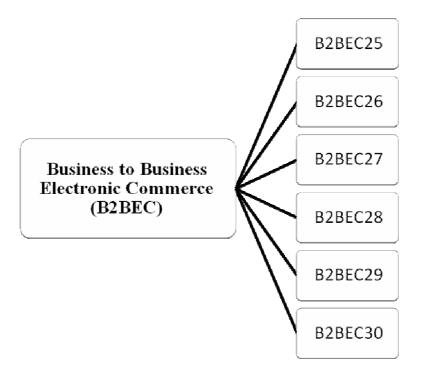


Figure 3.6 Description Analysis of dependent Variable (B2BEC) 3.5 Study Tools and Procedures

The following steps will be used for conducting survey instrument:-

- 1. Constructing the initial questionnaires, which will be used to collect data and test the relationships based on the proposed research model.
- **2.** Reviewing, modifying, and finalizing the final questionnaires upon the feedbacks from the questionnaire arbitrators.
- **3.** Self-administered questionnaire will be conducted by the researcher (distributed & collected).
- 4. The collected questionnaire will be evaluated and analysed.
- 5. Writing up final report based on the results of the questionnaire analyses.

## 3.6 Study Instrument

For the purpose of this study, a questionnaire instrument will be used to collect the data and test the relationships and the effect of CMP factors on E-Loyalty and B2B EC success. The results of questionnaire analysis will be used to determine factors most involved in the process of B2B EC success. Data will be collected by using selfadministrated questionnaire, which is consisting of several related questions that are designed and based on the contents of the constructs and measures of previous studies.

## **3.7 Statistical Treatment**

After collecting data from the returned responses, the researcher will use the following Statistical methods to answer the study question and test hypotheses:-

- $\blacktriangleright$  Cronbach's Alpha ( $\alpha$ ) to test reliability.
- Percentage and frequency to describe the sample (descriptive analysis).
- Multiple linear regression analysis.
- Path analysis to identify direct and indirect effect among study variables.
- Stepwise regression.

## **3.8 Validity and Reliability**

Questionnaires are designed to obtain information with respect to perceptions and experience for instance the responders report is considered as a valid symbol of that responder's perception. This section investigates the aspects of achieving validity and reliability in the questionnaires in this research. Therefore, several checks were considered via the research design for this research to provide validity and reliability (Kvale, 1989). These in-built checks for qualitative research can be classified within four tests of the research design: validity and reliability (Yin, 1994).

**Validity** is defined as the "best available approximation to the truth or falsity of a given inference, proposition or conclusion" (Cook & Campbell, 1979).

The questionnaires achieved construct validity through three tactics. Firstly, triangulation of questionnaire questions was established in the research design phase by two or more carefully worded questions that looked at the subject matter from various angles. Secondly, the questionnaire method implied an in-built of previous studies.

**Reliability** is a measure that indicates the extent to which the measure is without bias and consequently offers consistent measurement across time and across the various items of the instrument (Sekaran, 2000, P.204). Additionally, it indicates the stability and consistency with which the technique measures the concept and assist to assess the "goodness" of a measure (Sekaran, 2000, P. 204). This research insured reliability through four tactics. Firstly, reliability was attained via the structured process of questionnaires. Secondly, reliability was achieved through organizing a structured process of questionnaire. Thirdly, research reliability can be obtained through comparison of this research findings between it two researchers.

Finally, the use of a steering committee to assist in the design and administration of the interview method is another way of achieving reliability (Guba & Lincoln, 1994). In this regard, the results of the present study have been counseled by the same researcher, acting as the steering committee to assist the design and administration of the questionnaires. Basically, the researcher distributed & collected all questionnaires by himself. Thus, the reliability was addressed as best as it could be. To sum up, tests of validity and reliability were undertaken of this research. The questionnaire considered as data collection tool for research, it used to assist identify variables and relations; it is used to be the core instrument of research, and to verify and understand the data collected from the survey. A copy of questionnaire cover letter is written in Arabic & English language. The cover letter is detailing the purpose of the questionnaire that has been designed.

In order to achieve the **reliability** and **validity** of questionnaires forms which were used in this research, the questionnaire has been translated into Arabic language in additional of English version. The questionnaire for both language versions were discussed and compared to ensure that they were conceptually equivalent. The next 3 pages of questionnaire were used for the main study. As for the questionnaire, the researcher calculated Cronbach's Alpha for all the areas to test the reliability for each area, Cronbach's Alpha values ranged between (**0.859 - 0.939**).

# **Chapter Four**

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## Chapter Four Results and Hypotheses Testing

## **4.1 Introduction**

As the researcher has a 12 year's experience in the field of electric & electronic home appliances. It can be noted that there was high possibility and capability for data distribution and collection thus; responses from e-retailers who are working in electric and electronic home appliances, and computers hardware and software were gained smoothly. The below table 4.1 shows population of e-retailers in Amman City which are classified to as per company size (Small, Mid, Large) that depends on numbers of employees. The classifications as per Jordanian chamber of Industry & Trade-Companies Control Department, March.2012

<b>Classifications of Population (e-retailers)</b>	Numbers
Total populations e- retailers Companies	105
Number of un-responded e-retailers Companies	10
Number of responded e-retailers Companies	95
Classifications of e-retailers as per Company Size	Numbers
Number of questionnaires received from Large Size Companies	8
Number of questionnaires received from Mid-Size Companies	57
Number of questionnaires received from Small Size Companies	93
Total of all e-retailers response in Amman City who deal with electric home appliances & computers hardware, software	158 e-retailers

Table 4.1 shows companies size for population depends on number of employees.

The researcher has distributed questionnaires on 105 e-retailers companies as total population, 10 ignore response on questionnaire and 95 e-retailers in return got responded on 158 questionnaires (**see Appendix 5.6.5-1, 2, 3,and 4**).

e-retailers (Company Size)	Number of responses	% percentage
Small size (9 employees or Less)	8	58.90 %
Mid-size	57	36.07 %
(from 10-249 employees) Large size	93	5.06 %
(250 employees or Above)		
TOTAL	158	100 %

 Table 4.2 Shows companies' size percentage for study sample

## 4.2 Cronbach's (alpha) for Dimensions of study

It is a coefficient of reliability. It is commonly used as a measure of the internal

consistency or reliability of a psychometric test score for a sample of examinees.

**TABLE 4.3** shows the Reliability Statistics use statistical methods (**Cronbach's Alpha** (*a*) to test reliability)

Widder Collstructs (Wieasure) – Table 4.5		
	<b>Customer Market Perceptions (CMP)</b>	Reliability
Construct 2nd Section:	Independent Variable	
All below Q; Portuese (2006)	$(8 > \alpha \ge .7 \text{ Acceptable})$	Cronbach`s Alpha= 0.772
2.1 Perceived Customer	Scale: PCP	Cronbach's
Power (PCP)	$6 > \alpha \ge .5$ Poor	Alpha=0.559
2.2 Perceived Relationship	Scale: PRI	Cronbach's
Investment	$8 > \alpha \ge .7$ Acceptable	<b>Alpha= 0.777</b>
2.3 Perceived Interaction	PI	Cronbach's
	$9 > \alpha \ge .8$ Good	<b>Alpha= 0.824</b>
2.4 Perceived Online	POSR	Cronbach's
Shopping Risks	$9 > \alpha \ge .8$ Good	<b>Alpha= 0.851</b>

## Model Constructs (Measure) – Table 4.3

	E-Loyalty (EL)	Reliability
Construct	Mediator Variable	Cronbach`s
3rd Section:	$(\alpha \ge 9 \text{ Excellent })$	Alpha= 0.916
3.1 Attitudinal	Α	Cronbach's
	$9 > \alpha \ge .8$ Good	<b>Alpha= 0.854</b>
3.2 Behavioral	В	Cronbach's
	$9 > \alpha \ge .8$ Good	Alpha= 0.883
Construct	B2B EC success	Reliability
4 <sup>th</sup> Section:	Dependent Variable	Cronbach`s
All below Q; Chen (2010)	$(9 > \alpha \ge .8 \text{ Good})$	Alpha= <b>0.899</b>

#### 4.3 Cronbach's (alpha) for Variables of study-Reliability

** R	<b>** RELIABILITY OF STUDY **</b>			
Customer Market Power (CMP)	Independent Variable (Acceptable)	Reliability Cronbach's alpha= 0.772		
E-Loyalty (EL)	Mediator Variable (Excellent)	Reliability Cronbach's alpha= 0.916		
B2B EC success	Dependent Variable (Good)	Reliability Cronbach`s alpha= 0.899		
STUDY RELIABILITY	ALL VARIABLES	Reliability Cronbach`s alpha= 0.909 <u>Excellent</u>		

TABLE 4.4 the Reliability (Cronbach's alpha) for all study questions

The Cronbach's Alpha of main constructs for "**Customer Market Perception - CMP**" that includes (15) statements was Acceptable = (0.772) with all dimensions, the highest Cronbach's alpha (0.851) was "*Perceived Online Shopping Risks*" and the lowest Poor = (0.559) was "*Perceived Customer Power*". Whereas the Cronbach's Alpha of main constructs of "**E-Loyalty**" that including (9) statements was Excellent = (0.916), the highest Cronbach's alpha (0.883) was to "*Behavioral loyalty*" and the lowest Cronbach's alpha (0.854) was to "*Attitudinal loyalty*". The last construct "**B2B EC success**" includes (6) statements as a scale was Good = (0.899), finally the overall Cronbach's Alpha for all variable was = (0.909) Excellent.

#### **4.4 Study Questions Answers**

This segment implied of questions relating to demographic and basic information of the respondents. The questions consist of gender, age, education level, management position, and internet experience. A combination of scales was used in this segment.

## **4.4.1 Demographic Characteristics of Sample**

This part presents descriptive statistics consisting of demographic information of the respondents and proportion of internet usage. The frequency and percentage for each variable is listed as per the survey categories. The following table explains these results.

**Table 4.5** – Use statistical methods (**Percentage and frequency to describe the sample**) to answer the study's questions.

(Demographic data summary categorized total respondents and e-retailers)

(1) Gender:		
Variable / level	Total respondents	Frequency (percent)
Female	2	1.26 %
Male	156	98.73 %
Total	158	100%

**Gender (sex):** Results indicate that the majority of the respondents were male 156 = (98.73 %). The percentage of males who participated in the survey is higher than the percentage of females, which presented by 2(1.26%).

(2) Age:		
Variable / level	<b>Total respondents</b>	Frequency (percent)
<b>30</b> years or less	82	51.89 %
From <b>31– 40</b> Years	59	37.34 %
From <b>41– 50</b> Years	15	9.49 %
51 Years More	2	1.30 %
Total	158	100%

**Age group:** The respondents" age was dispersed ranging from 18 to over 45. Moreover, the results show that the percentage of age from 26-35 is the highest at 170 (41.0%), followed by age group from 18-25 (37.1%). Thereafter, age group from 36-45 is 16.4%, and then those aged more than 45 years is 5.5%.

(3) Educational Level:		
Variable / level	<b>Total respondents</b>	Frequency (percent)
Secondary School or less	21	13.29 %
Diploma (Collage)	43	27.21 %
Bachelor	86	54.43 %
Master	8	5.06 %
PhD	0	0 %
Total	158	100%

## ore than 45 years is 5

Education level: Most respondents were highly- educated with 54.43 % having a bachelor"s degree and

27.21 % having a diploma's degree, while 13.29 % secondary school certificates or less, and 5.06 %

gaining a master's degree.

(4) Experience:		
Variable / level	<b>Total respondents</b>	Frequency (percent)
<b>5</b> years or less	58	36.70 %
From 6-10 years	46	29.11 %
From <b>11-15</b> years	35	22.15 %
16 years & more	19	12.02 %
Total	158	100%

Experience level: Most respondents were highly- experienced with 36.70 % having a 5 years or less and 29.11 % having 6-10 years' experience, while 22.15 % having 11-15 years' experience, and 12.02 % having 16 years & more.

#### (5) Functional Level:

Variable / level	Total respondents	Frequency (percent)
Low Management	11	6.96 %
Mid Management	101	63.92 %
High Management	46	29.11 %
Total	158	100%

**Functional level:** most participants hold the middle management position in the company presented by 101 (**63.92** %), which was approximately double time of respondents holding the high management of the company presented by 46 (**29.11** %). Low management was the less presented via the survey sample at 11 (**6.96** %).

## 4.4.2 General Information of Sample

**Table 4.6** – Use statistical methods (**Percentage and frequency to describe the sample**)

Variable / level	Total respondents	Frequency (percent)
Electric home appliances	32	20.25 %
Computer hardware, Software	92	58.23 %
Both (Appliances & Computer)	34	21.52 %
Total	158	100%

#### (6) What is your business industry?

**Business Industry:** Most respondents were highly- working in Computer hardware, software industry with 92 (**58.23** %) and 34 (**21.52** %) working in both industry (Appliances and Computers), while 32 (**20.25** %) working in Electric home appliances.

Variable / level	Total respondents	Frequency (percent)
Small (9 employees or less)	93	58.86 %
Medium (10-249 employees)	57	36.07 %
Large (250 employees & above)	8	3.20 %
Total	158	100%

(7) What is your company size/number of employees?

**Company Size:** Most respondents were highly- Small companies (9 employees or less) with 93 (**58.86** %) and 57 (**36.07** %) Medium companies (10-249 employees), while Large companies were presented by 8 (**3.20** %) companies (250 employees & above).

#### (8) How many online supplier that you deal with?

Variable / level	Total respondents	Frequency (percent)
Only One	0	0 %
More than one	158	100 %
Total	158	100%

**Number of Online Supplier:** Most respondents were highly- dealing with more than one supplier with 100 %.

Variable / level	Total respondents	<b>Frequency (percent)</b>
Low extent (Sometimes)	50	31.64 %
Medium (frequency)	53	33.54 %
Great extent (Often)	22	13.92 %
Always (Continuously)	33	20.88 %
Total	158	100%

#### (9) To what extent you use website to conduct transactions?

Usage website: Most respondents were highly- using website to conduct transactions as frequency use with 33.54 % and 31.64 % as sometimes and 20.88 % as Always, while 13.92 % as often.

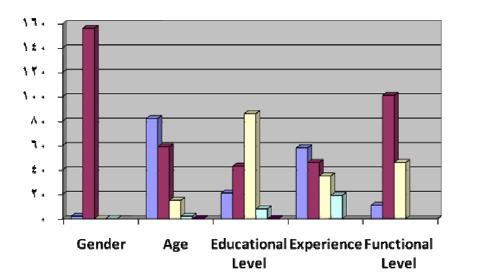


Figure 4.2 Distribution of **demographic characteristics** (Gender, Age, Educational level, Experience, Functional level) & number of e-retailers who participated.

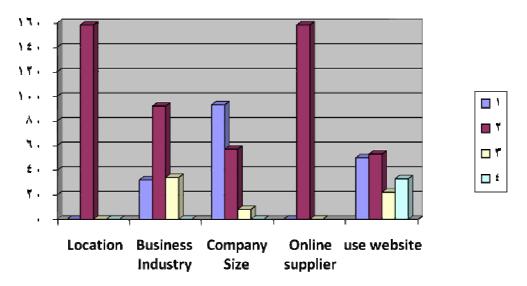


Figure 4.3 Distribution of **General Information** (Location, Business industry, Company size, Online supplier, Use website) & number of e-retailers who participated.

#### Measurement:-

- **Nominal Scale:** (Online Supplier): 1 (only one), 2 (more than one).
- Ordinal scale: (Usages Website): 1 (Sometimes), 2 (frequency), 3 (Often), 4 (Continuously).

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## 4.4.3 Descriptive Statistics for study questions

Based on previous research model, this chapter presented and described the statistical analysis results for the research questions and research hypotheses. The data analysis included a descriptive analysis using the means and standard Deviations for the question of study.

Questions	Dimensions	Mean	Std. Deviation
Q1	PCP1	3.8354	.89486
Q2	PCP2	3.6392	.88309
Q3	PCP3	3.8038	.86296
Q4	PCP4	3.7785	1.05651
Q5	PRI5	3.5633	1.10836
Q6	PRI6	3.5190	1.05106
Q7	PRI7	3.8924	.96159
Q8	PRI8	2.8354	1.15025
Q9	PRI9	3.1709	1.11842
Q10	PI10	3.6456	1.10053
Q11	PI11	3.3101	1.18860
Q12	PI12	3.3861	1.14949
Q13	POSR13	4.2025	.97588
Q14	POSR14	4.3734	.90634
Q15	POSR15	4.3481	.92335
Q16	A16	3.1519	1.19541
Q17	A17	3.6835	1.04722
Q18	A18	3.5506	1.05606
Q19	A19	3.3101	1.04608
Q20	B20	3.7089	.91208
Q21	B21	3.7215	.85863
Q22	B22	3.2025	1.07525
Q23	B23	3.2658	1.06728
Q24	B24	3.4114	1.04137
Q25	B2BEC25	4.0190	.93394
Q26	B2BEC26	4.0886	.88426
Q27	B2BEC27	4.0696	.88236
Q28	B2BEC28	4.0823	.95080
Q29	B2BEC29	3.9937	.92727
Q30	B2BEC30	3.9937	.94091

**Table 4.7 Descriptive Statistics for study questions** 

Above table it is clear that the highest standard deviation was for question (Q16) Attitudinal = 1.19541 with mean 3.1519 this indicate that the answers were less homogeneous, and the lowest standard deviation for question (Q21) Behavioural = 0.85863 with mean 3.7215

Variables	Mean	Std. Deviation
РСР	3.7595	0.69155
PRI	3.3962	0.78537
PI	3.4473	0.98594
POSR	4.3080	0.82129
СМР	3.6804	0.51519
AL	3.4241	0.90720
BL	3.4620	0.82165
EL	3.4451	0.80197
B2BEC	4.0411	0.74978

## **Descriptives of Main variables and dimensions**

Table 4.8 shows Descriptive statistic for Variables and Dimensions of study

## 4.5 Study Hypotheses Testing

**4.5.1 HYPOTHESIS H1**: There is positive direct affect of **Customer Market Perceptions (CMP)** on **B2B EC success** in Amman city at level ( $\alpha \le 0.05$ ).

To test this hypothesis, Multiple Regression Analysis (coefficient beta) was used between CMP as independent variable, and B2B EC success as dependent variable. As shown in below table, the entire model has a significant effect on B2B EC success (0.000 < 0.05).

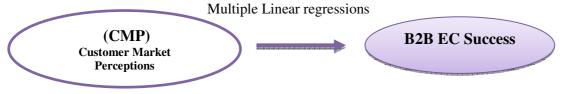


Figure 4.4 multiple linear regressions between (CMP) and (B2B EC) Success

## **Hypothesis One**

	There is positive direct affect of <b>Customer Market Perceptions (CMP)</b> on <b>B2B EC success</b> in Amman city at level ( $\alpha \le 0.05$ ).
SPSS	Hypotheses One (H1) are divided into 4 sub-hypotheses as following:-
H1a	There is positive direct affect of Perceived customer power (PCP) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H1b	There is positive direct affect of Perceived Relationship investment (PRI) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H1c	There is positive direct affect of Perceived Interaction (PI) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).
H1d	There is positive direct affect of Perceived Online Shopping Risk (POSR) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

			Model Sum	mary								
Model	R	R Square	e	Adjusted R Square								
1	.389 <sup>ª</sup>	.152		.129								
a. Predic	ctors: (Constar	nt), POSR, PRI,	PCP, PI									
Model Sum of Squares Df Mean Square F Sig												
1	Regression	13.375	4	3.344	6.832	.000 <sup>a</sup>						
	Residual	74.886	153	.489								
	Total	88.260	157									
1	a. Predictors: (Constant), POSR, PRI, PCP, PI b. Dependent Variable: B2BEC											
			Coefficien	ts <sup>a</sup>								
		Unstandardize	d Coefficients	Standardized Coefficients								
I	Model	В	Std. Error	Beta	т	Sig.						
1	(Constant)	2.205	.453		4.868	.000						
	РСР	.114	.083	.105	1.376	.171						
	PRI	.172	.085	.180	2.027	.044						
	PI	.170	.068	.224	2.520	.013						
POSR .055 .070 .060 .781 .436												
a. Deper	a. Dependent Variable: B2BEC											
	Table 4.9	Multiple Line	ar regression o	of (CMP) and B2	2B EC Succ	ess						

## Multiple Linear Regression Test of Main HYPOTHESIS (H1) (Test Sub-hypotheses H1a, H1b, H1c, H1d))

#### According to table 4.9, the Standardized coefficient (beta) value as following:-

Sub-Hypothesis (H1a): There is positive direct effect of Perceived customer power (PCP) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PCP** is statically not significant (0.171 > 0.05), This disagrees with subhypotheses (H1a): there is no effect between the Perceived Customer Power (PCP) and (B2B EC success), since t = 1.376 with sig. = 17.1 % > 5%, therefore no significant direct effect of (PCP) on (B2B EC success). Sub-Hypothesis (H1b): There is a positive direct effect of Perceived Relationship investment (PRI) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PRI** is statically significant (0.044 < 0.05), This agrees with sub- hypotheses (H1b): there is effect between the Perceived Relationship investment (PRI) and (B2B EC success), since t = 2.027 with sig. = 4.40 % < 5%, therefore there's significant direct effect of (PRI) on (B2B EC success).

Sub-Hypothesis (H1c): There is positive direct effect of Perceived Interaction (PI) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PI** is statically significant (0.013 < 0.05). This agrees with sub- hypotheses (H1c): there is an effect between the Perceived Relationship investment (PI) and (B2B EC success), since t = 2.520 with sig. = 1.30 % < 5%, therefore there is a significant direct effect of (PI) on (B2B EC success).

Sub-Hypothesis (H1d): There is positive direct effect of Perceived Online Shopping Risk (POSR) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **POSR** is statically not significant (0.436 > 0.05), This disagrees with subhypotheses (H1d): there is no effect between the Perceived Customer Power (POSR) and (B2B EC success), since t = 0.781 with sig. = 43.6 % > 5%, therefore there is no significant direct effect of (POSR) on (B2B EC success).

★ Main HYPOTHESIS (H1): There is positive direct affect of Customer Market Perceptions (CMP) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of (**CMP**) is statically significant (0.000 < 0.05), This agrees with the main hypothesis (H1): there is effect between the Customer Market Perceptions (CMP) and (B2B EC success), since t = 4.868, and F= 6.832 with sig. = 0.00 % < 5%, therefore there is significant direct effect of (CMP) on (B2B EC success).

## (STEPWISE) regression for Main HYPOTHESIS (H1)

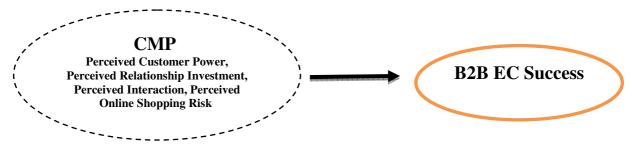


Figure 4.5 STEPWISE between Customer Market Perceptions (CMP) with all dimensions and B2B EC Success

					N	lodel S	ummary						
Мо	del		R	R So	R Square F								
Р	1		333 <sup>a</sup>	.111					19.520	19.520			
PF	PRI .367 <sup>b</sup>			.1	35				12.052				
	Coefficients <sup>a</sup>												
				andardized efficients			ardized icients			Collinearity	Statistics		
	Model		В	Std. Er	ror	B	eta	Т	Sig.	Tolerance	VIF		
1	(Cons	stant)	3.167	.206	;			15.391	.000		-		
	Р	1	.254	.057	,	.3	33	4.418	.000	1.000	1.000		
2	(Cons	stant)	2.834	.261				10.863	.000				
	Р	1	.180	.067	,	.237		2.686	.008	.716	1.397		
	PF	RI	.172	.084		.1	81	2.046	.042	.716	1.397		
a. Depe	ndent Va	riable	: B2BEC	-	<b></b>	luded V	/ariables	c					
					Exc	luaea	ariables	-	Collin	earity Statist	ioo		
									Collin		Minimum		
M	odel	в	eta In	т		Sig.		rtial elation	Tolerance	VIF	Toleranc		
1	PCP		.127 <sup>a</sup>	1.684		.094	.1	34	.995	1.005	.995		
	PRI		.181 <sup>a</sup>	2.046		.042	.1	62	.716	1.397	.716		
	POSR .064 <sup>a</sup>		.064 <sup>a</sup>	.838		.404	.0	67	.991	1.010	.991		
2	2 PCP .1		.117 <sup>b</sup>	1.566		.119	.1	25	.990	1.010	.713		
	POSR		.081 <sup>b</sup>	1.076		.284		86	.979	1.022	.702		
			•	stant), PI stant) PI P		. Depen	dent Vari	able: B2B	EC				

b. Predictors in the Model: (Constant), PI, PRI

Table 4.10 STEPWISE between Customer Market Perceptions (CMP) and B2B EC Success

Table 4.10 shows, the stepwise for hypothesis (H1) accept dimensions (PI, PRI) of variable (CMP) and excluded dimensions (PCP, POSR) in the end the final model for (H1) proves that there is effect of (CMP) included (PI and PRI only) on B2B EC success, since VIF= 1.397 and the significant was less than ( $\alpha \le 0.05$ ) for PI dimension the significant = 0.008 < 0.05 and for PRI dimension the significant = 0.042< 0.05 which means both statically significant.

**4.5.2 HYPOTHESIS H2**: There is a positive direct effect of **Customer Market Perceptions (CMP)** on **E-Loyalty** of (e-retailers) in Amman city at level ( $\alpha \le 0.05$ ).

To test this hypothesis, Multiple Linear Regression Analysis (coefficient beta) was used between CMP as independent variable, and E-Loyalty as dependent variable. As shown in below table, the entire model has a significant effect on E-Loyalty (0.000<0.05). Multiple Linear regressions



Figure 4.6 multiple linear regressions between (CMP) and (EL)

## **Hypothesis** Two

110	There is positive direct affect of Customer Market Perceptions (CMP) on E-
H2	<b>Loyalty</b> of (e-retailers) in Amman city at level ( $\alpha \le 0.05$ ).
Curr	Hypotheses Two (H2) will divided into 14 sub-hypotheses as following:-
Spss	Hypotheses 1 wo (H2) will divided into 14 sub-hypotheses as following:-
H2a	There is positive direct affect of Perceived customer power (PCP) on
1124	Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2b	There is positive direct affect of Perceived Relationship investment (PRI) on
1120	Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2c	There is positive direct affect of Perceived Interaction (PI) on Attitudinal
-	Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2d	There is positive direct affect of Perceived Online Shopping Risk (POSR) on
	Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2e	There is positive direct affect of Customer Market Perception (CMP) on
	Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).
H2f	There is positive direct affect of Perceived customer power (PCP) on
	Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2g	There is positive direct affect of Perceived Relationship investment (PRI) on
	Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2h	There is positive direct affect of Perceived Interaction (PI) on Behavioral
	Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2i	There is positive direct affect of Perceived Online Shopping Risk (POSR) on
	Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2j	There is positive direct affect of Customer market Perception (CMP) on
	Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).
H2k	There is positive direct affect of Perceived customer power (PCP) on E- Loyalty
	(EL) in Amman city at level ( $\alpha \le 0.05$ ).
H21	There is positive direct affect of Perceived Relationship investment (PRI) on E-
	Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).
H2m	There is positive direct affect of Perceived Interaction (PI) on E-Loyalty (EL) in
	Amman city at level ( $\alpha \le 0.05$ ).
H2n	There is positive direct affect of Perceived Online Shopping Risk (POSR) on E-
	Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).

	Model Summary												
Model	R	R Squa	are	Adjusted R Square									
1	.662 <sup>ª</sup>	.438		.423									
a. Predictor	s: (Constant	), PŌSR, PRI, P											
Mc	odel	Sum of Square	es df	Mean Square	F	Sig.							
1 F	Regression	56.592	4	14.148	29.807	.000 <sup>a</sup>							
	Residual	72.622	153	.475									
	Total	129.214	157										
	a. Predictors: (Constant), POSR, PRI, PCP, PI b. Dependent Variable: AL Coefficients <sup>a</sup>												
		Unstandardize	d Coefficients	Standardized Coefficients									
Mo	del	В	Std. Error	Beta	Т	Sig.							
1 (0	Constant)	.514	.446		1.152	.251							
	РСР	.054	.082	.041	.662	.509							
	PRI	.406	.084	.351	4.856	.000							
	Ы	.366	.067	.397	5.491	.000							
	POSR	.016	.069	.015	.232	.817							
		: Attitudinal Loy											
Ta	ble 4.11 M	ultiple Linear r	regression of	(CMP) and Attitu	udinal Loyal	ty (AL)							

#### Multiple Linear Regression Test of HYPOTHESIS (H2) ((Sub-Hypotheses H2a, H2b, H2c, H2d and H2e))

## According to table 4.11, the Standardized coefficient (beta) value as following:-

Sub-Hypothesis (H2a): There is a positive direct effect of Perceived customer power (PCP) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PCP** is statically not significant (0.509 > 0.05), This disagrees with subhypotheses (H2a): there is no effect between the Perceived Customer Power (PCP) and Attitudinal Loyalty (AL), since t = 0.662 with sig. = 50.9 % > 5%, therefore no significant direct effect of (PCP) on (AL). Sub-Hypothesis (H2b): There is a positive direct effect of Perceived Relationship investment (PRI) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PRI** is statically significant (0.000 < 0.05), This agrees with sub- hypothesis (H2b): there is an effect between the Perceived Relationship investment (PRI) and Attitudinal Loyalty (AL), since t = 4.856 with sig. = 0.00 % < 5%, therefore there's significant direct effect of (PRI) on (AL).

Sub-Hypothesis (H2c): There is positive direct affect of Perceived Interaction (PI) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PI** is statically significant (0.000 < 0.05), This agrees with sub- hypothesis (H2c): there is effect between the Perceived Interaction (PI) and Attitudinal Loyalty (AL), since t = 5.491 with sig. = 0.00 % < 5%, therefore there's significant direct effect of (PI) on (AL).

Sub-Hypothesis (H2d): There is positive direct affect of Perceived Online Shopping Risk (POSR) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **POSR** is statically not significant (0.817 > 0.05). This disagrees with subhypothesis (H2d): there is no effect between the Perceived Online Shopping Risk (POSR) and Attitudinal Loyalty (AL), since t = 0.232 with sig. = 81.7 % > 5%, therefore is no significant direct effect of (POSR) on (AL).

• **Sub-HYPOTHESIS** (H2e): There is positive direct affect of Customer Market Perception (CMP) on Attitudinal Loyalty (AL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of (**CMP**) is statically no significant (0.251 > 0.05), This agrees with subhypothesis (H2e): there is no effect between the Customer Market Perceptions (CMP) and Attitudinal Loyalty (AL), since t = 1.152, and F= 29.807 with sig. = 25.1 % > 5%, therefore there`s no significant direct effect of (CMP) on (AL).

## (STEPWISE) regression for Sub-Hypothesis (H2e)

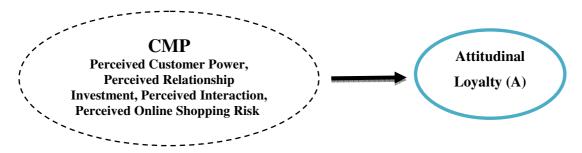


Figure 4.7 STEPWISE between Customer Market Perception (CMP) and Attitudinal Loyalty
(AL)

						Mode	el Summary					
Mo	odel	R		R Squar	е		F	Std.	Error of	the Est	imate	9
I	PI	.58	<b>9</b> <sup>a</sup>	.347		8	.73554					
PI,	PRI	.66	0 <sup>b</sup>	.436		5	9.875		.68	578		
			<u>.</u>		<u> </u>	Coe	fficients <sup>a</sup>					
			Unsta	andardize	ed C	oefficients	Standardized Coefficients				ollinea Statist	
	Model			В	5	Std. Error	Beta	Т	Sig.	Tolera	ance	VIF
1	(Consta	ant)	1.	556	-	.213		7.291	.000			
	PI			542		.060	.589	9.101	.000	1.00	00	1.000
2	(Consta	ant)		769		.255		3.017	.003			
	PI			369	.066		.401	5.623	.000	.71	6	1.397
	PRI		.4	407		.082	.353	4.946	.000	.71	6	1.397
a	. Depei	ndent	Variabl	e: A	VI	F of PI and F	PRI = 1.397 < 5 wh	ich mean no	problen	n.		
						Exclud	ed Variables <sup>c</sup>					
								C	ollineari	ty Stat	istics	
N	lodel	Ве	ta In	т		Sig.	Partial Correlation	Tolerance	e V	ΊF		nimum erance
1	PCP	.0	64 <sup>a</sup>	.981		.328	.079	.995	1.0	005		995
	PRI	.3	53 <sup>a</sup>	4.946	6	.000	.369	.716	1.3	397		716
	POSR	0	10- <sup>a</sup>	153	-	.878	012-	.991	1.0	010		991
2	PCP	PCP .044 <sup>°</sup> .726			.469	.058	.990	1.0	010		713	
	POSR	.0	23 <sup>b</sup>	.373		.710	.030	.979	1.0	)22		702
a. Pre	edictors ir	n the N	lodel: (	Constant	), Pl	b.	Predictors in the	Model: (Con	istant), F	PI, PRI		
Tab	ole 4.12	STEP	WISE	betwee	n C	ustomer N	larket Perceptio	n (CMP) &	Attituc	dinal L	oyal	ty (AL)

As above table 4.12, the stepwise for hypothesis (H2e) accept dimensions (PI, PRI) of variable (CMP) and excluded dimensions (PCP, POSR) in the end the final model for

Model Summary													
Model	R	R Squa		JUGUIN		d B Square							
				Adjusted R Square									
1 2 Predictors:	.554 <sup>a</sup>					.289							
	a. Predictors: (Constant), POSR, PRI, PCP, PI ANOVA <sup>b</sup>												
	Sum of												
Mod	el	Squares		df	Mean Square	F	Sig.						
1 Re	gression	32.534		4	8.133	16.941	.000 <sup>a</sup>						
R	esidual	73.458	1	53	.480								
	Total	105.992	1	57									
b. Dependent	Variable:	В	Co	efficien									
		Unstandardize	d Coeff	icients	Standardized Coefficients								
Mode	el	В	Std.		Beta	Т	Sig.						
1 (Co	onstant)	1.288	.4	49		2.872	.005						
	РСР	.042	.0	82	.035	.514	.608						
	PRI	.348	.0	84	.332	4.137	.000						
	PI	.246	.0	67	.295	3.673	.000						
	POSR .003 .069 .003 .045 .964												
a. Dependent	a. Dependent Variable: BL												
Tabl	e 4.13 Mu	ultiple Linear r	egressio	on of (	CMP) and Beha	vioral Loya	alty (BL)						

#### Multiple Linear Regression Test of HYPOTHESIS (H2) ((Sub-Hypotheses H2f, H2g, H2h, H2i and H2j))

## According to table 4.13, the Standardized coefficient (beta) value as following:-

Sub-Hypothesis (H2f): There is a positive direct effect of Perceived customer power (PCP) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PCP** is statically not significant (0.608 > 0.05), This disagrees with subhypotheses (H2f): there is no effect between the Perceived Customer Power (PCP) and Behavioral Loyalty (AL), since t = 0.514 with sig. = 60.8 % > 5%, therefore no significant direct effect of (PCP) on (BL). Sub-Hypothesis (H2g): There is a positive direct effect of Perceived Relationship investment (PRI) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PRI** is statically significant (0.000 < 0.05). This agrees with sub- hypothesis (H2g): there is an effect between the Perceived Relationship investment (PRI) and Behavioral Loyalty (BL), since t = 4.137 with sig. = 0.00 % < 5%, therefore there's significant direct effect of (PRI) on (BL).

Sub-Hypothesis (H2h): There is positive direct affect of Perceived Interaction (PI) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PI** is statically significant (0.000 < 0.05), This agrees with sub- hypothesis (H2h): there is effect between the Perceived Interaction (PI) and Behavioral Loyalty (BL), since t = 3.673 with sig. = 0.00 % < 5%, therefore there's significant direct effect of (PI) on (BL).

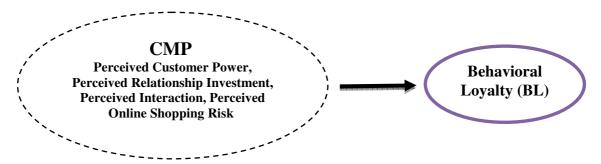
Sub-Hypothesis (H2i): There is a positive direct effect of Perceived Online Shopping Risk (POSR) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **POSR** is statically not significant (0.964 > 0.05), This disagrees with subhypothesis (H2d): there is no effect between the Perceived Online Shopping Risk (POSR) and Behavioral Loyalty (BL), since t = .045 with sig. = 96.4 % > 5%, therefore is no significant direct effect of (POSR) on (BL).

• **Sub-HYPOTHESIS** (H2j): There is positive direct affect of Customer market Perception (CMP) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of (**CMP**) is statically significant (0.005 < 0.05), This disagrees with the subhypothesis (H2e): there is effect between the Customer Market Perceptions (CMP) and Behavioral Loyalty (BL), since t = 2.872, and F= 16.941 with sig. = 0.5 % < 5%, therefore there's significant direct effect of (CMP) on (BL).

## (STEPWISE) regression for Sub-Hypothesis (H2j)



	Model Summary											
Mode	el	F	R	RS	Square			F		Std. Err	or of the Estir	nate
PR		.49	93 <sup>a</sup>		.243		50	.118		.71710		
PRI,	PRI, PI .553 <sup>▷</sup>		53 <sup>b</sup>		.306		34	.129			.68902	
Coefficients <sup>a</sup>												
			lardizec cients	ł		ndardized efficients			Collinear	ity Statistics		
N	lodel		В		Std. I	Error		Beta	Т	Sig.	Tolerance	VIF
1	(Consta	ınt)	1.71	0	.25	54			6.73	3 .000		
	PRI		.516	i	.07	73		.493	7.07	9 .000	1.000	1.000
2	(Consta	ınt)	1.42	1	.256				5.54	9 .000		
	PRI		.351	1 .083		33	.335		4.24	1.000	.716	1.397
	PI		.246	;	.06	66		.296	3.73	.000	.716	1.397
a. Depend	ent Varial	ble: B				Exclud	ded Va	ariables <sup>c</sup>		-	-	-
		Т								С	ollinearity Sta	tistics
Мо	del	E	Beta In		т	Si	g.	Partia Correlati		Tolerand	e VIF	Minimum Tolerance
1	PCP		.041 <sup>a</sup>	.5	592	.5	55	.047		.991	1.009	.991
	PI		.296 <sup>a</sup>	3.	738	.00	00	.288		.716	1.397	.716
	POSR		.039 <sup>a</sup>	.5	557	.5	78	.045		.998	1.002	.998
2	2 PCP .035 <sup>▷</sup> .517		517	.60	06	.042		.990	1.010	.713		
	POSR	:	.004 <sup>b</sup>		059	.9	53	.005		.979	1.022	.702
	edictors i	n the	Model: (0	Const	ant), PF	RI, PI		ndent Variab <b>xet Percept</b>		CMP) and	l Behaviora	I Loyalty

Figure 4.8 STEPWISE between Customer Market Perception (CMP) and Behavioral Loyalty

The table 4.14 shows, the stepwise for sub-hypothesis (H2j) accept (PI, PRI) as strong dimensions of variable Customer Market Perceptions (CMP) and excluded dimensions (PCP, POSR) in the end the final model for (H2j) prove that there is effect of (CMP) included (PI and PRI only) on B2B EC success, since VIF= 1.397 and the significant was less than ( $\alpha \le 0.05$ ) for PI dimension the significant = 0.000 < 0.05 and for PRI dimension the significant.

				Model Sum	imary							
Mode	el R		R Sc	quare	Adjusted R Square							
1	.64	8 <sup>a</sup>	.4	19		.404						
a. Predict	tors: (Constan	t), POSR	, PRI, PCI									
ANOVA <sup>b</sup>												
Sum ofModelSquaresDfMean SquareFSig.												
1	Regression	42	2.350	4	10.587	27.631	.000 <sup>a</sup>					
	Residual	58	3.625	153	.383							
	Total	10	0.975	157								
	a. Predictors: (Constant), POSR, PRI, PCP, PI b. Dependent Variable: EL											
				Coefficie	nts <sup>ª</sup>							
		Unstan	dardized	Coefficients	Standardized Coefficients							
Ν	lodel	E	3	Std. Error	Beta	Т	Sig.					
1	(Constant)	.94	14	.401		2.356	.020					
	PCP	.04	17	.073	.041	.647	.518					
	PRI	.37	74	.075	.366	4.974	.000					
PI		.29	99	.060	.368	5.001	.000					
	POSR .005 .062 .005 .087 .931											
a.	Dependent Va	riable: El	L									
	Table 4.15	Multiple	Linear ro	egression of	(CMP) and E-I	Loyalty (EL)	)					

## Multiple Linear Regression Test of Hypothesis (H2) ((Sub-Hypotheses H2k, H2l, H2m, H2n))

### According to table 4.15, the Standardized coefficient (beta) value as following:-

Sub-Hypothesis (H2k): There is a positive direct effect of Perceived customer power (PCP) on E- Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PCP** is statically not significant (0.518 > 0.05), This disagrees with the hypotheses (H2k): there is no effect between the Perceived Customer Power (PCP) and E-Loyalty (EL), since t = 0.647 with sig. = 51.8 % > 5%, therefore no significant direct effect of (PCP) on (EL).

Sub-Hypothesis (H2I): There is a positive direct effect of Perceived Relationship investment (PRI) on E-Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **PRI** is statically significant (0.000 < 0.05), This agrees with the hypothesis (H2l): there is an effect between the Perceived Relationship investment (PRI) and E-Loyalty (EL), since t = 4.974 with sig. = 0.00 % < 5%, therefore there's significant direct effect of (PRI) on (EL).

Sub-Hypothesis (H2m): There is positive direct affect of Perceived Interaction (PI) on E-Loyalty in Amman city at level ( $\alpha \le 0.05$ ).

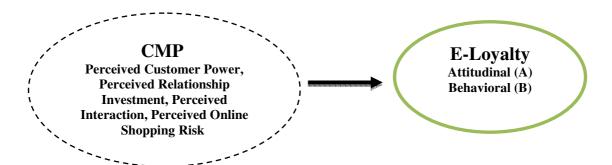
<u>The result</u> of **PI** is statically significant (0.000 < 0.05), This agrees with the hypothesis (H2m): there is effect between the Perceived Interaction (PI) and E- Loyalty (EL), since t = 5.001 with sig. = 0.00 % < 5%, therefore there is a significant direct effect of (PI) on (BL).

Sub-Hypothesis (H2n): There is positive direct affect of Perceived Online Shopping Risk (POSR) on E- Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of **POSR** is statically not significant (0.931 > 0.05), This disagrees with the hypothesis (H2n): there is no effect between the Perceived Online Shopping Risk (POSR) and E-Loyalty (EL), since t = .087 with sig. = 93.1 % > 5%, therefore is no significant direct effect of (POSR) on (EL).

★ Main HYPOTHESIS (H2): There is positive direct affect of Customer Market Perceptions (CMP) on E- Loyalty (EL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of (**CMP**) is statically significant (0.020 < 0.05), This disagrees with the main hypothesis (H2): there is effect between the Customer Market Perceptions (CMP) and E-Loyalty (EL), since t = 2.356, and F= 27.631 with sig. = 2 % < 5%, therefore there's significant direct effect of (CMP) on (EL).



## (STEPWISE) regression for Main Hypothesis (H2)

Figure 4.9 STEPWISE between Customer Market Perceptions (CMP) and E-Loyalty (EL)

					Мс	odel Sur	nmary					
N	lodel	F	{	R Square	<b>;</b>		F		Std. Error	r of the E	stimate	
	PI	.56	6 <sup>a</sup>	.321		73.597		[	.66317			
PI	, PRI	646 <sup>b</sup> .646		.418		55.	577			.61594		
		-	-		-	ANOV	<b>4</b> °	-				
	Model		Sum	of Squares		Df	Mean S	quare	F		Sig.	
1	Regress	sion	3	32.367		1	32.3	67	73.597		.000 <sup>a</sup>	
	Residu	ıal	6	8.608	1	156	.44	-0				
	Tota	I	1	00.975	1	157						
2	Regress	sion	42.171			2	21.0	85	55.577	.000 <sup>b</sup>		
	Residu	ıal	58.805		1	155	.37	'9				
	Tota	l	1	100.975		157						
	-				Exclu	uded Va	riables <sup>c</sup>		-	-		
									Colli	nearity S	tatistics	
М	lodel	Bet	ta In	Т		Sig.	Parti Correla		Tolerance	VIF	Minimum Tolerance	
1	PCP	.0	62 <sup>a</sup>	.944		.347	.076	6	.995	1.005	.995	
	PRI	.3	68 <sup>a</sup>	5.083		.000	.378	3	.716	1.397	.716	
	POSR	0	20- <sup>a</sup>	307-		.759	025	5-	.991	1.010	.991	
2	PCP		42 <sup>b</sup>	.681		.497	.055	5	.990	1.010	.713	
	POSR	.0	14 <sup>b</sup>	.221		.825	.018	8	.979	1.022	.702	
	ictors in the		`					c. Dep	pendent Vari	able: EL		
b. Table				el: (Constant etween Cu			ket Perc	ceptic	ons (CMP)	and E-L	oyalty (EL)	

The table 4.16 shows, the stepwise for hypothesis (H2) accept dimensions (PI, PRI) of variable (CMP) and excluded dimensions (PCP, POSR) in the end the final model for (H2) prove that there is effect of (CMP) included (PI and PRI only) on E-Loyalty (EL), since VIF= 1.397 and the significant was less than ( $\alpha \le 0.05$ ) for PI dimension the significant = 0.000 < 0.05 and for PRI dimension the significant = 0.000 < 0.05 which mean both statically significant.

**4.5.3 HYPOTHESIS H3**: There is a positive direct effect of **E-Loyalty** of (e-retailers) on **B2B EC success** in Amman city at level ( $\alpha \le 0.05$ ).

To test this hypothesis, Multiple Linear Regression Analysis (coefficient beta) was used between (EL) as independent variable, and (B2B EC) success as dependent variable. As shown in below table, the entire model has a significant effect on B2B EC success (0.000<0.05).

H3	There is positive direct affect of E-Loyalty of (e-retailers) on B2B EC success
	in Amman city at level ( $\alpha \le 0.05$ ).
Spss	Hypotheses Three (H3) will divided into 2 sub-hypotheses as following:-
H3a	There is a positive direct affect of Attitudinal Loyalty (AL) on B2B EC success
	in Amman city at level ( $\alpha \le 0.05$ ).
H3b	There is positive a direct affect of Behavioral Loyalty (BL) on B2B EC success
	in Amman city at level ( $\alpha \le 0.05$ ).

#### **Hypothesis Three**

To test this hypothesis (H3), Multiple Regression Analysis (coefficient beta) was used between (EL) as independent variable, and (B2B EC) success as dependent variable. As shown in table 4.17, the entire model has a significant effect on B2B EC success (0.000 < 0.05). With  $\mathbf{F} = 29.57$  and  $\mathbf{R2}$  explains 27.6 % of the variance related to E-Loyalty and consequently supports hypothesis H3.

Multiple Linear regressions

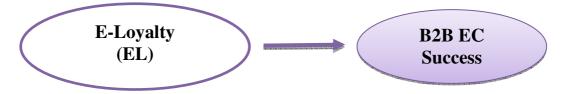


Figure 4.10 multiple linear regressions between E-Loyalty (EL) and B2B EC Success

Model Summary												
Model		R	RS	quare	Adjusted R Square							
1	.5	526 <sup>a</sup>	.:	276		.267						
a. Predictors: (C	a. Predictors: (Constant), B, A											
Model			n of ares	Df	Mean Square	F	Sig.					
1 Regre	ession	24.3	380	2	12.190	29.578	.000 <sup>a</sup>					
Res	dual	63.	880	155	.412							
Тс	tal	88.260		157								
a. Predictors: ( b. Dependent V				Coefficients	a a							
		Unstand		Coefficients	Standardized Coefficients							
Model		В		Std. Error	Beta	Т	Sig.					
1 (Cons	tant)	2.38	6	.227		10.490	.000					
A	L	.008	3	.084	.010	.095	.924					
В	<b>BL</b> .486 .093 .533 5.247 .000											
a. Depend												
Table 4	.17 Mu	ıltiple Liı	near regi	ression of E	-Loyalty (EL) a	nd (B2B EC	C) Success					

## Multiple Linear Regression Test of Main HYPOTHESIS (H3) ((Test Hypotheses of H3a, H3b))

#### According to table 4.17, the Standardized coefficient (beta) value as following:-

Sub-Hypothesis (H3a): There is a positive direct affect of Attitudinal Loyalty (AL) on B2B EC success in Amman city at level ( $\alpha \le 0.05$ ).

<u>The result</u> of (**AL**) is statically not significant (0.924 > 0.05), This disagrees with the hypotheses (H3a): there is no effect between the Attitudinal Loyalty (AL) and Business to Business electronic commerce (B2B EC) Success, since t = 0.095 with sig. = 92.4 % > 5%, therefore no significant direct effect of (AL) on (B2B EC success).

Sub-Hypothesis (H3b): There is a positive direct affect of Behavioral Loyalty (BL) on (B2B EC) success in Amman city at level ( $\alpha \le 0.05$ ).

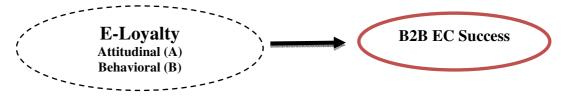
<u>The result</u> of (**BL**) is statically significant (0.000 < 0.05), This agrees with the hypothesis (H3b): there is effect between the Behavioral Loyalty (BL) and Business to Business

electronic an commerce (B2B EC) success , since t = 5.247 with sig. = 0.00 % < 5%, therefore there is significant direct effect of (BL) on (B2B EC success).

★ Main HYPOTHESIS (H3): There is positive direct affect of E-Loyalty (EL) on (B2B) Electronic Commerce Success in Amman city at level (α ≤ 0.05).

<u>The result</u> of (**EL**) is statically significant (0.000 < 0.05), This agrees with the main hypothesis (H3): there is an effect between the E-Loyalty (EL) and (B2BEC) Success, since t = 10.49, and F= 29.578 with sig. = 0.000 % < 5%, therefore there's significant direct effect of (CMP) on (EL).

## (STEPWISE) regression for Main Hypothesis (H3)



Model Summary											
Model	R	R Squa	R Square		F Std. Error of the Estimate					ate	
BL	.526 <sup>a</sup>	.276		59.52	5	.63993					
a. Predictors: (Constant), BL b. Dependent Variable: B2B EC											
Coefficients <sup>a</sup>											
			tandardized pefficients		andardized oefficients			Col	Collinearity Statistics		
Model		В	Std. Erro	or	Beta	Т	Sig.	Toler	ance	VIF	
1	(Constant) 2.381 .221			10.767	.000						
	BL		.062		.526	7.715	.000	1.0	00	1.000	
Excluded Variables <sup>D</sup>											
							Collinearity Statistics				
Model		Beta In	т	Sig.	Partial Correlation	Tolera	Tolerance		Minim VIF Tolera		
1	AL	010- <sup>a</sup>	095-	.924	008-	.45	.453		.453		
a. Predictors in the Model: (Constant), BL b. Dependent Variable: B2BEC											
Table 4.18 STEPWISE between E-Loyalty and B2B EC Success											

Figure 4.11 STEPWISE between E-Loyalty and B2B EC Success

The table 4.18 shows, the stepwise for hypothesis (H3) accept dimension Behavioral Loyalty (BL) of variable E-Loyalty (EL) and excluded dimension Attitudinal Loyalty (AL) in the end the final model for (H3) prove that there is an effect of (EL) included (BL only) on (B2B EC success), since VIF= 1.000 and the significant was less than ( $\alpha \le 0.05$ ) for (BL) dimension the significant = 0.000 < 0.05 which means statically significant.

**4.5.4 HYPOTHESIS H4**: There is positive indirect affect of **Customer Market Perceptions (CMP)** on **B2B EC success** through **E-Loyalty** of (e-retailers) as mediator in Amman city at level ( $\alpha \le 0.05$ ).

To test this hypothesis, Multiple Regression Analysis (coefficient beta) was used between (CMP) as independent variable, and (B2B EC) success as dependent variable via (EL). As shown in below table, the entire model has a significant effect on B2B EC success (0.000<0.05) through E-Loyalty.

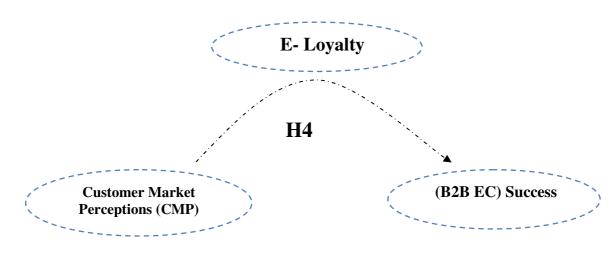


Figure 1.12 shows hypothesis (H4) model

**Hypothesis Fourth** 

H4	There is positive indirect affect of Customer Market Perceptions (CMP) on
	B2B EC success through E-Loyalty of (e-retailers) as mediator in Amman city
	at level ( $\alpha \leq 0.05$ ).
	Path Analysis – The researcher used AMOS 7 software to test H4

The first step to test 4<sup>th</sup> hypothesis is to verify if the assumption of no " Multi-Collinearity ", Which means no higher correlation between independent variables and mediator variables, before starting with path analysis as a tool to test hypothesis.

It is clear that independent variable "CMP "and mediator variable "EL while "B2BEC " is dependent variable. The researcher used the multiple regression, the results in the following table (4.19).

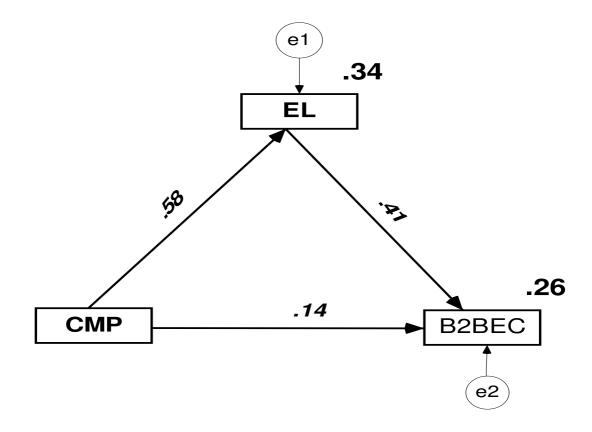
DV	$\mathbf{R}^2$	F	D.F	Sig <sup>*</sup>		Regress	ion Coeff	icient				
								ID	β	SE	Т	Sig <sup>*</sup>
B2BEC	.256	26.606	2	0.000	СМР	.141	.124	1.657	.100			
	1200	201000	155	0.000	EL	.410	.080	4.815	.000			

Table (4.19) AMOS 7 : (CMP and EL on B2BEC)\*

\*significant if sig  $\leq 0.05$ 

First of all, the multiple linear regression is a good fitting for the relationship between three study factors. Since F test (26.60), which indicator a significance model to represent the relationship. CMP and EL explains (25.6 %) of the differences in B2BEC values. Increasing one degree in the CMP will increase B2BEC (0.124), this is a direct effect and it is t test (1.657) associate with it is not significant because (sig = .100 >  $0.05 = \alpha$ ), while increasing one degree in the EL will increase B2BEC (0.410), this direct effect significant ,where it is t test (4.815) and associate (sig =.000<.05). For the multi-Collinearity, the indicator Tolerance equal to (0.662) which is greater than (0.1) the value that may be a problem between independent variables, After satisfied the assumptions of path analysis, Researcher used Amos 7 software to test the fourth hypothesis. Figure (4.13) presents the model study paths.





The numbers on path arrow are the direct effects from independents on dependent variable, (in italic font), while the numbers above rectangular are the coefficient of variation, (in bold font), so the CMP direct effect on EL equal to (0.58), the CMP direct effect on B2BEC equal to (0.14) and E-Loyalty (EL) direct effect on B2BEC equal to (0.41), one of these direct effects is not as mentioned above.

(CMP) explain ( $R_2=34\%$ ) in the differences (EL) values, while ( $R_2=26\%$ ) of the differences in B2BEC explained by independent variable (CMP) and mediator variable (EL).

Table (4.20) summaries the results of 4<sup>th</sup> hypothesis such as direct, indirect and total effects of study model factors.

	Direct	t Effect	Indirect	Effect	Total Effect		
From To	CMP	EL	CMP	EL	СМР	EL	
EL	.582				.582		
B2BEC	.141	.410	.239		.380	.410	

Table (4.20) AMOS 7 Direct, indirect, total effects in path analysis

Only one indirect effect appears in above table (4-20), this indirect effect (0.239) belong to Customer Market perceptions (CMP) on (B2B EC success) through E-Loyalty (EL), this result increases the total effect of (CMP) on (B2B EC success) to reach (0.380). Finally, some goodness of fit indicators to study model are computed, the following table (4.21) views it.

$\chi^2$ Chi		Chi					
Square	D.F	Square /	Sig	NFI	CFI	GFI	RAMSA
Square		D.F					
79.981	51	1.919	0.000	.894	.961	.945	0.077

Table (4.21) AMOS 7Indicators Goodness of Fit for Study Model

• **GFI**: Goodness of fit index must Proximity to one

• **NFI** : The Bentler - Bonett normed fit index

• **CFI**: The comparative fit index

• RMSEA: Root Mean Square Error of Approximation must Proximity to zero

From above table (4.21), we observe that there is a significant impact of optimizing the (CMP) on (B2BEC) through (EL) .The Chi<sup>2</sup> was (79.981) at level ( $\alpha \leq 0.05$ )., and after divided it on degree of freedom , the result equal (1.919) which is less than 3 as an indicator in many literature , Whereas the **Goodness of fit** index , (GFI) equal to (0.945) which closed to (0.95) as an lower bound in (GFI) , according to many researches , The comparative fit index , (CFI) equal to (0.961) and more than 0.95 the lower bound for consideration **a great fit** , Root Mean Square Error of Approximation, RAMSA equal to (0.077) which is near to zero for that it is acceptable in moderate category in goodness fit based on this indicator . In same side the (NFI) equal (0.894)

closed to (0.90). According to all results in path analysis, and the goodness of fit indicators (GFI) our conclusion that the fourth main hypothesis is true, in other words :

"CMP has an indirect effect on B2BEC through EL a mediator variable ".

## 4.5.5 Summary of study Hypotheses results

Table 4.40 Summary of the Results Research hypotheses
Research Hypothesis (H1)
<b>H1</b> : There is positive direct effect of <b>Customer Market Perceptions</b> (CMP) on <b>B2B EC</b> success in Amman city at level $(0.000 \le 0.05)$ . <u>Test result</u> : Agreed and significant $(0\% < 5\%)$ supporting hypothesis H1.
<b>H1a:</b> There is NO positive direct affect of Perceived customer power (PCP) on B2B EC success in Amman city at level (0.171 >0.05).
<u>Test result</u> : Disagreed and not significant $(17.1 \% > 5\%)$ not supporting hypothesis H1a.
<b>H1b:</b> There is positive direct affect of Perceived Relationship investment (PRI) on B2B EC success in Amman city at level $(0.044 \le 0.05)$ .
Test result: Agreed and significant (4.40% < 5%) supporting hypothesis H1b.
<b>H1c:</b> There is positive direct affect of Perceived Interaction (PI) on B2B EC success in Amman city at level $(0.013 \le 0.05)$ .
<u>Test result</u> : Agreed and significant $(1.30\% < 5\%)$ supporting hypothesis H1c.
<b>H1d:</b> There is NO positive direct affect of Perceived Online Shopping Risk (POSR) on B2B EC success in Amman city at level $(0.436 > 0.05)$ .
<u>Test result</u> : Disagreed and not significant (43.6 $\% > 5\%$ ) not supporting hypothesis H1d.
<b>Research Hypothesis (H2)</b>
<b>H2</b> : There is positive direct affect of <b>Customer Market Perceptions</b> (CMP) on <b>E-Loyalty</b> o (e-retailers) in Amman city at level $(0.020 \le 0.05)$ . Test result: Agreed and significant $(2\% < 5\%)$ supporting hypothesis H2.
<b>H2a:</b> There is NO positive direct affect of Perceived customer power (PCP) on Attitudinal Loyalty (AL) in Amman city at level $(0.509 > 0.05)$ .
<u>Test result</u> : Disagreed and not significant $(0.50.9\% > 5\%)$ not support hypotheses H2a.
<b>H2b:</b> There is positive direct affect of Perceived Relationship investment (PRI) on Attitudinal Loyalty (AL) in Amman city at level $(0.000 \le 0.05)$ .
<u>Test result</u> : Agreed and significant $(0.00\% < 5\%)$ supporting hypothesis H2b.
<b>H2c:</b> There is positive direct affect of Perceived Interaction (PI) on Attitudinal Loyalty (AL) in Amman city at level $(0.000 \le 0.05)$ .
Test result: Agreed and significant $(0.00\% < 5\%)$ supporting hypotheses H2c.

**H2d:** There is NO positive direct affect of Perceived Online Shopping Risk (POSR) on Attitudinal Loyalty (AL) in Amman city at level (0.817 > 0.05).

<u>Test result</u>: Disagreed and not significant (81.7% > 5%) not supporting hypothesis H2d.

**H2e:** There is NO positive direct affect of Customer Market Perception (CMP) on Attitudinal Loyalty (AL) in Amman city at level (0.251 > 0.05).

<u>Test result</u>: Disagreed and significant (25.1% > 5%) supporting hypothesis H2e.

**H2f:** There is NO positive direct affect of Perceived customer power (PCP) on Behavioral Loyalty (BL) in Amman city at level (0.608 > 0.05).

<u>Test result</u>: Disagreed and not significant (60.8% > 5%) not supporting hypothesis H2f.

**H2g:** There is positive direct affect of Perceived Relationship investment (PRI) on Behavioral Loyalty (BL) in Amman city at level  $(0.000 \le 0.05)$ .

<u>Test result</u>: Agreed and significant (0.00% < 5%) supporting hypothesis H2g.

**H2h:** There is positive direct affect of Perceived Interaction (PI) on Behavioral Loyalty (BL) in Amman city at level ( $\alpha \le 0.05$ ).

<u>Test result</u>: Agreed and significant (0.00% < 5%) supporting hypothesis H2h.

**H2i:** There is NO positive direct affect of Perceived Online Shopping Risk (POSR) on Behavioral Loyalty (BL) in Amman city at level (0.964 > 0.05).

<u>Test result</u>: Disagreed and not significant (96.4% > 5%) not supporting hypothesis H2i.

**H2j:** There is positive direct affect of Customer market Perception (CMP) on Behavioral Loyalty (BL) in Amman city at level  $(0.005 \le 0.05)$ .

<u>Test result</u>: Agreed and significant (0.5% < 5%) supporting hypothesis H2j.

**H2k:** There is NO positive direct affect of Perceived customer power (PCP) on E- Loyalty (EL) in Amman city at level (0.518 > 0.05).

<u>Test result</u>: Disagreed and not significant (51.8% > 5%) not supporting hypothesis H2k.

**H2I:** There is positive direct affect of Perceived Relationship investment (PRI) on E-Loyalty (EL) in Amman city at level  $(0.000 \le 0.05)$ .

<u>Test result</u>: Agreed and significant (0.00% < 5%) supporting hypothesis H2l.

**H2m:** There is positive direct affect of Perceived Interaction (PI) on E-Loyalty in Amman city at level  $(0.000 \le 0.05)$ .

Test result: Agreed and significant (0.00% <5%) supporting hypothesis H2m.

**H2n:** There is NO positive direct affect of Perceived Online Shopping Risk (POSR) on E-Loyalty (EL) in Amman city at level (0.931 > 0.05).

<u>Test result</u>: Disagreed and not significant (93.1% > 5%) not supporting hypothesis H2n.

# **Research Hypothesis (H3)**

**H3**: There is positive direct affect of **E-Loyalty** of (e-retailers) on **B2B** EC success in Amman city at level  $(0.000 \le 0.05)$ .

<u>Test result</u>: Agreed and significant (0.00% < 5%) supporting hypothesis H3.

**H3a:** There is NO positive direct effect of Attitudinal Loyalty (AL) on B2B EC success in Amman city at level (0.924> 0.05).

<u>Test result</u>: Agreed and significant (92.4% < 5%) supporting hypothesis H3a.

**H3b:** There is positive direct effect of Behavioral Loyalty (BL) on B2B EC success in Amman city at level ( $0.000 \le 0.05$ ).

<u>Test result</u>: Agreed and significant (0.00% < 5%) supporting hypothesis H3b.

# **Research Hypothesis (H4)**

**H4**: There is positive indirect effect of **Customer Market Perceptions** (CMP) on **B2B EC** success through **E-Loyalty** as Mediator in Amman City at level  $(0.000 \le 0.05)$ . Test result: Agreed and significant (0.00% < 5%) supporting main hypothesis H4.

## 4.5.6 Summary of study Stepwise regression

Stepwise multiple regressions were used to determine the best model

### Table 4.41 Summary of the results STEPWISE regression

**Test Stepwise for (H1) direct effect:** accept (PI, PRI) as strong dimensions with VIF= 1.397 < 5 and reject (PCP, POSR) as weak dimensions.

**Test Stepwise for (H2) direct effect:** accept (PI, PRI) as strong dimensions with VIF= 1.397 < 5 and reject (PCP, POSR) as weak dimensions.

**\*Test Stepwise for (H2e):** accept (PI, PRI) as strong dimensions with VIF= 1.397 < 5 and reject (PCP, POSR) as weak dimensions.

**\*Test Stepwise for (H2j):** accept (PRI PI) as strong dimensions with VIF= 1.397 < 5 and reject (PCP, POSR) as weak dimensions.

**Test Stepwise for (H3) direct effect:** accept (BL) as strong dimension with VIF= 1.00 < 5 and reject (AL) as weak dimension.

**Test Stepwise for (H4) indirect effect:** accept PI, PRI as strong dimensions with VIF= 1.397 < 5 and reject (PCP, POSR) and consider it as weak dimensions. Also accept (BL) as strong dimension with VIF=1.00 < 5 And reject (AL) as weak dimension.

# **Chapter Five**

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#### **5.1 Conclusion**

#### **5.1.1 Result Analysis of demographic characteristics**

Based on the statistical analysis presented in the previous chapter; this chapter presents the key results from the analysis and discusses. Key finding from this research can be summarized as follows :

The findings gained from analyzing demographic variables, frequency and proportion for each variable are articulated as per the survey categories. More precisely, findings show that the individuals within small, medium and large sized companies surveyed are highly more males (98.73 %) than females (1.26 %). The majority of respondents (53.92 %) hold the middle management positions in their firms. The age range is dispersed but they tend to be young. The majorities (51.89 %) are 30 years or less, followed by a range between 31-40 years (37.34 %), and 41-50 years (9.49 %).

Besides, these individuals are well-educated with approximately 54.43 % having at least a bachelor"s degree. Roughly all of them (100%) have been using the internet and they tend to use it frequency (33.54 %). Most of them have been using the internet to communicate with more than one supplier (100%), in term location of e-retailers all in Amman City.

#### 5.1.2 Result Analysis of study questions

Appropriately applied B2B EC success model is expected to assist a firm to sustain its competitive advantages locally as well as internationally, but this point out that there is a lack of an inclusive research framework for investigating the factors affecting the Business to Business electronic commerce success in Amman City. This leads to the research question "what are the relative significances of determinant factors involve in B2B EC success in Amman City?

Using a comprehensive research model; effect of Customer Market Perceptions (CMP) and E-Loyalty on B2B EC organization success - an empirical study on sample of e-retailers in Amman City, this is built on a theoretical foundation of models and theories to include specific issues of perceived customer power, perceived relationship investment, perceived interaction and perceived online shopping risk as dimensions of Customer Market Perceptions (CMP) in addition to Attitudinal loyalty and behavioural loyalty as dimensions of E-Loyalty, finally B2B Electronics Commerce organization success as dependent variable of this study.

Four sub-hypotheses (H1a, H1b, H1c, and H1d) have been formulated to be tested; the first main hypotheses (H1) were presented Customer Market Perceptions (CMP) through PCP, PRI, PI, and POSR and the effect of all these dimensions on B2B EC success. Finally, the effect of Customer Market Perceptions (CMP) as main hypotheses on

Business to Business (B2B EC success) as presented on Chapter four.

Fourteen possible determinant sub-hypotheses (H2a, H2b, H2c, H2d, H2e, H2f, H2g, H2h, H2i, H2j, H2k, H2l, H2m, and H2n) of main hypotheses (H2) were proposed in a developed research framework in figure 3.8 in Chapter Four. The main hypotheses (H2) components have their associated sub-hypotheses which presented and tested in Chapter four.

Two sub-hypotheses (H3a, H3b) have been formulated to be tested; the third main hypotheses (H3) were presented attitudinal loyalty and behavioural loyalty as dimensions

of E-Loyalty variable and the effect of it on B2B EC success.

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Path analysis has been implementing to be tested; the fourth main hypotheses (H4) were presented by the effect of Customer Market Perceptions (CMP) on B2B EC organization success through E-Loyalty as mediator presented in Chapter Four.

Moreover, as result of testing Main hypotheses of this study, the researcher found that, there is effect of Customer Market Perceptions (CMP) on E-Loyalty and B2B EC success. Furthermore, the empirical data were collected by using self-administrated questionnaire and the data analysis was based on 158 participates in Amman city, Jordan. Using multivariate questions, the findings indicate the effect of each proposed determinant factor. Existing studies (Gremler & Brown, 1996), (Srinivasan, 2002), (Luarn & Lin, 2003), (Kim, 2005), (Portuese, 2006), (Wang, 2007), (Wynn, 2009), (Curtis, 2009), (Chen, 2010), (Haraizah, 2010) have established part of relationships between PCP, PRI, PI and POSR as dimensions (components) of CMP and its relationship and effect on B2B EC success via E-Loyalty as mediator. Besides, prior researches have not widely established clear relationships between factors such as customer market perceptions (CMP), E-Loyalty, and B2B EC organization success. The aim of this research is to clarify and increase understanding of the effect of Customer Market Perceptions (CMP) and E-Loyalty (EL) as mediator on Business to Business Electronic Commerce Success (B2B EC success). Regardless of H1a, H1d,

H2a, H2d, H2f, H2i, H2k, and H2n were not supported.

#### **5.2 Findings Related to the Research Questions**

This research aims at contributing to the knowledge with respect to Business to Business electronic commerce. This will be accomplished by identifying which factors are important for spurring willingness to success B2B electronic commerce in Amman. Additionally, the research aim will be achieved by addressing the research questions

connecting to factors of CMP and E-Loyalty influencing B2B EC organization success with a particular focus on Amman City.

Precisely, this research deals with the interactions and relationships between the Customer market Perceptions (CMP) framework dimensions: perceived customer power (PCP), perceived relationship investment (PRI), perceived interaction (PI), perceived online shopping risk (POSR) and E-Loyalty (EL) framework dimensions: attitudinal loyalty (A), behavioural loyalty (B), and Business to Business electronic commerce success (B2B EC success). The findings from the data analysis of self-administrated questionnaire will be discussed in relation to each research questions identified in Chapters One, Two, Three and Four.

#### **5.2.1 RESEARCH QUESTION 1**

**Q1:** To what extent do Customer Market Perceptions (CMP) directly affect B2B EC organizations success in Amman city?

The research acknowledges that there are a vast number of factors that could impact and effectiveness B2B EC success in Amman city. The findings of self-administrated questionnaire from the empirical study on the B2B EC success, which is based on explanation approach in the Jordanian context proposes that the developed model includes the most effective and efficient determinant factors. The study model is developed to imply various factors that are required to present more comprehensive set of factors that

The results of the main study have revealed that excusive managers, sales & marketing managers did realise the benefits of CMP and connected their willingness toward B2B EC and use with some issues that have to be addressed previously in order to facilitate B2B electronic commerce success in Amman city. The results of quantitate analysis for key

determine the overall sentiment of B2B electronic commerce success.

informants (managers, supervisors) confirmed that the determinant factors of the undertaken model for the main study are effective and strongly involved and there is positively direct affect CMP on B2B electronic commerce success.

#### **5.2.2 RESEARCH QUESTION 2**

**Q2:** To what extent Customer Market Perceptions (CMP) directly affect E- Loyalty of (e-retailers) in Amman city?

This research establishes a number of interesting issues about CMP in Amman. It also helps to provide a better understanding of customer market perceptions in Amman city and aims to identify factors that are important and effect on E-loyalty. The developed model of study has contained determinant components of CMP and E-Loyalty that are theoretically and empirically acknowledged. Hence, the results from the quantitative analysis of the survey responses confirmed all the relationships within the developed framework and its phases. Nevertheless, some sub-factors within the CMP phase were not related and not significant such as perceived customer power (PCP) and perceived online shopping risk (POSR). Therefore, the relationships between the developed model components are confirmed and justified.

#### **5.2.3 RESEARCH QUESTION 3**

Q3: To what extent do E-Loyalty of (e-retailers) directly affect B2B EC success in Amman city?

There are many factors that could influence the effectiveness and efficacy of E-Loyalty, and be used as vital variables to affect B2B EC success. The intended study model is theoretically constructed from several of scholars who have studied different aspects of E-Loyalty, which is based on a variety of theoretical outlooks, encompassing: E-Loyalty Acceptance Model (Gremler & Brown, 1996), (Srinivasan, 2002), (Luarn & Lin, 2003),

(Kim, 2005), (Curtis, 2009). Certainly, the findings of this research confirm the E-Loyalty model relationships positively affect B2B EC success.

#### **5.2.4 RESEARCH QUESTION 4**

**Q4:** To what extent do Customer Market Perceptions (CMP) indirectly affect B2B EC success through E-Loyalty as mediator in Amman city?

The findings of the study have proven that CMP indirectly affect B2B EC success via E-Loyalty as mediator. Moreover, clarifying and justify and advantages that could be achieved by applying E-Loyalty as mediator to obtain competitive advantages.

By developing the use of CMP universally new opportunities are extended towards developing dimensions of CMP in a way to get more active participation on constructing lean E-Loyalty. The findings of this study on CMP and E-Loyalty could be well indicative of issues involved in B2B EC success.

#### **5.3** The final Conceptual Model (Stepwise)

Stepwise multiple regressions were used to determine the best model. As result the final structural of model describes the way in which variables and dimensions are linked to each other. This model describes **Customer Market Perception (CMP)** as an independent variable, includes two dimensions (Perceived Relationship Investment, and Perceived Interaction); the dependent variables in this study is **B2B EC success**. The mediator variable that the research applies is **E-loyalty** of (e-retailers), which includes one dimension (behavioral loyalty), and can be seen in Figure (5.1) that illustrates the

mediation relationship between CMP and B2B EC Success.

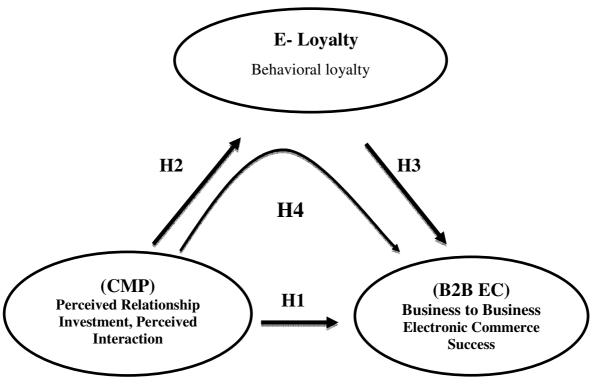


Figure 5.1 Final Conceptual study Model

Therefore this model hypothesizes that **CMP** positively influence both **B2B EC success** and E-loyalty (**H1, H2**). Additionally, the model assumes a positive effect of **E-Loyalty** on **B2B EC success** (**H3**). Finally, **E-Loyalty** can be seen as a mediator for the indirect positive influence of **CMP** on the **B2B EC success** (**H4**).

#### **5.4 Recommendations**

This study is preliminary step to encourage researchers to undertake future studies, which shows the importance of Customer Market Perceptions (CMP) and its relationship within (B2B EC success) directly and indirectly through E-Loyalty (EL) as mediator. The researcher encourages all e-supplier and e-retailer to use electronic commerce environment to save time, reduce expenses, improve performance, and increase productivity. In addition to electronic commerce has a very important role to improve communication and satisfy both parties e-suppliers and e-retailers through using Website, e-mails and social media to reach to the maximum number of customers and

marketing business in short time. E-retailers can also issue line item POs a single PO with multiple items sourced from different suppliers rather than separate POs for each supplier, and in regard of Cost Savings; e-retailers can enjoy substantial administrative cost savings by directing purchases through a B2B marketplace. Automating procurement functions drastically lowers the cost to process a transaction. They can also track and aggregate their spending to receive more favorable terms from suppliers.

The researcher recommended that, Policy makers who working in Government and private sector must focus on electronic environment and to do the necessary procedures to develop B2B electronic commerce between all sectors in order to improve business internally and externally and reach to point of success, In addition the researcher recommends that all suppliers have to understand Customer Market Perceptions (CMP) before they display any new products on web-site as well as in Market in order to display the right and suitable items and meet e-retailers satisfaction, then make loyal customer and success B2B EC.

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### 5.6 Appendixes

### Appendix 5.6.1: Questionnaire of study إستبانة بحث

أعزائي المشاركين,

شكرا للمستقطاع جزء من وقتكم للمشاركة في هذا المسح والذي هو جزء من بحث أكاديمي مخصص لنيل درجة الماجستير في الأعمال الالكترونية من جامعة الشرق الأوسط . إن الغرض من هذا البحث هو اكتشاف ( أثر ادراكات (تصورات) الزبون للسوق و الولاء الالكتروني على نجاح التجارة الالكترونية بين منظمات الأعمال : دراسة تجريبية على عينة من بانعي التجزئة المتعاملين الكترونيا في مدينة عمان) ، نتائج البحث ستوفر معلومات مهمة لكل الموردين المتعاملين الكترونيا في الأردن في مجال الأجهزة الكهربائية المنزلية وأجهزة وبرمجيات الحاسوب لتساعدهم في تطوير الخدمة الالكترونية من خلال تحسين الموقع الاكتروني لتوفير أفضل الخدمات للزبائن (بائعي التجزئة) . إن مشاركتكم في هذا البحث سيوفر معلومات ذات أهمية عالية للباحث وسيتم التعامل مع هذه المعلومات بسرية تمامة ولن تستخدم لأغراض غير أغراض هذا البحث.

Dear Responder,

Thank you for taking time to respond on this questionnaire which is an academic research dedicated for acquiring Master's degree in the E-business department at Middle East University. The purpose of the questionnaire is to investigate Effect of Customer Market Perceptions (CMP) and E-Loyalty on B2B EC Organization Success: An Empirical Study on a Sample of E-retailers in Amman City. The results of this study will provide important information to Jordanian online Suppliers that working in Amman with Electric Home Appliances & Computers Hardware, Software items, which will help them to improve their e-services (Website) to customers (E-retailers) and push them to develop successful strategies and improve their CMP in order to capture their loyalty and guide to B2B EC Organizations success.

Your participation and opinion will contribute by valued information whether for researcher or targeted Jordanian E-Suppliers. In addition, we would like to confirm that all information you provide will be kept confidential and will not use out the research's purposes, your completed answers will be high appreciated.

The researcher / Baha`a Al-Nady

Supervisor

/ Dr. Ahed Al-Haraizah

bahadh@hotmail.com\*For more information please call 00962-777729991 or e-mail:-

<b>1st</b> Section: A- Demographic characteristics	الجزء الأول: أ- الخصائص الديمغرافية					
(1) Gender:	(1) الجنس					
Male  Female	ذكر 🗆 أنثى 🗆					
(2) Age:	(2) العمر					
$30$ years or less $\Box$ From $31-40$ Years $\Box$	💙 من 31 - 40 سنة 🔲 من 31 - 40 سنة					
From <b>41– 50</b> Years <b>51</b> Years More	من 41 ـ 50 سنة 🛛 🗖 سنة فأكثر 🗖					
(3) Educational Level:	(3) المستوى التعليمي					
Secondary School or less Diploma (Collage)	ثانوية فما دون 🔲 دبلوم (كلية مجتمع) 🗆					
Bachelor 🗖 Master 🗖 PhD 🗖	بكالوريوس 🗌 ماجستير 🗋 دكتوراه 🗖					
(4) Experience:	(4) الخبرة العملية					
<b>5</b> years or less $\Box$ From 6 – 10 years $\Box$	ربي بې 5 سنوات فاقل 🛛 من 6 - 10 سنة 🗆					
From 11–15 Years I 16 Years and More	من 11 - 15 سنة 🔲 16 سنة فأكثر 🗆					
(5) Functional Level:High ManagementImage Mid ManagementLow ManagementImage Mid Management	(5) المسمى الوظيفي       الإدارة العليا       الإدارة الدنيا					
<b>1st</b> Section: <b>B- Demographic characteristics</b>	الجزء الأول: ب- المعلومات العامة					
(6) What is your business industry?	<ul> <li>(6) ما هو طبيعة نشاط عملك ؟</li> </ul>					
Electric home appliances       Computer         Both (appliances & Computer)       hardware, Software	را) مع مركبين معد علي الكهربانية المنازلية الكهربانية المنزلية الكهربانية المنزلية وحاسوب والبرامج المكلاهما (منزلية وحاسوب) الم					
(7) What is your company size/number of employees?	(7) ما هو حجم شركتك (عدد الموظفين) ؟					
Small (9 employees or less)Large (250 employees & above)Medium (10-249 employees)I	صغيرة (9 موظفين فما دون) وسط ( من 10-249 موظف)					
(8) How many online supplier that you deal with?	(8) كم عدد الموردين الذين تتعامل معهم الكترونيا ؟					
Only One  More than one	واحد فقط 🔲 أكثر من واحد 🗖					
(9) To what extent you use website to conduct transactions?	<ul> <li>(9) ما مدى استخدام خدمة الموقع الالكتروني في معاملاتك التجارية?</li> </ul>					
Low extent (Sometimes)  Medium (frequency)	بمعدل قليل (أحيانا)					
Great extent (Often)  Always (Continuously)	بمعدل كبير (غالباً) 🔲 دائماً (بشكل مستمر) 🔲					

( هذه الاستبانة موجهة الى بائعي التجزئة ( e-retailers) المتعاملين الكترونيا في مدينة عمان)

# \*Please indicate to what extent you agree with the following statements:-

	2rd Section: Customer		ابة Answe	دائل الإج r alterna	•		الجزء الثاني:
No	Market Perceptions (CMP) (I = Customer = e-retailer)	لا أتفق إطلاقا Strongly disagree	لا اتفق Disagree	متوسط Neutral	أتفق Agree	أتفق كلياً Strongly Agree	ت ادراكات الزبون للسوق (بائع التجزئة)
2	.1 Perceived Customer Power						2.1 قوة إدراك الزبون
1	I feel that i can influence online supplier on their offerings						أشعر بأنني أستطيع التأثير على عروض الموردين
2	I feel that i can influence online supplier on their pricing						أشعر بأنني أستطيع التاثير على أسعار 2 الموردين
3	I feel that i can influence online supplier on their services						أشعر بأنني أستطيع التأثير على خدمات الموردين
4	I think, i can easily communicate with or influence supplier on their online environment						أعتقد بانني أستطيع التأثير والاتصال بسهولة 4 مع الموردين من خلال البيئة الالكترونية
	2.2 Perceived Relationship Investment						2.2 إدراك الاستثمار بالعلاقة
5	Online Supplier makes efforts to increase regular customers' loyalty						المورد يعمل جهود لزيادة ولاء الزبانن (بانعي التجزئة ) المنتظمين الكترونيا
6	Online supplier makes various efforts to improve its ties with regular Customers (E-retailers)						المورد يعمل جهود متنوعة لتحسين الروابط 6 مع الزبانن (بانعي التجزئة) المنتظمين الكترونيا
7	Online supplier really cares about keeping regular customers						المورد يهتم (يعتني) بشكل حقيقي للمحافظة على زبانن (بانعي تجزئة) الدائمين
8	When i need to make a purchase, a website is my first choice						عندما أرغب بعملية الشراء، الموقع الالكتروني هو اختياري الأول
9	I like shopping at online supplier website						إحب أن أتسوق في الموقع الالكتروني للمورد 9
	2.3 Perceived Interaction						2.3 إدراك التفاعل
10	I easily find a way to communicate with the supplier website						أجد طريق سهلة للاتصال بالمورد الكترونيا 10
11	I easily get answers for my questions on supplier website						أحصل بسهولة على إجابات لأسنلتي من خلال 11 الموقع الالكتروني للمورد
12	The supplier website provides me with personalized interaction						الموقع الالكتروني للمورد يزودني بتفاعل شخصي مع مكوناته

2.	4 Perceived Online Shopping Risks			2.4 إدراك مخاطر التسويق الالكتروني	1
13	It is risky to purchase from an unfamiliar online supplier			هناك مخاطر عند الشراء من موقع الكتروني لمورد غير معروف	13
14	If i purchase from an unfamiliar online supplier website, i concerned about giving financial or personal information			إذا قمت بالشراء من موقع الكتروني لمورد غير معروف أنا قلق حول إعطاء معلوماتي المالية أو الشخصية	14
15	If i purchase from an unfamiliar online supplier website, i concerned about refund and after-sale service procedure			إذا قمت بالشراء من موقع الكتروني لمورد غير معروف، أنا قلق بشأن استرداد أموالي وإجراءات الخدمة ما بعد البيع	15

	3rd Section: E-Loyalty	Ans	wer alter	rnatives	الإجابة	بدائل	الجزء الثالث: الولاء الالكتروني	
No	(I = e-retailer)	لا أتفق إطلاقاً Strongly disagree	لا اتفق Disagree	متوسط Neutral	أتفق Agree	أتفق كلياً Strongly Agree	(بائع التجزئة)	ت
	3.1 Attitudinal				-		3.1 الاتجاهي	-
16	When I need to make a purchase, supplier website is my first choice.						عندما أرغب بالشراء، الموقع الالكتروني للمورد سيكون الاختيار الأول لي.	16
17	I like using supplier website.						أحب استخدام الموقع الالكتروني للمورد.	17
18	I say positive things about supplier website to other people.						أتكلم بايجابية عن الموقع الالكتروني للمورد مع الناس.	18
19	I feel loyal to supplier website.						أشعر بالولاء اتجاه الموقع الالكتروني للمورد	19
-	3.2 Behavioral		0	-			3.2 السلوكي	
20	I intend to continue to do business with the present supplier website.						أنوي الاستمرار بالعمل مع الموقع الالكتروني الحالي للمورد.	20
21	I would encourage friends and relatives to use supplier website.						سوف أشجع أصدقاني وأقاربي لاستخدام الموقع الالكتروني للمورد.	21
22	To me supplier website is the best website to do business with.						بالنسبة لي الموقع الالكتروني للمورد يعتبر أفضل مكان للعمل معه.	22
23	I intend to keep purchasing products or/ and services from supplier website.						أنوي المحافظة على شراء المنتجات و/ أو الخدمات من الموقع الالكتروني للمورد.	23
24	I would like to become a regular customer (E-retailer) of supplier website.						أرغب بأن أكون زبون دائم للموقع الالكتروني للمورد.	24
	4th Section: B2B EC success	Ans	wer alter	rnatives	الإجابة	بدائل	الجزء الرابع: نجاح التجارة	
No	(e-retailer with e-supplier)	لا أتفق إطلاقا Strongly disagree	لا اتفق Disagree	متوسط Neutral	أتفق Agree	أتفق كلياً Strongly Agree	الالكترونية بين منظمات الأعمال ( بائع التجزئة مع المورد)	ت
25	B2B EC will increase the profitability for the company						التجارة الالكترونية بين منظمات الأعمال سوف تزيد الربحية للشركة	25
26	B2B EC will increase our company market share and/or growth						التجارة الالكترونية بين منظمات الأعمال سوف تزيد الحصة السوقية و/أو النمو للشركة	26
27	B2B EC will increase our company annual sales						التجارة الالكترونية بين منظمات الأعمال سوف تزيد المبيعات السنوية للشركة	27
28	B2B EC will decrease our company operations' cost						التجارة الالكترونية بين منظمات الأعمال سوف تقلل تكلفة العمليات للشركة	28
29	B2B EC will increase our employee's productivity						التجارة الالكترونية بين منظمات الأعمال سوف تزيد الإنتاجية للشركة	29
30	B2B EC will improve the relationships with our trading partners (retailers)					panaa (1997)	التجارة الالكترونية بين منظمات الأعمال ستحسن العلاقات مع الشركاء ( بائعي التجزئة)	30

Thank you very much,

No.	Name	Specialization	Work Place
1	Dr. Ahed Al- Haraizah	Electronic Commerce Technology	Middle East University
2	Dr. Laith Al-Rubaiee	Marketing	Middle East University
3	Dr. Hamzeh Khraim	Marketing	Middle East University
4	Dr. Ala`a Abu-Samaha	Information System	Middle East University
5	Dr. Mohd. Ghazal	Information System	Middle East University

# **Appendix 5.6.2: The academic arbitrators for Questionnaire**

# **<u>Appendix 5.6.3</u>**: **Previous studies** who measure questions of questionnaire

Variables of this Study	Source					
Customer Market Perceptions (CMP) included 4 dimensions	<b>Portuese (2006):</b> E-Commerce and the Internet: A Study on the Impact of Relationship Marketing Opportunities for Better online Consumer International Relationship. A Dissertation Doctor of Philosophy, Capella University. <b>Questions no. 1-15</b>					
	Luarn & Lin (2003): A Customer Loyalty Model for E-Service Context. Journal of electric Commerce research. Question no. 23					
	Yang & Peterson (2004): Customer Perceived value, satisfaction,					
	and loyalty: The role of switching cost. Journal Psychology &					
E-Loyalty (EL)	Marketing, Vol. 21(10). <b>Questions no. 20, 21</b>					
(Attitudinal & Behavioral) <u>Note</u> : Some of questions repeated on more than one study	Kim (2005): An Integrative Model of E-Loyalty Development Process: The Role of E-Satisfaction, E-Trust, E-Tail Quality and Situational Factors. Master of Science, Oklahoma State University. Questions no. 9, 16, 22					
on more than one study	<b>Srinivasan et. al. (2002):</b> Customer loyalty in e-commerce: an exploration of its antecedents and consequences, Journal of					
	Retailing 78, Drexel University Philadelphia, USA. Que. 16, 17, 22					
	Portuese (2006): As same as above. Questions no. 19, 24					
B2B EC success	<b>Chen (2010):</b> Factors Affecting Business-to-Business Electronic Commerce Success: An Empirical Investigation. A Dissertation Doctor of Philosophy in Information system, Nova South eastern University. <b>Questions no. 25 - 30</b>					

## <u>Appendix 5.6.4:</u> Likert Scale for Study Questionnaire

The researcher used 5 points Likert Scale for Study Participants (sample) as

following: - 1= Strongly Disagree, 2= Disagree, 3= Neutral (Mix Feelings), 4= Agree,

**5= Strongly Disagree.** 

Table 3.5 Likert Scale for Customer Market Perception (CMP), compiled by the
researcher 2012

PI =	Perceived Interaction		D	imension	3	
PRI9	shopping at online supplier I like website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PRI8	When i need to make a purchase, a website is my first choice	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PRI7	Online supplier really cares about keeping regular customers	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PRI6	Online supplier makes various efforts regular to improve its ties with (Customers (E-retailers	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PRI5	Supplier makes efforts to Online increase regular customers' loyalty	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PRI = Per	ceived Relationship Investment	Dimension 2				
PCP4	I think, i can easily communicate with influence supplier on their online or environment	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PCP3	procedure their services supplier on	Agree	Agree	Neutral	Disagree	disagree
POSR15	If i purchase from an unfamiliar concerned online supplier website, i about refund and after-sale service	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
POSR14	If i purchase from an unfamiliar concerned online supplier website, i about giving financial or personal information	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
POSR13	risky to purchase from an It is unfamiliar online supplier	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
Risks POS	R = Perceived Online Shopping	<b>4</b>	D	imension	4	
<b>PI12</b>	The supplier website provides me with personalized interaction	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
<b>PI11</b>	my questions I easily get answers for on supplier website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
PI10	I easily find a way to communicate with the supplier website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree

	Section Three: E-Loyalty	<b>4</b>	<sup>−</sup> Answer a	Iternatives	بدائل الاجابة	
	(I = e-retailer)	أتفق كلياً	أتفق	متوسط	لا اتفق	لا أتفق إطلاقاً
NO	5 points Likert Scale	5	4	3	2	1
	E-Loyalty = EL	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
	A = Attitudinal		C	imension	1	
A16	When I need to make a purchase, supplier choice website is my first	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
A17	I like using supplier website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
A18	I say positive things about supplier website to other people	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
A19	I feel loyal to supplier website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
	<b>B = Behavioral</b>	Dimension 2				
B20	intend to continue to do business with I the present supplier website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B21	I would encourage friends and relatives to use supplier website	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B22	To me supplier website is the best website to do business with	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B23	I intend to keep purchasing products or/ and services from supplier website.	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B24	I would like to become a regular customer (E-retailer) of supplier website.	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree

 Table 3.6 Section 3 Likert Scale for E-Loyalty (EL), compiled by the researcher 2012

# Table 3.7 Section 4 Likert Scale for Business to Business Electric Commerce(B2BEC), compiled by the researcher 2012

	Section Four: <b>B2B EC success</b>	alternatives Answer			بدائل الإجابة	
NO	(e-retailer with e-supplier)	أتفق كلياً	أتفق	متوسط	لا اتفق	لا أتفق إطلاقاً
	5 points Likert Scale	5	4	3	2	1
	B2BEC	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B2BEC25	will increase the profitability B2B EC for the company	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B2BEC26	B2B EC will increase our company market share and/or growth	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B2BEC27	<b>B2B</b> EC will increase our company annual sales	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B2BEC28	B2B EC will decrease our company operations' cost	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
B2BEC29	<b>2BEC29</b> B2B EC will increase our employee's productivity		Agree	Neutral	Disagree	Strongly disagree
B2BEC30	EC30 B2B EC will improve the relationships (with our trading partners (retailers		Agree	Neutral	Disagree	Strongly disagree

## Appendix 5.6.5-1: List of E-Retailers in Amman City (Compiled by the researcher)

#### (Compiled by the researcher) Table 1.1 shows e-retailers who responded on questionnaires

No	E-Retailers Name	Location	Size of	Type of products	Number of delivered	Number of received
			company		Quest.	Quest.
1	Safeway -The Sultan	Shmesani	Big	Electric Appliances,	3	3
	Centre			Computer H & S.		
2	E-Mart Mega Store –	Madina	Big	Electric Appliances,	4	4
	<b>Executive investment Co.</b>	Road		Computer H & S.		
3	JSC - Smartbuy	University	Big	Electric Appliances,	4	3
	Electric Megastore	Road		Computer H & S.		
4	BlinX Electric &	Sewefia	Mid	Electric Appliances,	5	5
	Electronic Megastore			Computer H & S.		
5	PC Computer -	Wasfialtal	Mid	Computer H & S.	2	2
	Showroom					
6	<b>Radio Shack - Showroom</b>	Wasfialtal	Mid	Computer H & S.	3	3
7	PC Professional	Wasfialtal	Small	Computer H & S.	3	2
8	<b>Tech Town - Showroom</b>	Wasfialtal	Mid	Computer H & S.	4	4
9	PC Works - Showroom	Wasfialtal	Small	Computer H & S.	2	2
10	Turk World - Showroom	Wasfialtal	Small	Computer H & S.	1	1
11	Emirates for Computer –	Wasfialtal	Small	Computer H & S.	3	3
	Showroom					
12	Madina Doors Computer	Wasfialtal	Small	Computer H & S.	1	Zero
	Shop					
13	ACE hardware	Mecca road	Mid	Electric Appliances	1	1
14	PC Zone - Showroom	Wasfialtal	Mid	Computer H & S.	2	2
15	Hananya Group – Mecca	Mecca road	Mid	Electric Appliances	2	1
	Mall Showroom					
16	Mundo Blanco Mega elec.	Al-Jebaha	Mid	Computer H & S.	3	3
	& electronic Store					
17	Shopping Corner Mall	Abo Nseer	Mid	Electric Appliances	2	2
18	Range Centre	Madina road	Mid	Electric Appliances	2	Zero
19	Master Zone	Wasfialtal	Mid	Electric Appliances	1	1
20	Safeway-TSC- 7 Circle	Airport road	Big	Electric Appliances, Computer H & S.	3	3
21	Al-Bouriny Stores	Tabarbour	Mid	Electric Appliances	2	2
22	AlMashta Palace Est.	Tabarbour	Small	Electric Appliances	1	1
23	Mr. Net for Computer	Tabarbour	Small	Computer H & S.	3	3
23	Hala for Computer/Inter.	Tabarbour	Small	Computer H & S.	2	2
25	Al-Jawad Computer Est.	Wasfialtal	Small	Computer H & S.	3	2
26	PC Zone -Gardens	Wasfialtal	Mid	Computer H & S.	2	2
20	Mega Tech	Wasfialtal	Small	Computer H & S.	1	1
27	Smart Systems	Wasfialtal	Small	Computer H & S.	3	3
20	Smart Systems	vv astraital	Sillall	computer II & S.	5	3

# Appendix 5.6.5-2: List of E-Retailers in Amman City (Compiled by the researcher)

No.	E-Retailers Name	Location	Size of company	Type of products	Number of delivered quest.	Number of received quest.
29	<b>Computer Supply Depot</b>	Wasfialtal	Small	Computer H & S.	2	2
30	Al-Safi for Computer	Wasfialtal	Small	Computer H & S.	1	1
31	C-TOWN – Amman Mall	Tla`a alali	Big	Electric Appliances,	5	3
32	Safeway- TSC, Wholesale	Mugablin	Big	Electric Appliances, Computer H & S.	1	1
33	Al-Saadi & Al-Rashed for	Madina Road	Small	Computer H & S.	1	1
34	Computer Al-Neal home appliances	Tabarbour	Small	Electric Appliances	1	1
35	Al-Khair Co. for Trading	Alhashimi Alshamali	Small	Electric Appliances	2	2
36	Saher Link	Mahata	Small	Computer H & S.	2	2
37	Salem Alhayek Computer	Wasfialtal	Small	Computer H & S.	3	3
38	Dara for Computer	Wasfialtal	Mid	Computer H & S.	3	3
39	7 Wonders Computer	Wasfialtal	Small	Computer H & S.	3	2
40	MID Teks Inc.	Wasfialtal	Small	Computer H & S.	2	2
41	ZIKLAM for computer	Wasfialtal	Small	Computer H & S.	1	1
42	PC Maker	Wasfialtal	Small	Computer H & S.	2	2
43	GTS – Glory for Technology Service	Wasfialtal	Small	Computer H & S.	1	1
44	The Computer field- Canon	Wasfialtal	Small	Computer H & S.	1	1
45	Al-Motamayezoun for Air Conditions	Khalda	Small	Electric Home Appliances	1	1
46	Electro-City Electronic Megastore - Head office	Mecca Road	Big	Electric Appliances, Computer H & S.	1	1
47	GTG – Great Tech Gate	Wasfialtal	Small	Computer H & S.	2	2
48	Electro-City Electronic Megastore – Amman Mall	Madina Road	Big	Electric Appliances, Computer H & S.	2	2
49	Abu-haweleh Computer	Wasfialtal	Small	Computer H & S.	1	1
50	Computer Store	Tlaà Alali	Small	Computer H & S.	2	2
51	Al-Jamman elec. Appl.	Tlaà Alali	Small	Electric Appliances	1	1
52	Ahmad Hassan electronic	Tlaà Alali	Small	Computer H & S.	1	1
53	Abu-Lawi electronics	Tlaà Alali	Small	Electric Appliances	2	2
54	Samir Al-Ghasein elec.	Tlaà Alali	Small	Electric Appliances	1	1
55	Fun Directory	Shmesani	Small	Computer H & S.	3	3
56	Jordan Price Co.	Shmesani	Small	Computer H & S.	2	Zero
57	Al-Qasi Est. for elec. App.	Jabal husin	Small	Electric Appliances	1	Zero
58	Abu-Galyh & Alhaj	Nozha	Small	Electric Appliances	1	1
59	Al-Adyat for Computer	Nozha	Small	Computer H & S.	2	2

# Appendix 5.6.5-3: List of E-Retailers in Amman City (Compiled by the researcher)

No.	E-Retailers Name	Location	Size of company	Type of products	Number of delivered quest.	Number of received quest.
60	Leaders Centre	Sweleh	Big	Electric Appliances, Computer H & S.	2	2
61	Smartbuy- 7 Circle	Airport R	Big	Electric Appliances, Computer H & S.	2	2
62	Horizon Star electric	Khalda	Small	Computer H & S.	2	2
63	Haya for computer	Tabarbour	Small	Computer H & S.	1	1
64	Jiresat for AC & HA.	Bayader	Small	Computer H & S.	1	Zero
65	Khater for Computer	Khalda	Small	Computer H & S.	1	1
66	ODEH Sons AC & HA.	Khalda	Small	Electric Appliances	1	1
67	Future home appliances	Khalda	Small	Electric Appliances	1	1
68	PC`S & More	Wasfialtal	Small	Computer H & S.	1	1
69	Computer Service Express	Tla`a alali	Small	Computer H & S.	1	1
70	Saraya Memories	Madina R	Small	Computer H & S.	3	3
71	IT development & Comp	Wasfialtal	Small	Computer H & S.	1	1
72	Mukhtar Mall	Wasfialtal	Big	Electric Appliances, Computer H & S.	2	2
73	Jordan Centre	Rasheed Area	Big	Electric Appliances	2	Zero
74	Pluto for Computer	Wasfialtal	Small	Computer H & S.	1	Zero
75	Printers Supplies Trading	Wasfialtal	Small	Computer H & S.	1	Zero
76	Techno Way	Wasfialtal	Small	Computer H & S.	2	2
77	Makhoul for electric	Khalda	Small	Electric Appliances	1	1
78	Computer Food	Wasfialtal	Small	Computer H & S.	1	1
79	Tech Town- branch 2	Wasfialtal	Mid	Computer H & S.	1	1
80	Scientific	Wasfialtal	Small	Computer H & S.	1	1

# Appendix 5.6.5-4: List of E-Retailers in Amman City (Compiled by the researcher)

No.	E-Retailers Name	Location	Size of company	Type of products	Number of delivered quest.	Number of received quest.
81	Specialized for Computer	Wasfialtal	Small	Computer H & S.	1	Zero
82	START	Nazal	Small	Computer H & S.	1	1
83	Beijing for Computer	Nazal	Small	Computer H & S.	2	1
84	Creative for Computer	Nazal	Small	Computer H & S.	1	1
85	ALARAQA –Amman Mall	Tla`a alali	Small	Electric Appliances	1	1
86	Shahwan Tech Computer	Nazal	Small	Computer H & S.	1	1
87	Shining light for computer	Nazal	Small	Computer H & S.	1	1
88	Alselal & Katab Group	Yasmeen	Small	Computer H & S.	1	1
89	Basmala for Info Tech	Rasheed	Small	Computer H & S.	2	1
90	KAN - TECH	Wasfialtal	Small	Computer H & S.	1	1
91	Compu Town	Rabya	Small	Computer H & S.	1	Zero
92	Horse for computer & electric home Appliances	Swefya	Small	Electric Appliances, Computer H & S.	2	2
93	Compu-Cave	Mecca R.	Small	Computer H & S.	1	1
94	Almoawen computer, App	Bayader	Small	Electric Appliances, Computer H & S	1	1
95	Panaconic Company	Bayader	Small	Computer H & S.	1	1
96	Micro Computer	Bayader	Small	Computer H & S.	1	1
97	Techno Sat	Bayader	Small	Electric Appliances	1	1
98	Happy Network	hashimi	Small	Computer H & S.	1	1
99	Lourans for Computer	hashimi	Small	Computer H & S.	1	1
100	PC Circle	Sport City	Small	Computer H & S	3	3
101	Al-Moqrabi for elec. App	hashimi	Small	Electric Appliances	1	1
102	Alehsan & Altakwa App	hashimi	Small	Electric Appliances	1	1
103	Compu Space	Wasfialtal	Small	Computer H & S	1	1
104	Mega Jordan	Wasfialtal	Small	Computer H & S	1	1
105	Yasser Mall	Bayader	Big	Electric Appliances	3	2

# Appendix 5.6.6-1: E-Suppliers in Amman City

(Compiled by the researcher)

No	E-Suppliers Name	Brands	Website
110		Dianas	T C S S I C
1	Zuhair Issa Murad & Son's Co.	OCEAN HOTPONT TOSHIBA	<u>www.murad.com.jo</u> Brandt
2			
2	Y assin	SNMSUNG	www.yassingroup.me
3			www.alsharqeyah.me
5		VESTEL BANDRIDGE*	
4	homeplug	SEVERIN welcome home Blomberg selt 1883	<u>www.homeplug.jo</u>
5	Hani Darwish khalili & Co Electronics & Home Appliences	Polaroid PALSON BaByliss White Westinghouse BEENO JVC	<u>www.hdk.com.jo</u>
6	Murad & Mahani	Benkon SANYO	www.murad-mahani.net
7	ALHAFEZ GROUP FOR INVESTMENT & TRADE		www.alhafezgroup.com
8		CANDY SHARP Jidea	www.muradinv.com
	مجموعة حيدر مراد وأولادة للإستثمار	shop-vac Goblin HOOVER	CORONA
	طخموعه حيدا مراد واوده ميستعار Haider Murad & Sons Investment Group	GENERAL MATIC Sompani	(A) MOTOROLA

# Appendix 5.6.6-2: E-Suppliers in Amman City

(Compiled by the researcher)

<b>.</b>										
No	<b>E-Suppliers Name</b>	Brands	Website							
9	ABU TAWILEH	PHILIPS #*smeg CONTI	<u>www.abutawileh.com</u>							
10			www.dadaelectric.com							
	شركة نسيم الدادا وشركاه Nassim Dada & Partners Co. أهلُ للثقة	Wattar ELBA Style	www.uauaeiecuric.com							
11										
11	زكى على الغول ZAKI A. GHUL SINCE 1949	SONY make.believe Maraniz DENON	Control							
12										
12	مجموعة أحمد عيسى مراد واؤده للإستثمار Ahmed Issa Murad & Sons Ahmed Issa Murad & Sons	HITACHI (D) INDESIT National Site OPTIMA FLEDS Gibson	<u>GENEREL</u> srte							
13	ASKEMO COOLING HEATING	ASKEMO COOLING HEATING	www.askemo-jo.com							
14		Ramco	<u>www.ramcosyria.com</u>							
15	Saber Khoury	Star	www.starhome-electric.com							
16	المجموعة الفنية العربية انهيد الملاي راعيي المرابعة العربية العربية العربية العربية العربية العربية المحموعة الفنية العربية العربية ال	CHAPPEE	<u>www.atgco.com</u>							

#### Below figure 5.2 shows e-supplier = Zuhair Issa Murad & son`s website. http://www.murad.com.joSource:

Zuhair Issa Murad & Son's Co. :: Home Page ::



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Below figure 5.3 shows e-supplier = Yaseen Electronics - Amman website. http://www.yassingroup.meSource:

Yassin Group - Samsung - Front Loading



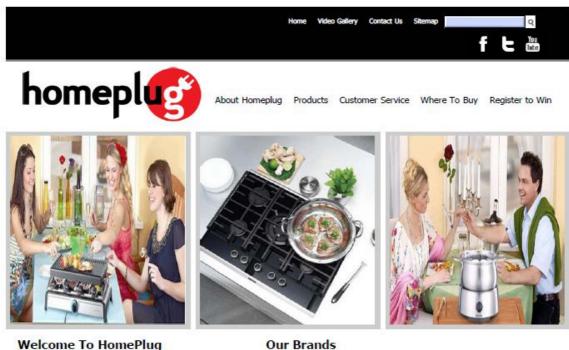
Below figure 5.4 shows e-supplier = METI- Alsharqeya - Amman website.

#### http://www.alsharqeyah.meSource:



Below figure 5.5 shows e-supplier = Home Plug- Amman website. http://www.homeplug.joSource:

Homeplug



Homeplug is the trade name of the Jordanian Lebanese Commercial Investment Company: a regional distributor and a marketer of electrical home appliances, with over 20 years of experience in the field . The company started in Jordan , under homeplug umbreila , in Jun 2011 , with a clear vision on what is missing in the market : A unique shopping experience , built around quality products, modern designs and professional service .



Below figure 5.6 shows e-supplier = Hani Darwish Khalili Co. - Amman website. http://www.hdk.com.joSource:

Electronics & Home Appliances :: Hani Darwish Al Khalili & Co. :: Home Page



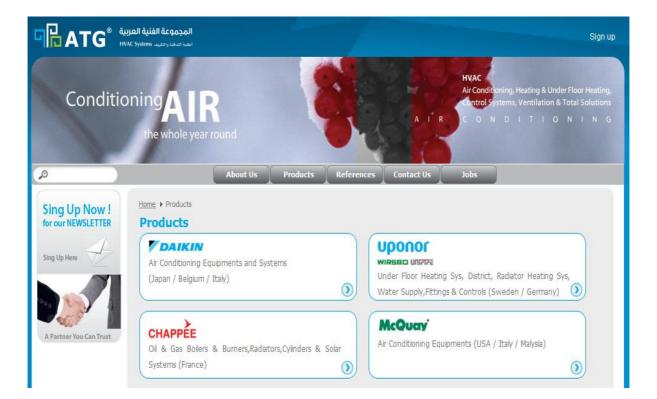
Below figure 5.7 shows e-supplier = ZAKI A.GHUL Co - Amman website. / <u>http://www.ghul-group.com</u>Source:



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Below figure 5.8 shows e-supplier = ATG – Arab Technical Group, Amman website <a href="http://www.atgco.com">http://www.atgco.com</a>Source:



\*\* END \*\*



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