



Factors affecting e-commerce usage and the mediating role of online relationship quality from a customer perspective: guidelines to enhance the Jordanian private insurance sector.

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Abstract

Developed and developing countries are affected by the rapid proliferation of the internet where internet technology has become an indispensable tool in many sectors. Internet technology also offers great opportunities for organisations to operate their businesses in radically new working ways, because of the advent of electronic commerce (e-commerce). Similarly, customers' purchasing habits are affected with the rapid proliferation of the internet. Nowadays, customers conduct purchasing activities using the online environment.

As online businesses became more customers centric, managers need to be careful in considering customer perspectives toward products and services and the way they introduce e-commerce services to customers. Many researchers have conducted studies in order to investigate factors that affect customer usage of e-commerce services in developed countries. There is, therefore, a need to investigate customer perspectives toward factors affecting usage of e-commerce services in developing countries.

The aim of this research was to find important factors that affect customer e-commerce usage and to examine the mediating role of online relationship quality in the Jordanian insurance sector. The reason behind the selection of this sector is because insurance services have recently become a mandatory service in Jordan and few studies have been conducted to investigate factors that play a role in Jordanian consumer usage of e-commerce specifically in this sector. Based on literature reviewed, a conceptual framework was constructed to explore factors that affect customer e-commerce usage and to examine the mediating role of online relationship quality in the Jordanian Insurance Sector. Based on a conceptual framework, 16 hypotheses were developed.

For this research, the quantitative method was adopted. Farther, self-administrated questionnaires were adopted for data collections. The questionnaire targeted 432 participants who used online insurance services. Valid questionnaires returned were 390 with a 62% response rate. To explain the demographic profiles of participants (educational degree, age, computer literacy etc.) frequency and percentages of respondents were calculated. Means and standard deviations were considered in order to study factors affecting e-commerce usage and the mediating role of online relationship quality. To test and examine the research hypotheses, a structural equation model (SEM) was used.

The research findings found that technical expertise, security and social media presence are directly affecting the E-commerce usage by Jordanian insurance customers. Further, International reach and language have no direct significant effect on E-commerce usage by Jordanian insurance customers. Furthermore, results showed that there is a direct significant effect of technical expertise, security, organizational international reach and social media on the online relationship quality between the organization and customers of the Jordanian insurance sector. While language has no direct significant effect on online relationship quality between organizations and customers the results concluded that online relationship quality is directly affecting E-commerce usage. With regards to the mediating effect, the study revealed that online relationship quality partially mediates the effects of technical expertise and social media presence on E-commerce usage while online relationship quality significantly mediates the effect of security on e-commerce usage. Finally, online relationship quality has no mediating role on the effect of an organization's international reach and language on e-commerce usage by customers of the Jordanian insurance sector.

In conclusion, it can be said for Jordanian insurance services providers that there are some factors that directly and indirectly affect customer usage of their online insurance services. This study offers Jordanian insurance services a clear roadmap that can help in improving customer usage of online insurance services in a more fitting and convenient way. This study has highlighted recommendations related to needed initiatives which should be considered by decision makers in the Jordanian insurance sector which can play a vital role in enhancing e-commerce usage by customers in the Jordanian private insurance sector.

A theoretical contribution to the body of knowledge and enrichment of existing literature has been achieved in this study in the area of e-commerce usage by customers in developing countries and specifically in Jordan.

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Chapter One : Introduction and Research Background

1.1 Chapter Overview

This chapter gives a holistic overview of the literatures related to this research. Firstly, research background was presented. Following, the research problem is introduced with motives for conducting this research. Then, research questions, aims, objectives, significance and rationale are disclosed. Following this, a brief overview of the research method used in this research is presented. Finally, the chapters structure is shown.

1.2 Research background

The internet and technological advancements have made a crucial role in impacting the global economy and reshaping sectors like education, business, government and health. Nowadays, the internet is not just a mean for information exchange; it is a main channel for products and services delivery (Mohamed., 2019). Internet technology also offers great opportunities for organisations to operate their businesses in radically new working ways through electronic commerce (e-commerce). According to Indecon (2013) many researchers have asserted that e-commerce will derive and reshape the world economy future development in the next ten years. Furthermore, Al Masarweh et al., (2016) asserted that the proliferation of personal computing users and the development in information and communication technology have resulted in a large adoption of e-commerce globally. Naffaa (2019) asserted that the Internet and technological advancements have affected the e-services sector. Consequently, this adoption and use has made e-commerce a main interest of research for academia and practitioners.

The e-commerce concept can be described in different ways (Zerenler and Sahin, 2013). e-commerce can be defined as executing commercial transactions by using the online environment (Internet and web technology) including exchange products and services between organizations and individuals (Laudon and Traver, 2015). Shaharudin et al. (2012) define e-commerce concept as employment of the online environment to conduct sets of business activities; online ordering, online distribution, online marketing, online delivery of products and services by using internet and web technology. As noted from studies in the context of e-commerce this concept refers to conducting automated businesses activities such production, ordering, marketing, delivering and after sales services for both tangible and intangible products and services for consumers by using computer networks and the internet with no barriers of time or geographical distance.

In context of developing countries, businesses in developing countries are struggling with some factors that hinder customers in widely using e-commerce (AlGhamdi and Drew, 2012). According to Permwanichagun et al. (2014) the customers who have used e-commerce commented positively toward their online shopping experience that interaction of the internet and business operations offer many improvements in shopping processes, like an ability to identify their needs and responding better to feedback and reviews. On the other hand, customers comments on why they hesitate to use the e-commerce in their shopping indicated that the lack of trust in the security, return and refunding policies made them feel uncomfortable toward the use of e-commerce (Zhang et al., 2012).

However, as businesses in the online environment became more customers centric, managers should be more astute in considering customer perspectives toward their online shopping. Businesses cannot succeed on e-commerce unless customers adopt and accept online channels. Thus, for business managers should guarantee the adoption and usage of e-commerce by consumers, they must concentrate more on aspects that encourage consumers to switch from traditional ways of shopping to online shopping.

In the Jordanian context, few studies in the literature have investigated the state of e-commerce usage by the Jordanian consumers (Al Masarweh et al., 2016). Al-Jabari et al. (2012) asserted that there are inadequate empirical researches that have investigated the consumer adoption of online shopping in Jordan. Yaseen et al (2016) assert that the state of e-commerce in the Jordanian context is less known.

The Jordanian insurance services sector is one of the vital players in the financial services sector in Jordan and has witnessed notable growth (Yaseen et al., 2016). Furthermore, they assert that insurance services providers recognize opportunities offered by e-commerce adoption as it enhances their offered services and positively influences overall performance, but unfortunately online services grow at slower rates. Customers usage of online insurance services is affected by factors which hinder their adoption and use.

The growth of the Jordanian insurance sector has been justified by reasons of increased population size especially amongst younger people, increased income, risk aware culture and regulatory reform initiatives (Al-Rjoub., 2018). Additionally, national welfare support programmes have been launched in May 2019 which is called takaful. This program offers more than 50,000 households in the next year with public health insurance.

In a theoretical context, despite of the availability of Jordanian literature related to information technology usage, there is a dearth of literatures that addresses the Jordanian insurance industry. Both customers and the insurance services providers must rethink steps to transform form traditional insurance services to online insurance services.

The Jordanian environment is still a good example among the Middle East area in a stability and security context since the Arab Spring which started in 2011 in comparison to its neighbours (Smairat, 2018). He said that Jordan is striving to tackle the negative influences of the political turmoil which affects commercial and trade activities in a Jordanian context.

In the context of the insurance industry, he asserted that marine and transportation premiums have been negatively affected by the turbulent neighbouring environment. According to (Abdel-Jawad, 2018) in last five years insurance services companies was made notable efforts to win larger market share, but this negatively reflected service quality. He added that with the turbulent environment that Jordan is witnessing, Jordanian insurance companies have had to cope with hard competition in their markets which hinders them when attempting to cover their expenses. In the same vein, Al-Hussein (2018) has spotlighted the need to rethink undertaken policies and strategies in the insurance industry in order to redesign the roadmap that helps insurers to achieve a business continuity and sustainability through the provision of efficient customer services.

In the context of electronic insurance services in Jordan, Abdel-Jawad (2018) said that this industry is still lacking an awareness about the effective role that can be done by technology in this industry. Surprisingly, he asserted that revenues generated from e-insurance services are very low in Jordan. He justified this by the inability of insurers to make suitable investments in technology. Furthermore, insurers still believe in paper-based transactions in purposes of documentation. He added that the absence of an appropriate regulatory framework that encourages technology usage is one of the obvious challenges. In the same vein, Sabella (2018) mentioned that the insurance industry will keep struggling in growth and cost issues unless insurers rethink their steps toward technology investment. He asserted that Jordanian customers of the insurance industry are becoming more demanding in their insurance services and thinking more about their decisions when dealing with insurers.

In a regulation context, in the last five years the insurance sector in Jordan has faced a number of major turbulences. This started with merging The Insurance Commission (IC) of Jordan with other regulatory bodies in Jordan. Then the Jordanian Government decided to put the insurance

industry under the umbrella of Ministry of Trade and Industry. Surprisingly, in 2017 the Central Bank of Jordan became the responsible body which has the authority to monitor this industry. Unfortunately, in the next year that decision was deactivated. In this way the sector is still struggling with regulatory bodies issues. In turn, this will be one of the challenges that face decision makers at insurance companies when making long run strategic decisions with changing regulatory bodies requirements (Abdel-Jawad, 2018). All of these challenges came at the time that the main concentration should have been on the technological infrastructure. In the light of the above challenges the Jordanian insurance industry is witnessing a very high level of competition with an obvious dropping of prices. After the obstacles that have faced this industry over the past five years, decision makers must start as soon as possible to take appropriate actions in their revamping plans.

1.3 Research problem

The targeted area of this research is Jordan which has made notable advancement in the information and communication technology sector. However, E-commerce in Jordan is still at its beginnings (Al Masarweh et al., 2016). Furthermore, it is indicated that customers in Jordan are still taking their first steps towards using e-commerce and its adoption and growth in Jordan is struggling (Halaweh, 2011).

For this research, the problem is defined based on two constructs: e-service usage and the reason behind selecting the online insurance services sector. In the context of e-services sector, the Jordanian national e-commerce strategy Phase II (2013-2017) has targeted the e-service sector to strengthen online services providers in aspects such as organizational characteristics and a newly educated workforce. For this reason, this research concentrates on aspects of organization and technical expertise of technical staff at e-service companies, specifically online insurance services providers in Jordan. Furthermore, Jordanian national e-commerce strategy has highlighted some hurdles that face Jordanian customers such as information security issues, culture issues and developing alternative channels which is a high priority.

Fortunately, this research was conducted through the Jordanian national e-commerce strategy Phase III (2018 - onwards) which aims to create more concentration on evolving selected economic sectors in the knowledge economy. At the beginning of this research a critical review of sub-sectors that work on e-services sector was been conducted in order to select a specific sub-sector. Online insurance services sector was the choice based on reasons like the Jordanian

insurance services sector is one of the vital players in the financial services sector of Jordan and has witnessed notable growth.

Insurance services providers have recognized opportunities offered by e-commerce adoption as it enhances their services and positively influences their overall performance at the expense of online services which have grown at a slower rate. Furthermore, there are challenges that face this sector such as security, customer related issues and lack of web-based mechanisms. For this reason, this research has concentrated on factors such as language, social media presence and online relationship quality. In addition, insurance services are going to be digitally based by 2020 (Maas and Janesch 2015).

Based on literature reviewed, many scholars have investigated and identified some factors influencing the usage of E-commerce from a business perspective specifically in studies that have been conducted in developing countries (Aleid, 2011). Furthermore, Naffaa (2019) has mentioned that studies targeting online insurance services on Jordan are virtually nil. Al-Rjoub (2018) said that the usage of online insurance services is growing at a slow rate. He justifies this slow growth rate from customers by unwillingness, fear and uncertainty. At the same time, he asserted that customers of the insurance sector will be regular users for the online insurance services in the near future. Furthermore, he assured that from his knowledge, research that has covered online insurance in a Jordanian context is zero.

Puschmann (2017) asserted that studies on online insurance services sector are considered one to be scarce. Another researcher declared that the existing related literatures are not grounded on empirical evidence (Stoeckli et al., 2018) and they assert that to date, value created by adopting technology has some ambiguity. In addition, the perspective of customers who are adopting and using the online platform are different from customers who are not adopting and using online platforms in evaluating the service (Khare et al., 2012).

Therefore, the researcher decided to employ this proposed study to potentially be a theoretical contribution in the body of knowledge and to enrich existing literature by exploring customer perspectives regarding factors that influence their choice to continually use online insurance services in developing countries and specifically in Jordan.

Many studies that have examined the mediating role of the relationship quality focus on its effect on repurchasing intentions of consumers not on consumer decision to use or not to use

e-commerce. The researcher identified the latter area of research to be the knowledge gap that this study intends to fill.

The research problem concerns a lack of studies that investigate mediating factors that affect consumer adoption and usage of e-commerce in Jordan specifically in the Jordanian private insurance sector.

1.4 Research Questions

An initial review of literatures that have targeted the area of e-commerce usage led to the following main research question:

What are the factors affecting e-commerce usage and what are the mediating roles of online relationship quality on e-commerce adoption and usage by customers in the Jordanian insurance sector?

From the above question, there are four sub research questions:

- What is the extent of e-commerce usage by customers in the Jordanian private insurance sector?
- What factors have a direct impact on e-commerce usage by customers in the Jordanian Insurance Sector?
- How online relationship quality mediates the effects of technical, organisational and cultural factors on e-commerce usage by customers in the Jordanian private insurance sector?
- What guidelines can be formulated for enhancing e-commerce usage by customers in the Jordanian private insurance sector?

1.5 Research Aims

The aim of this research is basically two-pronged:

- a) To identify factors that impact e-commerce usage.
- b) To examine the mediating impact of the online relationship quality in the Jordanian insurance sector from a customer perspective.

1.6 Research Objectives

To successfully complete this study, the following objectives need be delivered:

- To review literature relating to e-commerce usage by customers in the Jordanian private insurance sector.
- To explore the effect of technical, organizational and cultural factors on e-commerce usage by customers in the Jordanian private insurance sector.
- To examine the mediating role of online relationship quality on the effects of technical, organizational and cultural factors on e-commerce usage by customers in the Jordanian private insurance sector.
- To provide decision makers with a guideline which can enhance e-commerce usage by customers in the Jordanian private insurance sector.

1.7 Significance of the Research

Based on facts that have been presented on the research problem, the answers to research questions, research objectives and findings of this research will be beneficial for four main parties:

- a) Ministry of Information and Communications Technology in Jordan,
- b) Decision makers in the Jordanian private insurance sector,
- c) Customers of the Jordanian private insurance sector,
- d) The scholarly community.

In the context of Ministry of Information and Communications Technology at Jordan, findings of this study will provide them with guidelines that can help in determining the main factors that influence Jordanian customers to continually use e-services to provide them with the needed initiative that can positively affect e-service usage and adoption. Furthermore, findings of this research will help in overcoming the hurdles that face Jordanian customers.

In the context of decision makers, findings of this research will provide them with factors that can affect the willingness of Jordanian customers to continually use online services offered by the Jordanian private insurance sector. Furthermore, this study will participate in setting the roadmap that contains needed initiatives to play a curial role in enhancing the usage of online insurance services. In addition, it will highlight the role of online relationship quality and how it can be enhanced by suggesting appropriate initiatives which can be taken. Findings of this study will highlight criteria that help them to select the proper e-service providers, specifically ones providing online insurance services.

Furthermore, in adopting research recommendations by the decision makers in both Ministry of Information and Communications Technology in Jordan and the Jordanian private insurance sector, this will positively affect the quality level of online insurance services which in turn will make Jordanian e-services customers more satisfied with the e-services sector.

Findings from this research will enrich the body of knowledge in this area. It will fill gaps in literature and will create a future research area.

1.8 Research methods

According to Cavana et al. (2001) research design works as a guideline that enables researchers to generate reliable and valid research outcomes by mapping a clear research method for the research. This section is intended to represent the adopted research method that enables the researcher to clearly answer research questions and validate the research hypotheses. Table 1.1 gives a summary of the adopted research methodology and design.

Research Philosophy	Research design	Research Approach	Research Strategy	Data collection method
Positivist paradigm	Deductive	Quantitative	Survey	Questionnaire

Table 1.1 Summary of the adopted research methodology and design

In the context of the research philosophy adopted for this study, the researcher compared and applied study characteristics with reviewed facts and conditions for each research philosophy and paradigm. These comparisons and applications demonstrate that this study matches conditions and characteristics of the Positivist paradigm. Furthermore, according to Orlikowski & Baroudi (1991) research adopting this paradigm contains quantifiable measures of variables and hypotheses testing.

In the context of research design, this research started by generating sets of testable hypotheses which enabled the researcher to deduce interpretation from the results. The researcher decided to play the role of Neutral observer of reality in order to avoid any intended or unintended contaminating values from the researcher's side to make this research completely objectivist.

In the context of the research approach, a quantitative research method helps in clarifying interactions between independent and dependent variables. As a result, a quantitative approach was adopted. According to Creswell (2012) quantitative research method helps in clarifying interactions between the independent and dependent variables. The survey will be adopted as a research strategy. In the context of research strategy and data collection method, as a secondary data sources that helps in forming the theoretical background (literature), books, databases, researches, articles and published statistics of the E-commerce adoption by consumers in Jordan was used.

Furthermore, since this research has targeted customers who have obtained online services from any Jordanian private insurance company related websites at least once, face to face questionnaire distribution was used for data collection. An Arabic version of the questionnaire was used, and the researcher asked participants if they had used online insurance services at least once before giving them the questionnaire. Additionally, a clear statement was written in the questionnaire cover page indicating that participation was optional, and confidentiality of responses and participants' identity would be strictly maintained. 422 questionnaires were distributed to customers who had obtained online services from any Jordanian private insurance company related websites at least once, and valid questionnaires were 390.

However, to make the questionnaire effectively reflect the research question and achieve research objectives it was presented through five main sections. The first one is related to customer characteristics; gender, age, experience, computer literacy and education level. Opening questions were used to obtain the required information. The second section was designed to ask customers about their opinions regarding technological and security factors provided by insurance services providers. The third part asked customers about their opinions regarding organizational factors like international reach of their insurance services provider. The fourth part asked customers about their opinion regarding cultural factors like language and social media presence of their insurance services provider. The fifth part asked customers about their opinions regarding online relationship quality, trust, satisfaction and commitment. The final section asked customers about their opinions regarding their e-commerce usage. For all parts from the second to the last one, a five-point Likert Scale was employed to obtain customer perceptions.

To examine hypotheses to examine the factors affecting E-commerce usage and the mediating role of the online relationship quality from a customer perspective, Statistical Package for

Social Sciences (SPSS) and AMOS was used in data processing and analysis, reliability test, frequencies and percentages and descriptive statistical techniques. Furthermore, after reviewing different statistical analysis techniques and its conditions and capabilities, the researcher used the Structural Equation Modelling (SEM) which is developed from regression techniques and it predicts and clarifies impacts and relationships between one or more independent variables and one or more dependent variables (Bentler, 1980).

1.9 Research Framework and Hypothesis

An extensive review of literature that have studied and explored e-commerce usage in developing countries and in Jordan was conducted to state the research problem. The proposed conceptual framework was then developed based on the reviewed literature and to answer research questions (see Figure 1.1). Thereafter, sixteen hypotheses were expressed based on the proposed conceptual model in order to be tested and used as a guide for this research.

1.9.1 Research Framework

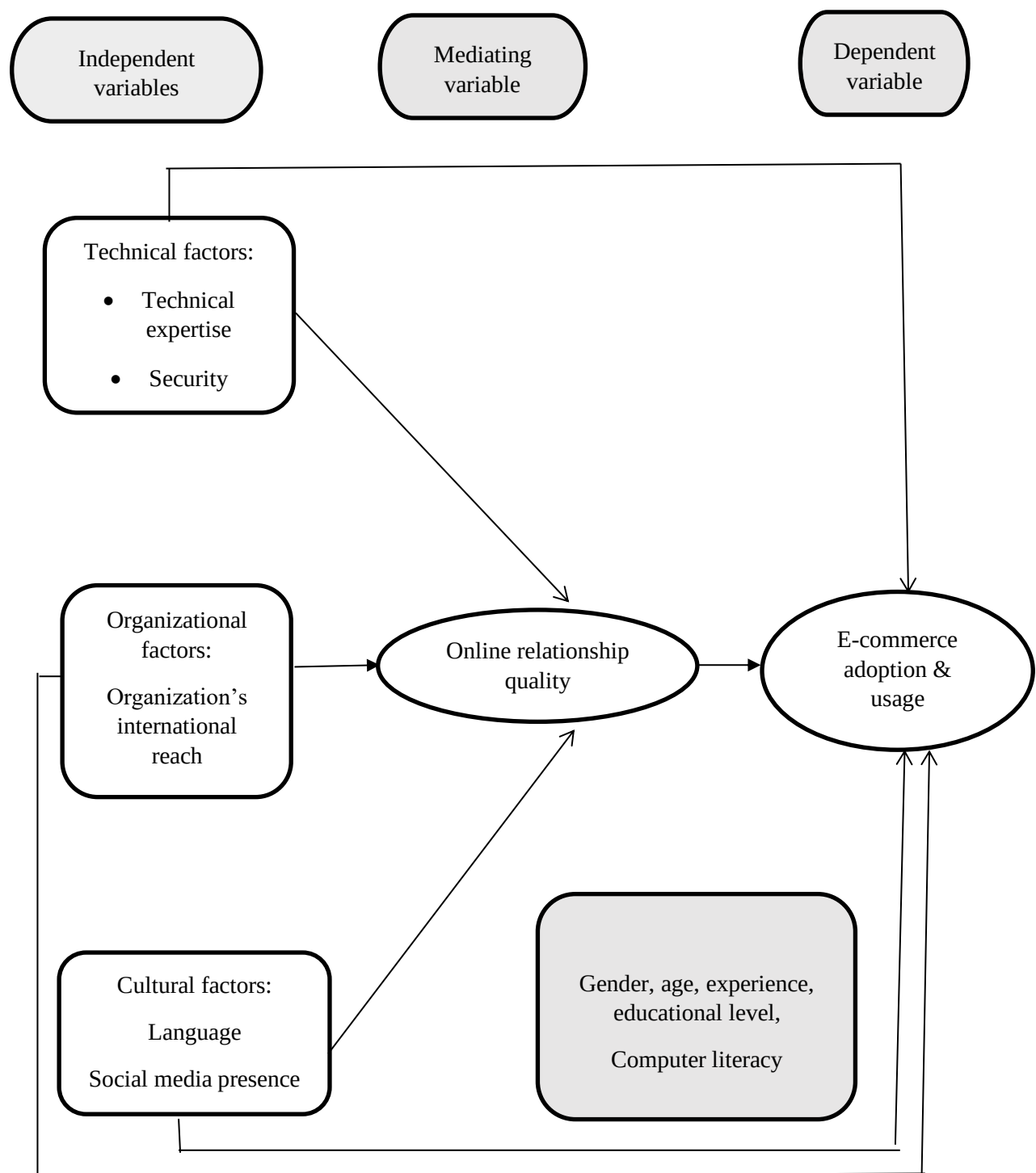


Figure 1.2 The Conceptual model

1.9.2 Research Hypotheses

Hypothesis No

Hypothesis

- | | |
|------------|---|
| H1 | There is a direct significant effect of Technical expertise on E-commerce usage by the customers of the Jordanian Insurance Sector. |
| H2 | There is a direct significant effect of Security on E-commerce usage by the customers of the Jordanian Insurance Sector. |
| H3 | There is a direct significant effect of Organization's international reach on E-commerce usage by the customers of the Jordanian Insurance Sector |
| H4 | There is a direct significant effect of Language on E-commerce usage by the customers of the Jordanian Insurance Sector |
| H5 | There is a direct significant effect of Social Media presence on E-commerce usage by the customers of the Jordanian Insurance Sector |
| H6 | There is a direct significant effect of Technical expertise on online relationship quality between the organization and the customers of the Jordanian Insurance Sector. |
| H7 | There is a direct significant effect of Security on online relationship quality between the organization and the customers of the Jordanian Insurance Sector. |
| H8 | There is a direct significant effect of Organization's international reach on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector. |
| H9 | There is a direct significant effect of Language on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector. |
| H10 | There is a direct significant effect of Social Media presence on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector. |
| H11 | There is a direct significant effect of the online relationship quality on the E-commerce usage by the customers of the Jordanian Insurance Sector. |
| H12 | The online relationship quality is significantly mediating the effect of technical factors Technical expertise on E-commerce usage by the customers of the Jordanian Insurance Sector. |
| H13 | The online relationship quality is significantly mediating the effect of Security on E-commerce usage by the customers of the Jordanian Insurance Sector. |

Hypothesis No	Hypothesis
H14	The online relationship quality is significantly mediating the effect of Organization's international reach on E-commerce usage by the customers of the Jordanian Insurance Sector.
H15	The online relationship quality is significantly mediating the effect of Language on E-commerce usage by the customers of the Jordanian Insurance Sector.
H16	The online relationship quality is significantly mediating the effect of Social Media presence on E-commerce usage by the customers of the Jordanian Insurance Sector.

1.10 Research Structure

This research consists of six chapters:

Chapter One presents the justification and rationale of this research, along with the significance of this research. Additionally, aims, objectives and questions of this research have also been addressed.

Chapter Two illustrates and reviews literature in the context of this study. It covers the e-commerce concept (definition, calcifications, advantages and disadvantages). Furthermore, it provides a holistic view of e-commerce usage by consumers in developing countries and in Jordan. It covers factors positively or negatively affect e-commerce usage from a consumer perspective.

Chapter Three deliberates the methodological approach that is adopted for this study that helps in answering study questions and achieving objectives. It provides a justification behind selecting the adopted research method.

In Chapter Four the questionnaire is used to collect data. A quantitative analysis was used to analyse collected data by means of the Structural Equation Modelling (SEM) to give a description of the targeted sample and test the proposed hypotheses. Moreover, to examine the effect of the adopted independent variables of this study on dependent ones and the role of the moderating variable, the Structural Equation Modelling (SEM) was adopted with the latest version of Amos, which helped to explore interaction effects between variables.

Chapter Five examined outcomes that resulted from chapter five that was discussed along with the literature review and revisited study questions and objectives.

Chapter Six presented and clarified the main findings of the quantitative analysis and its contributions to knowledge. Study limitations, recommendations and future research suggestions is also presented. However, Figure 1.3 illustrates the research structure.

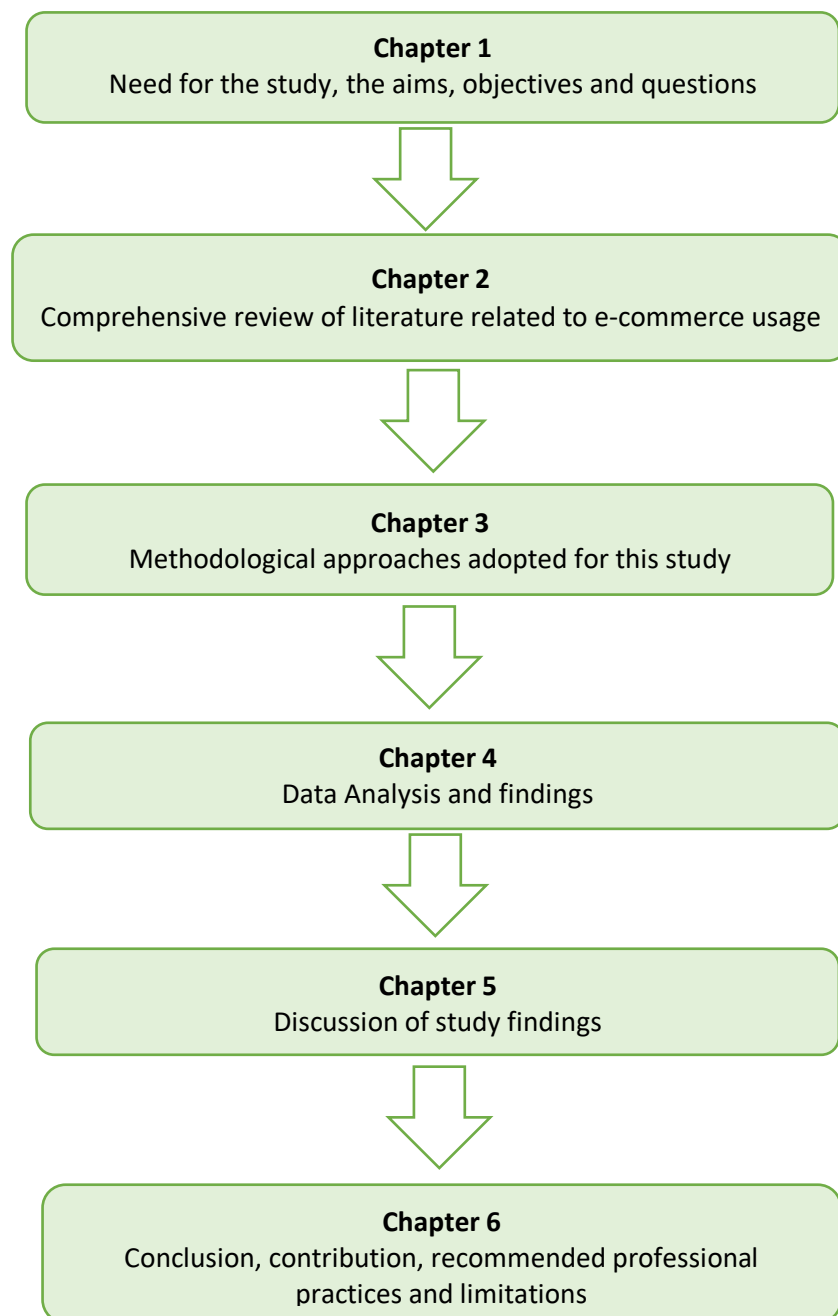


Figure 1.4 Research Structure

1.11 Chapter summary

This chapter illustrated the research background to explore factors that might affect e-commerce usage of Jordanian customers who adopt online insurance services. Research was designed to provide insights about factors affecting e-commerce usage and the mediating role of online relationship quality from customer perspectives in the Jordanian private insurance sector. Research employed was one theoretical base component in e-commerce usage.

The next chapter discusses literature on the subject of e-commerce usage from both customer and provider perspectives as well as literature related to online insurance services in Jordan in particular.

Chapter Two : Literature Review

2.1 Introduction

Logically, many researchers have realized that research cannot be conducted and succeed in achieving its goals without intensely reviewing what others have achieved in the same research area. Facts that already recognize a specific research area helps researchers to be aware of what has been previously discovered and what has not been improved or tested before. Once this has been done and gaps are perceived, the researcher can then commence the investigation.

This chapter provides a comprehensive review of literature related to e-commerce usage from a customer perspective as well as literature related to online insurance services. This chapter covers many related topics like the e-commerce concept, upcoming trends, benefits for both customers and businesses, e-commerce challenges and technology acceptance models. Furthermore, factors that motivate e-commerce usage and the others that hinder the use of e-commerce are discussed. As online relationship quality plays a mediating role in this study, it is given a specific direction when presenting related literature.

Since this study is aimed towards a Jordanian context, this aspect is also discussed in addition to the state of the insurance sector globally. Studies related to the research hypotheses and conceptual framework are also presented to form a comparison base for the research results.

2.2 E-commerce overview

The Internet and technological advancements play a crucial role in impacting the global economy and has reshaped many sectors; education, business, government and health. Internet technology also offers great opportunities for organizations to operate their businesses in radically new working ways through electronic commerce (e-commerce).

According to Indecon (2013) many researchers assert that e-commerce will derive and reshape the future world economy development in the next ten years. Al Masarweh et al., (2016) assert that the proliferation of personal computing uses and the information and communication technology advancements have resulted a large-scale usage of e-commerce globally. Furthermore, this adoption and use has made e-commerce a main interest of researchers. The e-commerce concept can be described in different ways (Zerenler and Sahin, 2013). Sellers and consumers recognize the concept of e-commerce as referring to the online shopping process (Malone, 2008). E-commerce is executing commercial transactions by using the online

environment (internet and web technology) including exchange of products and services between organizations and individuals (Laudon and Traver, 2015).

Shaharudin et al. (2012) defined the e-commerce concept as employment of the online environment to conduct sets of business activities; online ordering, online distribution, online marketing, online delivery of products and services by using Internet and Web technology (Shaharudin et al. 2012). As noted from studies in the context of e-commerce, this concept refers to conducting automated businesses activities such production, ordering, marketing, delivering and after sales services for both tangible or intangible products and services for consumers by using computer networks and the internet with no barriers of time or distance. Businesses' managers must guarantee the adoption and usage of ecommerce by consumers and must concentrate on some aspects that encourage consumers to switch from traditional shopping habits to online shopping. Aspects like privacy, security, returns and refunding policies, customer statutory rights and more requires top priority from companies engaging in this type of business.

E-commerce offers both firms and consumers with a set of advantages in comparison to traditional commerce. According to Jusoh and Ling, (2012) e-commerce provides consumers with 24 hours shopping, instant gratification of information, choices comparison and less expensive products. Further benefits can be gained by using e-commerce from a consumer perspective such as convenience, easy comparison, saving time and easy to find reviews (Niranjanamurthy and Kavyashree 2013).

Barnes (2013) raised a question about why customers convert their shopping habits from traditional shopping to online shopping. Chaing and Dholakia, (2003) and Poulter, (2013) answered that the convenience offered by adopting online shopping is playing a key role in their behaviour. Wolfinbarger and Gilly (2001) asserted that adopting online shopping offers high accessibility and great convenience for its users.

Thus, these mentioned advantages and others can be considered as motivational factors for customer use e-commerce. However, as e-commerce has advantages to consumers it also has disadvantages such as hidden costs, network unreliability and lack of security (Javadi et al, 2012).

2.3 Emerging and upcoming trends of e-commerce

Nowadays digital transformation has become an emerging trend in all aspects of life (OECD, 2019). The growing trend of e-commerce has resulted in the expansion of a new vital sector in the economy (Anil 2019). Countries that are now looking to improve their economies must pay more attention to e-commerce management practices since this is now considered to be one of the vital dimensions of any economy (Babenko, et al., 2019). However, the USA and China are towards the top of lists of worldwide e-commerce developers which is now 70%. On the other hand, just 2% of worldwide e-commerce was for MENA (Grab, et al., 2018). The e-commerce landscape has become increasingly dynamic. This transformation means that a mandatory change should take place. In the area of e-commerce, new actors are stimulated through completely new roles. Furthermore, old and existing ones have started to play new roles. Above all, legacy challenges and barriers at customer and business levels have been tackled. At the same time, new ones have emerged. Simultaneously, new opportunities and business models have arisen as a result of the continuous changes in customer needs and innovative thinking styles of businesses.

All types of enterprises have witnessed an increasing and growing share in their online sales. This fact appears in thirty-four member countries that have joined the Organisation for Economic Cooperation and Development. They have asserted that more than one in five companies in OECD countries have conducted orders over computer networks with a percentage of 40% in 2017 (see Figure 2.1).

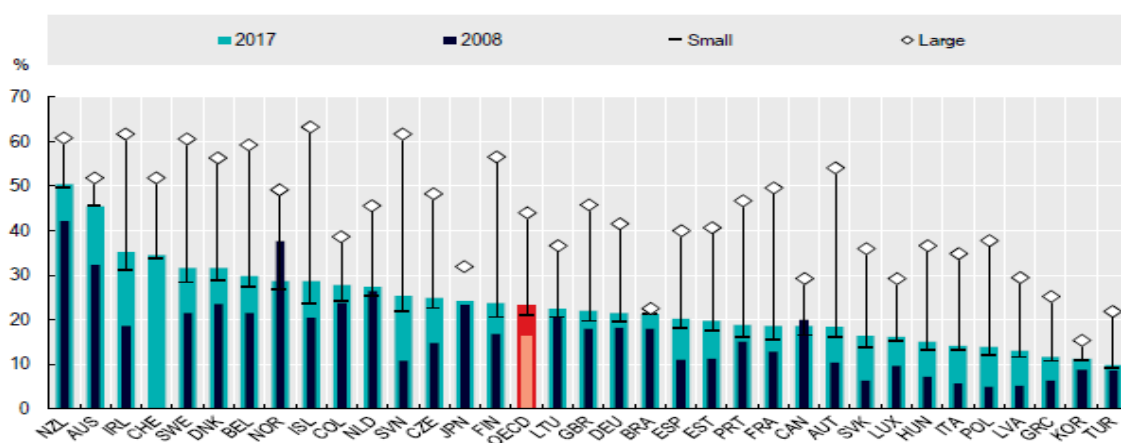


Figure 2.2 Percentage of firms receiving orders over computer networks by size, 2017.

Source: OECD, ICT Access and Usage by Businesses (database), <http://oe.cd/bus> (accessed May 2019).

OECD (2019) reported that at the same time of this growth, some organisations are still struggling as a result of challenges and barriers to achieve more engagement in the e-commerce environment. The following list summarises some of that challenges and barriers as stated by OECD (2019):

- unsuitable products to be bought or sold online
- delivery and returns cost
- governmental regulations
- language skills
- cross-border complaints and disputes

Finally, OECD have considered that challenges to be as a reason that makes some e-commerce organisations in the OECD sell products to other European countries.

From the customer side, e-commerce usage and adoption by customers have witnessed a clear proliferation because of benefits offered by e-commerce (OECD., 2019). Such benefits include the following:

- convenient nature of e-commerce
- gaining lower prices
- anywhere any time shopping
- variety of products

OECD in their report 2018 consider that benefits are seen to be a reason that makes more than half of all OECD countries use the e-commerce platform to do their online shopping activities. (See Figure 2.3)

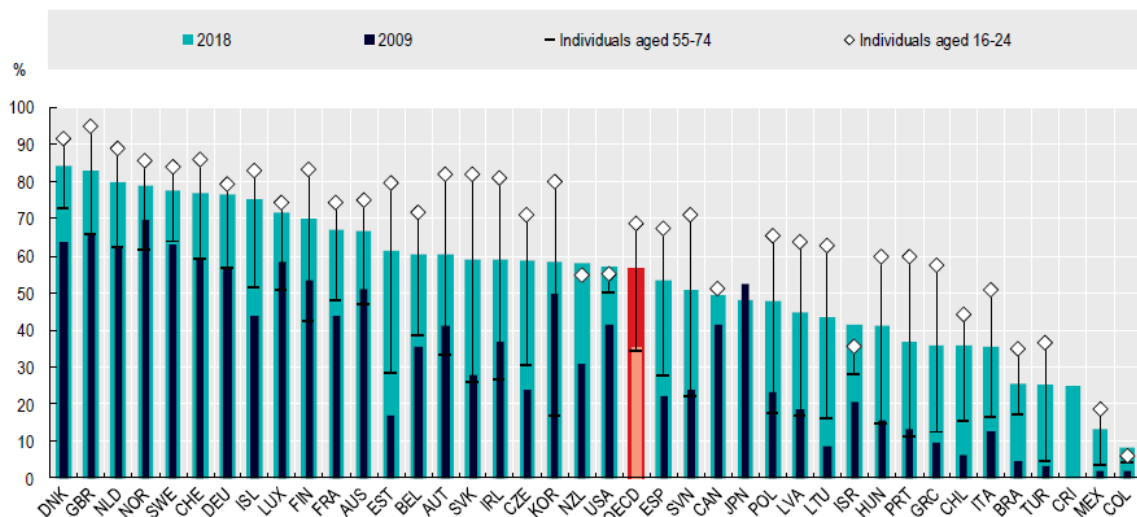


Figure 2.4 More people are buying online than ever before

Source: OECD, ICT Access and Usage by Businesses (database), <http://oe.cd/bus> (accessed May 2019).

On the other hand, OECD (2019) stated that not all individuals are likely to conduct their shopping activities by using e-commerce platforms for many reasons as follows:

- low-income
- individuals often prefer to shop in brick-and-mortar stores
- difficult in accessing payment mechanisms
- trust issues
- insufficient payment options
- security
- lower levels of education
- social conditions
- lack of necessary skills

Another way that can be used to look at e-commerce trends is by looking at the number of internet users in a global context. Statistical investigations that have been revealed by www.statista.com/ regarding the number of internet users globally in 2020, found that East Asia was at the top of the list with a one billion users, and there were 102 million users in Southern Asia and 816.9 million users in Central Europe and in Western Europe there were 280 million. Western Asia had 166.56 million internet users where the Caribbean area was at the bottom of the list with 21.63 million internet users. It can be observed that Western Asia

internet users were placed in the middle of the list. Since Jordan is in that area, this now gives a good indicator for numbers of internet users in Jordan in 2020.

These statistics that were conducted in the Middle East area in 2019 revealed that Iran was at the top of the list with 62 million internet users while Bahrain was at the bottom of the list with 1.57 million internet users. With regard to Jordan, it was in the fifth position amongst 13 countries in the Middle East area with 8.7 million internet users.

2.4 Bridging e-commerce gaps

Since the digital transformation phenomenon is still increasing, firms will continue to follow this trend to digitalise. Accordingly, firms and customer those who do not follow the digital transformation phenomenon will be on the incorrect side of digital divide. OECD (2019) suggested that innovative business models and well-designed policies can play a crucial role in fostering more willingness to e-commerce engagement by firms and individuals who still do not buy or sell online. However, at the same time they stated that there are several obstacles that are facing innovative business models such as:

- low motivation to invest
- regulation
- complex rules
- taxes

Furthermore, they asserted that this uncertain condition can be tackled through the application of transparent rules, customs clearance and updated regulations.

On the other hand, they suggest some solutions that can fostering more willingness to e-commerce engagement by the customers through the following:

- targeted information campaigns
- trust building initiatives
- adult training
- public-private partnerships that target participation by low-income households and those in rural areas.

Finally, OECD (2019) in their report summarized some policy related issues that can negatively affects e-commerce. Such policy issues:

- Consumer protection: free online apps and services in some cases asking users to provide them with their personal data which can be considered as a privacy violation.
- Tax policy: how can the taxation system determine a taxable presence for intangible assets.
- Competition policy: are traditional antitrust laws applied in the online environment?
- Trade policy: how can traditional trade agreements deal with cross-border e-commerce
- Environmental policy: increase e-waste

In the e-commerce trends context Menaka and Seethal (2018) pointed to six trends on e-commerce as follows:

- Connecting through Social Media: social media is playing a crucial role in e-commerce sales growth.
- Mobile Commerce: with the introduction of smart phones the amount of shopping has increased.
- Quick Service
- Product Videos/Video Based Marketing: using videos as a marketing tool shows an active role in attracting customers to buy products because of its ability to present product information in attractive manner.
- Websites and Apps: with the advent of smart phones as a substitute for laptops and computers, its growing capabilities and because of more reliable internet services many websites have developed their own mobile apps to enable users to access and order desired products.
- Virtual Sales Force: many websites have adopted new technologies that can help in attracting and convincing the customers to buy products or services before their final decision through such items as popups and chat module technology.

Finally, e-commerce websites users are increasing because of the advent of smartphones and increasing internet technology capabilities. Furthermore, many benefits can be gained in using e-commerce as a shopping channel such as product comparability capabilities, instant gratification of customer needs, availability of payment options and time saving.

2.5 E-commerce concept and background:

In this section, three main related topics are discussed. The first one has reviewed e-commerce dimensions and the different e-commerce definitions in order to appreciate different

perspectives that describe the e-commerce concept. The second shows e-commerce benefits for both customers and businesses. Finally, challenges and roadblocks for developing the e-commerce globally are reviewed.

2.5.1 E-commerce dimensions and definitions

Before the review of e-commerce definitions are discussed, three main elements of e-commerce must be considered in forming the e-commerce concept. E-commerce consists of product, process and players (sellers and buyers) according to Choi et al. (1997). They divided e-commerce into three dimensions as illustrated in figure.2.3.

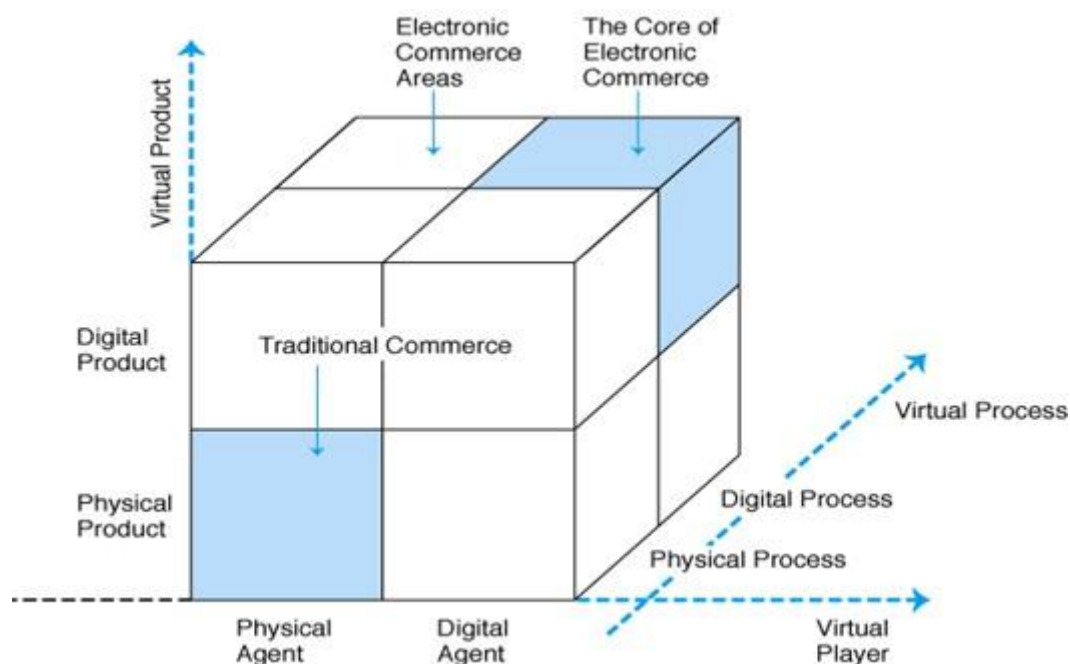


Figure 2.5 Dimensions of e-commerce (Choi et al., 1997)

As noted in Figure.2.3 there are three dimensions for e-commerce based on three elements (product, process and players). Traditional commerce (bricks and mortar) represents the three elements availability in physical forms. Partial e-commerce (click and mortar) represents the availability of some elements in physical buildings and the remaining elements are in digital forms. Pure e-commerce represents the availability of the three elements in digital form. Most Jordanian e-commerce websites are physical stores that use the online environment as an additional sales channel, selling both digital and physical products. Researchers describe the e-commerce concept in different ways. The following definitions illustrate different points of views about the e-commerce concept.

Craig and Ron (2000) have stated that e-commerce is the use of internet, intranets and extranets by the organization, customers and suppliers which enables them to communicate electronically. Another definition by Huang and Benyoucef (2013) expressed the e-commerce concept in different way. They defined it as employing web second generation tools in order to accomplish business activities in new ways that can help business to gain desired customer satisfaction and achieve superior value for both customers and businesses. According to Chaffey (2009) e-commerce indicates that the use of electronic networks is needed in order to exchange information across supply chain stages. He asserted that this exchange can be done internally such as between different departments in the organization or externally between the organization and its suppliers, customers or government, whether paid or unpaid.

In a similar vein Clemes et al (2012) in their definition concentrated on telecommunications networks to be critical media that can be used to share business information, build a tight relationship with business partners and accomplishing business activities. Al Masarweh, et al. (2016) mentioned that e-commerce can be expressed by a combination of information technology within the set of transactions that are done by businesses. Khoshnampour and Nosrati (2011) stated e-commerce is the process of employing internet technology to fulfil business activities. Coppel (2000) in his definition has concentrated on the digitizing capabilities of e-commerce. He asserted that this has provided a new trend for styles of product by converting some tangible products into intangible ones. In addition, the delivery mechanisms that are applicable through the e-commerce concept can offer a digitized delivery platform for intangible products.

Swatman (1996) defined the e-commerce concept in a simple way, whereas e-commerce from his perspective is a business processes that is performed electronically. In the same way Schneider (2007) described it as the use of the internet to conduct a business process. As a critique for the above definitions, these do not consider the three elements of e-commerce and they ignore some related issues. Anil, K. (2019) definition was compatible with other definitions but he added a new dimension to the e-commerce definition which was that it related to data exchange that happens between sellers, buyers and suppliers. Laudon and Traver (2009) pointed out that e-commerce is the employment of internet and web technology in fulfilling business transaction between sellers and payers.

This definition has restricted e-commerce to the use of internet and web technology. Andam (2003) defines e-commerce concept as ‘any form of business transaction in which the parties

interact electronically rather than by physical exchanges or direct physical contact'. Varela, et al (2016) have defined e-commerce as buying, selling or exchanging a product, services and information using computer networks and the internet. Furthermore, Ghosh & Govil (2015) assert that e-commerce includes both before and after sales activities across a supply chain. Fatima (2017) pointed out that e-commerce is about doing commercial transactions between organizations by using information and communication technologies (ICT). Melnichuk, (2014) in his explanation of the e-commerce concept made an emphasis on three main constructs: e-contracts which are established between sellers and buyers, exchange processes, and the media that helps in fulfilling the established contract.

E-commerce has evolved and is still shaping and reshaping the business environment and it works well (Mazzarol, 2015). There are different definitions of e-commerce that are described in a more realistic and comprehensive way. Table 2.1 illustrates more comprehensive e-commerce definitions.

Author	Definition
Turban et al.(2006)	It is the process of buying, selling, transferring or exchanging products, services and/or information via computer networks, including the Internet.
Mesenbourg (2001)	E-commerce is the value of goods and services sold over computer-mediated networks.
Westland & Clerk (1999)	E-commerce is the automation of commercial transactions using computer and communications technologies.
Wyckoff & Colecchi (1999,	E-commerce is concerned specifically with business occurring over networks, which use non-proprietary protocols that are established through an open standard setting process such as the Internet.
Chan and Swatman (1996	The undertaking of normal commercial, government and personal activities by means of computers and telecommunications networks and includes a wide variety of activities involving the exchange of information, data or value-based exchanges between two or more parties.

Table 2.2 E-commerce definitions

As can be seen in Table 2.1 which illustrates some e-commerce definitions, as well as from previous definitions, we can conclude that the e-commerce concept consists of five main elements. The first one is the Internet or electronic network that helps in the transferring process. The second is products in physical or digital form and services that offer goods and

services online. The third one is the business process that helps in selling, buying and sharing or exchanging information. The fourth includes sellers, buyers, suppliers and other facility providers. The final element is the payment and delivery process.

This research has endorsed the following definition as the official one for this research:

‘E-commerce is the process of conducting the main commercial activities (buying, selling, sharing and exchanging) of the products in either physical or digital form, services or information by using computers and telecommunications networks among sellers and buyers and intermediaries with a predefined payment and delivery manner.’

Numerous types of e-commerce models have been developed grounded on the nature of the participants (Laudon and Traver, 2014). In addition, it is necessary to highlight that e-commerce has many models which target diverse parties such as businesses, customers, government and employees. These models were built on the direction of the transaction and on the relationship between its parties. Babenko (2019) stated that there are six common e-commerce models in relation to: business to business, business to consumer, consumer to consumer, business to government, consumer to government and mobile commerce. Regarding the business to business model which is traditionally expressed as B2B, Sheremet, (2012) defined it as an organization providing another one with a complementary product or service such as a tyre manufacturer selling their products to car manufacturers. The second model is business to consumer which is expressed as B2C. According to Tsarev and Kantarovich (2001) B2C diagnoses transaction conducted between sellers and buyers. Regarding consumer to consumer model which is expressed by C2C, they asserted that can be defined as the business activity that is conducted between two customers with existence of a third party which is called the intermediary who facilitates the transaction between them, for example, e-auctions websites. In addition, the business to government model which is expressed by B2G means that these trading transactions are conducted between any government institutions and businesses. However, a popular system that can serve this relationship relates to the procurement and tendering systems where the government institution announces that they need to buy products for government needs and service then business can then send their offers or tenders to the institution. Then the tenders are studied to select the optimum one (Nemat, 2011). Finally, the more up to date e-commerce model relates to mobile commerce which is expressed as m-commerce. According to Nanekaran (2013), he revealed that m-commerce can be understood to be any trading activity that can be conducted by the means of portable devices such as mobile

devices which support the internet or GPRS services. However, any e-commerce business model can use m-commerce.

2.5.2 E-commerce benefits and challenges

e-commerce definitions from different perspectives were reviewed in the above section. Now, E-commerce benefits now form the focus of this section which will represent and review what e-commerce adoption can offer for its users as customers and as organizations. Furthermore, it represents the challenges that face both customers and organizations resulting from e-commerce adoption.

E-commerce has changed the way of doing business. However, Khan (2016) asserted that e-commerce could bring a significant benefit for its users. Many authors on e-commerce areas have asserted and assured everybody that there are enormous advantages provided for customers, and e-commerce can offer a good opportunity for both buyers and sellers such as growth and cost saving (Fatima, 2017). Furthermore, e-commerce attracts many sectors to benefit from its opportunities. Many governments have recognized the opportunities that can be offered by e-commerce adoption. In this regard they have developed a sound strategy to motivate its adoption. E-commerce enables its customers to ease access from any geographical point without the need to come physically to a shopping center (Mengko et al, 2018). By having internet connection, they do not have to waste their efforts and time to do their shopping activities physically. Franco and Bulomine (2016) have defined many benefits for e-commerce such as convenience, time saving, more choices, easy to compare, easy to find reviews and coupons and deals. Furthermore, Yolanda et al (2017) stated that customers can benefit from their online shopping numerous features such as flexibility, time convenience, products variety and lower prices.

Moreover, Shahriari et al (2015) have mentioned other advantages for e-commerce from customer points of view such as 24 hours shopping, less expensive products, quick delivery digitized products, instant gratification of information and interaction with other customers. e-commerce offers more competitive prices for customers by enabling them to fulfil their orders together as a from one seller (Shahjee, R., 2015). He also asserted that the customer can benefit from an improved delivery processes, where the buyers can track their orders online until it is delivered to them. From the literature reviewed around e-commerce benefits for customers the researcher concludes that e-commerce customers can easily meet their needs and wants. Without difficulty, they can attain information about product quality, prices and availability.

By using these features customer have opportunities to make intelligent purchasing decisions where traditional shopping does not offer such features.

Likewise, Niranjana Murthy et al (2013) have introduced additional benefits of e-commerce adoption for customers such as availability of extra coupons and deals, availability of consumer to consumer business models and ability to participate in auctions. In consumer to consumer business model the customer can sell and buy products from others by using the online environment. According to Turban and King (2003) several benefits can be obtained by using and adopting e-commerce from a customer side. The following list provides a summary of benefits for customers: more choice; more customized and personalized products; more detailed information about products and services; quick responses from their inquiries.

Haubl and Trifts (2000) also stated that customers can have the ability to use the comparison price feature and can find additional features that can help them in their purchasing decisions such as having access to other buyers' reviews. Furthermore, Palmer (2013) agreed with the previous point and added price comparison availability to be one of key motivators for e-commerce adoption from a customer perspective. In the same context, another study asserted that 85% of online shoppers are using price comparison features in their online shopping activities (Chaing & Dholakia, 2003). They further asserted that customers can shop anywhere, anytime without affecting their daily commitments.

Poulter (2013) pointed out that availability of on time services is an important feature which can motivate customers to adopt online shopping. Accordingly, the time customers spend waiting in queues will be eliminated in comparison with traditional shopping methods. Another benefit stated by Monsuwé et al. (2004) is immobility which can be a benefit when the customer cannot physically go to the shop because of his or her illness or a physical disability. Accordingly, Ozen & Engizek (2014) stated that customers who adopt e-commerce can gain a convenience in place and time aspects. On the other hand, Turban et al. (2000) stated that society can also take advantage of e-commerce adoption by providing them with more accurate payment auditing, ability to attend remote works, use electronic payment for purchasing, expenses and retirement.

Whilst many reviewers adopt the opinion that e-commerce has many benefits for customers, in the same vein they asserted that e-commerce offers many benefits for organizations (Savru et al., 2014). There is no doubt that e-commerce adoption has a positive effect on the organization

(Liliana, 2006). From this point, this section targets literature that focuses on the benefits of e-commerce adoption in an organizational context. Za and Tricahyadinata (2017) assert that e-commerce adoption from an organization side will grow the numbers of customers because individuals from all over the world can reach sellers despite their geographical location and time zones. On the other hand, Tassabehji (2003) pointed out that e-commerce allows the organization to expand their targeted markets from local ones to international ones, lower inventories and lower the operational costs. Moreover, organizations can offer their products and services 24 hours a day, 7 days a week. Many other benefits can be gained by adopting e-commerce by the organization such as innovating new business models which can create new products and services. Additionally, they can innovate new working ways and enhance their organizational effectiveness (Savrul et al., 2014). Chaffey (2009) has classified e-commerce benefits into tangible and intangible benefits. Increased sales and revenues by attracting new buyers, global reach, repurchasing, lower operational costs can be classified as a tangible benefit. Meanwhile, increased reputation, better responses to customer needs, better customer service and better ways to acquire customer feedbacks are intangible benefits.

Moodley (2003) pointed out some potential benefits for sellers adopting e-commerce such as increased business partner and supplier options, enhancement of buyer contacts and information, reduced working capital and improved competitive advantage. Nevertheless, many authors clearly recognize and admit that organizations that have adopted e-commerce will gain advantages. Franco and Regi (2016) assert that organizations can benefit from direct feedback about their products and services to make them more suitable for their customers. On the other hand, the disintermediation feature can help the organization to eliminate some expenses by minimizing the number of intermediaries which will help them to offer reasonable and competitive prices (Rajaraman, 2000). Start-up organizations can compete and share large organizational market share because of the ability to do business activities by using the online environment.

Shahjee (2015) asserted that organization can easily digitize some of their products to be downloadable and this information can be e-mailed to their customers. Furthermore, Niranjanamurthy et al (2013) pointed out additional benefits of e-commerce adoption for organization such as unlimited shelf space, superior inventory management, extraordinarily high reliance on the website and efficient procurement. In the same capacity, the procurement function can benefit by e-commerce adoption in offering businesses extra suppliers to deal

with, bargaining power will be with the business's hands, value chains can be managed strategically as well as reduced search costs (Subramaniam and Shaw, 2002, Haynes et al.1998).

Nowadays e-commerce globally is said not to be in an ideal state (ESCAP 2018). Furthermore, Khan (2019) asserted that numerous customers and companies refuse to use e-commerce as a result of barriers facing them. The faceless and borderless neuter of e-commerce plays a critical role in creating some challenges for e-commerce users and companies (Smith, 2015). According to (ESCAP 2018) there are some obvious challenges that face e-commerce such as lack of internet access, inadequacy of payment, lack of trust, poor delivery infrastructure, lack of economies of scale, unsustainable business models, legal and institutional issues, personal relationships and tradition and awareness of e-commerce opportunities for both customers and sellers.

A study conducted by the Internet and Mobile Association of India explored additional challenges that should be considered such as poor supply chains, high cash burn rate, privacy and security concerns. New technology has pros and cons linked with its use. E-commerce platforms present numerous benefits for both customers and sellers in addition to challenges faced by e-commerce users (UNCTAD,2015).

2.6 Technology acceptance models

This section is about models and theories used to predict human reactions toward technology acceptance. According to Legris et al (2003) since e-commerce is an information system project, many studies have identified factors that positively affect its uses and adoption. However, four models have identified factors that play a role in affecting the state of e-commerce and information systems usage.

2.6.1 Theory of Reasoned Action (TRA)

According to Otieno et al (2018) The Theory of Reasoned Action (TRA) model has been frequently used to understand behavioural intentions of information systems users and it is considered to be a starting point for other theories in a technology acceptance context.

The main idea behind this theory is asserting that users will accept and use a specific product or service if they clearly perceive its benefits and the results expected by its adoption (Samaradiwakar and Gunawardena, 2014). Fishbein and Azjen (1975) suggested a model to illustrate the idea that behavioural intention can be determined by user attitudes and subjective norms. Furthermore, this theory explores the relation between the attitude and behaviour. They asserted that behavioural intention are the most accurate factors that decisively affect behaviour. Albarq and Alsughayir (2013) pointed out that ‘intention’ represents an individual’s plan to start a specific behaviour, while attitudes represent the level of a user’s perception to adopt a specific behaviour.

According to a comparison study conducted by Venkatesh et al. (2003), ‘Theory of Reasoned Action’ comprises two constructs: attitude towards behaviour and subjective norms. As independent variables there are two moderator variables: experience and voluntariness. According to Vlontzos and Duquenn, (2014) this theory has the intention to forecast human behaviour by taking account of these sets of parameters.

Although the theory was reinforced into the Theory of Planned Behaviour (Azjan, 1991) with inclusion of ‘perceived behavioural control’ TRA is still used in marketing literature to explain human behaviour (Lin, 2007). Finally, subjective norms represent some factors that can affect the user’s behavioural intention such as environmental and social pressure. Figure 2.4 illustrates this relationship.

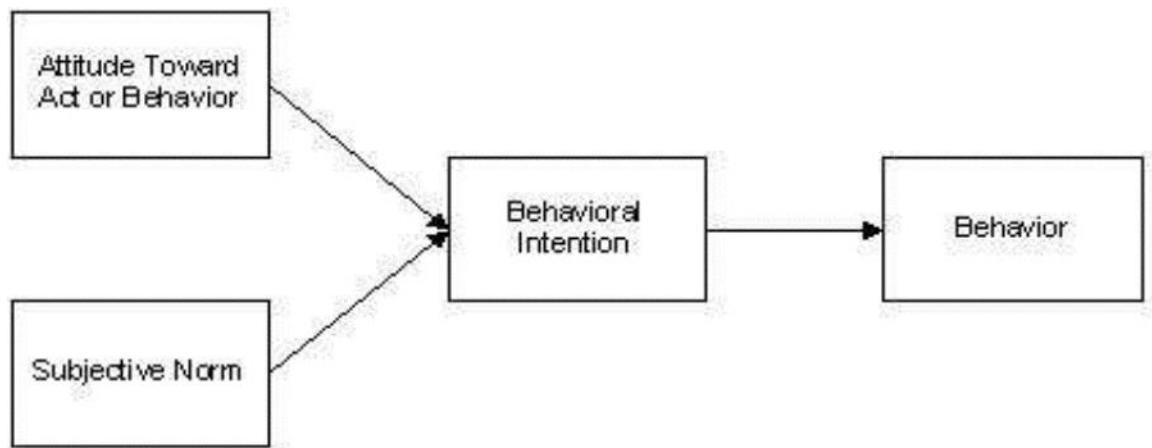


Figure 2.6 Theory of Reasoned Action, Martin Fishbein and Icek Azjen (1975).

According to Lai (2017) There has been many studies have been conducted using the Theory of Reasoned Action, but most of them target the goods and services that already exist in markets and involve a society point of view. Another point which seen as a criticism that has been stated by Hansen et al (2004) is that this theory focuses on rational behaviours and clearly ignores outside individual behaviour.

However, Abdulhakeem et al (2017) state that many others have considered that ignorance of perceived or actual limitations that could be affecting the individual's behaviour as a criticism. Thomas and James (2017) in their study summarized some weaknesses of the Theory of Reasoned Action such as in some cases users don't have full control over their behaviour. Furthermore, they stated that this theory ignores some factors that can influence user behaviour such as personal characteristics and demographics.

To tackle the weaknesses of the Theory of Reasoned Action, it was renewed with the addition of Perceived Behavioural control to create a new theory which is termed the Theory of Planned Behaviour (Sulehri and Ahmed, 2017).

2.6.2 Technology Acceptance Model (TAM)

Davis (1986) developed the Technology Acceptance Model for his doctorate. This proposed model intends to help in defining and predicting factors that can positively or negatively affect the acceptance of using and adopting technology by users and to model the users' acceptance of technology. Figure 2.5 illustrates the concept of the Original Technology Acceptance Model (Davis, 1986).

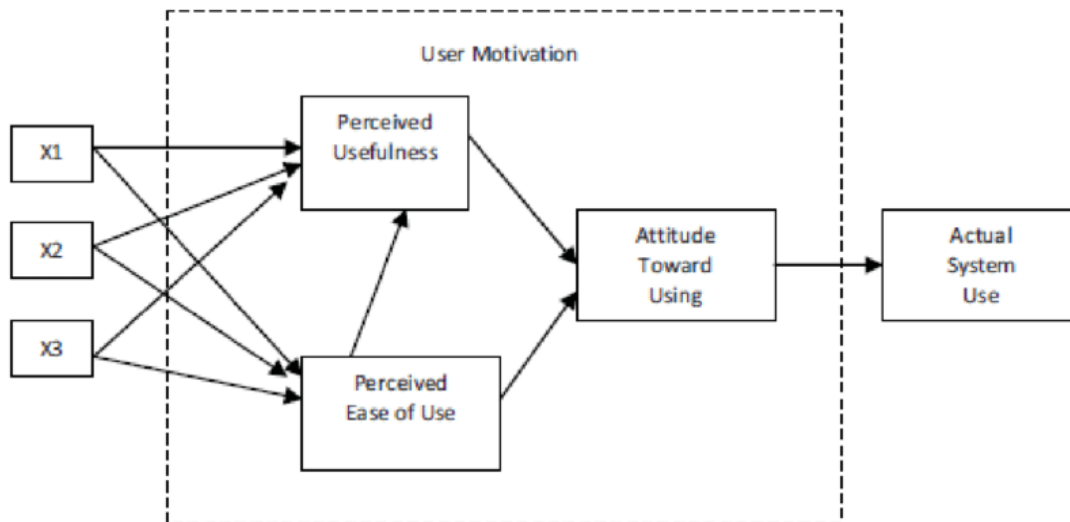


Figure 2.7 Original Technology Acceptance Model (Davis, 1986).

Furthermore, the Technology Acceptance Model can be considered as a development and enhancement of the theory of reasoned action model which is intended to span predictions of attitude and also to do the same with predictions of behaviour. The Technology Acceptance Model consists of three constructs (Perceived usefulness, Perceived ease of use, Subjective norms) as independent variables and includes two other variables (Experience, Voluntariness) as moderator variables (Minishi-Majanja and Coloete, 2010). This model was intended to replace TRA's attitude measures with new measures such as the perceived ease of use and usefulness. These measurements can affect attitudes and behavioural intentions of users towards the actual system use. Based on their studies that intended to examine the Technology Acceptance Model, Davis (1989) asserted that if users realize that using a new technology will lead to better productivity and performance, they will react positively towards new technology and it is unrelated to the degree of difficult or easy to use.

On the other hand, the Technology Acceptance Model emphasises that user related factors rather than social and environmental factors. Because of this disadvantage, Venkatesh and Davis (2000) developed the Technology Acceptance Model2 which has more concentration on subjective norms and antecedent variables as shown in Figure 2.6.

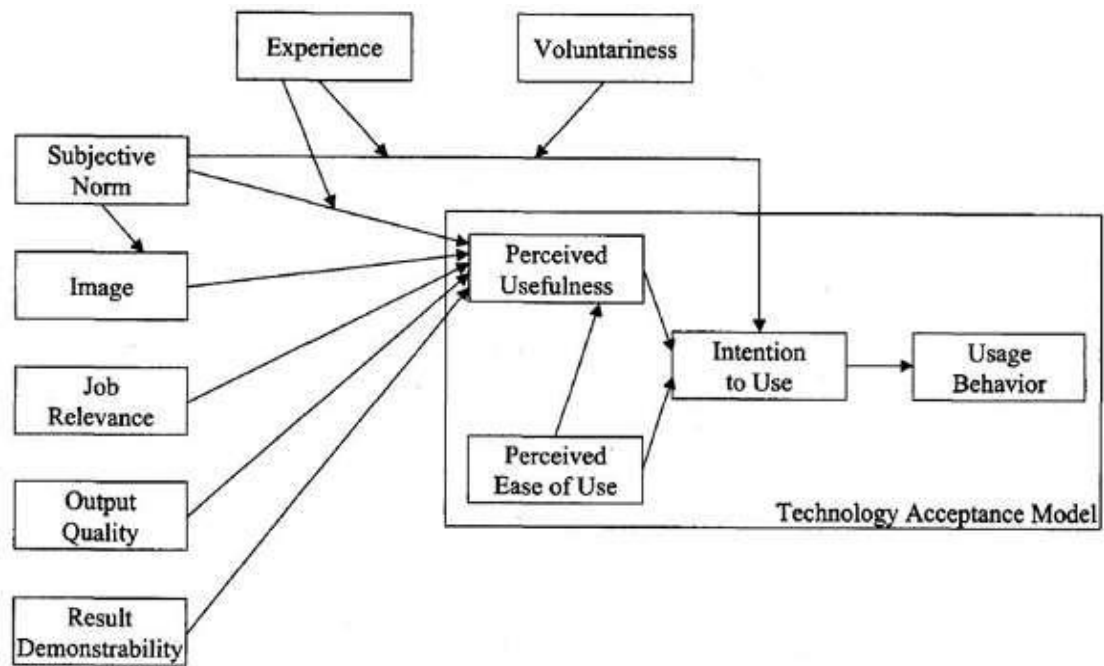


Figure 2.8 Technology Acceptance Model 2, Venkatesh and Davis (2000).

According to Samaradiwakar and Gunawardena, (2014) the main idea behind the Technology Acceptance Model 2 is to consider social influence and cognitive instrumental processes and how those added determinants will work. Furthermore, Venkatesh and Bala (2008) added an extra two antecedent variables groups as shown in Figure 2.6. The Anchors group determines the degree of user beliefs in the direction of computer usage. The Adjustment group determines the degree of usability towards the system.

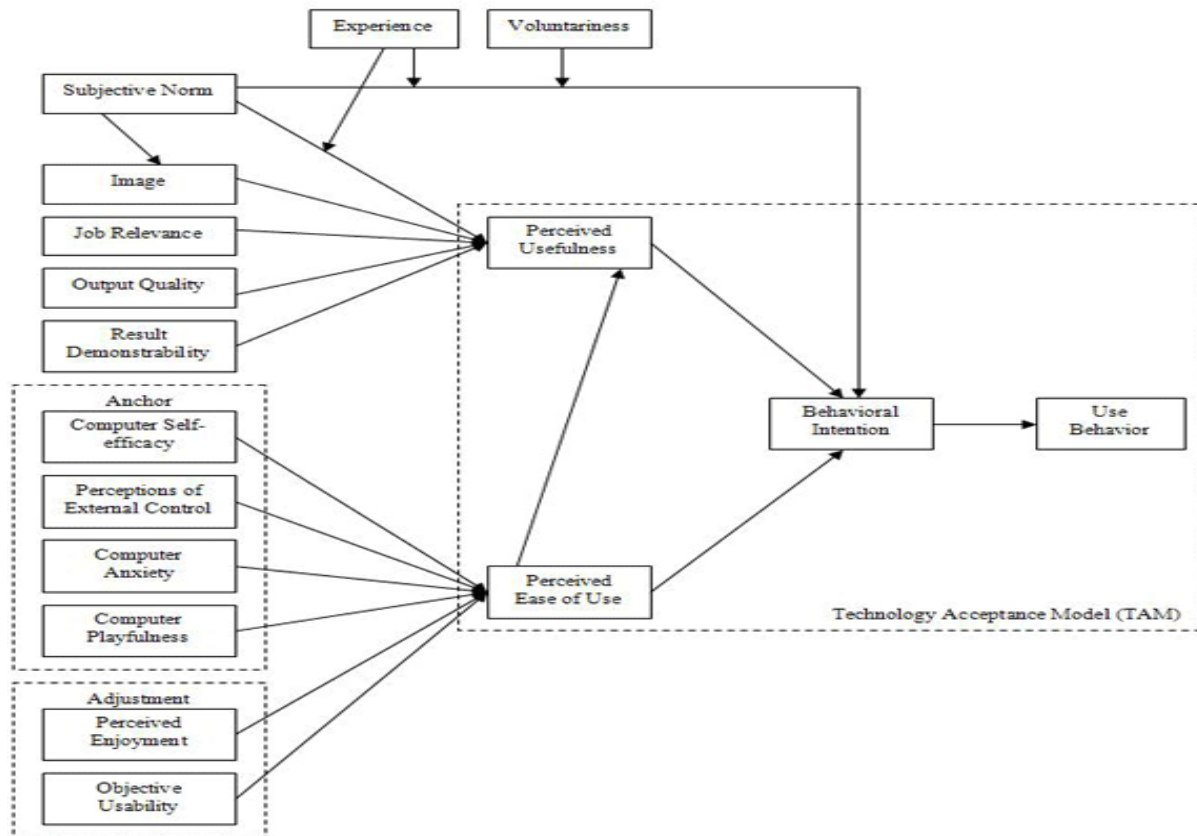


Figure 2.9 Technology Acceptance Model 3 (Venkatesh and Bala, 2008).

Furthermore, the Technology Acceptance Model 3 (see Figure 2.7) was developed to consider and include individual differences, system characteristics, social influence and facilitating conditions (Lai, 2017). Many experiments concluded that the Technology Acceptance Model has more ability to predict the users' acceptance of technology than the Theory of Reasoned Action. It has a reliable framework and measurement scale (Yousafzai et al., 2010).

However, it was the first model that concentrated on psychological factors which can affect the user's technology acceptance (Samaradiwakar and Gunawardena, 2014). Furthermore, they asserted that the Technology Acceptance Model is easy to use and is a reasonable and quick technique for data gathering. This model can then be applied across different research scenarios (Kriponant 2007). On the other hand, King and He (2006) stated that the Technology Acceptance Model can be used to compare results between different technologies.

The Technology Acceptance Model is a valid and robust model as contended by King and He (2006). Moreover, this model attempts to understand the behaviour towards technology adoption, and it also highlights the instruments which can motivate technology adoption.

Sasu and Ichim (2017) stated that the Technology Acceptance Model has been applied in both theoretical and practical contexts. In addition, this model has a broad implementation in studies related to Information Systems Adoption (Abdulhakeem et al., 2017)

Park et al., (2008) criticized the Technology Acceptance Model based on its reliance on examining users' technology acceptance only on perceived usefulness and perceived ease of use. They asserted that this model needs to include more additional variables. On the other hand, there is another drawback that this model does not take into consideration the actual use of technology and make more emphasis on perceived usefulness as the most acceptable indicator (Nistor et al., 2014).

Moreover, this model ignores contextual factors which can have a crucial impact on understanding the acceptance of technology (Parker and Castleman, 2009). Mathieson (1991) pointed out that the Technology Acceptance Model provides general characteristics of information which is a shortcoming for this model.

2.7 Factors affecting e-commerce usage

This part aims to review studies that have investigated the motivation factors that can affecting e-commerce adoption. The next section presents studies that have investigated motivational factors to e-commerce usage. The second presents studies that have investigated e-commerce adoption barrier factors.

2.7.1 E-commerce adoption motivation factors

E-commerce is considered as being a technology opportunity for both customers and businesses. It is a new and modern business tool. Furthermore, e-commerce is becoming more common with more and ever-increasing factors which encourage and motivate communities to adopt and use online channels to do their shopping. Mosteller et al (2014) asserted that there is a need to do further investigation on factors affecting customer acceptance and experience of e-commerce. Thus, there is an impetus to motivate them to accept and use e-commerce platforms.

This section reviews motivational factors that facilitate and encourage consumers to adopt and use e-commerce and online shopping. Advancements in information and communication technology has led businesses and consumers to transfer to e-commerce and online shopping (Barbonis and Laspita, 2005). Hasslinger et al (2007) asserted that there are three main factors, these being: price, trust and convenience, which can directly affect the customer decision to

adopt and use e-commerce. In the context of the vendors website, many authors have studied factors that can be used by the customers to assess the website which can affect customer perceptions to adopt the e-commerce platform. Kaynama and Black (2000) stated that there are seven characteristics related to the vendors website should be considered by vendors which can affect customer perception regarding to their impressions whilst using e-commerce websites. such characteristics being: web content, accessibility, ease of navigation, attractive design, quick response, background and personalization. This means that vendors should update their website content regularly, ensure the reliability of the website, arrange web content in an appropriate manner, use friendly and simple designs and ensure quick response time to customer enquiries. Furthermore, vendors should use appropriate colours in the website background and offer website personalisation features for their customers. This will act as a motivation for customers to adopt and use such online shopping channels. In the same context, Tong (2010), in his study, explored additional factors like: ease of use, aesthetic design and processing speed, which can impact on customer usage of e-commerce.

Another study indicated additional factors such as the design, reliability and security levels offered on the seller website. Furthermore, they highlighted online customer service capabilities of the seller website (Shergill and Chen., 2005). Consumer beliefs are considered as one of the important factors affecting e-commerce adoption (Jianhong and Hua. 2011). In the same context they asserted that privacy, trust and social culture issues are playing a crucial role in e-commerce adoption. Su Dan and Huang Xu (2011) pointed out that reasonable prices of products and services and computer literacy can play a crucial role on customer decisions to adopt e-commerce as a buying channel.

Additional factors identified by many studies cited such factors as return and refund policies (Whyatt and Koschek, 2010). They asserted that the availability of clear return and refund policies can increase the degree of e-commerce adoption and usage by consumers. The study by Halaweh and Fidler (2008) concluded that security factors from a consumer perspective can be divided into two themes: tangible and intangible features. Security certificates, https and lock icons are seen to be tangible features for security that increasingly give more concern to consumers than intangible ones such as previous experience and word of mouth. Further factors include website quality, content and word of mouth which are considered to be important factors in e-commerce adoption (Al-Maghrabi et al. 2011). In a study conducted by Burke (2002) additional factors pointed out with more concentration on customer characteristics

should be considered as important factors such as: age, sex, education level and income of customers themselves. Shim et al. (2001) asserted that customers' previous experience and trust can be a have a crucial part to play in customers choice to use e-commerce channels. Dennis et al (2007) stated that many customers avoid online shopping because of their limited experience regarding the online environment. In the same context, Demangeot and Broderick (2006) pointed out that the online environment offers numerous advantages and interactions for its users which can give them more interesting experiences. Shergill and Chen (2005) found that website design, layout and privacy levels offered influences the adoption of online shopping by customers. In the same context, Yasmin and Nik (2010) added new factors related to website features that must be considered by sellers in their websites, namely website quality.

In the context of pre-purchasing services offered by sellers' websites such as customer feedback, review quality and available information about the products and services are key factors affecting the decision to use an e-commerce platform (Mehrdad Salehi., 2012). Binbin He and Christian Bach (2014) pointed out some additional factors like professional advice and payment methods. Several studies have attempted to list factors which must be considered by managers to motivate consumers to use the online shopping channels. Sung (2006) pointed out sixteen factors that can positively impact consumer usage of e-commerce. Table 2.2 illustrates some of these factors.

1. Customer relationship	2. Privacy issues awareness
3. Delivery services	4. Availability of e-commerce strategy
5. Variety of products	6. Technical expertise
7. Reasonable prices	8. Security issues awareness
9. Reliable system	10. Online customer service
11. Safe payments methods	12. Retrieval policies
13. Information accuracy	14. Low-cost operation
15. Ease of use	16. Ability to evaluate e-commerce operations

Table 2.3 Sixteen factors positively influence the consumer's e-commerce adoption.

Many researchers have categorized factors that work as a motivator to adopt online shopping under different classifications, but to serve the same purpose. Such factors must have top management support and a user-friendly system (Turban, 2000). According to Martín et al (2010) perceived risk influences consumer online shopping decisions. Furthermore, additional factors affect the adoption of online shopping including personal innovativeness, subjective norms, intentions, perceived consequences and behavioural control (Limayem et al., 2000). Osman et al (2010) asserted that gender and education have their effects on consumer decisions towards online shopping. Perceived benefits, consequences and experiences of e-commerce are considered as a main motivating factor in the use of e-commerce by consumers (Limayem et al., 2003).

In the context of organisational factors, Ramadanian Kawalek (2009) asserted that firm size, IT competence and firm globalization orientation all affects e-commerce usage. Shah et al. (2007) added additional factors such as the availability of clear legislation and company brands. In a governmental context Chong et al. (2010) added government support and the availability of laws for online behaviour as being important factors in predicting the intention to use online banking in Vietnam. In the same context, Cui et al (2006) also asserted that the government is playing a vital role in e-commerce adoption.

Many studies have asserted that demographic elements are important factors that influence consumers' adoption of e-commerce. According to Delafrooz (2009), levels of education, gender, age and users' income is playing a crucial role in the use of the online shopping channels by consumers. Furthermore, Rajayogan and Muthumani (2017) asserted that demographic factors such as age, gender and income have affected customers adopting and using e-commerce. Lim (2014) asserted that ease of understanding, personalization and reliability have a positive impact on customer perceptions toward e-commerce usage. In the same context, Scott and Acton (2006) stated that ability of a personalization feature is playing a crucial role in customer acceptance of e-commerce.

According to Foucault and Scheufele (2002), previous online purchases, positive social environment and knowledge of online selling has its role in customer decisions to use online channels for purchasing.

Jusoh and Ling (2012) concluded that age is not significantly influencing e-commerce usage by customers, but the income factor has a greater significant effect. Furthermore, in the same

study they stated that e-commerce experience, product perception and customer service have an impact on customer acceptance to use and adopt e-commerce. In the context of the legal environment, Zhu and Thatcher (2010) pointed out that it as an important factor that can help to build confidence in using online shopping.

Furthermore, Mishra 2015, agreed with many authors assert that individual income and the convenience of one place shopping are key motivators for on-line shopping adoption. At the same time, he offered some recommendations for businesses to motivate customer to use the online shopping channels such as provision of free delivery services, accept refunding, clear returns policy, provision of quality services.

In the context of marketing, awareness of e-commerce existence is playing a vital role in encouraging the customer to use and adopt e-commerce to be their shopping channel (Ziadat et al, 2013). In other words, if the online business has made good efforts in their marketing campaigns this will provide a lead in making e-commerce a known phenomenon to be adopted. Kanade (2015) agreed with many authors about factors affecting customer adoption and usage of e-commerce such as gender, age, educational level and income. According to a study conducted in Turkey regarding the e-commerce adoption by customers it was concluded that a lack of technical, financial and procedural infrastructure is playing a crucial role in hindering customers in using and adopting e-commerce. Furthermore, the study revealed that immature digital literacy of customers also negatively influences their decision to use and adopt online channels for their shopping (Birgul and Sona, 2017).

In other words, businesses and governments must consider the infrastructural requirements effectiveness and efficiency as motivational factors which lead to better e-commerce adoption and usage by customers. Another study conducted to explore the factors which affect customer decisions to shop online by Padmali et al (2015) revealed that customer willingness to disclose personal information and social influence are playing a key role in their decisions. This means that the sellers must make more efforts and provide more initiatives to build a stringent trust with their customers to make them feel comfortable when they have to provide personal information.

In the social influence context, building trust between customers and sellers at an individual level will logically help in influencing other perceptions towards e-commerce adoption. In the context of transaction issues, there are some issues that can play a hindering role on consumer

willingness to use the e-commerce channel such as deficiency of credit card security, weak merchant reputation and unavailability of payment options (Fram and Grady,.1995). In order to tackle these determinants, the sellers must clearly show the security tools that they are using and offer different payment options for their customers.

Pednekar (2014) asserted that security and privacy issues, on time delivery and internet services quality can influence customer perceptions toward e-commerce adoption. Therefore, businesses must take into consideration levels of security and privacy offered and the accuracy of time delivery. In a developing countries context, Gibbs, et al. (2003) asserted that business e-readiness, solid ICT infrastructure, and government initiatives are playing a crucial role in customer willingness to shop online. Thus, businesses must work carefully in building their online infrastructure. From the governmental side, they must take into consideration the appropriate ICT infrastructure and initiatives that must be taken to motivate customers to adopt and use e-commerce platforms.

Moreover, Alsharif (2011) stated that the lack of government regulation, poor postal system infrastructure and cultural issues are identified as the most important hindering factors. The SEC (2009) report in the context of cross-border e-commerce, acknowledged that some additional issues were discovered as barriers to customers adoption and use of e-commerce such as language, cultural barriers, payment methods and delivery (SEC, 2009). Adeshara (2013) agreed with many researchers regarding the necessity of payment options availability. He added that the lack of product information and unawareness of security features can working as hinderance factors.

In the context of information availability, Chen and Chang (2003) pointed out that customers nowadays prefer to collect information about the product or services which they are looking for not just from the seller's website but from different websites before spending money. Another study conducted by Han and Mu (2017) revealed that customer product knowledge can influence their purchase intentions. This means that sellers must take into consideration available information about products and services which they offer.

Another study conducted by Jain and Jain (2011) revealed that past online shopping satisfaction and past online shopping frequency can affect customer perceptions regarding online shopping. Furthermore, in the context of customer characteristics they added education levels are one of the issues that can affect online shopping adoption. According to Vaggelis et al (2010) there

are some factors that can be as motivators for online services adoption such as lower prices, payment options and high quality of services. They revealed that some factors hinder online shopping adoption such as security, privacy and shipping delays.

According to a study conducted by Laxmi (2014) he recommended that sellers must make more efforts and concentrate on the level of safety and privacy that they commit to their customers. Such efforts and concentration will work as a motivator for customers to use e-commerce instead of traditional methods. This means that security and safety of the online environment influences customer acceptance of the e-commerce.

From another perspective, Ginting (2017) has categorized factors which can influence customer adoption of e-commerce into four categories as follows:

- Cultural factors: culture, subculture and social class
- Social factors: reference groups, family and role and status
- Personal factors: age and level of cycle-life, position, economic conditions, lifestyle and personality and self-concept.
- Psychological factors: motivation, perception, learning and trust and attitudes.

In the context of complementary or support services, there are further factors working as barriers such as alternative languages used on the merchant website, weak customer service quality offered and weak postal system services. In the context of delivery services, poor mailing systems are playing an important role in hindering customers when using the e-commerce platform (Almousa, 2013). Lewis (2006) mentioned that lack infrastructure and absence of a returns policy influences customer decisions to use online shopping channels. Businesses must therefore rethink their IT infrastructure and clearly announce their returns policy.

Chu and Lee (2007) asserted that consumers' lifestyle is a key factor that causes e-commerce adoption success or failure. Sultan and Uddin (2011) have studied the role of language on computer adoption in Paraguay. They founded that the language factor is a cultural barrier to information and communication technology diffusion.

2.7.2 e-commerce adoption barrier factors

Many academics have discovered numerous factors that prevent e-commerce usage from a customer perspective. However, barriers to gaining the advantages of e-commerce platforms

usage are underestimated specifically in developing countries (Lawrence and Tar, 2010). Wei et al. (2010) have identified three key factors in their study that have effects on consumer acceptance of e-commerce including security issues, reliability and trustworthiness of online retailers. Furthermore, another broader research was conducted by Abdulghader et al. (2011) to investigate factors that hinder the use of e-commerce by individuals in Libya. They asserted that Internet fraud, poor infrastructure, low security of e-payment, absence of Government support has a direct negative impact on e-commerce adoption. Another piece of research by Lawrence and Tar (2010) has enriched this research area with a set of factors specifically in developing country perspectives towards e-commerce usage. They found that the absence of government policy and support barriers, socio-cultural factors, socio-economic factors and poor infrastructure are playing a crucial role in hindering e-commerce adoption. Yolanda et al (2017) in their study revealed that online shopping has some limitations that can hinder the user in their decision to use it such as delay on payment transactions, delay on delivery processes and extra charge fees. Monsuwé et al (2004) claimed that users who are not familiar with the online environment may feel that the website is tricky for them. Therefore, users will not trust the online environment as a safe platform for shopping. They assert that customers pointed out some fears like as fake goods, return policies, billing problems and refunds.

Another piece of research studied e-commerce barriers in different way. Mohanna et al. (2011) declared that poor internet speed and telecommunication experts, legal issues and the amount of IT infrastructure are barriers for e-commerce use and adoption. Another research study conducted by Abu Abid, Rahim et al (2011) added extra negative factors that affecting the online shopping adoption such as low interest to participate in e-commerce initiatives, weak competition among businesses, complexity of e-commerce implementation, time consuming to implement and incompatibility between legacy and contemporary e-commerce infrastructure.

Olatokun and Kebonye (2010) agreed on most of the afore mentioned barriers, but they asserted that security issues are the most important barriers that negatively affecting the adoption of e-commerce. Karakaya and Charlton (2001) listed the speed of internet services and the privacy issues as barriers hindering consumers to adopt e-commerce. In addition, they stated that delays on delivery and the absence of the return policy are key barriers for e-commerce adoption from a consumer perspective. Complex check out procedures are another barrier factor that hinders customer adoption and use of online shopping channels (Rackspace, 2013). This means that organizations must simplify checkout procedures used in their websites. Al Ghamdi et al.

(2011) mentioned some obstacles that face businesses in case they project to adopt e-commerce. The found that the type of product and high setup costs are the main challenges that hinder businesses to adopt e-commerce channels. Alqahtani et al., (2012) conducted a study in Saudi Arabia that identified hacking, absence of cyber-law, poor postal services, warranty issues, unavailability of trial editions and resistance to change as factors that are playing a negative role in customer willingness to use online platforms. Moreover, Palmer (2013) pointed out that shipping and delivery costs can hinder customers when using e-commerce.

Vaghela 2014 stated some additional factors that are considered to be determinants when using online shopping channels from a customer perspective such as inaccurate delivery, product quality issues, complex website design, ineffective customer services and most barriers for online shopping were online payment security and inability to verify the product personally i.e. touch and feel factors were missing. Andrita et al (2013) asserted in their study that product variety, quality and after sales services are playing a key role in motivating customers to use e-commerce platforms. In the context of global-commerce six barriers have been identified by Farhoomand et al. (2000) these being: legal barriers, political issues, technical barriers, organizational barriers, economic barriers and cultural barriers.

2.8 Online relationships

Vendors must pay more attention to understanding customer online buying behaviour in order to formulate their strategy in customer attraction to accept and use e-commerce platforms and retain them to repurchase. Customer online buying behaviour comprises two main phases: the first one is concentrating on customer attraction and encouragement to accept the e-commerce platform in their purchasing behaviour instead of using traditional commerce, the second phase is is concentrating on customer retention to repurchase by using the online environment (Zhanget, al., 2011).

According to Flavian, et al. (2006) trust and satisfaction play a key role on customer online buying behaviour. Trust is considered important in e-commerce because of the risk and uncertainty of e-commerce (McKnight, Choudhury and Kacmar 2002a; Gefen et al. 2003). The existence of trust between buyers and sellers helps in eliminating the perception of risk and uncertainty. Furthermore, it encourages buyers to engage and accept e-commerce (Gefen et al. 2003). Additionally, customer satisfaction is playing a key role in the continuance intention to use information systems (Bhattacharjee., 2001). From a relational marketing perspective, the existence of both trust and satisfaction forms elevated quality of payer/seller relationships.

According to Rust and Kannan (2003) relational marketing perspectives assert that relationship quality might be a vital tool to customer attraction and retention. Furthermore, relationship quality can build or destroy relationships among sellers and buyers (Hsu et al., 2018).

Relationships among vendors and consumers have become a major concern for organisations in the online environment. The role of relationship quality must be conceptualised in new ways. In addition, the online environment requires organisations to give human factors more attention, which reflects the relationships among vendors and consumers. Customer relationship is customer-centric in that businesses pursue and build and sustain tight relationships with their clients (Evan and Laskin, 1994).

Crosby et al (1990) asserted that relationship quality can be explained and understood as the final outcomes concluded after interactions conducted between buyers and sellers. Relationship quality indicates the relationship strengths between two parties. Literature has reported relationship quality in numerous contexts, but the concept of relationship quality is still lacking a consistent definition (Palmatier, et al. 2006). Head (2007) asserted that relationship quality has a positive effect on continuance intention to make customers shop online.

Altinay and Brookes (2012) stated that Relationship quality contains of many elements as show in Table 2.3.

Relationship quality
Trust
Loyalty
Outcomes
Satisfaction
Credibility
Dependency
Risk
Commitment

Table 2.4 Relationship quality elements

According to Frow and Payne (2009) most studies relevant to relationship quality have used three main constructs of trust, satisfaction and commitment. Leonidou et al (2006) in their study added two additional constructs as cooperation and adaptation. However, there are several

studies in the literature that have identified three dimensions for relationships these being trust, satisfaction and commitment (Crosby et al, 1990). Furthermore, Chen et al (2013) asserted that relationship quality formation composes of two key elements, these being customer satisfaction and trust. He also stated that vendors can build a tight relationship with customers by using information systems.

Even so, many researchers have revealed dissimilar perspectives regarding which constructs can be considered in measuring and evaluating the relationship quality between sellers and buyers (Lin and Ding, 2005; Rauyruen and Miller, 2007; Vesel and Zabkar, 2010). Additionally, other studies indicate that the trust and satisfaction are playing a key role in assessing relationship quality (Zhanget al. 2011; Vesel and Zabkar, 2010). However, trust and satisfaction have been realized as a main construct of successful relationships (Chen et al. 2013).

In the context of building customer loyalty, Rafiq et al (2013) stated that the three dimensions of relationship quality (trust, satisfaction and commitment) have a positive impact on e-loyalty. Chen et al (2013) in their study revealed that relationship quality is a vital driver that can influence customer repurchase decisions. However, Crosby et al (1990), concluded that good relationship quality has a positive influence in minimizing uncertainty, specifically when customers note that achieved satisfaction is an outcome of the interaction between them and the sellers. Aggarwal and Bhardwaj (2016) asserted that trust is considered as a major factor in building customer relationships. Furthermore, other factors are commitment and satisfaction. Zhang et al. (2011) mentioned that trust is customer confidence in the vendor's future performance.

They asserted that trust is a main component of customer relationship quality and it positively impacts customer loyalty. In the same vein, there is a direct and positive relationship among trust and loyalty (Cyr et al., 2007). Kim et al., (2013) investigated the mediating role of trust on online shopping adoption. In the context of the service sector, Chiu (2009) conducted a study to understand the mediating role of relationship quality between four different variables (perceived incentive, perceived service quality, perceived ease of purchasing, perceived usefulness) and online purchasing intention. The study revealed that the four variables influence online purchasing intention indirectly via the mediation role of relationship quality.

Since, satisfaction is one of the constructs of online relationships, it holds a great role in an online context. This calls for measuring satisfaction through customer opinions which are accumulated to provide a measure of overall satisfaction based on a holistic experience. Jin, (2015) investigated the moderating role of relationship quality between restaurant experiences on customer loyalty. Hsu, et al. (2018) contend that factors affect purchase intentions of social shopping and mediating roles of commitment and trust. Their investigation revealed that satisfaction significantly influences purchase intention. As noted, from the literature reviewed, customer satisfaction is a critical component of the online competitive environment because of its effect on customer behavioural intentions.

2.9 E-commerce in developing countries

In comparison of the literature that has studied the state of e-commerce in developed countries with its state in developing countries, it has been clearly shown that e-commerce growth rates are better than in developing countries (Hawk, 2004). Another study conducted by Halabi, et al (2014) revealed that developed countries have benefited by e-commerce diffusion specifically in the growth of their economies, in addition to the social benefits that they have gained. This can be justified based on reason that have been mentioned by Brock and Khan, (2017). They stated that the rates of internet users in developed countries is high. In the same vein, another study conducted by Singhal, et al (2019) revealed that the e-commerce concept usage has witnessed a notable diffusion in many countries but in developing countries these have lower rates. Furthermore, e-commerce in developing countries is struggling with as a result of having more obstacles than in developed countries (Kabango and Asa, 2015). Developing countries are achieving advancements on the e-commerce front but not to the extent that has been achieved by developed countries (Sun, 2013). At the same time decision makers in developing countries are trying to follow up and are now imitating the initiatives that have been implemented by developed countries (Khan et al., 2017a).

This means that e-commerce in developing must be considered by decision makers in order to improve its diffusion and to win advantages for customers, businesses and governments. According to Das and Khan (2016) developing countries are facing challenges that are related to their community's nature. In this vein, many researchers have investigated e-commerce hindering factors in developing countries. Form the customer side, most of developing countries customers prefer to conduct their purchasing activities by using face to face

transactions. This means that customers prefer to walk physically into the stores and to touch and pickup products that they may need (Khan and Fournier-Bonilla, 2016). Furthermore, they asserted that these customers like the fact that prices can be negotiated, and it is then possible to gain the lowest price possible. From the business side, many decision makers in developing countries business do not have a clear understanding of the wins that can be gained by the adoption of e-commerce (Awan and Khan, 2016). Other researchers have discovered additional aspects that can hinder e-commerce usage in developing countries. Khan et al (2016) in their study revealed that environmental and economic limitations play an important role in a general unwillingness to use e-commerce in developing countries. At the same time, Makame, et al (2014) stated that there are some aspects that have not been investigated in sufficient detail in developing countries, for example, technological infrastructure and policy initiatives. In the same vein areas that have been focused on by researchers in developing countries relate to social and legal issues. Thus, there is an obvious necessity to make more efforts in studying the issues that can affect e-commerce in developing countries (Khan and Uwemi, 2018).

However, Marasini et al (2008) stated that the research that has targeted western countries have made more concentration on the values, attitudes and beliefs of the West. Furthermore, factors that are now considered to be insignificant in relation to developed countries in e-commerce usage may have some significance in developing countries. Al-Somali et al (2015) stated that in developing countries there are two reasons behind negative thoughts about the e-commerce concept: lack of awareness about its benefits and risks. In addition, they stated that business owners tend to think about uncertainty avoidance regarding e-commerce usage. Singhal et al (2019) stated that e-commerce adoption difficulties in the same area have been underestimated. However, in their study they aimed to give a holistic view about e-commerce usage in developing countries by exploring factors that negatively affect it. Furthermore, they mentioned a number of factors: Infrastructural barriers, Political and Governmental barriers, Technology, Access to computer equipment, High access cost, Access to computer equipment, Telecommunications, Socio-cultural barriers, Transactional, trust and language content, Economic condition and the Educational system. Another study conducted by Kabango and Asa (2015) explored extra issues that influence the e-commerce in developing countries, these being: trust, security and awareness. Al-Somali et al (2015) in their study that conducted in a Saudi Arabian context, revealed that e-commerce usage is affected by technological, organisational and environmental issues.

Another study that targeted developing countries proposed two examples that hindered e-commerce usage. The first related to necessity factors which include four inhibitors: internet prohibition, economic instability, isolation from foreign countries and the fact that there might be an active war taking place. Those factors must be considered as an urgent priority that must be tackled and resolved (Al Natour, 2019). The second aspect that was highlighted concerned factors that are satisfactory and at the same time considered as being of a second stage priority. Such factors include automation and artificial intelligence, first mover, internet connection, internet penetrations rates, legal regulations, electronic payment systems and finally residential postal code systems.

In summarizing the state of e-commerce in developing countries, it can be observed that e-commerce benefits cannot be seen without tackling the challenges that hinder it. Many studies have revealed that the most hindering factors for e-commerce usage are related to the information technology infrastructure, cultural issues as well as putting appropriate legal frameworks in place.

2.10 E-commerce in the Jordanian context

Jordan is one of the iconic countries in the Middle East that is seen to be a developing country (Abbad, et al., 2001). Jordan is a main player in shaping economic and political aspects in this area. Since this research has been focused toward a Jordanian context, the next section aims to present the state of e-commerce usage in the context of Jordanian. Further, limitations, challenges, and barriers of E-commerce.

2.10.1 E-commerce usage and adoption in Jordan

According to The Economic and Social Commission for Western Asia the internet market has faced quick growth in the past few years (ESCWA, 2013). Furthermore, internet service providers are using the narrowband and broadband infrastructure in order to offer their clients a reliable internet service. Embracing e-commerce value provides benefits as a new commercial platform. In 2007 the Jordanian Ministry of Information and Communications Technology designed a framework for the development of e-commerce in Jordan. This framework forms a national e-commerce strategy which is intended to be the plan which guides all partners to develop technical and commercial combabilities and to motivate and facilitate e-commerce adoption by both sellers and buyers. A few studies in the literature have studied the case of the Jordanian consumers e-commerce usage. Al Masarweh et al., (2016) and Al-Jabari et al., (2012) asserted that there is inadequate empirical research that has investigated consumer

adoption of online shopping in Jordan. This section gives a view about e-commerce adoption by Jordanian customers. According to Masoud (2013), he asserted that there are a few studies that have investigated factor that affect Jordanian customers to adopt and use online purchasing platforms.

Yaseen et al (2016) in their study entitled ‘Capturing the Growth of e-commerce in Jordan Using a Novel Research Approach’, asserted that the Jordanian e-commerce adoption status is not clearly known. They justified this by reporting inadequate data about e-commerce activities in the Jordanian context. Furthermore, Alheet (2018) stated that Jordanian organizations and customers have tried to engage in the e-commerce environment but unfortunately their attempts were humble. In the last decade Jordan has completed great efforts to develop their information and communication technologies. However, Jordan has a well-developed e-commerce agenda which can positively affect its development.

In 2007 the Ministry of Information and Communications Technology in Jordan mentioned that e-commerce usage and adoption in Jordan struggles as factors that resulted a slow diffusion of the e-commerce include the cost of internet services in comparison with individual incomes and the high cost of computes devices. However, Jordan’s information and communication technology provides their clients with a high, reliable, reasonable speed internet service (Alsmadi et al, 2009). In the ICT context, Yaseen et al (2016) revealed the benefits that ICT offers such as creating jobs, boosting the economy, encouraging electronic content and e-commerce participation.

According to Yaseen et al (2016) electronic commerce adoption in the Jordanian context is still struggling despite of the engagement of Jordanian online buyers and to a certain extent the online environment. Furthermore, their study revealed that in a Jordanian e-commerce context, it is facing some hindering factors which decelerate e-commerce usage rates such as lack of Government support, lack of legislation, lack of payment systems, lack of postal services and lack of awareness.

In the infrastructure context, Ghazal (2014d) stated that the Jordanian government has introduced many initiatives in order to facilitate e-commerce diffusion and adoption among Jordanian sellers and buyers such as decreasing the cost of the national electricity network services. In the same context, the Regional Cable Network (RCN) project was started at the end of 2012 by seven ICT companies from Jordan, Turkey, Syria, Saudi Arabia and the UAE.

One of the main objectives of this project is to reduce internet service costs and to increase the quality of internet services (Ghazal, 2012f).

2.10.2 E-commerce limitations, challenges, and barriers in the Jordanian context

Research that has been conducted in a Jordanian context regarding e-commerce have indicated that e-commerce in Jordan is facing quite a number of challenges (Al-Smadi and Freiha., 2019). Abbad et al (2011) revealed that nontechnical factors now play a hinderance role in e-commerce usage and adoption. Furthermore, they assert that this does not mean that technical issues are perfect in Jordan, but the justification for this is the lack of awareness of technical issues among Jordanian customers. in addition, in their study that targeted Jordanian university students to investigate their opinions regarding the challenges and limitations that now face them in e-commerce usage, revealed that the main issues were security and trust. At the same time these students revealed that e-commerce websites generally presented their web content in the English language whereas the mother language of Jordanian citizens is Arabic.

Messieh, (2012) asserted that 70% of Jordanian online buyers do their purchasing payment by cash on delivery method. This gives a negative indicator that customers in Jordan are struggling with available payment methods. Furthermore, Ghazal (2012) asserted that the percent of online Jordanian payments is just 3 per cent of overall online payments. He added that fears of fraud were a barrier to adopt and use e-commerce in their shopping. This means that Jordanian buyers are cash oriented.

In the context of language, IORMA (2013) reported that Arabic web content was considered to be a factor that hinders e-commerce adoption. In the same vein, the lack of lack of Arabic content negatively contributes to hindering = Jordanian customers to use and adopt e-commerce for shopping. Thus, this means that Arabic counties must start upgrade needed initiatives to tackle this challenge. Fortunately, the Jordanian government has already started this initiative in 2012 by establishing a consultative council to take responsibility of motivating users to participate in generating an Arabic web content.

Another challenging factor which hampers e-commerce adoption in Jordan is security (Yaseen et al., 2016). Hussein and Baharudin (2017) in their study stated that a lack of information security was considered as being a major concern for e-commerce usage in the context of Jordanian customers. According to Ghazal (2014d), he stated that Jordan was classified as

being the ninth among Middle East countries in malware threats despite the low level of e-commerce activity.

Furthermore, Yaseen et al (2016), revealed some challenging factors that hindering e-commerce usage and growth in the Jordanian context such as law, awareness, security, trust, payment, piracy, education and training and the Arab Spring. Another study conducted by Nabot (2018) entitled ‘Consumer Attitudes toward Online Shopping’ revealed that customers online adoption in Jordan is facing set of challenging issues such as delivery, transportation and mapping infrastructure, and the lack of a postcode system. There was poor knowledge about the advantages of e-commerce adoption among sellers and buyers. Furthermore, they asserted that the level of customer experience, lack of IT infrastructure and trust issues were playing a crucial role in customer decisions to adopt and use online shopping channels in Jordan. According to Scott et al. (2008), they asserted that Jordanian customers’ attitudes towards online shopping adoption is still in doubt. They stated that the reasons behind this doubt were:

- product quality and standards,
- profile privacy,
- payment security,
- delivery service.

In the context of the payment issues, (Alheet, 2018) stated that the lack payment methods available for the Jordanian customers was considered as one of the concerns for e-commerce usage. Alamro and Tarawneh (2011) in their study developed a model consisting of three dimensions for Jordanian e-commerce adoption. These dimensions are: External Environment, Organizational Context and Technological Context. Many concerns influence online shopping use, as asserted by Chiu et al. (2009) that lack of computers literacy, absence of online savvy, consumers’ characteristics and trust play a crucial role in deterring e-commerce adoption in Jordan. Li et al. (2002) agreed with all of these challenges, and added that vendor reputation, service quality, product characteristics and price were also barriers for e-commerce adoption. Many factors enable, and others hinder consumers’ move towards e-commerce adoption in a developing country like Jordan. Singh et al (2017) examined Jordanian consumers’ intention to use online purchase platforms. They asserted that price value, effort expectancy and perceived trust significantly influences online purchase intentions.

In the context of the lifestyle and its effect on the e-service adoption, al-Dmour et al (2017) investigated the influence of the lifestyle elements (Activities, Interests, and Opinions) on e-ticket buying. Their study revealed that customers' lifestyles affect their decision to adopt the e-tickets service. Other studies conducted in a Jordanian context identified additional factors that influence customer decisions to adopt and use online channels to do their purchasing. Such factors as resistance to change, generation gap and policies and business ethics were cited in this respect (Ammari et al., 2017; Khwaldeh et al., 2017).

2.11 Insurance industry

This section aims to present an overview of the insurance sector globally and also in a Jordanian context. Furthermore, the concept of online insurance services has been presented with more concentration on its benefits for both customers and the insurance providers. In addition, the online insurance in a Jordanian context has been presented.

2.11.1 Insurance industry concept

According to Din et al (2017) the insurance sector is now playing a vital role in improving the economic growth for a number developing countries. Furthermore, they assert that developing countries have spent in this sector 2 to 4% of their GNP. In the same vein, with the absence of the insurance sector, many other sectors may be negatively affected which will result in an economic loss (Ward and Zurbruegg, 2000). This vital sector is a main factor for risk transference, indemnification and intermediation (Outreville, 2015). The existence of the insurance sector is a main element for economic success (Bromideh and Aarabi., 2006). They asserted that the insurance sector is targeting both individuals and organizations in order to offer them financial stability. The insurance sector covers three main services: life insurance where the insurance company offers its customers life insurance services; non-life insurance where the insurance company offers its customers a general insurance services such as automobile, health, stock, cargo insurance and others; and finally pension funding. According to The American Risk and Insurance Association insurance can be defined as:

'The pooling of fortuitous losses by transfer of such risks to insurers, who agree to indemnify insured for such losses; to provide other pecuniary benefits on their occurrence; to render services connected with the risk'.

The law and economic issues have added another perspective in defining insurance. According to Rejda (2011) insurance is one of the risk management aspects that aim to prevent the risk of an uncertain loss. From individual perspectives it is an economic means that it offers people

the opportunity to substitute a small amount of money for a large contingent loss (Black and Skipper., 2009). According to Khan (2007) insurers are organizations that offers insurance services to other parties.

2.11.2 The Jordanian insurance industry

The Jordanian insurance industry has been affected by the ‘Arab Spring’ and has witnessed more challenges (Naffaa., 2019). The Jordanian insurance sector started in the 1940s, and currently offers general, life, and takaful insurance services for its customers and this sector has witnessed a notable growth during recent years. (Al-Rjoub, 2018). Furthermore, he asserted that the Jordanian insurance sector is considered as being one of the vital elements of the financial services sector in Jordan. According to Jordan Insurance Federation statistical bulletin (2018) the Jordanian insurance sector has witnessed large profit rate rises with a total revenue of 547.8 million JD in 2018. In 1955 the Association for Jordan Insurance Companies was established to be the regulator for companies working in this sector (Al-Rjoub., 2018). In 1989 the Jordan Insurance Federation was established for many diverse reasons. This came as a response to the need of coordinating insurance practices, establishing a standard insurance policy that regulates companies working in this sector. The following Figure 2.8 shows the Jordanian insurance sector structure.

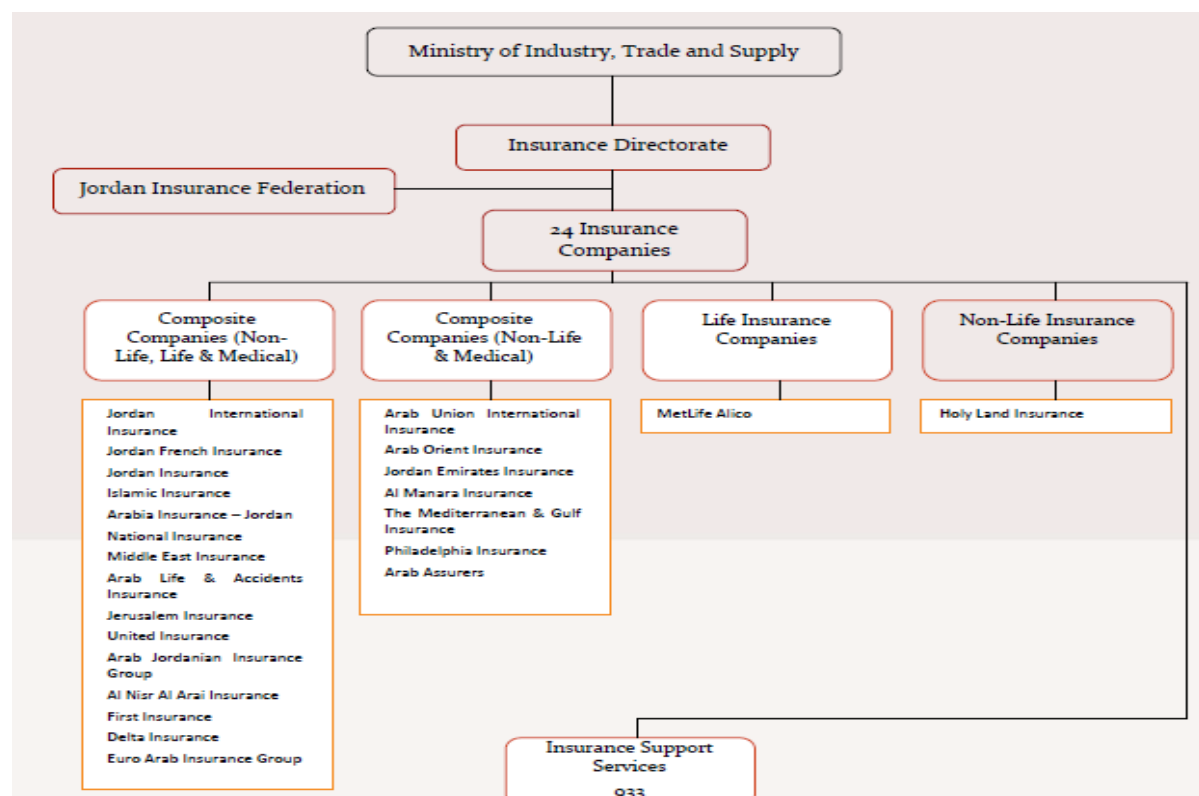


Figure 2.10 The Jordanian insurance sector structure. Source: Sector Report, The Jordanian Insurance Sector, (2018).

As can be seen in figure 2.8 the Jordanian insurance industry has 24 insurance services providers offering their services for Jordanian customers. Furthermore, the Jordanian insurance sector is divided into four main groups where each one of them specialises in a specific type of insurance services. The first group is called General insurance, the second one is General and medical insurance, the third one refers to Composite insurers and the last one refers to Branches of foreign insurers.

According to Jordan Insurance Federation, the Jordanian insurance sector has had six milestones since its establishment which were in response to the growth and development of this sector. The first one was in 1956 when the Jordan Insurance Association was founded as an initiative which was initiated by sector leaders in order to organize the insurance sector. Next, in 1989 as a response to a Royal Decree, this association was disbanded in order to start a new era for the Jordanian insurance sector by establishing the Jordan Insurance Federation. This era was the second milestone that has been witnessed in relation to the insurance sector in Jordan. This federation was established to be the key player that contributed towards sector advancements and developments by unifying standards of practice. The federation remained by concentrating on these objectives until 2008 when a decision was taken to restructure it with a contemporary objective that met new developments in Jordanian markets. The fourth one was in 2016 when another decision was taken to redesign the federation strategic objectives based on changes that had happened in relation to market needs.

In the context of motor insurance, the Unified Insurance Office was expected to enable the establishment of a number of acts which were meant to organize motor insurance in Jordan in 1987. This initiative was the fifth milestone which that has been suggested by the Ministry of Trade in Jordan. The office was supervised by the Jordan Insurance Association at that time and then it was moved to work under the umbrella of the Jordan Insurance Federation in 1989. The main responsibility of the Unified Insurance Office related to the issuance of compulsory motor insurance policies.

In order to organize Insurance Brokers, the Jordan Insurance Brokers Association was founded in 1989 to be the sixth milestone in this sector with the responsibility to be the monitoring and organising body for insurance brokerage in the sector and to participate in insurance market analysis. The Jordanian government has not ignored policyholder rights, so the Insurance Commission was founded for this purpose from 1999 to 2014. Next, the Insurance Administration had the option to take this role from 2014 until now. Then, in 2017 a draft

amendment to the insurance law in Jordan was suggested to result in an act in 2018. However, until now this suggestion is still in progress and has not yet been formally approved.

2.11.3 Online insurance services

Since the e-commerce phenomenon has become a changing driver for many sectors, the insurance sector has been affected by the advent of e-commerce, and this has meant numbers of notable changes in its activities. Nicholson (2019) stated that technological advancements have introduced many tools such as artificial intelligence and machine learning that should prove to be a competitive advantage for business. He also added that those tools can help in insurance industry growth. Furthermore, technology has brought innovativeness to insurance services providers.

In turn, a new shape of insurance services has raised what has been named 'InsurTech'. This term refers to the technology that has been developed to service insurers and their clients (Nicholson, 2019). He asserted that this technology should give opportunities for insurance services providers to access far larger amounts of data relate to their customers, markets and competitors. In turn, this will create the necessity to restructure their processes and to introduce their services in different ways in the future. According to Binder (2018) insurance companies are slow in adopting to such technological advancements.

Currently, web-based platforms are not just a communication tool. It is a platform where all business activities can be conducted (Mohamed., 2019). This innovative technology is a key player in introducing a new style of insurance service product particularly for customers who now accept online channels (Sowmiya and Selvam.,2018). Furthermore, they asserted that the need for online insurance services have come about because of the increased demand for better insurance services with better features of premiums. Online presence now is not an option, as it is a necessity for insurance companies. However, online insurances services are a modern phenomenon that depend on the web presences and it is a new way to introduces insurance services where the insurer can increase communications with their clients to be able to conduct online selling and buying of insurance services (Mahdinia, 2018). Nevertheless, the effective utilization of online insurance services depends on customer willingness to adopt and use of such technology (Naffaa, 2019). Insurance providers now run their business through both channels; the traditional channel and the online channel in order to be more effective and convenient for all market segments (Mohamed., 2019). However, the internet platform has benefited the insurance sector by making its services cheaper and easier. This, in turn this has

increased the welfare of consumer services (Mahdinia., 2018). In the context of business models, he stated that insurance providers are now emphasizing their efforts to create more efficiencies that positively affect their market share and profitability. In so doing, their business models are now evolving. In addition, some insurance providers are still maintaining use of their legacy business models. In doing this, they will find their companies to be at a competitive disadvantage. From this point of view, we can conclude that the predominant challenge that now faces this sector is a one of transformation. However, new entrants to this sector may have the ability to innovate a superior and new business model which can tackle the disadvantages of the traditional insurance business models (Fintech Global, 2019). Additionally, they stated that even with these innovative business models, new entrants may not be able to achieve sustainability. The reason behind this relates to two main drivers: Time and consumer willingness to accept the new service style. Some insurance companies that are attempting to adopt the new business models are limited (Denham, 2018). Now insurance service providers have six common information technology tools that can be leveraged in order to provide their clients with multichannel services: Web pages, Web portals, Point of sale portals, Intermediate brokers, Reverse auctions, and Aggregators (Sekolovska, 2012). With regard to the first model which is called Web page, he explained that every insurer has already designed their official web page which can be used to provide their clients with needed information regarding services offered to them. However, this tool can be used for marketing and distribution purposes. It can be considered as being a one-way communication channel with clients since it just provides them with needed information and then the rest of the transaction must then be continued in a physical manner. For the second tool which is called the Web portal, he describes it as a page which contains a set of related links that presents information for its visitors. At this stage, the insurance provider has a limited number of interactions with their clients by providing them with e-mail services without the ability to conduct their insurance buying by using the online platform. The third one which is called the Point of sale portal is a portal that offers insurance services as being complementary for products that are insurable. In the intermediate brokers model, he clarified that there is a web site which plays the role of an intermediary between the insurance providers and the client in order to help clients who ask for insurance services by merging needed services and existing offers. In the Reverse auction model, the insured conducts regular business that asks for insurance of some of its assets or products. The business specifies its needed services with its specifications and then insurance providers shows their offers to the businesses. In turn, they will then select the best and proper offer from the insurer.

the final one is the Aggregator model. In this model the Aggregator is a website that presents all information related to different providers of insurances services.

However, the IT adoption on the insurance industry is now facing some challenges and obstacles such as inconvenience for some insurance products, specifically in cases of complex underwriting processes and relates to the complexity of integration with the legal system. (NAFFAA, 2019). Another challenge facing this sector relates to the adoption of IT and technical and security issues (Hiwarkar, 2013).

However, in 2018, global InsurTech invested US\$3 billion in insurance technology (Fintech Global, 2019).

Online insurance services can be defined as the deployment of web-based technologies in conducting insurance related activities such as promotion and negotiation of insurance policies (Mohamed., 2019).

2.11.4 Studies on the area of online insurance

A study conducted by Kapil Garg et.al. (2014) reviled that three obstacles facing online presence of insurance services in the Indian context were poor availability of online services, weak internet capabilities and weak online capabilities provided by insurance services. Another study that was targeted from a customer perspective have revealed that the ability to compare different plans offered by the online insurance providers is a key motivator for customers to use online insurance services (Umamaheswari and Chandrasekaran, 2015).

In the context of law, legislators need to introduce reforms in order to make both customers and the online insurance providers better protected by law in their online transactions (Bagheri and Forushani, 2016). Furthermore, they asserted that current laws were inadequate. In the area of technology effect, Taylor, et al (2002) stated that insurance providers who moved to online channels must make positive attempts to provide customer satisfaction. In the context of information and communication technology, Metepe, et al (2015) revealed that advancements of ICT have benefited the insurance sector by creating more reliable insurance services technology specifically in the payment options that are available for online customers. Pranav et al (2014) asserted that the availability of deferent web language makes website users feel more confident.

Another study conducted in the Indian context by Pahuja and Chitkara, (2016) revealed that sustainability, customer orientation, cost efficiency and security play a key role for customers

to use online insurance services. However, existing literature indicates that customer of insurance providers has now started to move from traditional platforms to online platforms (Stoeckli et al, 2018).

According to Naffaa, (2019) studies that have investigated online services have revealed that information technology tools will be the backbone of service companies. This prediction means that insurance sectors must now pay more attention to these technological issues.

2.11.5 Benefits of online insurance

Many studies have investigated the benefits of the online insurance for customers and online insurance providers (Malik et al, 2011). Furthermore, they asserted the insurance industry is one of the leading sectors in information technology adoption. Sowmiya and Selvam (2018) in their study asserted that customers can gain many benefits by using the online insurance environment as it is convenient, can allow fast transactions, lowers the costs of insurance services and provides better customer services. Extra benefits can be gained by customers such as the availability of special accounts for each customer which can help in managing their insurance contracts, keeping the insurance policies up to date in a secured repository without concerns regarding losing their paper-based copies of insurance policies, ease of access, tracking details capabilities, the availability of reminders for deadlines and the policy renewal date and saving time and cost (Al-Rjoub., 2018). In another study, conducted in this context, by Macedonia by Sekolovska (2012) it revealed that the use of online insurance platforms can strengthen insurance services from a customer perspective. This can be done through the medium of financial advices will be more available to consumers for buying certain products which does not preclude the need for agents, but still, the internet can have a major role in consumer searches, choices and ultimate transactions.

For the online insurance providers, they can produce benefits from technology adoption as it is an efficient distribution channel which can help them to attract more customers from many geographical locations. Harris and Katz (1991) asserted that the insurance provider's performance is affected positively as a result of using information technology. In addition, they can reduce operating costs and increase company income. Another study has revealed that insurance provider companies who use integrated systems can make their distribution channels more consistent with more agility in responding to their customer needs (Galal and Francalanci., 1998). Extra gains can come with the adoption of information technology by insurance provider such as operation streamlining, new design of work, removing routine

activities, automation of work procedures and more process coordination (Malik et al., 2011). Interaction with customers will be positively affected by the utilization of web-based technology (Mohamed., 2019) as well as savings on printing costs (Al-Rjoub., 2018). Insurance providers adopting this technology can attain the advantages of flexibility in responding to customer needs, to be more customer centricity and the ability to reach extra market segments (Alt and Ehrenberg., 2016). Also, the online insurance adopters can expand their market share (Sekolovska., 2012). In addition, both online insurance providers and their customers can benefit from web-based technology by establishing tight relationships between themselves and their customers (Radwan., 2018). He has summarized the benefits that can be gained by the utilization of web-based technology in conducting the insurance business activities and details of this can be seen in Figure.2.9.



Figure 2.11 Benefits of web-based insurance technology Source: Radwan (2018).

Another study conducted by Naffaa, (2019) revealed that the insurance provider who adopts the online platform will achieve higher efficiency. This efficiency can be reflected in relation to administrative costs with less payments to the intermediaries. In turn, this can give the opportunity to make more investment in marketing efforts. At the same time, the reduction in service cost swill make the insurance provider more competitive in terms of their prices in comparison to that of their competitors. The reduction in prices will encourage the customers to ask for more insurance services. In addition, she asserted that the effectiveness of online marketing activities in comparison to traditional marketing, will help in reaching larger market segments at lower costs and less efforts within a shorter time.

2.11.6 Online insurance in the Jordanian context

Lately, Jordanian insurance services providers have recognized that they can add value that can be gained by the adoption of web-based technologies to be more effective and efficient (Naffaa., 2019). In addition, she asserted that online insurance services in Jordan are still in their infancy and any related literature is almost zero. In her study she revealed that online

insurance services usage in Jordan is still in its infancy, and furthermore, the absence of appropriate regulation is one of the challenges that faces this new style of insurance industry.

However, Al-Rjoub (2018) said that the usage of online insurance services is growing but at a very slow rate. He justified the slow growing rate from the side of the customer by unwillingness, fear and uncertainty. At the same time, he asserted that the customers of insurance sector will be regular users for online insurance services in the near future. Furthermore, he affirmed that from his knowledge, research that has covered online insurance in a Jordanian context is zero.

2.12 E-commerce and the covid-19 pandemic

The fact that cannot be neglected in terms of this thesis is that the world has been affected by an unexpected pandemic. COVID-19 has formed an exceptional and extraordinary challenge for most sectors (Chang and Meyerhoefer, 2020). According to Hasanat et al (2020) this pandemic has also influenced E-commerce. Furthermore, they assert that private and public sectors that have been currently affected and will be reshaped in the future. Abdullah and Aribai (2020) stated that everyone already knows that the future online and this has not just been a result of the COVID-19 pandemic. In addition, they asserted that all business partners, including customers, suppliers, sellers and governments have faced an obligatory change in their behaviour. Due to this pandemic, on the sellers' side, they need to rethink their strategies, redesign their business processes and to be more innovative. According to Bhatti et al (2020) some sectors have been affected negatively whilst others have been affected in a more positive manner. In the manufacturing context, China is playing a fundamental role in supplying production lines globally. Since this pandemic started in China, repercussions will obviously affect end-products globally (Meyer., 2020). In response to this surprisingly pandemic most infected countries have applied lockdown procedures, since they were considered to be one of the methods to prevent the spread of this disease. In so doing, customers will be unable to satisfy their purchasing needs physically any more at this time. In turn, customers have adopted the choices of using e-commerce websites in order to satisfy their purchasing needs until it becomes a habit for them (Abiad, Arao and Dagli, 2020).

Therefore, e-commerce websites have witnessed a notable increasing in the rates of usage by new customers (Craven et al., 2020). Consequently, it can be said that this unfortunate circumstance is now playing a vital role in moving towards e-commerce platforms in a more rapid way than before to (Hasanat et al., 2020). Overall, sale transactions that have been

conducted on online platforms due to this pandemic have increased considerably (Bhatti., 2020). In addition, they assert that this has increasingly appeared in both developed and developing countries. Jones (2020) suggests that the growth of online sales will reach US\$ 6.5 trillion over the next three years.

Another optimistic point of view suggests that this pandemic has created an opportunity for some sectors such as the online services sector (Tashanova et al., 2020). Furthermore, Abdullah and Aribai (2020) asserted that this is the time that has made opportunities for e-commerce to thrive. In this vein, Jones (2020) conducted a study that investigated the best-selling products due to the pandemic which is listed in Figure 2.10:

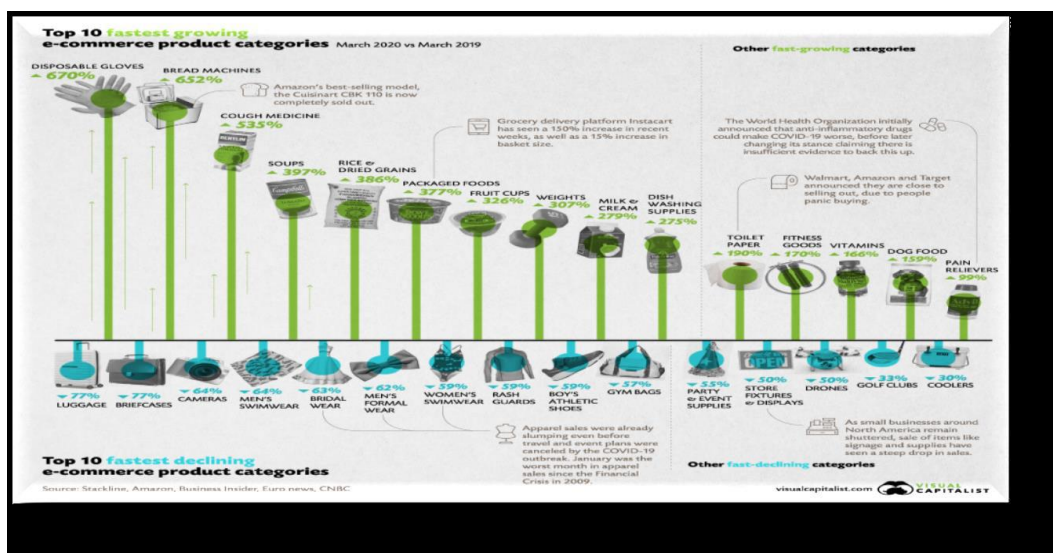


Figure 2.12 Best-selling products due to the Covid-19 virus.

Source (Jones, 2020)

At the same time the acquisition of non-essential items still increasing (Abdullah and Aribai., 2020). Another study conducted by Andrienko (2020) demonstrated that the most popular websites during the pandemic were retailers such as: Walmart, Amazon, Ebay, Samsung, Apple, Aliexpress, Homedepot and Allegro.

In the context of business reactions due to this pandemic, Abdullah and Aribai (2020) stated that all business that planned their strategies to be implemented in a phased way, now have to implement these in response to this unexpected circumstance. In addition, Baig et al (2020) stated that business managers started their digitization journey by automating some of their business processes. Additionally, he mentioned that the reasons behind this reaction were to

implement government protection procedures in order to serve their customers. Accordingly, a new working style is now in place which calls for remote work with a new service style which calls for digital access to services. With regards to remote work, the McKinsey COVID-19 US Digital Sentiment Survey showed that in US technology, media, and telecoms sectors 84% of workers have done their work remotely while in the US Education and health services 36% of workers have done their tasks remotely. Again, according to the McKinsey COVID-19 US Digital Sentiment Survey, 75% of new internet users have claimed that they will continue using the internet platform to conduct their purchasing needs when circumstances return to normal. From this point of view, business managers should start preparing their online platforms in order to serve their existing and new customers. Further, they need to construct their online services better than before.

The McKinsey COVID-19 US Digital Sentiment Survey also made a comparison between regular users who have already used internet platforms with new adopters of the internet platform in many sectors. The survey showed that in the US banking sector 73% of their clients used online banking services with 21% of them being new users. In the US entertainment sector 64% of users have used online channels to obtain their services where 24% of these have been new users. Furthermore, the report also showed that in the US Utilities sector 39% of its users have used online channels where 9% of them were new users and in the US insurance sector 35% of clients had used online platforms to obtain their insurance services where 8% of them were new adopters.

In the context of recovery, Baig et al (2020) suggested four recommended initiatives which can help businesses to recover and to create proper reactions during and after the pandemic. The first of these strategies suggests that there should be more concentration on improving customer expectations regarding online platforms. They suggest that this can be done by reevaluating their customer experiences and their expectations of online channels, and then they need to prioritise those needs and expectations. Finally, businesses to offer their services in the range of prioritised expectations. The second recommended initiative was that more concentration is needed in terms of information technology capabilities which infers that this means artificial intelligence. In this vein, managers should make more investment on intelligence IT tools which can collect extra data about online customer behaviour with better modelling techniques. The third initiative pointed to the cost restructuring while the fourth one related to the organization's agility for moves and countermoves.

2.12 Chapter summary

This chapter opened with a comprehensive review of the e-commerce concept and demonstrated how it has played a key role in reshaping the world economy future development. The chapter has highlighted the emerging and upcoming trends of e-commerce. However, the e-commerce landscape has become increasingly dynamic. This transformation means that a mandatory change should take place. In the area of e-commerce, new actors have been aroused and these have completely new roles to traditional ones, so existing and new participants have started to play new roles. Above all, legacy challenges and barriers at customer and business levels have been tackled.

At the same time, as new ones have emerged, simultaneously, new opportunities and business models have arisen as a result of continuous changes in customer needs and innovative thinking styles of businesses. The chapter then moved on to review different e-commerce definitions. These perspectives have been critically reviewed in order to extract the main elements that can now describe the e-commerce concept. This review concluded that the following definition best encompasses the e-commerce concept:

‘E-commerce is the process of conducting the main commercial activities (buying, selling, sharing and exchanging) of products in either physical or digital form, services or information by using computers and telecommunications networks among sellers and buyers and intermediaries with a predefined payment and delivery method.’

In addition, this chapter has presented what e-commerce adoption can offer for its users as customers and as organizations. Furthermore, it presented challenges that face both customers and organizations as a result of e-commerce adoption. Models and theories used to predict human reactions toward technology acceptance have been critically reviewed in order to explore their pros and cons.

Studies that have investigated motivational factors to e-commerce usage have been reviewed. In addition, studies that have investigated e-commerce adoption barrier factors have been deliberated.

Since this research was targeting the Jordanian context, more concentration has been made on the state of e-commerce usage on this area. Furthermore, this chapter has presented e-commerce limitations, challenges, and barriers in a Jordanian context. Additionally, the state

of insurance sector globally has been presented with more specific concentration on the Jordanian insurance sector.

Another recent aspect that was considered related to the COVID-19 epidemic that did not exist during the process of research. This provided pointers to likely changes in working practices and the use of websites as an effective replacement for traditional ‘bricks and mortar’ retail outlets.

In the next chapter research methodology issues are discussed and evaluated and reasons have been put forward as to why the methods of data collection were chosen to be used in data collection and analysis. At the end of the chapter, studies that relate to the research hypotheses and conceptual framework have been presented in order to provide a comparison-base for the results of the research.

Chapter Three : Research Methodology

3.1 Introduction

The previous chapter presented a comprehensive review of literature that related to factors affecting e-commerce usage from customer perspective and to gain a valuable and reliable outcome from any conducted research. The researcher's task now is to carefully choose an appropriate research methodology which can help in answering the research questions (Alrousan., 2015). Furthermore, the adopted research methodology must be selected on the basis of available resources in the research area and be based on the researcher's skills (Saunders et al., 2015). The methodology chapter intends to explain and justify the adopted research methods which can achieve the research objectives and answer research questions. This chapter starts with a discussion of research philosophy, which illustrates different research philosophies available along with a clear justification regarding to the adopted philosophy that has been chosen.

Then, research objectives and questions will be revisited to ensure its connection to the adopted research method and design, followed by research designs that can be used in the research along with explanations of the reasons behind selecting the research design. Furthermore, research approaches will be reviewed with a clarification to the reason behind selecting a specific research approach. This is followed by different research strategies used in different studies with a justification of the need for the employed research strategy. Data collection and sampling methods are then presented. Moreover, the ethical and practical considerations are discussed later in this chapter. Then, data analysis, interpretation, validity and reliability issues are presented. This is then concluded by a listing of assumptions and hypotheses. Research limitations and how they have been overcome are also explained. However, Saunders et al (2015) have presented research design in a unique and simplified way. They introduced four types of research philosophy: Positivism, Interpretivism, Realism and Pragmatism. Furthermore, they mentioned two other main research approaches: Deductive and Inductive. With regards to research strategy they introduced seven strategies for research: Experiment, Survey, case study, action research, grounded theory, archival research and Ethnography. In addition, for research method they suggested three types: Mono method, Multiple method and Mixed method. Regarding the time horizon they introduced two options, the first one is a Cross-sectional study, whilst the second one is Longitudinal. Table 3.1 provides a summary of the adopted research methodology and design.

Research Philosophy	Research design	Research Approach	Research Strategy	Data collection method
Positivist paradigm	Deductive	Quantitative	Survey	Questionnaire

Table 3.1 Summary of the adopted research methodology and design.

3.2 Research Philosophy

Students and researchers face difficulties in clearly stating their research philosophy and paradigms and struggle to apply it in their research (Kivunja and Kuyini, 2017). Johannesson and Perjons (2014) asserted that the researcher uses research philosophy and paradigm as a guideline that helps in developing and clarifying the research model and research questions. Furthermore, they asserted that philosophy and paradigms make the study more clearly understood by the research community. According to Saunders et al (2015) the thinking style that the researcher uses to view the world is a key player on the decision to adopt a specific research philosophy. Furthermore, they asserted that the researcher's knowledge and the method that can be used to form it also plays a role in philosophy that he or she decides to use.

Easterby-Smith et al. (2008) asserted that three facts must be considered by the researcher regarding the underlying philosophy for organised research.

- the research philosophy clarifies research design and data collection methods used in the study.
- the research philosophy highlights the limitations of the research design.
- the research philosophy gives the opportunity to build a new research design or rebuild an existent design based on the restrictions of the area under study.

According to Oates (2005) the research paradigm is:

‘A set of shared assumptions or ways of thinking about some aspect of the world.’

According to Candy (1989), there are three dominant research paradigms in the academic field: positivist, interpretivist and critical paradigms. While Saunders et al (2015) have introduced four research philosophies (positivism, interpretivism, realism and pragmatism), the following sections present each one of these in terms of definition, conditions and criticism.

3.2.1 Positivist

Kivunja and Kuyini (2017) mentioned that this paradigm was suggested by Auguste Comte (1798 – 1857) and it indicates a scientific method of investigation. According to Fadhel (2002), the positivist paradigm aims to explore cause and effect relationships in nature. Furthermore, this paradigm helps when attempting to clarify observations and to present it as factual or measurable outcomes. Gephart (2013) stated that positivism research philosophies are based on the view that in the field of social sciences, as well as in the natural sciences, true knowledge lies in knowledge and data derived from sensory experience, logical and mathematical treatments of such data that depend on sensory natural phenomena, their characteristics and relationships between them which can be verified by research and empirical evidence. In other words, it is the position that understands that the goal of knowledge is simply to describe the phenomena that we live in, and the purpose of science is simply to stick to what we can observe and measure. Positivist is related to quantitative research and it can be said that it is a progression of empiricism (Ryan, 2018). According to Hammersley (2012) understanding causal inferences must be measured and evidenced based. Furthermore, Cohen (2007) stated that through the research adopted, it will gain a high quality of validity and reliability. Research conducted based on a positivist paradigm depends on deductive logic, construction of hypotheses, testing hypotheses, calculations to give a direct answers questions of the study and to accomplish the study objectives (Kivunja & Kuyini., 2017). Furthermore, they asserted that the positivist paradigm recommends its adopters to use quantitative research methods for three reasons: it increases the accuracy in the parametric description and the data coefficients. It also increases the ability of the researcher to understand the relationships that exists in the data analysed. Moreover, in the context of research validity, Burns (2000) specified some criteria that can be used to validate research adopting this paradigm, such as internal validity, external validity, reliability and objectivity.

Chua (1986) asserted that this paradigm gives the researcher opportunity to control both the data collection and analysis. This can be done by manipulating research design parameters and statistical procedures. According to Bryman (2012) this paradigm is to extract the outcome from a selected sample participating in the study whilst ensuring a complete neutrality in the research approach.

In the context of sampling, Al Mansoori (2017) asserted that this paradigm facilitates sampling. Thus, it means that if the study targeted a larger sample this will make the sample inference

within an acceptable limit of error. Studies adopting this paradigm are grounded on the presence of relationships between the dependent and independent variables that can be explored by using structured instrumentation (Orlikowski and Baroudi, 1991). Shemi (2013) mentioned that the objectivity in positivism gives an opportunity for its adopters to easily conduct and control the research without cost. Furthermore, he stated that since the positivist paradigm is deterministic this means that the research must be undertaken through large surveys.

However, one of the drawbacks of this paradigm is that it attempts to explore phenomena, independent of participants (Shemi, 2013). In a similar vein, human behaviour, cannot be recognised without reference to the meanings and purposes attached by human actors to their activities (Guba and Lincoln., 1994). Furthermore, data inaccuracy that can happen in case of respondents who have answered the questioner or the questionnaire in a random way or in the case of the inflexibility of answers, which hinder participants' ability to reflect their real opinions. Therefore, the researcher must be careful when designing the questionnaire in order to avoid such limitations (Pham, 2018).

Fadhel (2002) has summarised the characteristics that should be available from research adopting the positivist paradigm as follows:

- A generalistic belief that theory is universal and law-like and can be made across contexts.
- The assumption that context is not important.
- The belief that truth or knowledge is 'out there to be discovered' by research.
- The belief that cause and effect are distinguishable and analytically separable.
- The belief that results of inquiry can be quantified.
- The belief that theory can be used to predict and control outcomes.
- The belief that research should follow the scientific method of investigation.
- It rests on formulation and testing of hypotheses.
- It employs empirical or analytical approaches.
- It pursues an objective search for facts.
- It believes in the ability to observe knowledge.
- The researcher's ultimate aims are to establish a comprehensive universal theory to account for human and social behaviour.

According to Kivunja and Kuyini (2017) six common methodologies can be used in the research conducted under this paradigm, these being: Survey research, Experimental, Causal comparative, Correlational, Randomized control trials and Quasi-experimental. According to Guba (1990), the Positivist paradigm assures that reality is existing and can be reached, but others believe that reality cannot be completely reached but at least it can be approximately known.

3.2.2 Interpretivist

Bryman and Bell (2011) mentioned that the Interpretivism paradigm expresses two thinking styles: Phenomenology which indicates human thinking will focus on understanding of the world and Symbolic interactionism which emphasizes the interpretation of human actions. Miller et al (2010) stated that this paradigm aims to discover: ‘The subjective meanings of social action and how these social meanings are made’. Hammersley (2013) stated that interpretivist is related to anthropology. In addition, he stated that the social science understanding is not like the physical sciences understanding. He justified this by asserting that people understanding their words at the beginning then react based on their understanding whilst others in the world do not. The interpretivism paradigm assumes that there is more than one object where the researcher reveals its various implications. Therefore, the researcher cannot determine and understand human behaviour just based on external factors only. Understanding human behaviour is formed by the meaning and concepts that humans possess about the world where they live (Henn et al., 2005).

However, Interpretivism is completely an anti-positivist concept and associated with qualitative research (Creswell, 2017). Furthermore, the adopter of this paradigm does not predetermine independent and dependent variables for the study as is the case in the Positivist paradigm (Kaplan and Maxwell, 1994). Additionally, the main thought on this paradigm is that reality and the researcher cannot be disconnected from each other (Aleid., 2011). Moreover, Oates (2009) stated that the social setting is the principal focus for this paradigm by recognising, clarifying, and exploring the phenomenon. He also quantified three facts and assumption that must be considered by the adopter of this paradigm as follows:

- Different groups are thinking of the world from different point of views.
- Interpretivism research adopters must clearly and honestly recognize how they influence research that they conduct.

- Social constructions are the main media that can be used to recognize and understand the reality.

Liamputtong (2009) declared that research adopting this paradigm can be evaluated by using ‘credibility’ which indicates to what extent the data analysis is believable, trustworthy or authentic, transferability, dependability which indicates to what extent similar circumstances can give same outcome and confirmability which indicates that to what extent the research outcomes can be confirmed by other researches in the same field. One of the strengths of this paradigm that its adopter can recognize is reality, as it is in the real context without influence by any controlling mechanism (Shemi., 2013).

Fadhel (2002) has summarised characteristics that should be available in the research adopting the Interpretivism paradigm as follows:

- The admission that the social world cannot be understood from the standpoint of an individual.
- The belief that realities are multiple and socially constructed.
- The acceptance that there is inevitable interaction between the researcher and his or her research participants.
- The acceptance that context is vital for knowledge and knowing.
- The belief that knowledge is created by the findings, can be value laden and the values need to be made explicit.
- The need to understand the individual rather than universal laws.
- The belief that causes and effects are mutually interdependent.
- The belief that contextual factors need to be taken into consideration in any systematic pursuit of understanding.

According to Bryman (2008) Research adopting this paradigm can use a wide variety of methodologies such as Naturalist, Phenomenography, Case studies, Action research, Grounded theory, Hermeneutics, Ethnography, Narrative inquiry and Phenomenology. With regard to hermeneutics, Charalambous (2010) stated that it is related to understanding texts and their meanings.

Walsham (1993) stated the following regarding the Interpretivist studies ‘Generally, the study of interpretive issues obtains knowledge of phenomena through the meanings that individuals

assign to them, and methods of interpretive research are 'aimed at generating context understanding of the information system, and the process where the influence of information system is context-influenced'. Gomm et al (2000) stated that the outcomes and generalizability of studies adopted make this paradigm practically impossible. Furthermore, Al Mansoori (2017) stated that this paradigm is a less structured approach. Shemi (2013) stated that some researcher complain that this paradigm depends on the extent of agreement between the inquirer and subjects of inquiry as the standard for judging the adequacy of an explanation can be considered as being one of its weakness. In the same vein, values and beliefs of its adopters will affect data collecting, interpreting and analysis (Flick 2014).

3.2.3 Critical paradigms

This paradigm has received less discussion from researchers than other paradigms. (Shemi, 2013). The main concentration for this type of research philosophy is social justice, political freedom, power and economic issues as asserted by Kivunja and Kuyini (2017). Furthermore, they stated that since this paradigm intends to change the politics, so some authors call it the Transformative paradigm. In the same vein they also stated the researcher and the participants in this paradigm is interacting with each other. Two other facts mentioned by Scotlend (2012) indicated that this paradigm is about engaging participants in a specific social experiment in order to examine their values and assumption, so the thematic approach is used for data interpretation. According to Bhattacharjee (2012) social research is better being tested by observing the effects of actions on the participants of the observation. According to Stahl, (2005) this paradigm intends to uncover power relations in a targeted society. This paradigm is aimed at understanding and eliminating the contradictions, oppositions and conflicts that exist in the underclass society within a society and to eliminate causes of domination (Wazzan., 2017). The adopter of this paradigm believes that social reality was founded historically, and then generated and regenerated by society members (Ngwenyama and Le., 1991).

As other paradigms need to consider some characteristics in the research to validate its adoption for specific paradigms, the Critical paradigm also needs to specify some characteristics in the research that can be worked with.

These characteristics are now summarised (Martens., 2015):

- The concern is with power relationships set up within social structures.
- The conscious recognition of the consequences of privileging versions of reality.

- The respect for cultural norms.
- An examination of conditions and individuals in a situation, based on social positioning.
- The treatment of research as an act of construction rather than discovery.
- A central focus of the research effort on uncovering agency, which is hidden by social practices, leading to liberation and emancipation.
- Endeavour to expose conjunctions of politics, morality, and ethics.
- The deliberate efforts of the researcher to promote human rights and to increase social justice and reciprocity.
- Deliberate efforts of the researcher to address issues of power, oppression and trust among research participants and a high reliance on praxis.
- The use of ethnomethodology and situating knowledge both socially and historically.
- An application of action research.
- Utilization of participatory research.

Critical paradigm adopters have a wide choice of methodologies that can be applied in their research such as Cultural Freirean studies, Queer theory and Action research (Kivunja and Kuyini., 2017). According to Howcroft and Trauth (2005) in this paradigm five themes can be used specifically in the information system studies:

- Emancipation
- A critique of tradition
- Non-performative intent
- A critique of technological determinism
- Reflexivity

The association between research questions and the philosophy is playing a crucial role in determining the appropriate research philosophy and paradigm. In the context of the research Philosophy adopted for this study, the researcher has compared and applied study characteristics with the reviewed facts and conditions for each research philosophy and paradigm. This comparison and application clearly show that this study matches the conditions and characteristics of the Positivist paradigm. Furthermore, according to Orlikowski and

Baroudi (1991) this research adopts this paradigm as it contains quantifiable measures of variables, hypotheses testing. This means that this study has adopted the Positivist paradigm.

3.3 Revisiting Research Questions and Objectives

➤ **Research Questions**

This research raised the following main research question:

What are the factors that affect E-commerce adoption and usage, and what is the mediating role of online relationship quality on E-commerce adoption and usage by customers in the Jordanian Insurance Sector?

From the above question, there are four sub research questions:

- What is the extent of E-commerce usage by customers in the Jordanian private Insurance Sector?
- What factors have a direct impact on E-commerce usage by customers in the Jordanian Insurance Sector?
- How does online relationship quality mediate the effects of technical, organisational and cultural factors on E-commerce usage by customers in the Jordanian private Insurance Sector?
- What guidelines can be formulated for enhancing E-commerce usage by customers in the Jordanian private Insurance Sector?

➤ **Research Aims**

The aim of this research to be achieved is basically two-pronged:

To identify factors that impact E-commerce usage and to examine the mediating impact of online relationship quality in the Jordanian Insurance Sector from a customer perspective.

➤ **Research Objectives**

To successfully complete this study, the following objectives need be delivered:

- To review literature that relates to e-commerce usage by customers in the Jordanian private Insurance Sector.

- To explore the effects of technical, organizational and cultural factors on E-commerce usage by the customers in the Jordanian private Insurance Sector.
- To examine the mediating role of online relationship quality on the effect of technical, organizational and cultural factors on E-commerce usage by customers in the Jordanian private Insurance Sector.
- To provide decision makers with guidelines which enhance E-commerce usage by customers in the Jordanian private Insurance Sector.

3.4 Research Design

According to Cavanna et al., (2001) research design works as a guideline that enables researchers to generate reliable and valid research outcomes by mapping a clear research method for the research. This section is intended to represent adopted approaches that will enable the researcher to give clear and direct answers to the questions that is raised by this study and to validate its hypotheses.

Since this research adopts a positivist research paradigm, the researcher must clearly represent and justify decisions regarding the research methodology to be adopted, data collection methods, sampling, procedures and data analysis. The researcher decided to adopt a quantitative method for this research based on a number of justifications: this study started by generating sets of testable hypotheses which would enable the researcher to a deductive interpretation of the results, the researcher then decided to play the role of a neutral observer of reality in order to avoid any intended or unintended contaminating values from the researcher's side to make this research completely objectivist. Furthermore, the nature of research questions, data collection method and the existence of several variables in the study model clearly matches the criteria of the quantitative research method. To examine the hypotheses proposed by this study, the researcher then employed a questionnaire-based approach.

3.5 Research Approach

In this section the researcher reviews common research approaches that can be adopted by researchers. This review establishes a clear explanation for each approach with debate on the advantages and disadvantages and appropriate research situations for each one of them. The researcher then determines the research approach adopted for this study with a clear

justification for this decision. There are three research approaches can be used by researchers and each one is now discussed.

3.5.1 Quantitative approach

Bryman (2012) in his explanation of the quantitative research concept stated that it is based on a quantification research method for both data collection and analysis. In other words, it aims to amounting something. Rasinger (2013), in his clarification of the case where this method can be used, stated that a quantitative research is applicable when the researcher aims to answer the 'how many, how much and to what extent' questions. According to Payne and Payne (2004) this method is a deductive based one. In addition, they add that it breaks the social world into a set of numerically measurable interactive variables which can be illustrated by statistical techniques. Rahman (2017) stated that this research approach concentrates on the components of social behaviour which can be explained and justified more than just finding and identifying it. This approach uses closed-ended questions for data collection and depends on numerical data types to interpret research results (Creswell, 2017). This approach is objective and neutral in nature. According to Roth (1999) this can be justified because the approach uses standardized and experimental methods. Furthermore, he mentions that this approach depends on metaethical and statistical models. Grady et al (2009) assert that the main application of the quantitative approach is on numbers, logic and objective data. There are many research strategies that can be used in the quantitative approach such as surveys, experimental situations, demographics, structural testing, statistical analysis and standardized tests (Roth.,1999). In term of advantages that can be gained by adopting the quantitative research method, many practitioners have admitted that it has a unique advantage in aspects of time, efforts and finding generalisation. According to Carr (1994), in term of ability of a generalisation of findings, the random selection of the sample gives the opportunities for the researcher to generalise his or her research findings. In terms of it being time consuming, the qualitative research is less time consuming in the analyses phase in comparison with qualitative research (Powers and Powers., 2015). However, in term of criticism, limitations and disadvantages, some practitioners state that despite of the advantages associated with the adoption of the quantitative research method, it has some limitations. According to Bouwer et al (2015) the quantitative approach has lees ability to give a deeper knowledge in understanding of the phenomenon in comparison with the quantitative method. In addition, Katzenberger and Meilijson (2014) asserted that this method does not have the ability to justify how social reality is formed. Schofield (2007) stated that findings of the quantitative research approach represent a specific time period. In other

words, the participant who answered the questions reflects an opinion at that time, but in fact this opinion is subjected to be changed in the future. The data collection method that has been used in this approach is dealing with respondents in a highly controlled setting, and this does not allow the researcher to make a direct connection with the targeted sample (Ary, 2013). However, the purpose of the study plays a crucial role in selecting and deciding what is the appropriate research approach to be adopted for a specific study (Blaikie., 2009). He goes on to state that if the purpose of the study is exploratory then the researcher can use a quantitative approach because it helps to deliver a clear understanding of the research problem. Furthermore, he asserts that a quantitative research method helps in clarifying interactions between independent and dependent variables. As a result, for this research a quantitative approach has been adopted as a research approach.

3.5.2 Qualitative approach

The main idea behind this approach is the constructive knowledge or advocacy participatory perspectives which researchers depend on it regarding knowledge (Creswell., 2003). Tajul (2013, p.984), stated that this approach uses comparison and classification as well as comparing actions to understand the phenomenon under study. According to Creswell (2017) this approach uses open-ended questions for data collection, so the researcher must be directly engaged with participants to conduct research. Furthermore, this approach uses different methods in order to be exploratory and descriptive specifically with results that cannot be delivered by using a quantitative approach (Friedman & Wyatt., 2005). According to Roth (1999) adopters of this approach can use different methods such as focus groups, cultural inventory, usability research, experiential sampling and structured/semi-structured. A qualitative approach is intended to deal with subjective material such as words and images (Grady et al., 2009). However, the research that has been adopted this approach has a number of advantages; yet, at the same time, some of practitioners criticise it. According to Rahman (2017) in his study that aimed to spot the advantages and disadvantages of research methods both qualitative and the quantitative methods, stated that qualitative research leads to a deep knowledge about the actions or opinion of the sample under study. Furthermore, he added that it helps in understanding and interpretation of human experience and leads to knowledge of how meanings are shaped. According to Leung (2012) since it depends usually on direct interaction with participants, the data collected is subjective and detailed. A comprehensive and adequate understanding of the research problem can be achieved by the adoption of this research method (Flick, 2011).

Despite the benefits that can be gained by adoption the qualitative research method, some practitioners have criticised it in terms of disadvantages or limitations. Silverman (2013) stated that this approach makes more concentration on meanings and experiences and in some cases ignores contextual sensitivities. From business managers' perspectives, Sallee and Flood (2012) stated that business managers are trusting results that come from quantitative studies more than results that come from the qualitative studies. In the context of the ability to generalise the findings of the quantitative studies. Lam (2015) stated that the smaller sample the less ability to generalise the study findings on the whole population. Furthermore, in terms of interpretation and analysis in qualitative studies, Rahman (2017) asserted that developing a new question to be used in the interview is difficult and at the same time refining questions is a continuous process in this type of study. He also added that the process of data analysis in this approach is time consuming.

Even with the above-mentioned issues, limitations and criticisms of this method, it is still a predominant research method and it can give the decision maker a deep knowledge about the object under study (Manias and McNamara, 2015).

3.5.3 Mixed approach

Mixed research methods are judged to be the third research approach that can be used in social science investigations. Its appearance was an initiative that can be adopted by researchers in order to benefit the advantages of qualitative research and quantitative research, and at the same time, tackle the limitations of both which in turn strengthen the findings of the research process (Doyle et al., 2009). They asserted that the main aides behind this research method is to allow its adopters to use mor than one approach in order to investigate any research problem and answer the questions that cannot be answered by adopting one research method. This means that the main idea behind this approach is an ability to adopt a qualitative research approach and a quantitative research approach in the same study (Creswell, 2017). Tashakkori and Creswell (2007) in their explanation of this research approach have stated that it is research in which the researcher can do the data collection and analyses, present the research results and interpretations by using both qualitative and quantitative approaches. Many researchers have seen that this method is more than just using the qualitative and quantitative methods at the same time and have seen it as being an integration between both separate approaches (Tashakkori and Creswell, 2007). At the same time, they asserted that this approach is still evolving and changing over time. However, the question among researchers regarding the

paradigm that is associated with mixed research method is what is the proper paradigm that can be adopted in using this research approach. In this regard, Sandelowski (2001) stated that the positivist paradigm is usually used with a quantitative research approach while the interpretative paradigm is usually used with qualitative methods. At the same, he added that the combination between the positivist paradigm and the interpretative paradigm is impossible. Other researchers have contributed attempts to solve this argument. Johnson and Onwuegbuzie (2004) appealed to stop this argument and to simplify the combination idea. In this vein, they stated that this argument should disappear, and concentration must be moved to believe on the usefulness of this combination which helps in leveraging the strengths points and tackling weaknesses which are associated with qualitative and quantitative approaches. However, a pragmatism paradigm is the solution that helps in solving this argument and to move beyond meta-physical concerns in research. (Morgan., 2007; Johnson and Onwuegbuzie., 2004).

After reviewing literature related to research methodology, it can be noted that many researchers have recommended the adoption of mixed methods of research based its individual set of advantages. Greene et al. (1989) have mentioned that research studies that adopt this research method can benefit through a number of advantages; the one is that better validity can be gained by connecting qualitative and quantitative findings. The second advantage relates to the aspect of completeness where the adoption of this method gives a holistic and deeper understanding of the phenomenon. In addition, they added that using mixed methods gives the opportunity to mitigate the limitations of both qualitative and quantitative methods. In the context of mixed method capabilities, their point of view was compatible with that put forward by Sale, et al. (2002) where they stated that using the qualitative method or the quantitative method separately might in some cases be unable to answer one of the research questions while the mixed method can do this. Another advantage was on the area of and explanation of the findings, where the findings of the quantitative method can be interpreted and referenced to the findings of the qualitative method and vice versa. Despite of the above-mentioned benefits that can be gained by the adoption of this method, some limitations have been discovered by practitioners. According to Onwuegbuzie and Johnson (2006) and Lisle (2011), robustness, credibility and validity can be a concern in this approach specifically in terms of representation and legitimation. In this context, Miller et al., (2013) in their study that used the mixed research method, stated that they expended a long time in data collection and analysis. Almeida (2018) in his compatible point of view with above-mentioned limitations, also added that in cases of

conflict between qualitative results and the quantitative results there is a difficulty when attempting to justify this conflict.

3.6 Research Strategy

A survey method was chosen in this research in order to investigate factors that impact E-commerce usage and to examine the mediating impact of online relationship quality in the Jordanian Insurance Sector from customer perspectives. This approach was used because this study endeavoured to collect data from large numbers of online insurance services users who are spread widely geographically throughout the country. Consequently, a survey was adopted as an appropriate research strategy. The main reasons behind selecting a survey strategy was because of the need for a large sample of customers who have obtained online services from any Jordanian private insurance company related websites at least once.

For economic reasons a survey approach was lower in cost in comparison with other data collection methods. There were also time constraints where this approach can collect large data without it being too time consuming (Sanders et al., 2009). Williams et al., (2009) asserted that such a survey is the most suitable research strategy while studying technology adoption and acceptance. Furthermore, secondary data sources can assist when forming the theoretical background from appropriate literature, books, databases, previous research, articles and published statistics of E-commerce adoption by consumers in Jordan. According to Creswell (2014) A survey strategy helps the researcher to obtain a quantitative description of the phenomenon under study. Furthermore, many researchers assert that a survey strategy offers many benefits and advantages. Al Mansoori (2017) in his study mentioned that the survey enables the researcher to study large numbers of variables by using the questionnaire at the same time without being too time consuming. He also stated that this approach enables the researcher to generalize the results. Furthermore, a survey permits an accurate profile of the variables under study and it is possible to find causal relationships among them (Sanders et al., 2011). According to Carter and Belanger (2005) a survey helps in validating models and hypotheses. Based on this discussion, the survey approach an appropriate method was adopted for this study because it fulfilled the need to understand factors that impact the E-commerce usage and to examine the mediating impact of online relationship quality in the Jordanian Insurance Sector from the perspective of customers. Furthermore, it gave the opportunity to collect data from a large number of the targeted population.

3.7 Data Collection Methods

This section is included to present the adopted data collection method for this study. In this section three main topics are now presented: questionnaire development, questionnaire translation and the pilot study.

3.7.1 Questionnaire Development:

According to Murgan (2015) questionnaires are helpful if the researcher intends to survey a group of individuals to collect specific information or individual reactions to contemporary problems. Furthermore, he asserts that the anonymous nature of questionnaires gives individuals the opportunity to feel more comfortable when answering questions. Therefore, the questionnaire has been used as a tool for data collection in this research. In order to make the questionnaire more effectively reflect the research question and achieve the research objectives it has been divided into six sections.

The first section is related to the customer characteristics of gender, age, experience, computer literacy and education level. For this section, closed-ended questions were employed to acquire information. The remaining parts two, three, four, five and six have used a five-point Likert Scale that ranges from Strongly Disagree, Disagree, Neutral, Agree to Strongly Agree. The second section of questionnaire deals with customers' perceptions toward the first group of independent variables: Technical expertise and Security. The third section deals with customer perceptions toward the second group of independent variables i.e. Organizational factors; the Organization's international reach. The fourth section deals with customer perceptions towards the third group of independent variables (cultural factors: Language, Social media presence). The fifth section deals with customer perceptions toward the mediating variable (online relationship quality: trust, satisfaction and commitment). Finally, the sixth section deals with customers' perceptions toward the dependant variable (E-commerce usage). A copy of the questionnaire is contained in appendix. A.

In the context of convenience and privacy, the researcher has included a separate section on the questionnaire that indicated that participation in this study is voluntary and optimal, further the participants gave the option to withdraw at any time. Furthermore, time taken by the participant to fill in the questionnaire was considered not to take more than 20 minutes. In addition, the researcher indicated to participants that there was no completely right or completely wrong answer. Furthermore, it was guaranteed that participants' identities would be

anonymous, and responses would be kept in the strictest confidence. This can be witnessed in the English copy of the Transmittal Letter in appendix. B and appendix. C for the Arabic copy.

The instrument contains 33 items measuring factors affecting E-commerce usage and the mediating role of online relationship quality from customer perspectives. The questionnaire items were adapted from previous studies as shown in Appendix D.

It was then adapted in order to fit the Jordanian context and the insurance industry. Questionnaires were distributed by hand. The questionnaire contains 6 items related to the participant characteristics as shown in Table 3.3.

Part One: Customer Profile	
1.Your educational degree is: ☐ Below High School ☐ High School ☐ Diploma /certificate ☐ Bachelor’s Degree ☐ Postgraduate Degree	2.your age is: ☐ 18~29 ☐ 30~40 ☐ 41~50 ☐ 51~60 ☐ 61+
3.Your gender is: ☐ Male ☐ Female	4. How do you classify your Computer literacy? ☐ Worst ☐ Bad ☐ Fair ☐ Good ☐ Excellent

5. How long have you used the online services that offered by your insurance services provider?			
☐ Less than one year	☐ 1-5 years	☐ 6-10 years	☐ More than 10 years
6. How often do you visit your insurance services provider website in a year (on average)?			
☐ 1-4 times	☐ 5-8 times	☐ 9-12 times	☐ More than 12 times

Table 3.2 Customer profile.

However, the following sections presented the rest of items.

Independent Variables: This was expressed into benchmarks or objectives into 3 fields with a total of 16 questions:

Technical factors: contained 6 questions divided into two sections. Technical expertise contained 2 questions and Security contained 4 questions, as shown in Table 3.4.

Part Two: Technical Factors					
7. My insurance service provider has technical staff or consultants with web-skills.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
8. Based on my experiment, the IT staff have the necessary skills to support e-commerce website	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
9. I feel secure in providing my personal information for the insurance services provider electronically.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
10. My insurance services provider website shares my personal information with other sites	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
11. Website protects information about my credit card	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
12. I feel the risk associated with the online insurance services transactions is low	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐

Table 3.3 Technical factor items.

Organization's international reach contains 2 questions as shown in Table 3.5.

Part Three: Organizational Factors

13.The availability of global branches for my insurance services provider will encourage me to use their online services.	Strongly Disagree ☒	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
14. My insurance services provider has global branches.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐

Table 3.4 Organizational factor items.

Cultural factors: contained 8 questions, divided into two sections. Language contained 3 questions and Social media presence contained 5 questions as shown in table 3.6.

Part Four: Cultural Factors					
15. Language is a key barrier for me to use my insurance services provider online Services.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
16. I prefer to use the English language in dealing with my insurance services provider web site.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
17. The availability of sufficient language on my insurance services provider website will encourage me to use their online services facilities its clients.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
18. The presence of official page for my insurance services provider on one of the Social media websites like Facebook or Twitter is important for me.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
19. I feel the interaction with my insurance services provider on social media is close.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
20. I feel involved with my insurance services provider on social media.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
21. I will always try to use my insurance services provider social media pages.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
22. the number of social media followers of the insurance services provider social media pages is important for me.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐

Table 3.5 Cultural factor items.

Mediating variables: Online relationship quality covered three dimensions of trust, satisfaction and commitment which were measured by 8 questions as shown in table 3.7.

Part Five: Online relationship quality					
Trust factor					
23. This website of my insurance services provider site is trustworthy.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
24. My insurance services provider site gives the feeling that it keeps guarantees and responsibilities.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
25. I believe that my insurance services provider is keen to fulfil my needs and wants.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
Satisfaction Factors					
26. The expectations from my insurance services provider online services were exceeded.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
27. I am fully satisfied with my insurance services provider online services.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
28. I would recommend my friends to use online services offered by my insurance services provider.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
Commitment Factors					
29. I know that my insurance services provider is very committed to me.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
30. the relationship between me and my insurance services means a lot to me.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐

Table 3.6 Online relationship quality items.

Dependent Variable: E-commerce usage was measured with a total of 3 questions as shown in table 3.8.

Part Six: E-commerce adoption and usage					
31. Based on my experiment, I believe that using the online insurance services is a good idea.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
32. Based on my experiment, am willing to continue using the online insurance services.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐
33. The online insurance services make work more fascinating.	Strongly Disagree ☐	Disagree ☐	Neutral ☐	Agree ☐	Strongly Agree ☐

Table 3.7 E-commerce adoption and usage items.

3.7.2 Questionnaire Translation:

The main version of the questionnaire was written in the English language. As the Arabic language is the first language for Jordanian citizens, the researcher used a professional translating service in order to translate the questionnaire. As can be seen, the Arabic version of the questionnaire in Appendix E.

3.7.3 Pilot Study:

The pilot study was conducted by distributing 50 questionnaires to 50 volunteers. To assess their opinions regarding their understanding of the questions, the researcher asked them to write notes beside the questions. Using a pilot study was done to improve the initial questions, remove ambiguities on any question, improve wording of questions and to refine the questionnaire layout (Sanders et al., 2009).

Most of the outcomes of this pilot study were related to wording issues. The researcher revised and corrected questions based on notes taken from the volunteers.

3.8 Sampling method and size

Saunders (2011) mentioned that the sample design phase must cover sets of elements like target population which defines what group is to be studied, sample methods which clarify the process of obtaining representative data from the targeted sample, sample units which state the units on which measurements are to be made for sampling and finally sample size which indicates the number of individuals who will be targeted. The next section illustrates sample design elements for this research.

- Target population:

For this research, the targeted population are the clients/customers who have used online services offered by one of the Jordanian private insurance companies.

- Sample method:

For this research a purposive sampling technique was adopted. Pandey and Pandey (2015) acknowledge that purposive sampling is known to be representative of the total population. However, the targeted sample was the customers who have used the online insurance services which offered by the Jordanian private insurance companies. In this context, a nonprobability sampling was applicable, and a nonprobability sampling design was chosen. Furthermore, this case was made with what Sekaran and Bougie (2000) asserted which was that this case means the population do not have probabilities attached of being chosen as sample subjects.

For our research, it was required to gain needed data by reaching a specific audience, so the study targeted the users who have already used online insurance services, and these are the only ones who were chosen to answer the questionnaire. In other words, they own the required data, which means purposive sampling (Sekaran and Bougie, 2013).

- Sample unit:

For this research, the sample unit comprised clients/customers of Jordanian private insurance companies.

- Sample size:

Once the sampling method was determined, the researcher then needed to determine a sufficient sample size for this research. According to Malhotra (1999) there are some points

that must be considered when determining the sample size such as used data analysis techniques, financial considerations, time and access to sampling frames. To determine the right sample size that represents the population, the researcher reviewed some formulae that has been used by many researchers to determine the sample size. According to Sekaran and Bougie (2000) sampling is the method of choosing an adequate number of respondents from the entire targeted population. Using SEM is very sensitive to sample size and less stable when estimated from small samples (Tabachnick and Fidell 2001). Comrey and Lee (1992) have suggested that a sample size guideline helps in classifying the number of cases from the lowest one as being very poor to the highest number of cases as being excellent. Table 3.9 shows the classification of sample size as suggested by Comrey and Lee (1992).

Sample size	Classification
50 cases	very poor
100 cases	poor
200 cases	fair
300 cases	good
500 cases	very good

Table 3.8 Sample size calcification.

Source: The researcher

In addition, Anderson and Gerbing (1988) suggested that the sample size must not be less than 150 cases. This helps when obtaining parameter estimates that have small enough standard errors of practical usage. Furthermore, the researcher has to consider the weaknesses of large sample sizes as asserted by Churchill, Jr. (1995). He mentioned that using a large sample size increases the overall research error which in turn increases the other errors. Green (1991) has suggested a formula to determine the minimum sample size based on independent variable numbers. The formula is $N \geq 50 + 8m$ where N = sample size; m = the number of variables. However, by applying the suggested formula, the minimum sample size that can be accepted for this study is: $50 + (5 \times 8) = 90$.

Based on these reviewed perspectives, the researcher distributed 500 questionnaires to customers who have obtained online services from any Jordanian private insurance company related websites at least once.

3.9 Ethical, practical Considerations

This section presents the ethical framework that this research followed and was committed to from the first step. Further, the practical considerations that guide many aspects in conducting this research has been highlighted.

- *Ethical aspects*

In context of ethics, the researcher considered research ethics as a starting point for each step on this research to be strictly followed. When researchers think about scientific research ethics, they think about the line that specifies the acceptable and unacceptable actions that might be done intentionally or unintentionally (Resnik., 2015). In addition, he stated that obviously many different universities have an official scientific research ethics code. In this vein, UWTSD have their Research Ethics and Integrity Code of Practice 2017 – 2020 which is called PG2/E1. As a starting point, the researcher submitted it and then it was ‘APPROVED’ by the University’s Ethics Committee on 17 Apr 2018. Furthermore, the researcher reviewed the UWTSD Research Student Handbook to ensure that all research activities were still in the line with accredited ethics.

This research has used both primary and secondary data. With reference to primary data to be collected from customers of the Jordanian private insurance sector, the researcher considered the importance of a direct consent form. Therefore, the researcher provided participants with a formal letter (consent form) which considered ethical aspects. This consent was built based on three main dimensions: capacity, information and voluntariness. With respect to capacity, since this research did not target any person under eighteen, the researcher has provided an e-mail to participants in case they have an inquiry or cause for concern, or they had any interest to know the research results. With regards to information, this consent provided participants with the purpose and methods that had adopted in this research in order to ensure that they knew and understand it before their participation. In the same vein, the researcher received the consent of the research supervisor and other professionals to insurer that all questions used did not ask about any sensitive information and it could be understood in the way that was intended. In relation to voluntariness, the consent form had a clear statement written into the questionnaire which indicated that participation was optional for participants and they had the right to withdraw. Confidentiality of responses and participants’ identity was strictly maintained. In relation to secondary data that used in this research, the researcher ensured that he was committed to acknowledge articles that had been referred to, by using appropriate

referencing. McPhail (2000) asserted that ethical issues related to research must be considered in any conducted research to ensure that the outcomes of the research perfectly represent the data and match related conditions.

- *Practical consideration aspects*

In this context, the researcher has taken in his consideration the need to follow a clear procedure in conducting this research. This was to avoid any complications and to ensure that this research was conducted in a convenient and appropriate way. The researcher started the research activities after obtaining ethical approval from the University's Ethics Committee. In the context of access to participants, the researcher defined the procedures that were to be used to collect data from them. The researcher contacted participants directly in face to face interviews, asking them about their willingness to participate in the research. Then the participant was asked if he or she had used the online insurance services at any time. If his or her answer was 'NO' the researcher apologised for interruption and justified that he or she was not applicable to participate in this research. If the answer was 'YES' the researcher started explaining the purposes of the research and ensured that participation was optional and the right to withdrawal was possible at any time. Then, the participant filled in the questionnaire and returned it back to the researcher. In terms of the researcher's personal skills the researcher improved this during the data collection period.

In term of the time framework, the researcher considered aspects in relation to the available time that would be needed to conduct this research. In this vein, the researcher designed a Gantt chart which illustrated the needed time to conduct each step in this research. The researcher studied the cost of research activities and constructed an appropriate cost management analysis without affecting the quality of the research. In terms of supervision, the researcher attended meetings with the supervisor in a regular in face to face way and sometimes via the application of zoom.

3.10 Data Analysis Techniques:

At this stage, the researcher must select suitable statistical analysis techniques that enables analysis of study data and testing of the research hypotheses. Reviewing different statistical analysis techniques and their conditions and assumptions, led to the choice of data analysis techniques as follows:

1. **Reliability test:** Cronbach's alpha was used in order to measure the internal consistency of items. Cronbach's alpha value is between 0 to 1, and the higher the value, the more reliable the generated scale (Al-Sayyad, 2006). The reliability test for this study is explained and discussed in the next chapter.
2. **Frequencies and percentages:** Since the first part of the questionnaire asked respondents to describe their profiles, six items were employed for this purpose. These included: educational degree, age, gender, computer literacy, how long had the respondent used online insurance services and how often did the respondent visit the insurance services provider website in one year,
3. **Descriptive statistical techniques:** These included means and standard deviations which are techniques used to describe the questionnaire items and their construct.
4. **Structural equation modelling (SEM):** To check model fitting parameters.

SEM has become a popular data analytic technique with flexible and unique capabilities. In addition, it has approaches for dealing with missing data and with violations of normality assumptions (Tomarken and Waller, 2005). SEM is developed from regression techniques and it predicts and clarifies impacts and relationships between one or more independent variables and one or more dependent variables (Bentler, 1980). Compared to regression, SEM allows researchers to answer research questions in a single, systematic, and comprehensive analysis. Gerbing and Anderson, (1988) stated that SEM allows researchers to model the relationships between independent and dependent variables simultaneously in comparison with regression models which can analyse only one layer of relationships between independent and dependent variables at a time. Furthermore, they assert that unlike regression tools, SEM assesses interconnection between dependent and independent variables, and it also evaluates the measurement model.

Ullman (2001) asserted that SEM is a combination of exploratory factor analysis and multiple regression. Schreiber et al (2006) said that in comparison to analytic and multiple regression, SEM is a confirmatory technique and is exploratory at the same time. Furthermore, they assert that Confirmatory Factor Analytic is like a measurement model used in SEM and comprises another component which is called a structural model. The structural model displays interrelations among latent constructs and observable variables in the proposed model as a succession of structural equations, akin to running several regression equations (Baron and Kenny, 1986). By revisiting the research questions, objectives, conceptual model and

hypothesis, it clearly shows that the researcher intends to explore the impact of independent variables (Technical factors, Organizational factors and Cultural factors) on the dependent variables (E-commerce adopting and usage) directly. The first scenario for using SEM is now presented.

According to SAS (2006) there are different types of variables that occur in SEM such as exogenous variables (independent variables), endogenous variables (dependent variables), latent variables, moderation variables and mediation variables. Furthermore, Chin (2003) asserted that SEM is suitable in the case of an existing mediating and moderating variable. In the same vein, the researcher also explored the impact of the mediating variable (online relationship quality) and moderating variables of gender, age, experience, education level and computer literacy on the relationships between the independent variables (Technical factors, Organizational factors, Cultural factors) on dependent variables (E-commerce adoption and usage). Gefen et al. (2000) mentioned that SEM has become accurate in validating instruments and testing linkages between constructs. Finally, the researcher had to select appropriate software for the required statistical analyses. By reviewing different software pros and cons, the researcher decided to use AMOS software. The reason behind this selection was what Cunningham and Wang (2005) stated: ‘From a didactical perspective, having model specification as the starting point when working within the AMOS environment has the added advantage of forcing one to think about what assumptions about reality one has in the field of interest and how these assumptions are transformed to relationships between variables.’

3.11 Validity and Reliability

3.11.1 Reliability:

Reliability tests must be conducted to examine the internal consistency of instruments and the understandability of questions (Sekaran and Bougie, 2010). Cronbach’s alpha was employed in this research to evaluate the internal consistence (reliability) of the items used in the questionnaire. According to Al-Sayyad (2006) Cronbach’s alpha value can be from 0 to 1. Furthermore, he asserted that the higher value of Cronbach’s alpha is preferred. However, Zikmund (2007) has classified the ranges for the reliability as shown in table 3.10.

Cronbach’s alpha range	Reliability
between (0.80 and 0.95)	very good reliability
between (0.70 and 0.80)	good reliability

between (0.60 and 0.70)	fair reliability
below (0.60)	poor reliability

Table 3.9 Ranges of reliability.

Table 3.11 shows the values of Cronbach's alpha for each variable in this research, and results shown in Table 3.10 show that all the Cronbach's alpha values were reasonably reliable.

Field number	Field	Value of (α)	reliability
	Independent Variables		
1	Technical expertise	0.777	good reliability
	Security	0.633	fair reliability
2	Organization's international reach	0.716	good reliability
3	Language	0.612	fair reliability
	Social media presence	0.798	good reliability
	Mediating variable		
1	Online relationship quality	.772	good reliability
	Dependent Variable		
1	E-commerce usage	0.846	very good reliability

Table 3.10 Cronbach's alpha values.

Table 3.10 shows the Cronbach's alpha value for technical expertise items which was (0.777), which means that it has a good variable reliability. For security items the Cronbach's alpha value was (0.633), which means that it has a fair reliability according to the adopted scale. The organization's international reach items achieved good reliability with (0.716) whilst the language items have achieved fair reliability with (0.612). With regards to social media presence items, Cronbach's alpha value was (0.798) which means that it has good reliability. The mediating variable online relationship quality has good reliability where the Cronbach's alpha value was (0.772). Finally, the independent variable e-commerce has a very good reliability based on the adopted scale where the Cronbach's alpha value is (0.846).

3.11.2 Validity:

As mentioned in section 3.7.1 'Questionnaire Development', questions that have been used in the questionnaire have been adopted and adapted from previous studies in the in the field of e-commerce usage and in online services usage. Furthermore, after adaptation of items, a panel

of five judges have revised each item in the instrument to in order to take notes and recommendations regarding questions presented on the questionnaire and to validate it (see Appendix. D). However, most were related to wording issues. Finally, the researcher then revised and corrected questions based on the recommendations taken from the panel of five judges. This means that the questionnaire validity is confirmed.

3.12 Model fit evaluation

This research has employed the structural equation model for hypotheses testing and has adopted Baron and Kenny's (1986) procedures. Table.3.12 illustrates the fit indices for the direct model, the full model and corresponding critical accepted values.

Goodness of fit (GOF) Measure	Threshed Value	Adopted Reference	Direct Model results	Full model results	Reference
χ^2 / Degree of freedom	≤ 3	Hair et al., 2006 Schumacker & Lomax, 2004	1.572	1.316	accepted
GFI	>0.9	Chau (1997)	0.925	0.932	accepted
AGFI	> 0.8	Etezadi-Amoli & Farhoomand, 1996	0.807	0.802	accepted
CFI	Between 0.8 & 0.9	Lee, Kang, & Kim, 2007	0.851	0.818	accepted
RMR	< 0.05	Hair et al., 2006	0.069	0.078	accepted
RMSEA	< 0.10	Devaraj, Fan, & Kohli, 2002	0.063	0.054	accepted

Table 3.11 Goodness of Fit (GOF) measures.

As can be seen in table 3.12 The overall goodness-of-fit confirms that the model estimation results are acceptable for both the direct model and the full model.

3.13 Hypotheses and conceptual framework

There are four types of variable: independent, mediating, moderating and dependent.

The following features illustrate the types of variables.

- Independent variables: technical factors (technical expertise; security); Organizational factors (the organization's international reach); Cultural factors (language, social media presence).
- Mediating variables: online relationship quality (trust, satisfaction, commitment).
- Moderating variables: Gender, age, experience, education level and computer literacy
- Independent variable: e-commerce usage.

The sections that follow review studies that have been conducted to explore the direct effects of technical factors (technical expertise and security), organizational factors (organizational international reach), cultural factors (language, social media presence), independent variable relating to online relationship quality and on e-commerce usage. Indirect effects include technical factors (technical expertise, security), organizational factors (the organization's international reach) and cultural factors (language, social media presence). Independent variables of e-commerce usage through the existence of online relationship quality (trust, satisfaction, commitment). Insofar as the researcher knows there have not been any studies conducted in this research area. Based on the proposed model the researcher decided to represent the research hypothesis through four groups and to present previous study for each group.

3.13.1 the first Group: The effect of independent variables on the dependent one

Technical expertise

As noted from literature reviewed the technical expertise factor has used different terms such as Human Capital with Knowledge of ICTs, IT Knowledge of the employee, technological knowledge and technical expertise. However, all of these uses are related to the same concept.

According to Wymer and Regan (2005) technical expertise refers to availability of a technical team who have the needed skills that qualifies them to solve technical problems. In the same vein, García Moreno et al. (2016) have identified the concept of Human Capital with Knowledge of ICTs as the availability of human capital with familiarity of e-business applications. In addition, McEvily and Chakravarthy (2002) have described it as overall technological expertise propounded by members of an organization.

A study conducted by Wymer and Regan (2005) aimed to identify the factors that work as incentives or barriers to e-commerce adoption and have concluded that the technical expertise factor is not statistically significant for website adopters. According to Lippert and Govindarajulu (2006) in their study they asserted that a higher level of technological knowledge of organizational members will lead to greater web services adoption. Another study has conducted by Stam, Arzlanian and Elfring (2014) and Greene, Brush and Brown (2015) and they have asserted that the availability of knowledge of ICTs will positively affect the adoption of new technology.

García Moreno et al. (2016) stated that knowledge of ICTs is a driving force behind the adoption of e-business. As noted from literature reviewed, most of the studies have examined the effect of technical expertise on e-commerce adoption by the organization itself. Furthermore, the researcher did not find any studies that examined the effect of employee technical expertise on customer e-commerce usage. As a result, the researcher proposed the following hypothesis:

H1: There is a direct significant effect of Technical expertise on E-commerce usage by customers in the Jordanian Insurance Sector.

Security

According to Al Ghaith et al (2010) security is the ability to protect against potential threats. Security concept refers to consumer beliefs that the organizations offers their products or services to them and they are not able to protect their personal information that has been provided to the website from hackers (Belanger et al., 2002). Security is one of the issues that is considered as being a concern by both academia and practitioner communities (Belanger et al, 2002). Kabango and Asa (2015) said that from internet users' perspectives, information security plays a crucial role in their decision regarding e-commerce adoption. The associated risk with the security issues have been considered as a concern for online environment users (Miyazaki and Fernandez, 2001). Dixit and Datta (2010) in their study revealed that higher security levels will arise in e-banking services usage.

Another study conducted by (Aleid et al., 2009; Al Ghaith et al., 2010) concluded the same results regarding the effect of security issues on IT adoption by internet users. Furthermore, Abbasi, et al (2017) asserted that security is a vital player in forming trust between the

organization and its customers. Bestavros (2000) stated that gaining users trust on security level issues offered by the organization is a great challenge for e-services sectors.

In the same context, Stephen (2001) stated that many well-known organizations that operate online have lost customer trust because of successful electronic attacks which they faced such as CNN, Yahoo and eBay. From customer perspectives, lack of credit card security is one of the factors that concerned by them in their online shopping use (Fram and Grady.,1995). Shafi (2002) in his study in a Saudi Arabia context, asserted that Alqahtani et al (2012) in their study that was conducted in Saudi Arabia to investigate factors affecting the adoption of E-commerce from a consumer's perceptive, asserted that security and other factors have the most significant impact on the adoption of E-commerce. Wei et al. (2010) confirmed that the security of consumers' personal information has a direct impact on their e-commers adoption decisions. Ahuja et al (2003) asserted that consumers are still unwilling to adopt the e-commers because of security. Another study conducted by Ahmed et al (2006) concluded in their study that security is a major concern from a customer perspective regarding their e-commerce use. Shatat (2017) in his study identified security issues as one of influential factors that affects the usage of online services.

As noted from the studies that have been reviewed there is a clear role for security issues on customers of e-commerce in many sectors globally. This study has now created the following hypothesis to confirm if the effect of security issues affects the online insurance services sector specifically in Jordan.

H2: There is a direct significant effect of security on E-commerce usage by customers of the Jordanian Insurance Sector.

The organization's international reach

According to Thong (1999) new technologies adoption can be derived by the organization's features. There now follows a discussion for an organizational factor that affects e-commerce usage. As noted from the literature reviewed, an organisation's international reach concept has been presented by using different expressions such as globalization, global reach, international projection, global scope and international reach. However, all these expressions indicate the same meaning. According to García et al (2018) all have been presented it in terms of a firm's international projection to indicate markets that are targeted by the organization regionally,

nationally and internationally. Furthermore, Zhu et al (2003) have used the term global scope to indicate the firm's scope in the global market. For this study the unified expression is the organization's international reach.

According to Teo and Pian (2003) internationalisation plays a crucial role in motivates organizations to exploit opportunities and to further adopt modern IT tools. Furthermore, an organization's international reach can offer firms opportunities to reach additional markets and maximize their market size (Kumar and Saqib, 1996).

Damanpour (1996) has asserted that the firm's scope is one of the important organizational factors that affects information systems adoption and innovation diffusion. Furthermore, information system literature has shown global scope as one of the organizational factors that has influenced information technology usage (Gurbaxani and Whang 1991, Zhu et al. 2003). Aspirations of organizations to adopt international reach leads to the use of a new technology that offers them many IT tools (García, 2016). Bayo-Moriones and Lera-López (2007) in their study have concluded that there is a positive relationship between an organization's international reach and the use of information and communication technology. Bertschek and Fryges (2002), Abebe (2014) and Zhu et al. (2006) in their studies reported the same results regarding the existences of a positive relationship between an organization's international reach and the technology adoption. However, a study conducted by Zhu et al (2006) showed incompatible results with studies that have asserted a significant relationship between international reach and IT adoption and usage.

As noted from previous studies, most of them have examined relationships and the effect of the organization's international reach on the adoption of e-business by the organization itself. For this study, the researcher decided to examine the effect of an organization's international reach on customer willingness to use e-commerce.

Following the reasoning set out above, this research suggests the following hypothesis:

H3: There is a direct significant effect of an organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector.

Cultural factors and e-commerce usage:

Language:

Bataineh and Al Mutawa (2016) conducted a study in the context of United Arab Emirates to analyse factors that determine e-services usage by end users. In their study the language factor was seen to be a determinant of e-services usage. Their study also revealed that language significantly affects e-services usage by end users.

Another study conducted by Al-Salih (2004) showed the language factor as main impediment to e-services usage. Al Ghamdi et al (2013) also highlighted language issues to be as a barrier to e-commerce usage specifically in the developing country context. A study that targeted many countries such as Singapore, the USA and China concluded that the language factor acts as a barrier to e-commerce diffusion (Gibbs, et al., 2003). Furthermore, a report by the Commission of The European Communities in 2009 classified the language factor to be one of the most important hindering factors to e-commerce usage.

Abdullah (2000) in his study on an international student context at Florida State University and their usage of the online information resources revealed the opposite results. His study discovered that English language proficiency had little effect on online information resources usage. In the same vein, another study conducted by Almousa (2013) revealed that language has the least significant barriers for e-commerce for Saudi consumers. Furthermore, a number of studies related to developing countries concluded that the language factor is insignificant in terms of hindering technology usage (Lawrence and Tar, 2010; Martinson, 2008; Oluyinka et al., 2013).

Based on the argument regarding the effects of language factors on e-commerce usage in both developing countries and developed countries, this study now suggests the following hypothesis:

H4: There is a direct significant effect of Language on E-commerce usage by customers of the Jordanian Insurance Sector.

Social Media presence

More recently, some researchers have been concentrating on investigating the influence of social media presence in e-commerce usage (Lah, and Dahlan., 2013). They assert that social presence can increase the e-commerce usage and adoption rates.

Literature shows many definitions for the concept of social presence. According to Lah, and Dahlan (2013) social presence is the means that allow humans to represent themselves in a virtual world. It is also described as the sense of being with others in the online environment (Biocca et al., 2002). Lah, and Dahlan (2013) go on to say that social media presence improves customer trust in e-commerce which will lead to more e-commerce usage and adoption. Furthermore, they mentioned that some research has asserted that there is a need to integrate social media with e-commerce websites because customers have become increasingly interested in social network to do their online buying. Another study conducted by Zhang (2018) in the field on online travel information adoption revealed that social media presence leads to more adoption in online travel adoption. He further asserted that Social capital can be invested in improving customers' interactions with organizations. Moreover, a study conducted in the Indian context by Dash and Saji (2008) concluded that social media presence positively influences customers' intentions to purchase. According to Gefen and Straub (1997) social media presence positively affects technology adoption. Other authors assert that website social presence encourages intentions to adopt online usage (Kumar and Benbasat, 2002).

From what has been discussed, the researcher used the following hypothesis:

H5: There is a direct significant effect of social media presence on E-commerce usage by customers of the Jordanian Insurance Sector.

3.13.2 The second group: effects of independent variables on the mediating one.

In this section the researcher reviews studies that have examined the effect of technical factors (Technical expertise, Security), Organizational factors (Organization's international reach), Cultural factors (Language, Social Media presence) on online relationship quality (trust, satisfaction, commitment). Following this are a number of headings related to the effects of each independent variable on the mediating one.

Technical expertise vs online relationship quality

According to Doherty et al (2003) experience in developing online trading operations is affecting the development of good quality relationships with customers. Similarly, IT Service quality is meant to support delivery by the IS department to customers (De Lone et al. 2004). IT service quality affects customer relationships with sellers (Pavlou et al. 2007). Furthermore,

Sun et al (2007) highlighted the importance of service quality on building a good relationship quality with users.

Another study conducted by Hadi et al (2019) confirmed that vendor expertise can affect relationship quality. As trust is one of the relationship attributes, Eisingerich and Bell (2006) asserted that technical service quality influences customer trust. Moreover, Lee et al (2012) revealed that the IT service provider's expertise affects customer commitment. In the same vein, Matter (2008) asserted that a good technical service quality leads to customer trust in sellers. Therefore, these observations suggest the following hypothesis:

H6: There is a direct significant effect of technical expertise on online relationship quality between the organization and customers of the Jordanian insurance sector.

Security vs online relationship quality

According to Gummerus et al (2004) keeping customer data secured from any attacks or violations can positively affect their trust and satisfaction. Another study conducted by Flavián and Guinalýu (2006) revealed that good security offered by the organization can be a key player in building good customer trust. Security is one of the most important issues that can affect customer willingness to trust the online vendors (Oreku and Li, 2005).

Another study conducted by Chen and Zheng (2015) revealed that security is a more important issue than the other variables like 'communication and personalization' in affecting the relationship quality. Furthermore, many studies assert that the security factor has a significant effect on the dimensions of the online relationship quality (Brunet al., 2016).

In relation to the satisfaction dimension, a high level of security offers a higher level of customer satisfaction (Eid., 2011).

Accordingly, the following has been hypothesized:

H7: There is a direct significant effect of security on online relationship quality between the organization and customers of the Jordanian insurance sector.

Organization international reach vs online relationship quality

Insofar as the researcher is aware there are no studies that have been conducted to investigate the direct effect of the Organizational factors (Organization's international reach) on online relationship quality (trust, satisfaction, commitment). Therefore, this point is considered as being one of the unique points of theory and practical application of this research. Consequently, the hypothesis that is appropriate is:

H8: There is a direct significant effect of Organization's international reach on online relationship quality between the organization and customers of the Jordanian insurance sector.

Cultural factors and online relationship quality:

Language vs online relationship quality

Touch et al (2015) in their research revealed that e-commerce website without language barriers should satisfy visitors and encourage them to revisit the website. Another study revealed that that customers like to continually deal with specific e-commerce websites which have no language barriers (Magerhans., 2006). Additional studies have revealed that customers feel more satisfied when dealing with an e-commerce website that uses their natural language (Haque and Khatibi., 2006).

Furthermore, Nawi et al (2014) asserted that organizations who seek to satisfy their customers should consider language that is used when dealing with them. Furthermore, Chai et al (2001) in their study asserted that natural language had an influence on user satisfaction. Similarly, Khalifah et al (2014) have studied the effect of website language as one of the dimensions of website quality that can affect customer satisfaction, and their study revealed that the availability of language options on the website will satisfy website users. Consequently, the hypothesis is as follows:

H9: There is a direct significant effect of language on online relationship quality between the organization and the customers of the Jordanian insurance sector.

Social presence vs online relationship quality

Many studies have been conducted in the social media presence context to explore benefits that can be gained by business (Hajli., 2014). Furthermore, in his study it was revealed that social media usage leads to more customer trust. According to Liang and Turban (2011) social media

can be used as a trust building mechanism. In addition, the interaction on social media positively affects customer trust (Wu et al. 2010).

Moreover, Lu et al (2010) asserted that social media platforms can be considered as a source of trust. Ridings and Gefen (2004) asserted that social media can boost the level of trust through interaction that happens between customers and vendors. In the satisfaction context, Hudson et al (2012) in their study revealed that using social media in building a relationship with the customer leads to more satisfied customers.

In the context of telecommunication companies, Alkhoms and Alnsour (2013) conducted a study entitled: Social Media Marketing and Relationship Quality: Their study revealed that social media influences customer trust, satisfaction and commitment as a dimension of relationship quality. Furthermore, Karampela et al (2018) asserted that a social media presence has a positive impact on customer commitment. Social media presence has a positive impact on organizational relationships with consumers (Ou., et al, 2014). Consequently, the hypothesis is as follows

H10: There is a direct significant effect of social media presence on the online relationship quality between the organization and the customers of the Jordanian insurance sector.

3.13.3 The third group: Effects of the mediating variable on the dependent one:

online relationship quality vs e-commerce usage

As we have seen from the literatures online relationship quality has three dimensions, these being: trust, satisfaction and commitment. Trust is a key player in building relationship quality and on future customer behaviour which positively influences customer willingness to continue use of the vendor website as a shopping channel (Zhang et al., 2011). Moreover, Suh and Han (2002) in their study revealed that the trust factor significantly influences customer usage of online services. Selvanathan, et al. (2017) asserted that the trust factor has a significant positive relationship on the adoption of online services offered by the banking industry.

Shatat, (2017) conducted research in developing countries to explore the impact of usefulness, ease of use, trustworthiness and other factors on the usage of online services in Oman. His study concluded that trust and other factors is played a key role in customer usage of online services. Similarly, trust plays a vital role in retaining customers and in motivating them to use

Internet banking (Warui., 2014). In the context of commitment, Gustafsson et al (2005) asserted that commitment is a key driver of customer retention. According to Park et al (2003) commitment is playing a key role on consumers purchase behaviour. Lately, a study conducted by Yuan et al (2019) asserted that trust and commitment have a vital role in the continuous usage of internet banking.

In the context of satisfaction as a relationship quality dimension, a study conducted by Abbasi et al (2017) asserted that the customer satisfaction has a direct effect on adoption of internet banking. Consequently, the hypothesis is as follows:

H11: There is a direct significant effect of online relationship quality (trust, satisfaction, commitment) on E-commerce usage by customers of the Jordanian insurance sector.

3.13.4 The fourth group: Effects of independent variables on the dependent one through the existence of mediation.

Insofar as the researcher is aware there is no research that has been conducted to examine the indirect effect of technical factors (technical expertise, security), Organizational factors (the organization's international reach) and Cultural factors (language, social media presence) (independent variable) on e-commerce usage (dependent variable) through the existence of online relationship quality (trust, satisfaction, commitment) as a mediating variable. Therefore, these points are considered to be one of the unique points both theoretically and practically of this research.

H12: Online relationship quality significantly mediates the effects of technical expertise on E-commerce usage by customers of the Jordanian insurance sector.

H13: Online relationship quality significantly mediates the effects of security on E-commerce usage by customers of the Jordanian insurance sector.

H14: Online relationship quality significantly mediates the effects of an organization's international reach on E-commerce usage by customers of the Jordanian insurance sector.

H15: Online relationship quality significantly mediates the effects of language on E-commerce usage by customers of the Jordanian insurance sector.

H16: Online relationship quality significantly mediates the effects of social media presence on E-commerce usage by customers of the Jordanian insurance sector.

3.14 Chapter Summary

This chapter has provided the rationale for choosing an appropriate research methodology which to assist when answering research questions. The research method that was adopted was chosen as a result of resources that were available to the researcher in terms of an appropriate sample that was selected. The chapter sought to explain, discuss and justify the chosen research methodology and detailed other research methodologies that were available.

Research objectives and questions were enumerated, and it was demonstrated how these matched the research methods. This was followed by a discussion of different research strategies that could be used in different studies and why specific strategies were chosen for this research.

Data collection and sampling methods have been presented along with ethical and practical considerations. This was then followed by data analysis, interpretation, validity and reliability issues.

The chapter then concluded by justifying and listing various assumptions and hypotheses, as well as limitations of the research and how these had been overcome.

The next chapter is concerned with data collection and analysis as well as information on how respondents were selected. Statistical methods that were chosen for this research have been discussed and elaborated in terms of their appropriateness for this research. Hypotheses have also been enumerated and tested, and results have been elaborated.

Chapter Four : Data Analysis

4.1 Introduction

The previous chapter explained and justified the adopted research methods which can achieve the research objectives and answer the research questions. The intention of this chapter is intended to present data that was collected for this research including respondents' demographic profiles, means and standard deviations for each variable adopted for this study. After that, hypothesis have been examined as these have been developed, based on appropriate related literature. This was tested by using structural equation modelling (SEM).

4.2 Respondents' Demographic Profiles

The first part of questionnaire asked respondents to describe their profiles as being male or female, followed by data on education degrees held and age. Computer literacy was ascertained related to how long the respondent had used online insurance services. Finally, respondents were asked if they had visited an insurance services provider website in one year. A number of sub-sections then illustrate frequencies and percentages for the above-mentioned items.

4.2.1 Educational degree

As shown in Table 4.1 the frequency of respondents with below high school educational degrees was 10, which amounted to 2.6% of respondents. Respondents with high school educational degrees was 13 which totaled 3.3% of respondents. Respondents with diploma or certificate educational degrees was 17 or 4.4% of respondents. Respondents with bachelor's degrees was 208 representing 53.3% of respondents and respondents with postgraduate degrees was 142 or 36.4% of respondents.

Educational Degree	Sample	
	Frequency	Percentage %
Below High School	10	2.6
High School	13	3.3
Diploma /certificate	17	4.4
Bachelor's Degree	208	53.3
Postgraduate Degree	142	36.4
Total	390	100%

Table 4.1 Frequencies and percentages of respondents' educational degrees.

4.2.2 Age

As illustrated in Table 4.2 respondents between 18 and 29 years of age was 159 which represented 40.8% of the total. Respondents between 30 and 40 years old was 151 or 38.7% of the total. Respondents between 41 and 50 years of age was 59, amounting to 15.1%. Respondents between 51 and 60 years old was 19 representing 4.9%. and finally, respondents over 60 years of age was 2 which was 0.5%.

Age	Sample	
	Frequency	Percentage %
Between 18 and 29 Years	159	40.8
Between 30 and 40 Years	151	38.7
Between 41 and 50 Years	59	15.1
Between 51 and 60 Years	19	4.9
More than 60 years	2	0.5
Total	390	100%

Table 4.2 Frequencies and percentages of respondents' age.

4.2.3 Gender

As shown in Table.4.3 male respondents comprised 242 which is 62.1% of the total number of respondents. The total number of female respondents was 148 which represented 36.9% of respondents.

Gender	Sample	
	Frequency	Percentage
Male	242	62.1
Female	148	37.9
Total	390	100%

Table 4.3 Frequencies and percentages of respondents' gender.

4.2.4 Computer literacy

Table 4.4 shows the classifications of computer literacy possessed by respondents based on their classification. Respondents who classified their computer literacy as being worst were 3 or 0.8%. Respondents who classified their computer literacy as bad were 6 or 1.5% and those who classified their computer literacy ability as fair were 32 or 8.2% of the total. Furthermore, respondents who classified their computer literacy as good were 193 which is 49.5% and respondents who classified their computer literacy as excellent were 156 or 40.0% of total respondents.

Computer literacy	Sample	
	Frequency	Percentage
Worst	3	0.8
Bad	6	1.5
Fair	32	8.2
Good	193	49.5
Excellent	156	40.0
Total	390	100%

Table 4.4 Frequencies and percentages of the respondent's computer literacy classification.

4.2.5 How long have you used online insurances services?

Table 4.5 shows the frequencies in relation to how long the respondents have been using online services that have been offered by their insurance services providers. As can be seen the number of respondents that have been using the online insurance services for less than one year was 96

which is a percentage of 24.6% of total responses. Respondents had been using it from 1 to five years was 262 which is a percentage of 67.1% of total responses. Respondents had been using online insurance services from 6 to 10 years was 32 which is a percentage of 8.2% of total responses. No respondents had been using online insurance services for more than 10 years.

How long have you used the online services that offered by your insurance services provider?	Sample	
	Frequency	Percentage
Less than one year	96	24.6
1-5 years	262	67.1
6-10 years	32	8.2
More than 10 years	0	0.0
Total	390	100%

Table 4.5 Frequencies and percentages about how long the respondent had been using online insurance services.

4.2.6 How often the insurance services provider's website had been visited in a year

As presented in Table 4.6, insurance services provider website visiting frequencies of the 390 respondents were 138 which represented 35.4% who had visited the website from 1 to 4 times per year, 256 or 65.6% had visited the insurance services provider's website from 5 to 8 times per year, 18 or 4.6% had visited the provider's website between 9 to 12 times per year, whilst a total of 8, representing 2.0% had visited the insurance services provider website more than 12 times per year.

How often do you visit your insurance services provider website in a year (on average)?	Sample	
	Frequency	Percentage
1-4 times	138	35.4
5-8 times	226	58.0
9-12 times	18	4.6
More than 12 times	8	2.0
Total	390	100%

Table 4.6 Frequencies and percentages relating to how often respondents have visited insurance services provider website in a year.

4.3 Descriptive statistics

The purpose of this section is to present the means and standard deviation values for all variables in this study. Al Fozan (2002) has suggested criteria for analyzing responses and Table 4.7 illustrates the criteria for analyzing the responses.

Mean value	Analysis criterion
1.0-1.79	Very weak
1.8-2.59	Weak
2.6-3.39	Average
3.4-4.19	High
4.2-5	Very high

Table 4.7 criteria for analysing responses.

Table 4.8 now shows the mean and standard deviation values obtained in this study.

Fieldnumber	Field	Mean	Std. Deviation	Level
F1-1	Technical expertise	3.65	0.76	High
F1-2	Security	3.35	0.61	Average
F1	Technical factors	3.45	0.56	Moderate
F2	Organization's international reach	3.64	0.72	High
F3-1	Language	3.41	0.65	High
F3-2	Social media presence	3.85	0.65	High
F3	Cultural factors	3.68	0.53	High
Independent Variables		3.59	0.48	Moderate
F1	Trust factor	3.71	0.74	High
F2	Satisfaction factor	3.49	0.71	Moderate
F3	Commitment factors	3.65	0.68	Moderate
Mediating variable: Online relationship quality		3.62	0.62	High
F1	E-commerce usage	3.85	0.66	High

Table 4.8 Descriptive statistics for factors affecting E-commerce usage and the mediating role of online relationship quality.

As noted from Table 4.8 that the mean score for the technical expertise factor reached 3.65 with a standard deviation of (0.76), whilst the mean score for the security factor was 3.35 with a standard deviation of (0.61). The organization's international reach mean factor reached 3.64 with a standard deviation of (0.72), whilst the language factor mean was 3.41 with a standard deviation of (0.65). Finally, the mean for social media presence factor was 3.85 with a standard deviation of (0.65). As already noted, the means for all the factors was high except the security factor which was classified as Average.

The mediating variable online relationship quality factor mean reached 3.62, with a standard deviation of (0.62) which was classified as being high on the adopted scale. Finally, the dependent variable, which is e-commerce usage, reached 3.85, with a standard deviation of (0.66) where it can be classified as high.

The following sections now show and discuss the means and standard deviations for each variable and its items.

Independent variables:

a. Technical expertise:

Item number	Question	Mean	Std. Deviation	Rank
7	My insurance service provider has a technical staff or consultants with web-skills.	3.66	0.89	High
8	based on my experiment, the IT staffs have necessary skills to support ecommerce website	3.63	0.79	High
	Technical expertise	3.65	0.76	High

Table 4.9 Descriptive Statistics for Technical Expertise.

From Table 4.9 Descriptive Statistics for the independent variable (Technical expertise) the mean score for this construct was (3.65) which was based on the adopted scale with a standard deviation of (0.76). In addition, the mean score for the items used to measure Technical Expertise variable was from (3.63) to (3.66). where the highest mean value was for Question (7) ‘My insurance service provider has a technical staff or consultants with web-skills’. This score reflects and indicates that insurance service providers in Jordan have technical staff or consultants with web-skills. The lowest mean score was for Question (8) ‘Based on my experiment, IT staff have necessary skills to support an e-commerce website’. This indicates that IT staff working with insurance service providers in Jordan have the required skills to support an e-commerce website.

The values of standard deviation were less than 1, which indicates a low dispersion in respondents’ answers and no divergence on respondents’ answers regarding Technical Expertise of the online insurance service provider.

b. Security:

Item number	Question	Mean	Std. Deviation	Rank
11	Website protects information about my credit card	3.81	0.85	High
9	I feel secure in providing my personal information for the insurance services provider electronically.	3.44	0.99	High
10	My insurance services provider website shares my personal information with other sites	3.43	0.99	High
12	I feel the risk associated with the online insurance services transactions is low	2.83	1.15	Average
	Security	3.35	0.61	High

Table 4.10 Descriptive Statistics for security.

As noted from Table 4.10 Descriptive Statistics for the independent variable (security) the total mean for this field was (3.35) which was high based on the adopted scale with a standard deviation of (0.61). Furthermore, the mean for items used to measure security variable ranged from (2.83) to (3.81). The highest mean value was for Question (11) ‘Website protects information about my credit card’. This means that insurance service providers in Jordan have a good level of awareness about the need for credit card information protection. Furthermore, insurance service providers in Jordan have trusted security systems and procedures. The lowest mean score was for Question (12) ‘I feel the risk associated with the online insurance services transactions is low’. This indicates that participants have different awareness levels about risks associated with online insurance services transactions.

Most values of standard deviation were < 1 , which indicates a low dispersion in respondents’ answers and no divergence of views between respondents regarding security issues on the insurance service provider’s website. While the standard deviation value was more than 1 for Question (12) ‘I feel the risk associated with the online insurance services transactions is low’, this can be justified by differences in education levels among participants. The higher participant education level, the higher awareness of the risk associated with the online insurance services transactions.

c. Organization's international reach:

item number	Question	Mean	Std. Deviation	Rank
13	The availability of global branches for my insurance services provider will encourage me to use their online services.	3.87	0.83	High
14	My insurance services provider has global branches.	3.40	0.98	High
	Organization's international reach	3.64	0.72	High

Table 4.11 Descriptive Statistics for Organization's international reach.

From Table 4.11 Descriptive Statistics for the independent variable (Organization's international reach) the mean score for this construct was 3.64 with a standard deviation of (0.72). Additionally, the mean score for the items used to measure the organization's international reach variable was from (3.87) to (3.40). where question (13) has achieved the highest mean value 'The availability of global branches for my insurance services provider will encourage me to use their online services'. This score reflects the importance of the availability of global branches. The lowest mean score was for Question (14) 'My insurance services provider has global branches' indicates that most of the Jordanian insurance services providers have global branches.

The values of standard deviation were less than 1, this indicates a low dispersion in the respondent's answers and no divergence of views among the respondents regarding the Organization's international reach of the insurance service providers in Jordan.

d. Language:

Item number	Question	Mean	Std. Deviation	Rank
17	Availability of sufficient language on my insurance services provider's website will encourage me to use their online services facilities its clients	3.88	0.92	High
16	I prefer to use the English language in dealing with my insurance services provider web site.	3.48	1.08	High
15	Language is a key barrier for me to use my insurance services provider online Services.	2.89	1.12	Average
	Language	3.41	0.65	High

Table 4.12 Descriptive statistics for language.

As can be noted from Table 4.12 the independent variable (Language) mean has reached (3.41) with a standard deviation of (0.65). Furthermore, the mean for items used to measure the Language variable ranged from (2.89) to (3.88). The highest mean value was for Question (17) 'The availability of sufficient language on my insurance services provider's website will encourage me to use their online client services facilities'. This reflects the importance of Multi-language website availability for insurance service providers in Jordan. Whilst the lowest mean score was for Question (15) 'Language is a key barrier for me to use my insurance services provider online Services' this indicates that the website Language is not key barrier for most of the users to use the insurance services providers of online Services in Jordan.

Most values of standard deviation were < 1 , which indicates a low dispersion in respondent answers and no divergence of views between respondents regarding Language issues on the insurance service provider's website. While the standard deviation value was more than 1 for Question (15) 'Language is a key barrier for me to use my insurance services provider online Services', this can be justified by differences in educational levels among participants. Educated participants do not consider language as a key barrier for their usage of online insurance services.

e. Social media presence:

Item number	Question	Mean	Std. Deviation	Rank
18	The presence of official page for my insurance services provider on one of the Social media websites like Facebook or Twitter is important for me.	4.08	0.84	High
19	I feel the interaction with my insurance services provider on social media is close.	3.87	0.82	High
20	I feel involved with my insurance services provider on social media.	3.80	0.81	High
21	I will always try to use my insurance services provider social media pages.	3.77	0.84	High
22	The number of social media followers of the insurance services provider social media pages is important for me.	3.69	1.04	High
23	Social media presence	3.85	0.65	High

Table 4.13 Descriptive Statistics for Social media presence.

As noted from Table 4.13 the independent variable (Social media presence) mean reached (3.85) with a standard deviation of (0.65). Furthermore, the mean for items used to measure the social media presence variable from (3.69) to (4.08). where question (18) has achieved the highest mean value ‘The presence of official page for my insurance services provider on one of the Social media websites like Facebook or Twitter is important for me’. This reflects the importance of social media website usage by insurance service providers in Jordan from a customer perspective. This indicates that most online insurance services users prefer to contact their insurance providers via social media websites. The lowest mean score was for question (22) ‘The number of social media followers of the insurance services provider social media pages is important for me’.

Most values of standard deviation were less than 1, which indicates a low dispersion in respondents' answers and no divergence of views between respondents regarding the Social media presence issues on the insurance service provider website. The standard deviation value was more than 1 for Question (22) 'The number of social media followers of the insurance services provider's social media pages is important for me'. This indicates that the number of social media followers of the insurance services provider's social media pages is not at the same level of importance.

Mediating variables

Mediating variable online relationship quality consists of three main dimensions, these being: trust, satisfaction and commitment. Means and standard deviations have been calculated for each dimension separately.

a. Trust

Item number	Question	Mean	Std. Deviation	Rank
23	This website of my insurance services provider site is trustworthy.	3.74	0.84	High
24	My insurance services provider site gives the feeling that it keeps guarantees and responsibilities.	3.69	0.84	High
25	I believe that my insurance services provider is keen to fulfil my needs and wants.	3.68	0.84	High
	Trust factor	3.71	0.74	High

Table 4.14 Descriptive Statistics for trust.

As can be observed from the Table 4.14 the mediating variable (trust) mean value is (3.71) with a standard deviation (0.74). Furthermore, the mean for items used to measure the trust dimension ranges from (3.68) to (3.74). The highest mean value was for Question (23) 'This website of my insurance services provider site is trustworthy'. This indicates that the website of insurance services providers in Jordan are trustworthy. The lowest mean score was for question (25) 'I believe that my insurance services provider is keen to fulfil my needs and wants'. This can be justified by the changing needs of users in constant manner.

Most values of standard deviation were less than 1, which indicates a low dispersion in respondents' answers and no divergence of views between respondents regarding trust issues on the insurance service provider in Jordan.

b. Satisfaction

Item number	Question	Mean	Std. Deviation	Rank
28	I would recommend my friends to use online services offered by my insurance services provider.	3.70	0.78	High
27	I am fully satisfied with my insurance services provider online services.	3.53	0.86	High
26	the expectations from my insurance services provider online services were exceeded.	3.25	0.86	High
	Satisfaction factor	3.49	0.71	High

Table 4.15 Descriptive Statistics for Satisfaction.

As can be noted from Table 4.15 the mediating variable (Satisfaction) mean value was (3.49) with a standard deviation (0.71). Furthermore, the mean for items used to measure Satisfaction from (3.25) to (3.70). where Question (28) has achieved the highest mean value 'I would recommend my friends to use online services offered by my insurance services provider'. This indicates that satisfaction level of insurance services providers in Jordan is high. The lowest mean score was for Question (26) 'Expectations from my insurance services provider online services were exceeded'. This reflects that the services provided by insurance services providers in Jordan is satisfactory.

Most values of standard deviation were less than 1, which indicates a low dispersion in respondents' answers and no divergence of views between respondents regarding dissatisfaction issues on insurance service providers in Jordan.

c. Commitment

Item number	Question	Mean	Std. Deviation	Rank
29	I know that my insurance services provider is very committed to me.	3.67	0.78	High
30	The relationship between me and my insurance services means a lot to me.	3.63	0.80	High
	Commitment factors	3.65	0.68	

Table 4.16 Descriptive Statistics for commitment.

As noted from the Table 4.16 the mediating variable (Commitment) mean value was (3.65) with a standard deviation of (0.68). Furthermore, the mean for items used to measure commitment dimension from (3.63) to (3.67). where Question (29) has achieved the highest mean value ‘I know that my insurance services provider is very committed to me’. This indicates that commitment level of the insurance services providers in Jordan is high toward their customers. while the lowest mean score was for question (30) ‘The relationship between me and my insurance services means a lot to me’. This reflects that commitment the customer’s side is high from insurance services providers in Jordan.

Most values of standard deviation were less than 1, which indicates a low dispersion in respondents’ answers and no divergent answers regarding commitment issues on the part of insurance service providers in Jordan.

The dependent variable:

a. E-commerce usage:

Item number	Question	Mean	Std. Deviation	Rank
32	Based on my experiment, am willing to continue using the online insurance services.	3.88	0.75	High
33	Online insurance services make work more fascinating.	3.85	0.69	High
31	Based on my experiment, I believe that using the online insurance services is a good idea.	3.82	0.81	High
	E-commerce usage	3.85	0.66	High

Table 4.17 Descriptive Statistics for e-commerce usage.

From Table 4.17 Descriptive Statistics for the dependent variable (E-commerce usage) achieved a mean score of (3.85) with a standard deviation of (0.66). In addition, the mean score for the items used to measure E-commerce usage variable was from (3.82) to (3.88). where Question (32) has achieved the highest mean value 'Based on my experiment, am willing to continue using online insurance services'. This score reflects that customer experiments with online insurance services in Jordan is good. The lowest mean score was for Question (31) 'Based on my experiment, I believe that using online insurance services is a good idea'. This indicates that using the online insurance services in Jordan is an acceptable idea.

The values of standard deviations were less than 1, so this indicates a low dispersion in respondents' answers and no divergence of respondents' answers regarding E-commerce usage by Jordanian customers specifically in the online insurance sector.

4.4 Hypotheses testing

16 hypotheses related to research questions that have been developed in order to achieve the research aims and to answer the research questions. These 16 hypotheses have been divided into four main groups.

The aim of this section is to test the research hypotheses by using Structural equation modelling (SEM). This research has adopted Baron and Kenny's (1986) procedure in order to analyse the direct effects of independent variables on the dependent one as showed in figure 4.1 (model.1). where the mediating effects of online relationship quality between independent variables and the dependant variable are shown in Figure 4.2 (model.2). Table 4.18 shows the results of structural model analysis for direct effects of the independent variables on dependent variables. The result of Structural Model for the direct model are is shown in Figure 4.1.

Hypothesis	Path coefficient (β)	t-value (CR)	sig	Remarks
H 1: Technical Expertise $\longrightarrow$ EC Usage	.291	6.757	***	Supported
H 2: Security $\longrightarrow$ EC Usage	.188	4.373	***	Supported
H 3: Organization International Reach $\longrightarrow$ EC Usage	-.024	-.569	.570	Not supported
H 4: Language $\longrightarrow$ EC Usage	-.015	-.347	.729	Not supported
H 5: Social Media Presence $\longrightarrow$ EC Usage	.398	9.248	***	Supported
Explained variance proportion R^2 of EC Usage	$\longrightarrow$	.279		
* $p < .05$, ** $p < .01$, *** $p < .001$. β= Unstandardized Regression Coefficient t – Value > 1.96 then Path is statistically significant				

Table 4.18 structural model analysis for the direct effect of the independent variable on the dependent one.

1. Group One: the effect of independent variables on the dependent one.

- H1: There is a direct significant effect of Technical expertise on E-commerce usage by customers of the Jordanian Insurance Sector.

(H 1): hypothesized that Technical expertise has a direct significant ($\alpha < 0.05$) effect on E-commerce usage. The hypothesis was accepted ($\beta = .291$; $t = 6.757$), ($p < 0.001$).

- H2: There is a direct significant effect of Security on E-commerce usage by customers of the Jordanian Insurance Sector.

(H 2): hypothesized that the Security has a direct significant ($\alpha < 0.05$) effect on E-commerce usage. The hypothesis was accepted ($\beta = .188$; $t = 4.373$), ($p < 0.001$).

- H3: There is a direct significant effect of the organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector.

(H 3): it was hypothesized that the Organization's international reach has a direct significant ($\alpha < 0.05$) effect on E-commerce usage. The hypothesis was rejected where ($\beta = -.024$; $t = -.569$), ($p = .570 > 0.05$).

- *H4: There is a direct significant effect of Language on E-commerce usage by customers of the Jordanian Insurance Sector.*

(H 4): hypothesized that Language has a direct significant ($\alpha < 0.05$) effect on E-commerce usage. The hypothesis was rejected where ($\beta = -.015$; $t = -.347$), ($p = .729 > 0.05$).

- *H5: There is a direct significant effect of Social Media presence on E-commerce usage by the customers of the Jordanian Insurance Sector.*

(H 5): it was hypothesized that Social Media presence has a direct significant ($\alpha < 0.05$) effect on E-commerce usage. The hypothesis was accepted ($\beta = .398$; $t = 9.248$), ($p < 0.001$).

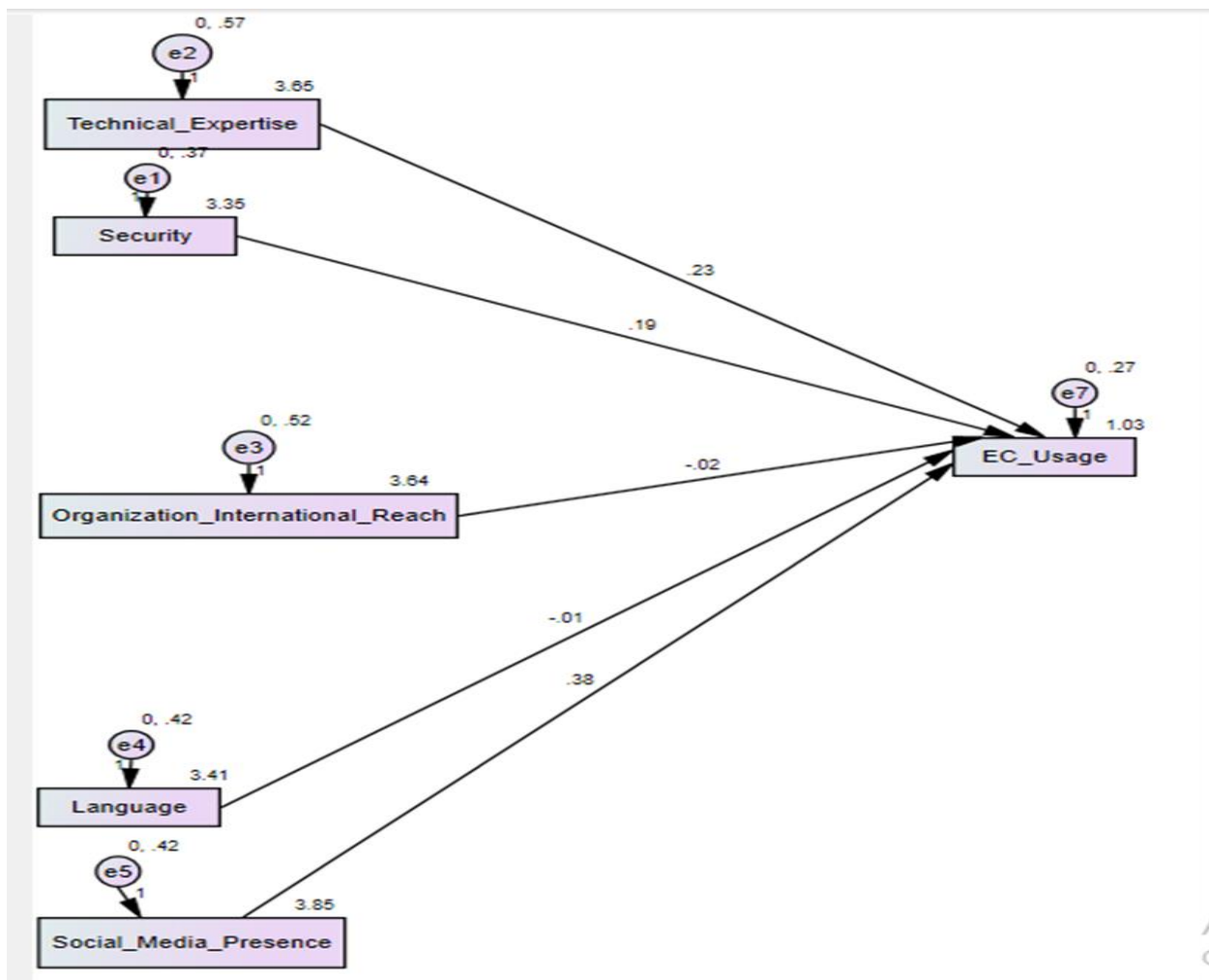


Figure 4.1 Direct effect model.1 SEM results. (source: the researcher).

In order to test the mediating role of the online relationship quality, Baron and Kenny's (1986) procedure was adopted. However, they asserted that a hierarchical method must meet three conditions:

- At the beginning the direct effect of independent variables on the dependent one must be tested.
- Then the independent variable should affect the dependent variable.
- Finally, inserting the mediating variable (online relationship quality) in the direct model (figure 4.1 (model.1) creates a model as shown in Figure 4.2.

With the existence of the mediating variable (online relationship quality), the effect of the independent variables and dependent one (e-commerce usage) will take two options: reduced or disappearance. There now follows the implementation of the method that was suggested by Baron and Kenny (1986). Furthermore, results of the Structural Model for the full model are as shown in Figure 4.2. Table 4.19 shows Structural model results for the direct effect of the independent variables on the dependent one with the existence of the mediation variable.

Hypothesis	Path coefficient (β)	t-value (CR)	sig	Remarks
H 1: Technical Expertise $\longrightarrow$ EC Usage	.166	3.795	***	Supported
H 2: Security $\longrightarrow$ EC Usage	.052	1.180	.238	Not supported
H 3: Organization International Reach $\longrightarrow$ EC Usage	-.057	-1.401	.161	Not supported
H 4: Language $\longrightarrow$ EC Usage	.000	-.007	.994	Not supported
H 5: Social Media Presence $\longrightarrow$ EC Usage	.224	4.801	***	Supported
H6: Technical Expertise $\longrightarrow$ Online Relationship Quality	.318	8.280	***	Supported
H 7: Security $\longrightarrow$ Online Relationship Quality	.346	9.011	***	Supported
H 8: Organization International Reach $\longrightarrow$ Online Relationship Quality	.082	2.143	.032	Supported
H 9: Language $\longrightarrow$ Online Relationship Quality	-.037	-.971	.331	Not supported
H 10: Social Media Presence $\longrightarrow$ Online Relationship Quality	.443	11.530	***	Supported
H 11: Online Relationship Quality $\longrightarrow$ EC Usage	.393	7.379	***	Supported
Explained variance proportion R^2 of Online Relationship Quality		$\longrightarrow$.426		
Explained variance proportion R^2 of EC Usage trust		$\longrightarrow$.368		
* $p < .05$, ** $p < .01$, *** $p < .001$. β= Unstandardized Regression Coefficient t – Value > 1.96 then Path is statistically significant				

Table 4.19 Structural model results for the direct effect of the independent variables on the dependent one with the existence of the mediation variable.

2. Group Two: the effect of independent variables on the mediating one

- *H6: There is a direct significant effect of technical expertise on online relationship quality between the organization and customers of the Jordanian Insurance Sector.*

(H 6): hypothesized that technical expertise has a direct significant ($\alpha < 0.05$) effect on online relationship quality. The hypothesis was accepted where ($\beta = .318$; $t = 8.280$), ($p < 0.001$).

- *H7: There is a direct significant effect of Security on online relationship quality between the organization and the customers of the Jordanian Insurance Sector.*

(H 7): hypothesized that the Security has a direct significant ($\alpha < 0.05$) effect on online relationship quality. The hypothesis was accepted where ($\beta = .346$; $t = 9.011$), ($p < 0.001$).

- *H8: There is a direct significant effect of organization's international reach on online relationship quality between the organization and the customers of the Jordanian Insurance*

(H 8): hypothesized that the organization's international reach has a direct significant ($\alpha < 0.05$) effect on online relationship quality. The hypothesis was accepted where ($\beta = .082$; $t = 2.143$), ($p < 0.001$).

- *H9: There is a direct significant effect of language on online relationship quality between the organization and the customers of the Jordanian Insurance Sector.*

(H 9): hypothesized that language has a direct significant ($\alpha < 0.05$) effect on online relationship quality. The hypothesis was rejected where ($\beta = -.037$; $t = -.971$), ($p = .729 > 0.05$).

- *H10: There is a direct significant effect of social media presence on online relationship quality between the organization and customers of the Jordanian Insurance Sector.*

(H 10): hypothesized that social media presence has a direct significant ($\alpha < 0.05$) effect on online relationship quality. The hypothesis was accepted where ($\beta = .443$; $t = 11.530$), ($p < 0.001$).

3. Group Three: the effect of mediating variable on the dependent one

- *H11: There is a direct significant effect of online relationship quality (trust, satisfaction, commitment) on E-commerce usage by customers of the Jordanian Insurance Sector.*

(H 11): hypothesized that online relationship quality has a direct significant ($\alpha < 0.05$) effect on E-commerce usage. The hypothesis was accepted where ($\beta = .393$; $t = 7.379$), ($p < 0.001$).

4. Group Four: the effect of independent variables on the dependent one through the existence of a mediating variable.

- *H12: Online relationship quality significantly mediates the effects of technical expertise on E-commerce usage by customers in the Jordanian Insurance Sector.*

In order to test the mediating role of online relationship quality between technical expertise and the e-commerce usage, the four steps suggest by Baron and Kenny (1986) was adopted. First step: the result of (H1) in table 4.18 confirmed the direct effect of technical expertise on e-commerce usage where ($\beta = .291$; $t = 6.757$, $P < 0.001$). Step two: (H6) in table 4.19 the direct effect of technical expertise on online relationship quality was confirmed where ($\beta = .318$; $t = 8.280$ $P < 0.001$). Step three: the result of (H11) in table 4.19 confirmed the direct effect of online relationship quality on e-commerce usage where ($\beta = .393$; $t = 7.379$ $P < 0.001$). The fourth step: As noticed, the β value was decreased from (.291) in table 4.18 to (.166) in table 4.19 but it is still significant. Therefore, we conclude that that (H12) was partially supported after inserting the mediating variable.

- *H13: Online relationship quality is significantly mediating the effect of security on E-commerce usage by customers of the Jordanian Insurance Sector.*

In order to test the mediating role of the online relationship quality between the security and the e-commerce usage, the four steps suggest by Baron and Kenny (1986) were adopted. First step: the results of (H2) in table 4.18 confirmed the direct effect of the security on e-commerce usage where ($\beta = .188$; $t = 4.373$, $P < 0.001$). Step two: (H7) in Table 4.19 where the direct effect of security on the online relationship quality was confirmed where ($\beta = .346$; $t = 9.011$ $P < 0.001$). Step three: the result of (H11) in Table 4.19 confirmed the existence of direct effect of online relationship quality on e-commerce usage where ($\beta = .393$; $t = 7.379$ $P < 0.001$). The fourth step; As noted, the β value was reduced from (.188) in Table 4.18 to (.052) in table 4.19 to be nonsignificant. Therefore, we conclude that (H13) was fully supported after inserting the mediating variable.

- *H14: Online relationship quality significantly mediates the effect of the organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector.*

In order to test the mediating role of the online relationship quality between the organization's international reach and e-commerce usage, the four steps suggest by Baron and Kenny (1986) were adopted. First step: the results of (H3) in Table 4.18 confirmed the there is no direct effect of the organization's international reach on e-commerce usage where ($\beta = -.024$; $t = -.569$), ($p = .570 > 0.05$). Thus, the mediating effect of the online relationship quality between the organization's international reach and e-commerce usage was rejected. Accordingly, (H14) was rejected.

- *H15: Online relationship quality significantly mediates the effect of language on E-commerce usage by customers of the Jordanian Insurance Sector.*

In order to test the mediating role of the online relationship quality between the language and the e-commerce usage, the four steps suggest by Baron and Kenny (1986) were adopted. First step: the results of (H4) in Table 4.18 confirmed that the language factor doesn't has direct effect on e-commerce usage where ($\beta = -.015$; $t = -.347$), ($p = .729 > 0.05$). Since (H4) proved that language has no direct effect on e-commerce usage, the mediating role of online relationship quality cannot exist according to Baron and Kenny's (1986) conditions. Therefore, the mediating effect of online relationship quality between the language and e-commerce usage was rejected, meaning that (H15) was rejected.

- *H16: The online relationship quality is significantly mediating the effect of Social media presence on E-commerce usage by the customers of the Jordanian Insurance Sector.*

In order to test the mediating role of online relationship quality between the social media presence and e-commerce usage, the four steps suggest by Baron and Kenny (1986) were adopted. First step: the results of (H5) in Table 4.18 confirmed the direct effect of the social media presence on e-commerce usage where ($\beta = .398$; $t = 9.248$, $P < 0.001$). Step two: (H6) in Table 4.19 the direct effect of social media presence on online relationship quality was confirmed where ($\beta = .443$; $t = 11.530$, $P < 0.001$). Step three: the result of (H11) in table 4.18 confirmed the direct effect of online relationship quality on e-commerce usage where ($\beta = .393$; $t = 7.379$ $P < 0.001$). Fourth step: as noted, the β value was decreased from (.398) in Table 4.18

to (.224) in Table 4.19 but it is still significant. Therefore, we conclude that that (H116) was partially supported after inserting the mediating variable.

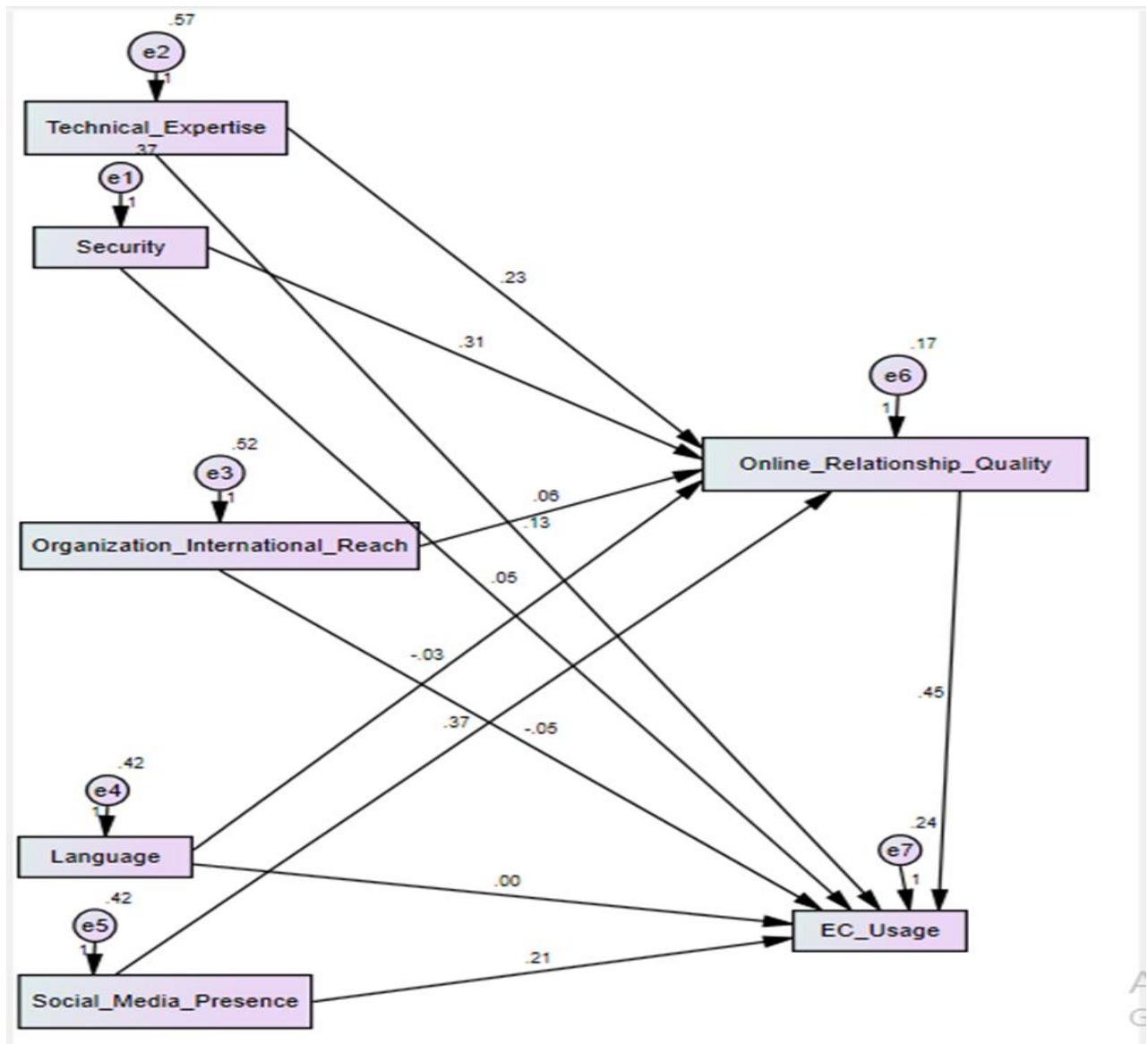


Figure 4.2 Full model SEM results. (source: the researcher).

4.5 Summary of the results of 16 hypotheses of this study

Hypothesis No	Hypothesis	Result
H1	There is a direct significant effect of Technical expertise on E-commerce usage by the customers of the Jordanian Insurance Sector.	Accepted
H2	There is a direct significant effect of Security on E-commerce usage by the customers of the Jordanian Insurance Sector.	Accepted
H3	There is a direct significant effect of Organization's international reach on E-commerce usage by the customers of the Jordanian Insurance Sector	Rejected
H4	There is a direct significant effect of Language on E-commerce usage by the customers of the Jordanian Insurance Sector	Rejected
H5	There is a direct significant effect of Social Media presence on E-commerce usage by the customers of the Jordanian Insurance Sector	Accepted
H6	There is a direct significant effect of Technical expertise on online relationship quality between the organization and the customers of the Jordanian Insurance Sector.	Accepted
H7	There is a direct significant effect of Security on online relationship quality between the organization and the customers of the Jordanian Insurance Sector.	Accepted
H8	There is a direct significant effect of Organization's international reach on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector.	Accepted
H9	There is a direct significant effect of Language on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector.	Rejected
H10	There is a direct significant effect of Social Media presence on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector.	Accepted

Hypothesis No	Hypothesis	Result
H11	There is a direct significant effect of the online relationship quality on the E-commerce usage by the customers of the Jordanian Insurance Sector.	Accepted
H12	The online relationship quality is significantly mediating the effect of Technical expertise on E-commerce usage by the customers of the Jordanian Insurance Sector.	Partially mediate
H13	The online relationship quality is significantly mediating the effect of Security on E-commerce usage by the customers of the Jordanian Insurance Sector.	Fully mediate
H14	The online relationship quality is significantly mediating the effect of Organization's international reach on E-commerce usage by the customers of the Jordanian Insurance Sector.	Rejected
H15	The online relationship quality is significantly mediating the effect of Language on E-commerce usage by the customers of the Jordanian Insurance Sector.	Rejected
H16	The online relationship quality is significantly mediating the effect of Social Media presence on E-commerce usage by the customers of the Jordanian Insurance Sector.	Partially mediate

Table 4.20 The results of the research hypothesis.

4.6 Chapter summary

The intention of this chapter was intended to present data that was collected for this research. Data analysis revealed statistically significant differences in the views and opinions of customers in relation to Jordanian Insurance Sector e-commerce usage. 16 hypotheses were tested and confirmed the direct effects that related to technical expertise, security and social media presence on e-commerce usage by the Jordanian Insurance Sector customers. Furthermore, it also showed a direct effect of technical expertise, security, organization international reach and social media presence and online relationship quality between customers of the Jordanian Insurance Sector and online insurance services providers. In addition, it also revealed that online relationship quality has a mediating role in terms of three of the hypotheses.

The next chapter discusses and analyses research findings as a penultimate chapter which is then followed by the final chapter that provides a conclusion and pointers to further research.

Chapter Five : Discussion of Research Findings

5.1 Introduction

Research aims objectives and questions have been revisited in order to link them to the research findings. The results of descriptive statistics for the study variables have been discussed followed by findings of the sixteen proposed hypotheses. Then this was compared with previous studies from the literature regarding factors affecting e-commerce usage by customers. In order to illustrate and discuss the sixteen hypotheses, the researcher decided to present them in four groups: Group one: the effect of independent variables on dependent ones; Group two: the effect of independent variables on the mediating one; Group three: the effect of mediating variables on the dependent one and Group four: the effects of independent variables on the dependent one through the mediating variable. Furthermore, findings have been discussed in depth by citing justifications for each finding. Findings were then compared with the previous studies in the same field. Finally, the researcher then indicated implications for decision makers in online insurance services companies.

5.2 Revisiting research aims, objectives and questions

The aim of this research was constructed on a two-pronged approach. First, to identify factors that impact E-commerce usage by customers of the Jordanian Insurance Sector. Second, to examine the mediating role of online relationship quality between factors that affect E-commerce usage by customers of the Jordanian Insurance Sector and their e-commerce usage. In addition, two main questions raised by this research with four sub-questions now follow:

What are the factors affecting E-commerce usage by the customers of the Jordanian Insurance Sector?

What is the mediating role of online relationship quality between factors that affect E-commerce usage by customers of the Jordanian Insurance Sector and of their e-commerce usage?

From the above questions, there are four sub research questions:

- What factors have a direct effect on E-commerce usage by customers of the Jordanian Insurance Sector?
- How online relationship quality mediates the effects of technical, organisational and cultural factors on E-commerce usage by customers of the Jordanian Insurance Sector?

- What guidelines can be formulated for enhancing E-commerce usage by customers of the Jordanian Insurance Sector?

5.3 Descriptive statistics discussion:

Descriptive statistics that have been considered in this study have aimed to designate study variables. However, the following points were concluded from descriptive analysis results for each of the variables in this study.

1. Technical expertise: As discussed in the literature review chapter, technical expertise has been employed by researchers in different terms such as Human Capital with Knowledge of ICTs, IT Knowledge of employees, technological knowledge and technical expertise. However, according to Wymer and Regan (2005) technical expertise refers to availability of technical teams who have the needed skills that qualify them when attempting to solve technical problems. The perceptions of Jordanian Insurance Sector customers towards technical expertise possessed by technical staff working on behalf of insurance providers was high. This indicates that Jordanian insurance services providers have well-trained technical staff who all possess the needed skills which can help in minimizing service interruptions.

2. Security: This concept refers to consumers' beliefs that the organizations offer products or services to them but are not able to protect personal information provided to the website from hackers (Belanger et al., 2002). Perceptions of Jordanian Insurance Sector customers towards security issues were high. This means that Jordanian insurance services providers have well-established security systems and procedures.

3. Organizational international reach: As noted from the literature reviewed, the organization's international reach concept has been presented by using different expressions such globalization, global reach, international projection, global scope and international reach. According to García, et al. (2018) this has been presented in terms of Firm's international projection to indicate markets that targeted by the organization: Regional, National and International. The perceptions of Jordanian Insurance Sector customers towards organization international reach were high. This result indicates that Jordanian customers consider that in the case of organization international reach existence, it is seen to be as one of the motives for using online insurance services.

4. Language: The perceptions of Jordanian Insurance Sector customers towards language were high based on the mean scores for this element. This reflects the importance of the language dimension. After visiting Jordanian insurance services providers websites, the

researcher observed that all of them offer two options for language: Arabic and English languages. Furthermore, all of them use the same wording style and terminologies. There is no differentiation between Jordanian insurance services providers regarding language so Jordanian customers of online insurance services do not consider the language options to be an advantage for Jordanian insurance services providers.

5. Social media presence: According to Rawat and Divekar (2014) social media presence is a platform that can be used by the organization to reach larger customer segments and to increase communication with their customers. The perceptions of Jordanian Insurance Sector customers towards social media presence were high. This reflects the importance of social media adoption by Jordanian insurance services providers as a communication and marketing channel.

6. Online relationship quality: Crosby et al (1990) asserted that relationship quality can be explained and understood as a final outcome concluded after interactions that have been conducted between buyers and sellers. Additionally, relationship quality indicates the relationship strengths between two parties. Furthermore, according to Frow and Payne (2009) most studies relevant to relationship quality have used three main constructs: trust, satisfaction and commitment. The perceptions of Jordanian Insurance Sector customers towards online relationship quality between them and their insurance services providers was high. This means that Jordanian Insurance Sector customers are satisfied, and insurance services providers are trustworthy. Additionally, Jordanian insurance services providers are committed to their customers.

7. E-commerce usage: The perceptions of Jordanian Insurance Sector customers towards e-Commerce usage was high. This means that e-commerce usage in the the Jordanian Insurance Sector is an acceptable idea from customers who have used it.

5.4 Hypothesis discussion

Sixteen hypotheses related to the research questions were developed in order to achieve the research aim and to answer the research questions. The researcher decided to show the 16 hypotheses through four main groups; namely:

5.4.1 Group one: The effect of independent variables on the dependent one

This section discusses the hypotheses from H1 to H5 by presenting the findings for each one of them and comparing it with the available literature. Furthermore, the justifications for each

result is discussed and needed initiatives have been suggested for decision makers at online insurance service companies.

H1: There is a direct significant effect of Technical expertise on E-commerce usage by customers of the Jordanian Insurance Sector

This hypothesis suggests that technical expertise possessed by the technical staff at online insurance services provider companies affect e-commerce usage by customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that expertise possessed by technical staff at online insurance services providers is directly affecting E-commerce usage by customer by customers of the Jordanian Insurance Sector with ($P = 0.000 < 0.05$ and $\beta = .291$). This means that Jordanian customers are willing to use online insurance services offered by their insurance providers. However, since e-commerce adoption is in its infancy, Jordanian customers still lacking experience to use the new technology and need support from technical staff to help them to dealing with it. Results show the importance of technical expertise possessed by technical support staff.

By comparing the results of this study with literature that has reported on the effects of technical expertise possessed the organization's members on E-commerce usage it can be noted that this study result is aligned with many other studies. According to Lippert and Govindarajulu (2006) in their study, they asserted that the higher level of technological knowledge of organization members will lead to greater web services adoption. Furthermore, another study conducted by authors Stam, Arzlanian and Elfring (2014) and Greene, Brush and Brown (2015) asserted that the availability of knowledge of ICTs will positively affect the adoption of new technology. García Moreno et al. (2016) stated that knowledge of ICTs is a driving force behind its adoption of E-business.

At the same time these results regarding technical expertise of organization members is not aligned to a study conducted by Wymer and Regan (2005). However, as already mentioned in the literature review chapter, most of studies have examined the effect of technical expertise on the e-commerce adoption by the organization itself.

The proved direct effect of technical expertise possessed by online insurance services provider technical staff on customer willingness to continue dealing with online insurance services providers website must be considered by online insurance services providers. However, some implications have been highlighted for decision makers at the online insurance services companies.

- Qualified technical expertise availability can reduce or prevent technical problems, service interruptions occurring which will, in turn, encourage customers to continually use online insurance services.
- Reliable technical expertise helps customers to use applications that are used in online services more effectively.
- At the same time, in the case of technical problems occurring, excellent technical expertise can help in ensuring quick and professional response for customer technical complains.
- The availability of reliable technical expertise guarantees excellent online customer services regarding technical issues.
- Improvements that can be done in terms of technical expertise leads to better customer experience and encourages them to continually deal with the online insurance services provider's website.

This means that online insurance services providers must take into consideration the necessity for the availability of reliable technical expertise to support their online customers. In order to improve technical staff professionalism, decision makers must adopt the needed initiatives which should then lead to technical staff competence. In this regard, and since this research gives decision makers at online insurance services companies appropriate guidelines, the next chapter has highlighted the needed initiatives that must be taken to improve technical staff professionalism, in the recommendations section.

H2: There is a direct significant effect of security on E-commerce usage by customers of the Jordanian Insurance Sector

This hypothesis suggests that the security level offered by online insurance services providers can affect e-commerce usage by customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that security level is directly affecting e-commerce usage by customers of the Jordanian Insurance Sector ($P = 0.000 < 0.05$ and $\beta = .188$). This means that Jordanian customers are concerned about security issues in their online insurance services usage. However, this result is compatible with many research projects that have examined the effect of security concerns on customers' willingness to continually use E-commerce websites in both developed and developing countries. Kabango and Asa (2015) asserted that from internet users' perspectives, information security plays a crucial role in their decisions regarding the e-commerce adoption. Dixit and Datta (2010) in their study revealed that higher

security levels will rise e-banking services usage by clients. Other studies conducted by (Aleid et al., 2009; Al Ghaith et al., 2010) concluded the same results regarding the effect of security issues on the IT adoption by internet users. Furthermore, Abbasi, et al (2017) asserted that security is a vital player in forming trust between the organization and its customers. Many other studies were aligned with this finding (Alqahtani et al., 2012; Wei et al., 2010; Bestavros., 2000).

This has been justified based on many studies that have proved that security issues are playing a crucial role in customer willingness to continue use e-commerce websites. Furthermore, since online transactions need personal data from customers in relation to their credit cards, the necessity for security is apparent. This result leads to spotlighting some implications for decision makers at online insurance companies such as:

- The customer expects and needs a high level of security for their personal data, their credit cards that are used in their online transactions and to be free of hacking and fraud.
- The availability of higher security levels at online insurance services providers' websites ensures safe use of online insurance services.
- If online insurance services providers do not offer a higher security level, they will be at risk of losing their customers' willingness to continually use their online services.

H3: There is a direct significant effect of an organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector

This hypothesis suggests that the organization's international reach affects e-commerce usage by customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that the organization's international reach doesn't directly affecting e-commerce usage by the customers of the Jordanian Insurance Sector ($P = .570 > 0.05$ and $\beta = -.024$). However, this result is compatible with a study conducted by Zhu et al (2006) and surprisingly incompatible with many studies that have studied the effect of an organization's international reach on the willingness to adopt and use of IT (Teo & Pian., 2003; Gurbaxani and Whang 1991., Zhu et al., 2003; García., 2016; Abebe., 2014).

As noted from previous studies, most of them have examined relationships and the effect of the organization's international reach on the adoption of e-business applications by the organization itself. However, in this study the result expressing the effect of an organization's international reach on customer willingness to continue using an e-commerce website led to a

rejection of (H3) which suggested that the direct significant effect of an organization's international reach on e-commerce usage by the customers of the Jordanian Insurance Sector can be justified based on two reasons: The first one is the level of Jordanian customer awareness about the benefits that can be gained by dealing with an organization that works globally, and the second one is that most insurance service providers in Jordan work locally without targeting global markets.

H4: There is a direct significant effect of language on E-commerce usage by customers of the Jordanian Insurance Sector

This hypothesis suggests that language affects e-commerce usage by customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that language doesn't directly affecting e-commerce usage by customers ($P = .729 > 0.05$ and $\beta = -.015$). However, this result is incompatible with many studies that have studied the effect of language on the willingness to adopt and use IT. Bataineh and Al Mutawa (2016) conducted a study on the context of United Arab Emirates to analyse factors that determine e-services usage by end users. In their study the language factor was studied as a determinant of e-services usage. Their study revealed that language significantly affects e-services usage by end users. Another study conducted by Al-Salih (2004) showed the language factor as main impediment to e-services usage. Al Ghamdi et al (2013) also highlighted that language issues were seen to be a barrier to e-commerce usage specifically in the developing country context.

The rejection of (H4) is compatible with many studies that have revealed that language is insignificant in hindering technology usage. (Lawrence and Tar, 2010; Martinson, 2008; Oluyinka et al., 2013). In the developing countries context and specifically in the Jordanian one, the insignificant effect of Language on e-commerce usage by the customers of the Jordanian Insurance Sector can be justified based on the fact that Jordanian insurance services providers offer at least two main languages on their website such as the Arabic one and the English language one. Furthermore, the direct translation option by Google translation can help in translating web content. Another justification for this rejection is that Jordanian customers are well-educated, so language is not a hindering factor for them to use e-commerce website insurance services.

Customers of the Jordanian Insurance Sector are used to dealing with online insurance services providers who present their web content by using both Arabic language and English. Customers do not see this as a specific advantage offered by online insurance services providers. An

important implication for decision makers at online insurance services companies which can help them to avoid any argument regarding the language issue is:

- Online insurance services providers who consider the language dimension will lead to continuity of customer usage of online insurance services must change these thoughts because Jordanian customers do not consider it as an advantage for them.

Online insurance services provider will attract and encourage those customers to continually use their website and the choice of whether to use Arabic or English is then left up to individual customers.

H5: There is a direct significant effect of Social Media presence on E-commerce usage by customers of the Jordanian Insurance Sector.

This hypothesis suggests that Social Media presence is affecting e-commerce usage by customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that Social Media presence has a direct significant effect on e-commerce usage by customers of the Jordanian Insurance Sector ($P = 0.000 < 0.05$ and $\beta = .398$). This indicates that Jordanian customers are interesting in social media and they consider it to be an important channel to reach online insurance providers. Furthermore, they use it as an information portal regarding online insurance services offered by insurance providers.

Many studies have indicated that Social Media presence has a direct significant effect on customer willingness to continue dealing with the e-commerce website. According to Lah and Dahlan (2013) social media presence improves customer trust in e-commerce which will lead to more e-commerce usage and adoption. Another study conducted by Zhang (2018) in the field on online travel information adoption revealed that social media presence leads to more adoption of online travel information adoption. Moreover, a study conducted in the Indian context by Dash and Saji (2008) concluded that social media presence positively influences customer intentions to purchase. Website social presence encourages intentions towards online usage (Kumar and Benbasat, 2002). The findings of this research was compatible with all of the aforementioned studies.

This result can be justified based on advantages that can be offered by Social Media for both customers and online insurance services providers. In this context some implications are now suggested for management at online insurance providers:

- Social media gives online insurance services providers a direct engagement opportunity with their customers. This means that if any regular customers or new ones have any query or complaints, they have an opportunity to contact a responsible staff member in a timely manner. At the same time, this problem might be solved by another customer who knows the answer, and this means that other customers can help in resolving the problem, which means that this is a positive outcome.
- Responding to customer's queries or complaints via social media pages by using the comments feature will give other customers an impression that the online insurance services provider is taking their issues seriously. This in turn, will help to attract more customers to continually deal with the online insurance services provider.
- Another advantage of using the social media is one of adopted channels by the online insurance services providers to deal with customers through positive word of mouth. This advantage means that a customer who is already satisfied with the offered services will positively influence other customers to deal with the online insurance services provider.
- Social media allows its users to see services that the others share on social networks, and they are exposed to other opinions and reviews regarding services, contacting other customers to ask them about services, increasing customer awareness about the organization and to give customers a sense of belonging to the organizational community.

Decision makers at online insurance services companies must re-evaluate their social media presence to make it more effective in order to encourage their customers to continually use their online services.

5.4.2 Group two: the effect of independent variables on the mediating one

This section discusses hypotheses from H6 to H10 by presenting findings for each one and comparing it with available literature. Furthermore, the justifications for each result are discussed and needed initiatives are suggested for decision makers of online insurance services companies.

H6: There is a direct significant effect of technical expertise on online relationship quality between the organization and customers in the Jordanian Insurance Sector

This hypothesis suggests that the Technical expertise is affecting the online relationship quality between organizations and customers of the Jordanian Insurance Sector. The statistical analysis

of this hypothesis revealed that technical expertise has a direct significant effect on online relationship quality between the organization and customers of the Jordanian Insurance Sector ($P = 0.000 < 0.05$ and $\beta = .318$). This means that Jordanian customers consider technical expertise possessed by technical staff support as one of the important issues that play a role in building their satisfaction, trust and commitment of online insurance services providers.

This finding is compatible with many researchers who have asserted that the availability of technical expertise on the organization side will affect online relationship quality with their customers. Hadi et al (2019) confirmed that the vendor expertise affects relationship quality. As trust is one of the relationship attributes dimensions, Eisingerich and Bell (2006) asserted that technical service quality influences customer trust. Moreover, Lee et al (2012) revealed that the IT Service Provider's Expertise affects customer commitment. In the same vein, Matter (2008) asserted that the good technical service quality leads to customer trust in sellers.

This means that if online insurance services providers use well-trained technical staff this will lead to notable improvements in online relationship quality dimensions (trust, satisfaction and commitment) with their customers. This result can be justified based on the fact that customers have experienced online service with no interruptions and quick response for technical complains will be more quickly satisfied, plus better trust of services provider and more commitment to their services provider. This highlights the necessity for reliable technical staff expertise. Since the direct effect of technical expertise in online relationship quality has been proved, this leads to highlighting some implications for decision makers at online insurance companies:

- Well-trained technical staff means that staff have the ability to prevent technical problems facing online insurance services provider customers, reducing service interruptions, quick response for customer technical complaints and the introduction of reliable online customer services regarding the technical issues. In turn, this will lead to more customer trust, satisfaction and commitment.

The decision makers at online insurance services companies must take into consideration some recommended initiatives which should improve technical staff professionalism. The next chapter illustrates needed initiatives to do so. In doing so, online insurance services providers should win a higher online relationship quality with their customers.

H7: There is a direct significant effect of security on online relationship quality between the organization and customers of the Jordanian Insurance Sector

This hypothesis suggests that security affects the online relationship quality between the organization and customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that security has a direct significant effect on online relationship quality between the organization and customers of the Jordanian Insurance Sector ($P = 0.000 < 0.05$ and $\beta = .346$).

This result is aligned with many studies that have revealed that good security level offered by the organization will positively affect dimensions of online relationship quality. (Brunet al., 2016; Eid., 2011; Chen and Zheng., 2015; Sadeh et al. 2011). According to Gummerus et al (2004) keeping customers data secured from any attacks or violations can affect positively affects their trust and satisfaction. Another study conducted by Flavia'n and Guinalý'u (2006) revealed that good security offered by the organization can be a key player in building good customer trust. If customers accept security levels offered by online insurance services providers, then this will positively affect customer trust, which will lead to better customer satisfaction and higher rates of customer commitment. In the light of H7 results, online insurance services providers must consider implications such as:

- Securing online customers leads to customer confidence while using the online platform. Consequently, this confidence plays a crucial role in customer satisfaction, trust and commitment.
- Low security levels will negatively affect the dimensions of online relationship quality between customers and online insurance providers.
- This means that customers will be dissatisfied, which might lead to non-commitment to their online insurance providers. Furthermore, online insurance services providers will lose their customer trust.

In the context of security issues, there are recommended initiatives which can improve security levels at online insurance companies, and these are discussed in the next chapter.

H8: There is a direct significant effect of and organization's international reach on online relationship quality between the organization and customers of the Jordanian Insurance sector

This hypothesis suggests that the organization's international reach affects online relationship quality between the online insurance services provider and customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that the organization's international reach has a direct significant effect on online relationship quality between the online insurance services provider and customers of the Jordanian Insurance Sector ($P = .032 < 0.05$ and $\beta = .082$).

As already mentioned, at the time that the model of this study was constructed no previous studies had examined the direct effect of Organizational factors (Organization's international reach) on online relationship quality (trust, satisfaction, commitment). There are no studies to be compared with the results of this hypothesis.

However, the direct significant effect of an organization's international reach on online relationship quality between online insurance service providers and customers of the Jordanian Insurance Sector can be explained based on benefits that can be gained by customers from the organization's international reach and its reflections on online relationship quality.

An organization's international reach leads online insurance services providers to be more competitive. Consequently, from customer perspectives, this competition will positively affect two main aspects of attracting customers who feel that price and quality of service are important. In the context of price, if online insurance services providers have a global reach, they will face greater competition from other providers outside their regions. In turn, this greater competition enforces them to offer a competitive price in comparison with their peers. Consequently, this means that competitive prices offered by online insurance providers will positively affect customer trust, satisfaction and commitment. In the context of quality, if online insurance services providers have a global reach, they will face greater competition from other providers outside their regions. In turn, this greater competition enforces them to offer a high-quality service and valuable offers by more concentration on innovation and creativity. In turn, the higher the service quality, the higher customer trust satisfaction and commitment will be.

Finally, the ability of online insurance services providers to stay one step ahead of their competitors and to compete in the global market helps in building a good online relationship quality. Nevertheless, this result leads to alerting managers at online insurance companies about implications such as:

- Online insurance services providers who operate internationally can lead to better customer satisfaction, trust and commitment.
- If online insurance services providers have an ability to compete internationally this means that their services are competitive. This competitiveness means that prices of the services are reasonable in comparison with the other competitors and the dimension of services offered is better. In turn, this leads to better then better customer satisfaction, trust and commitment.

Finally, decision makers at online insurance services companies need to set up their organization's international reach road map. Setting up this road map can be done by considering some recommended initiatives that are illustrated in the next chapter.

H9: There is a direct significant effect of Language on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector

This hypothesis suggests that website language affects online relationship quality between online insurance services providers and customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that for the website language has no direct significant effect of online relationship quality between the organization and customers of the Jordanian Insurance Sector ($P = -.971 > 0.05$ and $\beta = -.037$).

This result is surprisingly incompatible with many studies. In this vein Touch et al (2015) in their research revealed that e-commerce websites without language choices will satisfy visitors and encourage them to revisit the website. Another study revealed that that customers like to continually deal with e-commers websites which have no language barriers (Magerhans., 2006). Additional studies revealed that the customers feel more satisfied in dealing with e-commerce website by using their natural language (Haque and Khatibi., 2006).

This result means that online insurance service providers who considers that language dimensions will lead to more customer satisfaction, trust and commitment might have to change this view. The insignificant effect of language on online relationship quality between customers of the Jordanian Insurance Sector and Jordanian online insurance services providers can be justified based on the fact that Jordanian insurance services providers offer at least two main languages on their website which are Arabic and English languages. Furthermore, the direct translation option by Google translation can help in translating the web content. Another

justification for this rejection is that Jordanian customers are well-educated. Therefore, the language dimension does not play a role in building online relationship quality. Furthermore, customers do not perceive this as being an advantage offered by online insurance services providers.

H10: There is a direct significant effect of Social Media presence on the online relationship quality between the organization and the customers of the Jordanian Insurance Sector

This hypothesis suggests that Social Media presence affects online relationship quality between online insurance services providers and customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that Social Media presence has a direct significant effect on online relationship quality between online insurance services providers and customers of the Jordanian Insurance Sector ($P = 0.000 < 0.05$ and $\beta = .443$). Based on this finding, social Media presence of online insurance providers plays a crucial role in building online relationship quality with Jordanian customers.

This result is strengthened by many studies that have been conducted to explore the effects of Social Media presence on the dimensions of the online relationship quality (Hajli., 2014; Liang & Turban., 2011). Furthermore, Karampela et al (2018) asserted that social media presence has a positive impact on customer commitment and its presence has a positive impact on the organizational relationships with consumers (Ou., et al, 2014). In the context of telecommunication companies, Alkhoms and Alnsour (2013) conducted a study entitled ‘Social Media Marketing and Relationship Quality’. Their study revealed that social media influences customer trust, satisfaction and commitment as a dimension of relationship quality

This result means that if online insurance services providers have established an effective Social Media presence at one or more of the Social Media platforms such as Facebook, Twitter, Instagram, YouTube and others, this will lead to more customer satisfaction, trust and commitment. This can be justified based on the importance of social media in a Jordanian context. Social media is being used by Jordanian customers as a main portal for online insurance companies and in building the relationships with them. Social media platforms give customers the opportunity to be up to date with company news, offers and services. Furthermore, the opportunity exists of direct contact with peers and reading their comments.

This will make customers trust online insurance providers and be more satisfied resulting in higher commitment rates.

Managers at online insurance providers must consider implications regarding the social media presence effects on building online relationship quality with their customers such as:

- Social media offers its users some benefits such as interconnectivity of customers, direct engagement, peers' word of mouth, customer comments, feedback and more.
- Furthermore, organizations' willingness to make customers interact with their peers, read their peer comments and reviews and show their peers recommendations will make customers feel more satisfied, and provide greater trust and commitment toward e-commerce websites.

Online insurance services providers must work seriously on initiatives that can assist them in owning an effective social media presence in order to accomplish higher quality online relationships.

5.4.3 Group three: effects of mediating variables on the dependent variable

This section discusses hypothesis H11 by presenting its finding and comparing it with available literature. Furthermore, justifications for its findings are discussed and the appropriate initiatives are then suggested for the decision makers of online insurance services companies in Jordan.

H11: There is a direct significant effect of online relationship quality on E-commerce usage by customers of the Jordanian Insurance Sector

This hypothesis suggests that online relationship quality (trust, satisfaction, commitment) affects the e-commerce usage by customers of the Jordanian Insurance Sector. The statistical analysis of this hypothesis revealed that online relationship quality (trust, satisfaction, commitment) has a direct significant effect on e-commerce usage by customers of the Jordanian Insurance Sector ($P = 0.000 < 0.05$ and $\beta = .393$).

However, this result is strengthened by some studies that have conducted to explore the effect of online relationship quality dimensions (trust, satisfaction, commitment) on e-commerce usage (Yuan et al., 2019; Selvanathan et al., 2017; Abbasi et al., 2017; Shatat., 2017; Warui N., 2014; Zhang et al., 2011; Gustafsson et al., 2005; Park et al., 2003). Moreover, Suh and Han (2002) in their study revealed that trust factors significantly influence customer usage of online services. Selvanathan et al (2017) asserted that the trust factor has a significant positive

relationship with the adoption of online services offered by the banking industry. In developing countries, Shatat (2017) conducted a study to explore the impact of usefulness, ease of use, trustworthiness and other factors on the usage of online services in Oman. His study concluded that trust and other factors play a key role in customer usage of online services. This means that the more positive the online relationship quality, the higher e-Commerce usage will be.

Thus, online insurance services providers must improve online relationship quality dimensions. In turn, this will lead to more customer willingness to continue usage of online insurance services offered. In this vein, managers at online insurance services companies must consider the following implications:

- In the context of trust, customer trust can be built based on three elements; interpersonal trust, institutional trust, dispositional trust. Therefore, online insurance services providers must place more concentration on the initiatives that can help to strengthen these three elements.
- In the context of commitment, customer commitment can be built by concentration on aspects such as value-added, reactions towards feedback and customer engagement.

Higher customer trust, satisfaction and commitment leads to good online relationship quality with customers. In turn, this will increase online insurance services usage.

5.4.4 Group four: effects of independent variables on the dependent one through the existence of a mediating variable.

This section discusses the hypotheses from H12 to H16 by presenting findings for each one and comparing it with available literatures. Furthermore, justifications for each result are discussed and required initiatives will be suggested for decision makers at online insurance services companies.

H12: Online relationship quality significantly mediates the effects of technical expertise on E-commerce usage by customers of the Jordanian Insurance Sector

Insofar as researcher is aware there is no research that has been conducted to examine the indirect effects of Technical expertise on e-commerce usage through the existence of online relationship quality (trust, satisfaction and commitment). However, the statistical analysis of this hypothesis revealed that technical expertise has an indirect significant effect on e-commerce usage by the Jordanian Insurance Sector customers through the existence of online relationship quality (trust, satisfaction and commitment).

This means that the availability of technical expertise possessed by technical staff at online insurance services companies will lead to better online relationship quality. In turn this will positively affect customer willingness to continually use online insurance services.

In this vein, online insurance services providers must pay more attention in relation to the technical expertise of their staff in order to improve online relationship quality with their customers which will lead to more customer willingness to continually use offered online insurance services. There are some implications for decision makers regarding technical expertise and its effect on the online relationship quality that have been mentioned in (H6) which can be undertaken to improve technical staff expertise. In so doing, online insurance services providers will be able to better provide both high technical expertise and good online relationship quality. In turn, this will lead to more customer willingness to use their online insurance services on a continuing basis.

H13: Online relationship quality significantly mediates the effects of Security on E-commerce usage by customers of the Jordanian Insurance Sector

Insofar as the researcher is know there is no research that has been conducted to examine the indirect effects of technical factors (technical expertise, security) in e-commerce usage through the existence of (trust, satisfaction, commitment). online relationship quality. However, the statistical analysis of this hypothesis revealed that security has an indirect significant effect on e-commerce usage through the existence of online relationship quality (trust, satisfaction and commitment). This means the availability of adequate security at online insurance services websites will lead to better online relationship quality. In turn this will positively affect customer willingness to continually use online insurance services. This result can be justified based on the importance of security from the customer's perspective. Therefore, managers at online insurance services companies must work hard to improve relationship quality by providing more concentration on security aspects. There are implications that are related to the mediating role for online relationship quality on the effect of security on E-commerce usage such as:

- Online customers expect that their personal data and their credit card information is totally secured.
- In so doing, online relationship quality dimensions (trust, satisfaction and commitment) will be improved.

- Consequently, the higher the online relationship quality, the higher will be customer willingness to continually use online insurance services.

Online insurance services providers must work energetically to improve security levels by considering the recommended initiatives. In turn, this will encourage customers to continually use online insurance services.

H14: Online relationship quality significantly mediates the effects of an organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector

Insofar as the researcher knows there is no research that has been conducted to examine the indirect effect of the organization's international reach on e-commerce usage through the presence of (trust, satisfaction and commitment) online relationship quality. Statistical analysis of this hypothesis revealed that the organization's international reach doesn't directly affecting e-commerce usage by the Jordanian Insurance Sector customers through the existence of online relationship quality (trust, satisfaction, commitment). However, since (H3) proved that the organization's international reach has no direct effect on E-commerce usage, the mediating role of online relationship quality cannot exist according to Baron and Kenny's (1986) conditions. For this reason, the mediating effect of online relationship quality between the Organization's international reach and the e-commerce usage was rejected.

H15: Online relationship quality significantly mediates the effects of Language on E-commerce usage by customers of the Jordanian Insurance Sector

Insofar as the researcher knows there has been no research conducted to examine the indirect effects of language on E-commerce usage by customers of the Jordanian Insurance Sector through the existence of online relationship quality (trust, satisfaction and commitment). However, since (H4) proved that language has no direct effect on e-Commerce usage, the mediating role of online relationship quality cannot exist according to Baron and Kenny's (1986) conditions. For this reason, the mediating effect of online relationship quality between language and E-commerce usage was rejected.

H16: Online relationship quality significantly mediates the effects of Social Media presence on E-commerce usage by customers of the Jordanian Insurance Sector

Insofar as the researcher knows there has been no research conducted to examine the indirect effects of Social Media presence on E-commerce usage by the customers of the Jordanian Insurance Sector through the existence of online relationship quality (trust, satisfaction and commitment). However, statistical analysis of this hypothesis revealed that Social Media presence has an indirect significant effect on e-commerce usage by customers through the existence of online relationship quality (trust, satisfaction and commitment).

This result indicates that the existence official pages for online insurance companies on social media will positively affect online relationship quality dimensions (trust, satisfaction and commitment) between customers and online insurance services providers. In turn, this will positively affect the customer willingness to continue dealing with their online insurance services providers. This can be justified based on the importance of social media presence from a customer perspective. Furthermore, there is importance attached to online relationship quality as a mediator on the effects of social media presence on e-Commerce usage. Accordingly, online insurance services providers must work on strengthen the dimensions of relationship quality by concentrating on their Social Media presence. Improvements of social media presence can be achieved by adopting recommended initiatives will be presented in the recommendation section of the next chapter.

5.5 Chapter Summary

At the beginning of this chapter, the research aims, objectives and questions were revisited in order to link them to research findings.

Findings of the examined 16 hypotheses have been illustrated and compared with previous studies available through literature regarding factors affecting e-commerce usage form customer perspective. Sixteen hypotheses have been presented in four groups: Group one: the effects of independent variables on the dependent one; Group two: the effect of independent variables on the mediating one; Group three: the effects of mediating variables on the dependent one and finally Group four: the effects of independent variables on the dependent one through the existence of a mediating variable.

Furthermore, findings are discussed deeply by citing the justifications for each finding. Finally, the researcher setup the roadmap and provided guidelines for decision markers at online insurance services companies by the provision of indicators for them to take into considerations

that should help to enhancing e-commerce usage by customers of the Jordanian Insurance Sector.

The final chapter 6 relates to conclusions to the research and provides a framework for future researchers. It also provides a summary of research contributions from both practical and theoretic perspectives. In addition, recommendations have been made that should enable insurance providers in Jordan with appropriate guidelines that will lead them to better manage the switch from paper-based insurance thinking to electronic-based thinking.

Limitations of the research have been spelt out in the next chapter and the author's contribution to knowledge has also been specified.

Chapter Six : Conclusion and Future research

6.1 Introduction

this chapter aims to give a holistic overview about the sequenced steps taken to conduct this research. In addition, it illustrates research contributions from both theoretical and practical points of view. Then, there is a debate on needed initiatives that must be considered by practitioners and this is illustrated as a list of recommendations. Limitation of the research are then presented. Finally, future research initiatives will be highlighted for both researchers and practitioners.

6.2 Summary of the study to date

This study has diagnosed two main aspects of e-commerce usage in the Jordanian Insurance Sector from the perspective of customers that affect e-commerce usage by customers of Jordanian online insurance services providers and the mediating role of online relationship quality. Research objective statements were the first steps that were undertaken for this research and these were:

- To review literature relating to e-Commerce usage by customers of the Jordanian private Insurance Sector;
- To explore the effects of technical, organizational and cultural factors on E-commerce usage by customers in the Jordanian private Insurance Sector;
- To examine the mediating role of online relationship quality on the effects of technical, organizational and cultural factors on E-commerce usage by customers in the Jordanian private Insurance Sector;
- To provide decision makers with a set of guidelines which should enhance E-commerce usage by customers in the Jordanian private Insurance Sector.

In order to achieve these research objectives, the researcher designed a road map to assist in providing the route to addressing these issues. The following points illustrate the sequenced steps taken to conduct this study.

1. Literature review: a deep review of literatures that explored and examined the factors affecting e-commerce usage by customers in the Jordanian private Insurance Sector was conducted. The results then determined five main factors that were highlighted in the literature. These five factors relate to technical factors (technical expertise and security), Organizational factors (the organization's international reach), Cultural

factors (language, social media and presence). Furthermore, this critical review of literature resulted in the establishment of three dimensions as mediating variables, and this was online relationship quality and its dimensions of trust, satisfaction and commitment. Independent variables were then established in relation to E-commerce usage. Then, a conceptual model and sixteen hypotheses for this study were then developed and examined.

2. In relation to data collection for this study the researcher adopted a quantitative research method and used two main sources for data collection. The first related to literature such as articles, books, journals, and PhD theses which were used to be the peer documents through which research findings were compared. The second method related to the questionnaire which was then targeted to customers of the Jordanian private insurance sector. More specifically, these were customers who had used online insurance services at least once.
3. In relation to data analysis the Statistical Package for Social Sciences (SPSS) and AMOS was used in processing the following statistical analyses and tests:
 - Reliability test for the instruments of measurement. These related to reliability of measured that highlighted the stability of consistency with which the instrument measured the concept and helped to assess the ‘goodness’ of a measure.
 - Frequencies and percentages were then itemized to describe demographic variables.
 - Descriptive Statistical Techniques included means and standard deviations. These techniques were then used to exemplify ideal respondents to be included for the study.
 - Normality tests made sure that data distribution was a normal distribution.
 - Linear Regression tests then explored the direct effects of variables on dependent variables.
 - Hierarchal Interaction Regression tests explored the direct effects of independent variables on dependent variables with the existence of Mediating variables.

- One-Way ANOVA: Independent Samples. This test was used to examine differences in samples.
 - T-Test was used to examine the differences in sample such as gender.
 - Structural Equation Modeling (SEM) checked model-fitting parameters.
4. Discussion: For this step, findings of the sixteen proposed hypotheses were illustrated and compared with the previous studies available from the literature regarding factors affecting e-commerce usage by customers. Then, findings were discussed intensely by citing the justifications for each finding. Finally, the researcher then suggested a set of guidelines and initiatives that can be used to set up a road map for decision makers at online insurance services companies.
5. Answering research questions:
- What is the extent of E-commerce adoption and usage by customers in the Jordanian private Insurance sector? According to answers of respondents for the question: How long have you used the online services that have been offered by your insurance services provider? the number of respondents that had been using online insurance services for less than one year was 96 which represented a percentage of 24.6% of total responses. Respondents had been using it from one to five years was 262 which represented a percentage of 67.1% of total respondents and this was the higher value. This indicates that the period of time that active online insurance services had been in use in Jordanian markets was almost five years.

Furthermore, according to answers of the respondents for the question: How often do you visit your insurance services provider website in a year on average? indicated that the insurance services provider website visiting frequencies of 390 respondents was: 138 which amounted to 35.4% who had visited the insurance services provider's website between 1 to 4 times per year. 256 or 58.0%, had visited the insurance services provider website between 5 to 8 times per year which was the highest. This result indicates that most of Jordanian customers of online insurance services visited appropriate insurance services websites between 5 to 8 times per year.

- What factors that have a direct effect on E-commerce usage by customers in the Jordanian Insurance Sector? Factors that have a direct significant effect on e-commerce usage by customers in the Jordanian Insurance Sector were identified by analyzing the survey. The result of this analysis concluded that three factors are directly affecting the e-commerce usage by customers of the Jordanian Insurance Sector. These factors were: technical expertise, security and social media presence.
- Does online relationship quality mediate the effects of technical, organizational and cultural factors on E-commerce usage by customers in the Jordanian private Insurance sector?

The mediating effect of the online relationship quality were examined by analyzing responses of the survey. The results of this analysis revealed that online relationship quality has a mediating role on the effects of technical expertise, security and social media presence factors on e-commerce usage by customers in the Jordanian private Insurance Sector.

- What guidelines can be formulated for enhancing e-commerce adoption and usage by customers of the Jordanian private Insurance Sector?

Factors that affect e-commerce usage by customers of the Jordanian private Insurance Sector were identified and the mediating role of relationship quality was also proved. The researcher then formulated guidelines that could be used by decision makers at Jordanian online insurance services companies.

6.3 Research contribution

This section is intended to highlight contribution to research that this work has done. Constructed from efforts and findings, two main kinds of contribution have been made: theoretical contributions and practical contributions. The next two sub-sections now illustrate these.

6.3.1 Theoretical contribution

These started from the point where the researcher started to deeply research existing literature relating to e-commerce usage to explore what had been previously discovered and what had

not been improved or tested before in the same research area. This research revealed a comprehensive view of existing literature to e-commerce literature that had more of a concentration on e-commerce usage by customers.

This study additionally explored and showed emerging and upcoming trends of E-commerce to be aware of the state of digital transformation. Furthermore, this research reviewed the e-commerce concept and its background to build a holistic image of the E-commerce concept by exploring different perspectives that had described E-commerce. In the same vein, E-commerce benefits and challenges have also been presented in this study. Models and theories used to predict human reactions toward technology acceptance have also been critically reviewed. In this context, four models have been presented in this research; Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM1), TAM2 and TAM3. This critical review of these areas should enrich existing literature. Furthermore, researchers who proceed to looking and write on the same research theme can benefit from this critical review.

Regarding E-commerce factors, a critical review of literatures that targeted the factors affecting e-commerce usage has been conducted. The results of this review contained the backbone of this research. This review concluded some factors that have not been examined before from the perspective of customers. These individual factors are now presented, based in two groups, as follows:

6.3.2 Independent variable theoretical contributions

- **H1:** There is a direct significant effect of technical expertise on E-commerce usage by customers of the Jordanian Insurance Sector.

Technical expertise refers to availability of technical teams who have the needed skills that qualify them to solve technical problems that faces both the organization and its customers. There are many studies that have examined effects of technical expertise factors on organization ability to continually use e-commerce platform. In so far as the researcher knows there are no studies that have been conducted elsewhere to examine the direct effect of the technical expertise on e-commerce usage by customers. Therefore, the uniqueness on H1 is that this hypothesis will be a new assumption that can be tested out through the research of others.

- **H3:** There is a direct significant effect of an organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector.

An organization's international reach indicates markets that are targeted by the organization: regionally, nationally and internationally. There are many studies that have examined the effect of an organization's international reach on the organization's ability to continually use the e-commerce platform. Nonetheless, insofar as the researcher knows there are no studies that have been conducted to examine the direct effect of the organization's international reach factor on e-commerce usage by customers.

Therefore, the uniqueness of H3 is that this hypothesis will be a new assumption that can be tested by other researchers.

- **H8:** There is a direct significant effect of Organization's international reach on the online relationship quality between the organization and the customers of the Jordanian Insurance

Insofar as the researcher knows there are no studies have been conducted to examine the direct effect of the organization's international reach factor on dimensions of E-commerce online relationship quality. Therefore, the uniqueness of H8 is that this hypothesis will be a new assumption that can be tested by other researchers.

In addition to the contributions that are related to H1, H3 and H8, there are other obvious contributions related to the rest of the independent variables which are cited in H2, H4, H5, H6, H7, H9, H10 and H11. The findings of these hypotheses have enriched literature related to developing countries, but specifically in the Jordanian context in the area of factors affecting e-commerce usage by customers.

6.3.3 Mediating variable theoretical contributions

The mediating variable of this study was online relationship quality which can be explained and understood as the final outcomes concluded after online interactions conducted between buyers and sellers have been considered. Furthermore, it consists of three main constructs: trust, satisfaction and commitment. However, there are many studies that have examined the mediating role between independent variables and E-commerce usage. Insofar as the researcher knows there are no studies that have been conducted to examine the indirect effect of the five independent variables that have been adopted for this study (technical expertise, security, organizations' international reach, language and social media presence) on e-commerce usage

by customers through the existence of online relationship quality (trust, satisfaction and commitment) as mediating variables. Consequently, the findings of the listed hypotheses can be seminal assumptions on this area for future research.

- **H12:** Online relationship quality significantly mediates the effect of technical expertise on E-commerce usage by customers of the Jordanian Insurance Sector.
- **H13:** Online relationship quality significantly mediates the effect of security on E-commerce usage by customers of the Jordanian Insurance Sector.
- **H14:** Online relationship quality significantly mediates the effects of an organization's international reach on E-commerce usage by customers of the Jordanian Insurance Sector.
- **H15:** Online relationship quality significantly mediates the effects of Language on E-commerce usage by customers of the Jordanian Insurance Sector.
- **H16:** Online relationship quality significantly mediates the effects of Social Media presence on E-commerce usage by customers of the Jordanian Insurance Sector.

6.3.4 Practical contributions

In the context of practical contribution, this research has resulted in a valuable contribution for practitioners. In order to highlight these research contributions, there is a need to determine the benefit segments of this research which is now articulated in three segments: insurance service providers, government policy makers and Jordanian customers. Practical contributions that can benefit each segment are as follows:

- For insurance services providers, this research has attempted to provide decision makers at online insurance services companies with a set of guideline which should enhance E-commerce usage by customers of the Jordanian private Insurance Sector, and the researcher has made a valuable effort in helping to provide them with such a set of initiatives that need to be considered. The findings of this research give decision makers at online insurance services companies valuable guidelines. It can be used to enhance customers' usage of their online insurance services. These findings also

provide them with the factors that have a direct significant effect on online insurance services usage, such as: technical expertise, security and social media presence. Furthermore, the research findings have highlighted the importance of some factors that have an indirect effect on customer usage of e-commerce, such as: online relationship quality and its dimensions of trust, satisfaction and commitment. Applying these research findings and recommendations for each direct and indirect factor by decision makers at online insurance services companies will positively affect the willingness of their customers to continually use their online insurance platform. Furthermore, it will attract new customers. This, in turn, will strengthen their market position and assist them in maximizing their profits. In addition, these guidelines can be applied not just to the Insurance Sector, but also in all other services sectors.

- In the context of government policy makers, the Jordanian national e-commerce strategy Phase II (2013-2017) has targeted the e-service sector in order to strengthen online services providers in many aspects such as organizational aspects and newly educated workforce aspects. For this reason, these research findings can be considered to be real world examples which should contribute towards achieving the Jordanian national e-commerce strategy Phase II (2013-2017) objectives. In a direct way, this research has notably concentrated on aspects of the organization and technical expertise that is possessed by technical staff at the e-service companies specifically online insurance services providers in Jordan. In the same vein, the Jordanian national e-commerce strategy Phase III (2018- onward) has aimed to provide more concentration on evolving selected economic sectors in the knowledge economy. Accordingly, this research has targeted one of the vital players of the financial services sector in Jordan which is the insurance services sector. These research findings will assist the country in attempting to achieve the Jordanian national e-commerce strategy Phase III (2018-onward) objectives.
- In the context of Jordanian customers, this research has been one of the channels that has participated in passing Jordanian customers opinions to decision makers at the insurance provider companies in addition to the Jordanian Government regarding their considerations about the state of the e-service sector in Jordan and more specifically, on the online insurance services sector. Furthermore, applying these research findings

by both the insurance provider companies and the Jordanian government will positively affect the quality of the online insurance services in the Jordanian markets and also globally. In turn, this will encourage Jordanian customers to continually use the online services platform.

6.4 Recommendations

This research has explored the effects of technical expertise, security, the international reach of organizations, language and social media presence independent variables on e-commerce usage (dependent variable) by customers of the Jordanian Insurance Sector. Furthermore, it has also explored the effects of independent variables of online relationship quality. In addition, it has explored the indirect effects of online relationship quality (mediating variable) on relationships between independent variables and dependent ones.

In addition, this research has also provided decision makers in the insurance sector with a set of guidelines which enhance e-Commerce usage by customers in the Jordanian private Insurance Sector. Based on the results of this research, there are some recommended initiatives that must be considered by decision makers in the insurance sector. In this vein, in order to make the recommended initiatives clear and direct, this section now lists variables that have proved their effects (through the accepted hypotheses) with their related recommendations as follows:

- **Technical expertise:** for this factor, online insurance providers must consider the necessity of availability of qualified and reliable technical staff. In turn, this will reduce or prevent technical problems, service interruptions occurring and other technical problems. Furthermore, this will lead towards building a good online relationship quality with customers. Since the results have depicted the direct effects of technical expertise on online relationship quality and e-commerce usage, managers must work hard on the aspect of technical expertise. This can be achieved by applying the following recommended initiatives that should lead to more technical staff professionalism:
 - managers at online insurance companies must make sure that the skill sets needed for technical staff is well-defined.

- managers must re-evaluate their recruitment policies and make them compatible with the needed skill sets to ensure proper customer support regarding technical issues that can face online customers while dealing with their online insurance service providers and ensure that the skills needed are reflected in their recruitment conditions.
- Moreover, department that deal with technical support must rethink their training needs regularly and based on development of applications that can be used in online services that are offered to customers.
- In the context of convenience and quick response for customers who do not have problems regarding technical issues, online insurance providers must offer them sets of guidelines that inform customer what they must do in the case of technical problems such as adding to the website sets of special icons for FAQs (frequently asked questions) services.
- Furthermore, online insurance providers can set clear and proper procedures to be followed by technical staff when they respond to online customers. This can include matters like using a welcoming statement, being a good listener, asking for feedback and finally make sure that the customer is completely satisfied with the response.
- Regarding feedback, there are some recommended methods that can be used to gain customer experience regarding technical support services such as directly asking questions related to services provided, by sending a short questionnaire via the email system or through a postal survey.
- In the same vein, monitoring systems must be employed to ensure that customer conversations with technical staff is going in the right way. This can be done by auto recording of call center calls and reviewing messages that have been received from customers. This means that technical staff performance will be monitored in order to put the defects in performance in the spotlight and ensure that these are treated in a correct manner. In so doing insurers will ensure that technical issues will be solved in a quick manner with a minimum interruption time.
- In the context of technical staff performance, online insurance providers should encourage their team to do their best when serving customers. This can be done through a well understood and a satisfactory established rewards policy for best performance among the technical team. This can include offers to team

members who have solved technical problems in a short time resulting in customer satisfaction and the incentive being reflected in the employee's salary.

- Moreover, the automation solution is one of option that can be used in order to deal with frequent technical problems. This can be done by automating the solutions aspect of technical problems and using the answer machine to direct customers to follow a specific set of steps that should solve a particular technical problem.
 - Extra options are available in the context of reliable technical expertise such as using a technical support pop-up dialog box which appears for customer and will ask them if they need any help at the beginning of their journey on the website of the online insurance services provider.
 - Additionally, online insurance services providers can take the option of contracting with a reliable external service provider and this person will then be the responsible party for technical problem solving. In turn, by doing this it should positively influence online insurance services customers and convince them to continue dealing with the online insurance services facility. Furthermore, this should then lead to a higher online relationship quality.
- **Security:** for this factor, online insurance providers must consider the necessity of availability of a good level of security. Securing online customers leads to as greater willingness on the part of consumers to continually use online insurance services. At the same time, when a good security level is offered by the organization, this will positively affect the dimensions of online relationship quality. Consequently, customer trust, satisfaction and commitment are then able to play a critical role in relation to customers when they attempt to deal with the online insurance service website. Good security levels can be achieved by applying the following recommended initiatives that relate to aspects of security improvement:
 - When they begin, online insurance services providers must clearly identify what must be secured. There are some security aspects that should to be secured such as access control, authentication, customer credit cards details, customer personal information confidentiality and customer privacy.
 - In normal ways online insurance providers must backup important information which includes customer information. Furthermore, customers must be

informed that their information is in a safe and place and a backup copy is available for them at any time.

- Furthermore, online insurance services providers must evaluate the security mechanisms that are in use and keep this information up to date, to attempt to prevent potential damage from cyber hackers on the network.
- In the context of information security technology, there are many IT solutions and information security software that can be used to prevent or minimize the possibility of any occurrence of cybercrime, such as anti-virus software and firewalls. At the same time such software must be constantly updated.
- At an operative level, online insurance services providers must conduct appropriate training programs for their workers in order to properly implement security policies and procedures.
- Online insurance providers must be sure that any administrative privileges are distributed clearly for online users.
- At a customer level, online insurance services providers must highlight any security tips for customer in order prevent any possible undesired security faults that can happen from the side of customers, such as ensuring that customers use strong passwords, and change these periodically and offer them free antivirus software.
- In addition, one of the available options for online insurance providers to secure their websites from cyber-attacks is by using outsource security services.
- In the case of a cyberattack occurrence, online insurance providers must have a disaster recovery plan in place.
- A regular audit of security procedures based on the new methods used by the attackers and a regular review of the numbers of cyber-attack attempts that might have occurred must be in place.
- There must be an established cyber security culture amongst workers and clients by citing a clear set of instructions for both customers and workers with a monitoring system that will notify any users who have broken security rules.
- Along with all of the previously mentioned recommendations regarding security aspects, there is an extra option available for insurers that should be adopted which is that of cyber security insurance.

- **The organization's international reach:** For this factor, online insurance providers must rethink their steps toward their international reach. In so doing, online insurance services providers might well become more competitive both internationally and nationally. This should lead to better customer satisfaction, trust and commitment. Consequently, from the perspective of customers, this competition should positively affect two main aspects that may be particularly attractive to them which are price and quality of service. The organization's global reach might then be achieved by applying the following recommended initiatives:

The first step toward an international business plan is to set up the needs and goals of entering international markets and compare these goals with the readiness of the organization.

- To study a targeted international market by conducting marketing research by a well-qualified R&D department or by outsourcing consultation is suggested. In turn, this should help online insurance service providers to identify the most profitable market segments and minimize the risks that might come up through globalization.
- Insurers should consider the special needs of international markets and then adapt the services that they offer to fit their needs.
- Conduct a deep study to understand international legal requirements that are currently in place in order to make international trading activities of insurers more internationally acceptable in the legal sense.
- Determine appropriate mechanisms and means that could be used to reach these new targeted segments such as agents, in addition to affiliate programs with other insurance services providers and representatives.
- Redesign pricing strategies and negotiation policies.
- Look for possible ways for funding such as exploitation Nepalese Government initiatives to boost exports.
- Make a careful study of international market regulations.
- Finally, study the dominant culture on any targeted market which would precede entering chosen international markets will in turn should positively affect online insurance service providers customer willingness to adopt and use their online services.

- **Language:** Since H4/H9/H15 related to the language factor were rejected, these have been excluded from the lists of recommended initiatives. Because of this factor, online insurance services providers can offer more than one option for their customers regarding the language that they prefer in this context which is either or both of Arabic and English languages. The outcome of this should lead to increased customer satisfaction, trust and commitment.

- **Social Media presence:** Since the direct effects of social media presence on E-commerce usage and on online relationship quality has been proved, online insurance services companies must re-evaluate their social media presence and attempt to make it more effective. In so doing, online insurance services companies should then encourage their customers to continually use their online services. Furthermore, this should then lead to increased customer satisfaction, trust and commitment. Successful social media presence needs a well-established strategy and then make more concentration on creativity. This can be achieved by applying the following recommended initiatives that relate to Social Media presence:
 - The first step is to select the most well used social media channels. In addition, there is a need to create proper strategies for each social media platform to be uses. Such social media platforms include Facebook, Twitter, Instagram and YouTube channels.
 - The insurer must study the best practice for each platform to be used.
 - Following this, there is a need to assign well-qualified staff to manage those channels by using a professional firm. Furthermore, there should be opportunities given to inter workers to participate by putting content onto company social media pages.
 - There is also a need to search for inspiration people who are active on social media to help in publishing appropriate social media pages for their followers.
 - The use of paid for and unpaid advertisement channels that that are offered by social media platforms is required.
 - Leveraging live stream options on social media for live marketing and brand building purposes.

- Building special community platforms for each social media that is used.
- The insurer must use their official pages on social media to ensure that they are one of the brand awareness channels by publishing information about the insurance company mission, vision and its services.
- Consolidate the marketing management platform by combining website marketing channels and social media marketing channels. This will help in the provision of better and more effective scheduling for marketing campaigns.
- Keep content pages up to date and use variant web content types such as video, audio, text, multimedia and other appropriate information.
- Furthermore, using social media analytical tools to explore customer behavior and preferences can then create a key matrix that helps in determining what to measure such as matters like comments, posts, tags and shares.
- The insurer must carefully monitor messages that are sent by customers by way of social media messages and answer them promptly. In addition, the insurer should also be able to use automatic answers for frequently asked questions.
- The use of publishing story options is useful when attempting to show the latest offers for customers.
- There is a need to keep monitoring customer interactions between each other and to respond in a timely manner to their inquiries. When it is felt to be appropriate, the provider should then join in with the conversation with customers and then this will make them feel that they are valued customers.
- The insurer can raise a question that asks about customer perceptions regarding the services that are offered.
- Nevertheless, this does not mean that online insurance services providers must have an account with all available social media channels. What they need to ensure is that they can be available for their customers when this is needed.

In so doing, conditions of effective and valuable social media presence should be able to be achieved. Consequently, customers of online insurance service providers will be able to use appropriate online services and be more satisfied with their services and be more committed.

- **Online relationship quality:** Since online relationship quality has proved to have a direct effect on e-Commerce usage and its mediation role on the effects of technical expertise, security and Social Media presence on E-commerce usage, online insurance services companies must take into considerations these recommended initiatives that can help in attempting to improve online relationship quality with their customers and with new customers. However, since online relationship quality consist of three main dimensions; trust, commitment and satisfaction, the researcher now provides online insurance providers with recommended initiatives that can help to improve each of these dimensions. In general, online insurance services providers must re-evaluate customer trust, satisfaction and commitment levels.

Trust building initiatives:

- Give information about your company history for your customers by publishing it on all available channels. This can be the starting point when beginning to shape customer trust.
- Honesty and transparency are a crucial when building trust. Consequently, the insurer must be open and clear regarding any information about services.
- Keep all customer reviews and comments shared for others to read. In doing so, customers will then be enabled to participate in word of mouth marketing channels and in building good impressions regarding brand image issues.
- Ask your customer services team to show their facial pictures while contacting with customers. In doing this, customers should then feel that they are more connected to the brand.
- Be reachable at the time when customer want to contact the insurer.

Commitment building initiatives:

- Give opportunities for the customer to have more engagement when designing the offered services by allowing them to participate at the services design phase.
- The insurer must show customers their commitment regarding the time frame is positive to them and the company.
- Insurers must be aware about their customer expectations.

- The insurer must measure customer commitment by citing proper measurement criteria like repeat purchases, customer referrals and average times spent on the website.

Customer satisfaction improvement initiatives:

- Insurers must contact their customers the way that they like such as through texts, calls and live chats.
- Insurers must cite proper measurement criteria for customer satisfaction evaluation.
- Insurers must leverage data that has been collected about customer preferences to design a personalized service that should more appropriately fit customers' needs.
- Let insurance company employee feel that the matter of customer satisfaction is one of their accountable tasks for which they are responsible.

All of these recommend initiatives for technical expertise, security, the organization's international reach and social medial presence can essentially play a vital role when attempting to improve the status of the insurer by improvements to online relationship quality with their customers.

6.5 Limitations of this research

Logically, any research will face unavoidable limitations and boundaries. The researcher needed to do his best in order to avoid or mitigate limitations. For this research, factual and predicted limitations are now discussed.

Since the Doctor of Business Administration (DBA) programme consists of two Parts, the first part comprises eight modules in the first year and the second part specified for the Doctoral thesis/research project must be completed within two years. In term of sampling and data access, at the beginning the researcher planned to reach the targeted sample in collaboration with insurance services providers, where they are supposed to provide the researcher with e-mails of customers who had used their online services. Surprisingly, they apologised for not being able to provide the researcher with the needed emails and they claimed that their customers had asked them to not send them unneeded and unrelated emails. As a result, the

researcher decided to reach the targeted sample and collect the data by using self-administrated questionnaires. This circumstance affected two main aspects of research: time and cost. The time that was suggested for data collection was expanded, since the researcher needed to cover 12 Jordanian governorates. In addition, the research budget was affected by the cost of travelling and accommodation to each governorate. Furthermore, since the official language in Jordan is Arabic, and not all Jordanians speak the English language, some of them preferred to use the Arabic language, The researcher consequently decided to develop two forms of the questionnaire (Arabic and English) and to ask respondents. prior to filling the questionnaire what language they preferred to complete. As a result, the cost of research was negatively affected. Furthermore, since electronic insurance services in Jordan is still at its beginning, it was difficult to find customers who had already used online insurance platforms. Furthermore, in cases of finding them, some of them apologised that they were unable to participate in this research because they were too busy. In term of the ability of findings generalisation, this research targeted customers of online insurance services who they had used it at least once. Therefore, the findings cannot be generalised for other sectors or other countries. In turn the researcher has recommended that similar research should be conducted in the other sectors or other countries. Furthermore, this study is a cross-sectional study, so respondents' opinions might now be subject to change specifically after the corona pandemic. In term of secondary data, this research faced a lack of previous studies that related to appropriate factors.

6.6 Scope for future research

Some of the limitations that have been mentioned in relation to previous section have created an opportunity for future research in different areas. In order to tackle the limitations of respondents' opinions that point to changes in the future, the researcher suggests that it might be appropriate to reconduct this research on more distant future, especially following events that might now transpire following the COVID19 epidemic. Since this research has adopted only a quantitative research methodology and this has been largely conducted through an investigation from the perspective of customers, there is an opportunity for future research to use a mixed research method and to investigate these issues from the perspective of managers as well as from the perspective of customers.

Furthermore, this research only covered research in the Jordanian context and this research could be equally be applied in other developing countries which perhaps are less well developed in the adoption of both Arabic and English language websites. Future research could also be conducted in other developing countries to ensure that appropriate opportunities exist

that are easier or more difficult to conduct such research as has been conducted in Jordan. Literature limitations have been mentioned in the previous section, so there is an opportunity for future research to be conducted specifically in areas that are related to H12, H13, H14, H15 and H16 to enrich this literature in a broader context. Another future research opportunity that could be exploited is the opportunity to conducting future research with additional independent variables like a larger sample size and in another financial sector in addition to insurance.

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APPENDICES

Appendix A:

Part one: Customer profile

This part of questionnaire is intended to investigate factors related to you as a customer which considered as Moderating variables in this study.

Please indicate which of the following characteristics describes you.

1. Your educational degree is:

- ☐ Below High School
- ☐ High School
- ☐ Diploma /certificate
- ☐ Bachelor's Degree
- ☐ Postgraduate Degree

2. your age is:

- ☐ 18~29
- ☐ 30~40
- ☐ 41~50
- ☐ 51~60
- ☐ 61+

3. your gender is:

- ☐ Male
- ☐ Female

4. how do you classify your Computer literacy?

- ☐ worst
- ☐ bad
- ☐ fair
- ☐ good
- ☐ Excellent

5. How long have you used the online services that offered by your insurance services provider?

- ☐ Less than one year
- ☐ 1-5 years
- ☐ 6-10 years
- ☐ More than 10 years

6. How often do you visit your insurance services provider website in a year (on average)?

- ☐ 1-4 times
- ☐ 5-8 times
- ☐ 9-12 times
- ☐ More than 12 times

Part two: Technical factors

This part of questionnaire is intended to ask you about your opinion regarding technological factors (Technical expertise, Security) that is given by your insurance services provider.

Please kindly indicate to what extend you agree or disagree with these statements that ranges from (Strongly Disagree) to (Strongly Agree)

7. my insurance service provider has a technical staff or consultants with web-skills.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
8. based on my experiment, the IT staffs have necessary skills to support ecommerce website	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
9. I feel secure in providing my personal information for the insurance services provider electronically.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
10.my insurance services provider website shares my personal information with other sites	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
11. website protects information about my credit card	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
12. I feel the risk associated with the online insurance services transactions is low	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

Part three: Organizational factors

This part of questionnaire is intended to ask you about your opinion regarding Organizational factors (Organization's international reach) that your insurance services provider possess.

Please kindly indicate to what extend you agree or disagree with these statements that ranges from (Strongly Disagree) to (Strongly Agree)

13.the availability of global branches for my insurance services provider will encourage me to use their online services.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

14. my insurance services provider has global branches.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

Part three: Cultural factors

This part of questionnaire is intended to ask you about your opinion regarding Cultural factors (Language, Social media presence) that your insurance services provider possess.

Please kindly indicate to what extend you agree or disagree with these statements that ranges from (Strongly Disagree) to (Strongly Agree)

15. Language is a key barrier for me to use my insurance services provider online Services.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

16. I prefer to use the English language in dealing with my insurance services provider web site.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

17. the availability of sufficient language on my insurance services provider website will encourage me to use their online services facilities its clients	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

18.The presence of official page for my insurance services provider on one of the Social media websites like Facebook or Twitter is important for me.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

19. I feel the interaction with my insurance services provider on social media is close.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

20. I feel involved with my insurance services provider on social media.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

21. I will always try to use my insurance services provider social media pages.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

22. the number of social media followers of the insurance services provider social media pages is important for me.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

Part four: online relationship quality

This part of questionnaire is intended to ask you about your opinion regarding online relationship quality (trust, satisfaction, commitment) that your insurance services provider possess.

Please kindly indicate to what extend you agree or disagree with these statements that ranges from (Strongly Disagree) to (Strongly Agree)

Trust factor

23. This website of my insurance services provider site is trustworthy.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
24. my insurance services provider site gives the feeling that it keeps guarantees and responsibilities.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
25. I believe that my insurance services provider is keen to fulfil my needs and wants.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐

Satisfaction factor

26. the expectations from my insurance services provider online services were exceeded.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
27. I am fully satisfied with my insurance services provider online services.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	☐	☐	☐	☐	☐
28. I would recommend my friends to use online services offered by my insurance services provider.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

☐ ☐ ☐ ☐ ☐

Commitment factors

29. I know that my insurance services provider is very committed to me.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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☐ ☐ ☐ ☐ ☐

30. the relationship between me and my insurance services means a lot to me.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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☐ ☐ ☐ ☐ ☐

Part five: E-commerce adoption and usage

This part of questionnaire is intended to ask you about your opinion regarding your **E-commerce adoption and usage** experiment.

Please kindly indicate to what extend you agree or disagree with these statements that ranges from (Strongly Disagree) to (Strongly Agree)

31. Based on my experiment, I believe that using the online insurance services is a good idea.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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☐ ☐ ☐ ☐ ☐

32. Based on my experiment, am willing to continue using the online insurance services.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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☐ ☐ ☐ ☐ ☐

33. the online insurance services make work more fascinating.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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☐ ☐ ☐ ☐ ☐

Please send your reply to

Thank you for your time and participation.

Appendix B:

Dear participant

This questionnaire is a part of my DBA research at University of Wales Trinity Saint David/London School of Commerce campus. This research entitled “the factors affecting E-commerce usage and the mediating role of the online relationship quality from customer perspective: a guideline to enhance the Jordanian private Insurance Sector” is attempting to study the factors affecting E-commerce usage among customers of the Jordanian private Insurance Sector.

It also attempts to have a better understanding of the factors that affect the customer decision to adopt and use the online services that are provided by of the Jordanian private Insurance Sector. Furthermore, it aims to provide the Jordanian private Insurance Sector with guideline to enhance their online services.

Your participation is voluntary, and you are free to withdraw at any time without giving any reasons. Filling the questionnaire will not take more than 20 minutes. There is no right or a wrong answer, your answer is your own opinion.

I would be glad if you answer all questions related to the questionnaire. Your participation in this research is very important for successful completion of this research. Your identity will be anonymous, and I assure you that your responses and company information will be kept in the strictest confidence. I will provide you the results of this research if you indicate your interest. Your participation in this survey will be accepted as your consent

Thank you in advance for your cooperation and effort in completing this questionnaire. If you have any questions about the research or how I intend to conduct the study, please contact me.

Raed alkaied, DBA student.

e-mail:raedalkaied@gmail.com

Mobile No: Jordan +962 (0) 790151588

Appendix C:

العوامل المؤثرة على استخدام الزبائن للتجارة الإلكترونية والدور المعدل لجودة العلاقات الإلكترونية من وجهة نظر الزبائن: دليل تحسين قطاع التأمين الخاص الأردني

عزيزي المشارك

تحية طيبة وبعد

هذه الاستبانة جزء من بحثي لنيل درجة الدكتوراه في إدارة الاعمال جامعة ويلز ترينيتي سانت ديفيد/ مدرسة لندن للتجارة/ المملكة المتحدة.

هذا البحث معنون (العوامل المؤثرة على استخدام الزبائن للتجارة الإلكترونية والدور المعدل لجودة العلاقات الإلكترونية من وجهة نظر الزبائن: دليل تحسين قطاع التأمين الخاص الأردني) يسعى هذا البحث الى دراسة العوامل المؤثرة على تبني واستخدام التجارة الإلكترونية بين زبائن قطاع التأمين الخاص الأردني.

أيضا يسعى هذا البحث لفهم أفضل للعوامل المؤثرة على قرار الزبون في استخدام الخدمات الإلكترونية المقدمة من قبل قطاع التأمين الخاص الأردني. علاوة على ذلك يسعى هذا البحث لتقديم دليل لشركات قطاع التأمين الخاص الاردني لتحسين خدماتهم الإلكترونية.

ان مشاركتك في الإجابة على هذه الاستبانة اختيارية ولك الحق في الانسحاب في أي وقت دون الحاجة لاعطاء المبررات. الإجابة على هذه الاستبانة لن تأخذ أكثر من عشرون دقيقة. ليس هنالك إجابة نموذجية واجاباتك تعبر عن رأيك الخاص. سوف أكون ممنون لك إذا قمت بالإجابة على اسالة هذه الاستبانة.

ان مشاركتك في هذا البحث مهمة جدا لنجاح هذا البحث. سوف تبقى هويتك مجهولة ويضمن لك الباحث ان استجاباتك ومعلومات الشركة التي تتعامل معها سوف تبقى بسرية مطلقة. سوف يقوم الباحث بتزويدك بنتائج البحث إذا ابدت اهتمامك في الحصول عليها من خلال التواصل مع الباحث باستخدام معلوماته الشخصية المتوفرة في الاستبانة.

شكرا لك مقدما لتعاونك وجهودك في انهاء هذا البحث

إذا كان لديك أي استفسارات عن هذا البحث أرجو التواصل مع الباحث على المعلومات التالية:

راند الكايد طالب دكتوراة إدارة الاعمال

البريد الإلكتروني: raedalkaied@gmail.com

رقم هاتف: 0790151588

واتس اب: 00962790151588

Appendix D:

Variable	Question No.	Question	References
Participant characteristics	1	Your educational degree is: ☐ Below High School ☒ High School ☐ Diploma /certificate ☐ Bachelor's Degree ☐ Postgraduate Degree	(Alrousan, M.K., 2015) (Rajesh, R., 2018) (Baig et al., 2011) (Zhang, J., 2011)
	2	your age is: ☐ 18~29 ☐ 30~40 ☐ 41~50 ☐ 51~60 ☐ 61+	
	3	your gender is: ☐ Male ☐ Female	
	4	. how do you classify your Computer literacy? ☐ worst ☐ bad ☐ fair ☐ good ☐ Excellent	
	5	How long have you used the online services that offered by your insurance services provider?	

	16	I prefer to use the English language in dealing with my insurance services provider web site.	
	17	the availability of sufficient language on my insurance services provider website will encourage me to use their online services facilities its clients	
Social media presence	18	The presence of official page for my insurance services provider on one of the Social media websites like Facebook or Twitter is important for me.	(Sam and Sharma.,2015) (J. Zhang et al., 2018) (Sawalha et al., 2019) (Bucko et al., 2018)
	19	I feel the interaction with my insurance services provider on social media is close.	
	20	I feel involved with my insurance services provider on social media.	
	21	I will always try to use my insurance services provider social media pages.	
	22	the number of social media followers of the insurance services provider social media pages is important for me.	
Online relationship quality (trust, satisfaction, commitment)	23	23. This website of my insurance services provider site is trustworthy.	(Dachyar, M. and Banjarnahor, L., 2017) (Kim et al., 2008) (Qureshi et al. 2009) (Heijden et al., 2003) (Javernpaa et al., 2000) (Pavlou, 2003) (Fang, Y., 2014) (Lau and Lee.,1999) (Walsh et al., 2010) (Morgan and Hunt.,1994) (Johnson and Grayson .,2005)
	24	24. my insurance services provider site gives the feeling that it keeps guarantees and responsibilities.	
	25	25. I believe that my insurance services provider is keen to fulfil my needs and wants.	
	26	26. the expectations from my insurance services provider online services were exceeded.	

	27	27. I am fully satisfied with my insurance services provider online services.	
	28	28. I would recommend my friends to use online services offered by my insurance services provider.	
	29	29. I know that my insurance services provider is very committed to me.	
	30	30. the relationship between me and my insurance services means a lot to me.	
e-Commerce usage	31	31. Based on my experiment, I believe that using the online insurance services is a good idea.	(Hu, Z. et al. 2019) (Abdekhoda, M.et al, 2016)
	32	32. Based on my experiment, am willing to continue using the online insurance services.	
	33	33. the online insurance services make work more fascinating.	

Appendix E:

Name	Academic rank
Dr. Marwan nssor	Full Professor
Dr. Eshaq Shaar	Associate Professor
Dr. shadi khatab	Assistant Professor
Dr. Hamdan Al-Awamleh	Associate Professor