

## *The Driving Factors of Key Value Influence Online B2B Banking Satisfaction*

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### **Abstract**

**Purpose** –In the case of rapid technological progress, online business-to-business (B2B) banking services provide efficient and convenient financial services for corporate users. However, there are some problems when it comes to maintaining the value assessment and cost expenditure, such as, companies have to consider the financial situation or enhancement of the company's value creation. As a result, this paper aims to examine the factors in Small and Medium-Sized Enterprises (SMEs) that affect the adoptions of B2B online banking value in Taiwan.

**Originality/value** –We hope this predicting discovery allows the factors to influence the value of B2B online banking. Furthermore, these findings of research framework may be helpful and beneficial for executive managers or banking systems investors when implementing online B2B banking, therefore, it is worthy for researchers who are developing related theories.

**Keyword:** Business-to-Business (B2B), Business Information Systems, E-Business, Information Value & Quality, Small and Medium-Sized Enterprises (SMEs)

## **1. INTRODUCTION**

The rapid growth of the Internet as a global distribution platform, and more significantly, as a trans-border has importantly changed the blueprint of the banking sector (Lee, 2007b). The way of using internet technologies for businesses to improve working performances is a common sight. There is an increase in applying e-commerce in businesses in the past decades. (Chong, A. Y. L., Ooi, K. B., Lin, B., & Tan, B. I., 2010). The advantage of using e-commerce in enterprise encloses diminishing in transaction cost, expanding and business opportunities; however, it as well as decreases administration time and provides more efficient personalized services for different users (Turban et al., 2008). The financial systems in Taiwan have an incomplete bridge for transferring cash between firms and banks, but it is gradually improving. The performance of specific banking firms and the banking industry can be interfered by regulations and other interference from the government policy. In the other hand, it may also lead the firm to decrease their efficiency in banking systems. It is necessary to establish the banking systems under the government regulation (Yang, Y. H., 1994). Under this situation, this paper has three major research purposes: (1) recognizing the propel of B2B banking value for employees and also the perspective from the employee; (2) determining the sensible research framework of Technology-Organization-Environment (TOE) structure; and (3) identifying the factors that create B2B banking value for company under government policy. Consequently, this research explores the relevant factors in technological, organizational, and environmental parts that drive value in B2B banking value. The factors may be useful for executive managers and banking systems researchers' to better understanding of the enterprise success.

## **2 LITERATURE REVIEW**

### **2.1 E-Banking Background in Taiwan**

Internet banking is an efficient and inexpensive financial services delivery channels. Besides, it has considerable developmental potential in the future. According to the survey of Institute for Information Industry in Taiwan (June, 1996), the industrial activities have shifted from the previous emphasis in assembly, production to high value added marketing services extension. In Financial Services Industry, such as the large or small and medium enterprises doing personal finance advice and investment banking operations, B2B Banking, personal banking and other financial instruments, are all planning the online transaction services.

Taiwan's financial institutions were forced to rebuild in order to improve service quality, operational efficiency, and competitiveness (Liu, 2010). In the existing online banking services supply a platform for enterprise to devote services and ensure combination of internal resources and reduction of the transaction costs... The constant of previous studies employee's values are important, the employee perspective has been agreeably found in e-commerce literature. (Mairesse & Greenan, 1999; Uusi-Rauva & Nurkka, 2010)

Therefore, value assessment of online B2B banking from employees' perspective would be helpful for this research. Besides, in order to understand the value of employee would be interesting to managers seeking organizational alignment and business strategies.

## 2.2 Importance of Enterprise Culture and Strategic Policy

In today's society, enterprise culture is considered as a major determinant element in the success of a company in terms of performance, especially through improvements in employee spirit. Various researches described that enterprise culture, with its values, is of essential purport via fostering business ethics in the sense of ensuring a successful enterprise (Belak, J., & Milfelner, B. 2012) An enterprise culture is made up with the people who are prepared to challenge existing ways of doing things, and to come up with new ideas and solutions for the benefit of whole the company. [17] Therefore, It is important not only to understand the employee's perception but also to realize the business strategy on e-commerce.

Business automation, wireless communications and other related technology devices affect the delivery of financial products and services [39]. Legislation related to e-commerce legal matter in Taiwan for a particular part of the country to take the technical standard of the model law professionals, such as "Electronic Signature Law" and "Electronic Signature Law Enforcement Rules". However, there are other related laws and issues arising from e-commerce transactions problem, such as the legal relationship between transactional behavior, consumer protection and intellectual property protection are all the basis of the existing legal norms, blending traditional laws and technology brought new laws to impact and enrich the development of e-business legal environment. [18]

On this background, this research aims to investigate the relationship between the cultural elements and strategic policy.

## 3 RESEARCH FRAMEWORK AND HYPOTHESES

The TOE framework was developed in 1990 (Tornatzky and Fleischer 1990). It identifies three aspects of an enterprise's contextual relation that influence the online B2B banking process by adapting and bringing out: Technological factor, organizational factor, and environmental factor (Figure 1). Oliveira, T., & Martins, M. F. (2011).

### 3.1 Technological Factors

Information technology (IT) was once predicated to be the source of a sustainable competitive advantage for a company. Empirical evidence has shown that IT can improve a company's performance and competitiveness. On the other hand, a firm has to maintain its IT implementation in an efficient way when the employees are using in the internal systems. (Dehning, & Stratopoulos (2003). While online banking features have made banking services convenient and obtainable, the advancement of technology and the evolution of the Internet have also caused people to concern the security of employees' personal information (Bakar et al., 2011). Furthermore, in the marketing field of e-commerce literature ponders convenience and securities have become a significant determinant to the perceived value of Internet technology (Yang & Peterson, 2004).

**H1:** The higher the level of using convince, the greater the online B2B banking value will be;

**H2:** The higher the aegis of the system security, the greater the online B2B banking value will be.

### 3.2 Organizational Factors

The culture of an enterprise's has been defined by its values, rules, beliefs and assumptions in handling and behavior of an enterprise's (especially internal), which reflects the behavior of an enterprise. It also can express its organizational culture, with its values and norms, is needed for ensuring the long term success of an enterprise (Belak, J., & Milfelner, B. 2012) Furthermore, an innovation culture would be valuable for a firm to implement e-banking. It is necessary for enterprise to build and create an innovative culture and take advantage from the value of e-banking. (Coffman, 2011) In the other hand of banking industry, it has gradually transformed to provide multi-channel development of internal internet banking services, as well as it allows users to obtain the necessary financial services via an online B2B banking. These technological progresses gradually improve and gather the added information, so those conventional banking services have to be revolutionized. In enterprise, executive user managers such as the vice president, financial officers, or the operations frequently were able to understand how systems were being used and the business value they provided. It was necessary to lead the users to realize IT strategy instrument (Sedera, D., & Tan, F. 2005). This study aims to highlight the importance of the innovation culture and aggressive IT use as two of the essential constructs within the organizational context by linking it directly to online B2B banking performance. For these reasons, researchers should be regarded as the degree of implementation of aggressive IT users in organizational innovation performance.

**H3:** The higher the extent of aggressive IT use, the greater the online B2B banking value will be;

**H4:** The higher the degree of innovation culture, the greater the online B2B banking value will be.

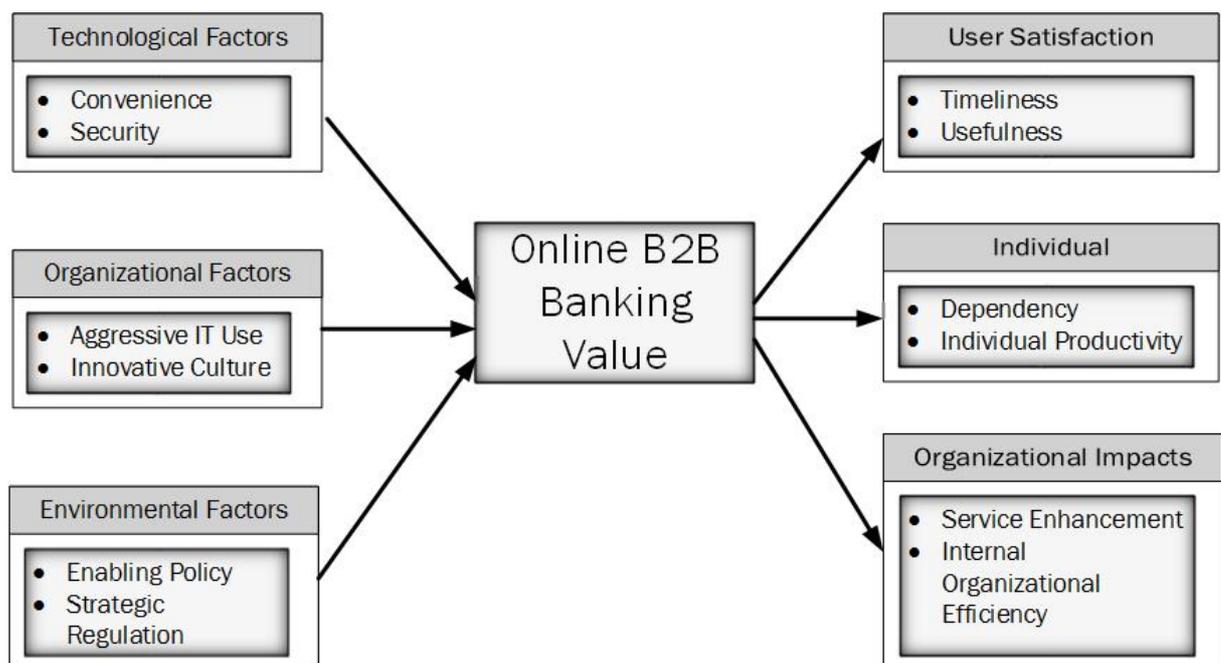
### 3.3 Environmental Factors

It is commonly known that the majority of jobs in the economy are created by small and medium size enterprises (SMEs). They contribute between 60-80% of a nation's total employment. (MOEA 2012) It is also recognized that such kind of enterprises create immediate income sources for society. Information systems (IS) have been shown to be important for government administration among different agencies or functional areas (Chen, Chen, Huang & Ching, 2006). Government agencies often organize their services and operations into programs that may be changed in response to a host of factors, including information technologies implementations (Walker, 2001). The e-Government policy in Taiwan claims that all agencies need to implement electronic records management systems (ERMS) for the fulfillment of the Information Freedom Act. . Hsu, F. M., Lin, Y. T., Fang, C. T., & Chiu, C. M. (2012). For these reasons, researchers should be regarded the government's policy and regulation.

**H5:** The higher the level of carrying out the enabling policy, the greater the online B2B banking value will be;

**H6:** The higher the extent of strategic regulation, the greater the online B2B banking value will be.

Figure 1. Research Framework



#### **4 RESEARCH METHODOLOGY**

A questionnaire containing 36 items including convenience, security, aggressive IT use, innovation culture, enabling policy, and strategic regulation in the independent variables of TOE framework. Besides, the banking value about timeliness and usefulness in user satisfaction, dependency and individual productivity in individual impacts, and service enhancement and internal organizational efficiency in organizational impacts are proposed in dependent variables. These different variables test were conducted in order to develop the instrument. We consider scholar paper and selected these 36 items in a questionnaire in preparation for research data collection.

Nine items for measuring convenience, service enhancement, and internal organizational efficiency i.e., C1, C2, C3, SE1, SE2, SE3, IOE1, IOE2 and IOE3 were adopted from Mahmood and Soon (1991). Three items for measuring security, i.e., S1, S2 and S3 were adopted from Aladwani, A. M., & Palvia, P. C. (2002). Items for measuring aggressive IT use, i.e., AU1, AU2 were adopted from Venkatraman(1985). Items for measuring innovative culture and dependency, i.e., IC1, IC2, IC3, IC4, IC5, D1, D2 and D3 were adopted from Delone, W. H. (2003). Another seven items for measuring enabling policy, strategic regulation and individual productivity, i.e., EP1, EP2, SR1, SR2, IP1, IP2 and IP3 were adopted from (Burton, Lichtenstein, Netemeyer and Garretson 1998; Batra and Sinha 2000). Items for measuring timeliness, i.e., T1, T2 and T3 were adopted from Doll, W. J. and Torkzadeh, G. Items for measuring innovative culture, i.e., U1, U2, U3, and U4 were adopted from Ong, C. S., Day, M. Y., & Hsu, W. L. (2009). Therefore, we use these related reference to design the questionnaire and measure the reaction from the employees. The item list was differentiating into independent variables and dependent variables. Besides, according the related reference we further modified and leaving the six variables in Table 2 for formal survey

Table 1: Related Reference of Independent and Dependent Variable

Independent Variable		Related Reference
Technological Factors	Convenience	Mahmood and Soon (1991).
	Security	Aladwani, A. M., & Palvia, P. C. (2002).
Organizational Factors	Aggressive IT use	Venkatraman(1985).
	Innovative Culture	Delone, W. H. (2003).
Environmental Factors	Enabling Policy	Burton, Lichtenstein, Netemeyer and Garretson 1998; Batra and Sinha 2000.
	Strategic Regulation	Burton, Lichtenstein, Netemeyer and Garretson 1998; Batra and Sinha 2000.
Dependent Variable		Related Reference
User Satisfaction	Timeliness	Doll, W. J. and Torkzadeh, G
	Usefulness	Ong, C. S., Day, M. Y., & Hsu, W. L. (2009).
Individual	Dependency	Delone, W. H. (2003).
	Individual Productivity	Burton, Lichtenstein, Netemeyer and Garretson 1998; Batra and Sinha 2000.
Organizational Impacts	Service Enhancement	Mahmood and Soon (1991).
	Internal Organizational Efficiency	Mahmood and Soon (1991).

The items were measured using a five-point Likert-type scale on ranging from (1) “strongly disagree ” to (5) “strongly agree” (see Table 1). This research target area will direct in Taiwan, therefore this scales will translate into Chinese language. Besides, in this situation we can better understand the employee’s perspective.

#### 4.1 Data Collection

In this research, we used quantitative approach. A questionnaire was constructed with 36 items comprising six dimensions: technological factors, organizational factors, environmental factors, user satisfaction, individual impacts and organizational impacts. Thus, this study uses items selected for measuring the constructs from previous inventories.

Table 2. Profile of Surveyed Companies

	Number of Companies	Percent (%)
<b>Industry</b>		
1. Banking	59	34.50
2. Manufacturing	25	14.02
3. Service Industry	15	8.77
4. Hi-Tech Electronic Industry	15	8.77
5. Construction Industry	14	8.19
6. Business	13	7.60
7. Accounting Firm	11	6.43
8. Transportation and Warehousing	2	1.17
9. Others	17	9.49
<b>Number of Employees</b>		
5	11	6.43
5-19	13	7.60
20-49	26	15.20
50-99	16	9.36
100-500	105	61.40
<b>Capital (NT\$ Million)</b>		
<5	21	12.28
5-30	20	11.70
31-60	13	7.60
60-100	10	5.85
>100	107	62.57
<b>Employees of Finance Department</b>		
<5	48	28.07
6-9	44	25.73
10-29	21	12.28
>30	58	33.92
<b>Online B2B Banking Service</b>		
1. Booking	145	31.25
2. Loan	73	15.87
3. Factoring	15	12.17
4. Searching	113	24.57
5. Foreign Exchange/trading	73	15.87
<b>Number of Using Online B2B Banking</b>		
<1	11	6.43
2-5	48	28.07
6-10	58	33.92
11-15	29	16.96
>16	25	14.62

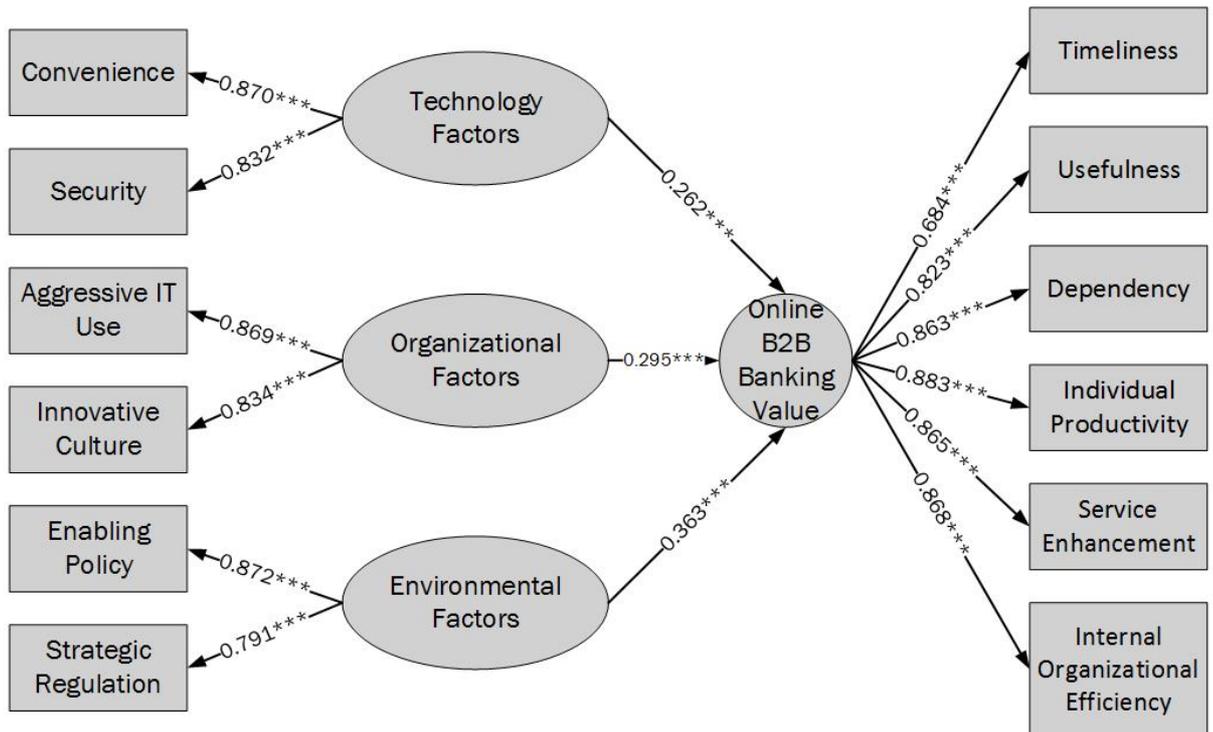
## **4.2 Data Analysis**

In this research, we adopt the partial least squares (PLS) technique to execute the data analysis. Partial least squares method is a novel multivariate statistical data analysis method, which was first proposed in 1983 by the Wood (S.Wold 1983 and Albano). In recent decades, it has been developed rapidly in theory, methods and applications. Hence, PLS has been proved to achieve regression modeling (multiple linear regressions), correlation analysis (canonical correlation analysis) to simplify the structure of the data (principal component analysis) in two sets of variables. Therefore, we use PLS to do the multivariate statistical data analysis in this research.

### 4.3 Structural Modeling

The measurement model was evaluated to use partial least squares (PLS). The examination of research model was tested with the structural equation modelling method. The resulting scrutiny from PLS are shown in Figure 2. The path coefficients, P-values, was examined in the statistical model in order to test the coefficients are remarkable or not. The entire paths are positively significant at the 0.05 level. Therefore, according to the expected significant results is support all hypotheses.

**Figure 2. Results of the PLS Analysis**



\*p<0.05;\*\*p<0.01;\*\*\*p<0.001

## **5 CONCLUSION**

According to the previous study, using technological, organizational, and environmental factors of e-banking value can provide enterprises a chance to understand their company business process. However, this research still has some limitations for the study. First off all, most of the data are from bank user or its employee, so it may fail to take the response and influence from other industry enterprise financial users into consideration. Second, the data only consisted with 171 samples in this previous research, besides this research conduct in Taiwan; it may have some limitation of internationalization blueprint in generalizability in the findings. In future researches, based on our findings there still have some existing issues, such as risk or trusts in online B2B banking environment.

The last but not the least of this study contributed to our understanding of TOE framework in e-banking value can provide enterprise the banking value and opportunity to deeply realize their business procedure characteristics. Moreover, in this survey from employee of the company can provide their using banking systems experience and reflect the pros and cons to the systematic manager.

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## APPENDIX

Table 1. Survey used to research the value of B2B banking in SEMs

1=Strongly disagree/5=Strongly agree						
<b>Convenience</b>						
C1	Online B2B banking is useful in our daily jobs	1	2	3	4	5
C2	Online B2B banking is relevant for decision making.	1	2	3	4	5
C3	Online B2B banking is convenient for my work.	1	2	3	4	5
<b>Security</b>						
S1	Online B2B banking provides highly-secured services.	1	2	3	4	5
S2	Online B2B banking protects information privacy.	1	2	3	4	5
S3	Users will feel safe in their transactions with online B2B banking.	1	2	3	4	5
<b>Aggressive IT Use</b>						
AU1	My company encourages aggressive of using information technology device.	1	2	3	4	5
AU2	My company used the information technology unit to help us monitor changes in online B2B banking.	1	2	3	4	5
<b>Innovative Culture</b>						
IC1	My company helps users create and try out new ideas in their work.	1	2	3	4	5
IC2	My company helps the user create value for the firm's internal or external customers.	1	2	3	4	5
IC3	I often exchange ideas and opinions with colleagues and supervisors in an open-minded circumstance.	1	2	3	4	5
IC4	My company encourages employees use new methods to perform tasks and jobs.	1	2	3	4	5
IC5	My company is supported to let employees learn from trial-and error.	1	2	3	4	5
<b>Enabling Policy</b>						
EP1	Online B2B banking reaches a wider audience to enable broader participation.	1	2	3	4	5
EP2	Online B2B banking provides relevant information and access to enable more informed contributions.	1	2	3	4	5
<b>Strategic Regulation</b>						
SR1	The government has formally or informally offered the online B2B banking of relevant laws and regulations.	1	2	3	4	5
SR2	The government has formally or informally offered the online B2B banking of relevant policies.	1	2	3	4	5
<b>Timeliness</b>						
T1	Online B2B banking gives the information you need in time.	1	2	3	4	5
T2	Online B2B banking's system provides up-to-date information.	1	2	3	4	5
T3	Online B2B banking gives prompt service to users.	1	2	3	4	5
<b>Usefulness</b>						
U1	Using the online B2B banking would improve my job performance.	1	2	3	4	5
U2	Using the online B2B banking would enhance my	1	2	3	4	5

	effectiveness on the job.					
U3	I would find online B2B banking useful in my job.	1	2	3	4	5
U4	Using online B2B banking would make it easier to do my job.	1	2	3	4	5
<b>Dependency</b>						
D1	Online B2B banking is dependable.	1	2	3	4	5
D2	Online B2B banking helps to regulate work processes and performance.	1	2	3	4	5
D3	Online B2B banking can help us complete the works by ourselves.	1	2	3	4	5
<b>Individual Productivity</b>						
IP1	Online B2B banking improves my productivity.	1	2	3	4	5
IP2	Online B2B banking provides all the functions I need.	1	2	3	4	5
IP3	Online B2B banking improves our decision making.	1	2	3	4	5
<b>Service Enhancement</b>						
SE1	Online B2B banking maintains high services innovation.	1	2	3	4	5
SE2	Online B2B banking adds value to existing services.	1	2	3	4	5
SE3	Online B2B banking helps us to make the services information available to customers.	1	2	3	4	5
<b>Internal Organizational Efficiency</b>						
IOE1	Online B2B banking helps us to ensure high efficiency of decision making process and high quality in final decision.	1	2	3	4	5
IOE3	Online B2B banking ensures high efficiency in internal meetings and discussions.	1	2	3	4	5
IOE4	Online B2B banking is efficient to run of current systems.	1	2	3	4	5